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| Sari Sulaiman Malahim  Examining The Financial Factors That Affected Islamic And Commercial Banks And Financial Institutions' Ability To Develop And Improve Their Financial Positions Over Time.   |  |  | | --- | --- | | **Address**Amman, 11954  **Phone**+962798368681  **E-mail**sarymalahim@bau.edu.jo | WWW: <https://www.bau.edu.jo>  [**https**://orcid.org/0000-0001-5142-141X](https://orcid.org/0000-0001-5142-141X)  [**Researcher ID**: W-3183-2017](http://www.researcherid.com/rid/W-3183-2017)  [**Scopus** Author ID: 57215778217](http://www.scopus.com/inward/authorDetails.url?authorID=57215778217&partnerID=MN8TOARS) | |

to hunt for and maintain a full-time position that offers career challenges while utilizing exceptional time management, interpersonal, and problem-solving skills. An enthusiastic assistant professor of banking is working together to provide lecture materials for Islamic banking, banking, and finance. Islamic finance, corporate finance, financial management, human resource management, finance, banking, financial management, financial risk management, investments, bank management, bank profitability, and financial planning. I can assist students with their homework, assignments, skill development, and career guidance because I am a skilled communicator. I am available for 20 hours a week, including overtime, and in the evenings.

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| **Education** |

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| 2010-09 - 2014-02 | Ph.D.: Islamic Banking And Financial Support Services  *World Islamic Sciences & Education University - Amman, Jordan* |

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| 2004-09 - 2005-02 | Master of Science: Financial Management,  *Arab Academy For Banking And Finance - Amman, Jordan* |

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| 1994-09 - 1998-02 | Bachelor of Science: Banking And Finance  *Yarmouk University - Irbid, Jordan* |

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| **Work History** |

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| 2023-09 - 2024-09  09-2023-Current  2020-09 – 2023-09 | **Department Head**  *AL- Balqa Applied University, Amman University College, Amman.*  **Head Department of Financial Sciences** at Balqa Applied University, Amman University College.  The Department offers Tow majors; Finance and Banking, Financial technology. These majors prepare graduates for jobs in both public and private sectors or to pursue graduate studies in these majors. The department has 7 computer labs.  I have implemented strong control and evaluation procedures to maximize departments' work quality.  **Associate Professor of Business, Banks**  *AL-Balqa Applied University, Amman*  *To give high-quality academic content to students and guarantee that each one has a rewarding, fruitful, challenging, inclusive, meaningful, and exciting learning experience to reach their educational potential.*  *Additionally, in charge of ensuring that all students have a positive academic experience by supporting their academic success and delivering well-prepared lessons, pertinent assignments, fair learning assessments, and clear documentation of their progress.*  *I am a mentor and help guide students of all levels to attain their potential through constructive criticism because of my high energy level, ability to engage students of all ages, good presentation abilities, and long-life learning spirit.*  **Assistant Professor of Business, Banks**  *AL-Balqa Applied University, Amman*  *To give high-quality academic content to students and guarantee that each one has a rewarding, fruitful, challenging, inclusive, meaningful, and exciting learning experience in order to reach their academic potential.*  *Additionally, in charge of ensuring that all students have a positive academic experience by supporting their academic success and delivering well-prepared lessons, pertinent assignments, fair learning assessments, and clear documentation of their progress.*  *I am a mentor and help guide students of all levels to attain their potential through constructive criticism because of my high energy level, ability to engage students of all ages, good presentation abilities, and long-life learning spirit.*  **Responsibilities:**   * *Assists in curriculum design and delivers the academic curriculum according to RACA Educational Philosophy.* * *Develop the subjects’ content, and ensure that the material delivery is up to date.* * *Ensure that students receive a first-class education matching the highest standard possible.* * *Lead by example, motivate and guide students to adhere to the school’s standards of excellence.* * *Prepare, plan, and administrate/ course documents (Paperwork e.g. Syllabus, SOW, lesson plans…etc.).* * *Willing and flexible to teach any schedule or teach on more than one program as the academy may request or requires.* * *Motivates, guides, and councils students in their development.* * *Evaluate and grade students class work, assignments, and assessments.* * *Maintain student attendance records, grades, and other required records.* * *Initiate, facilitate, and moderate classroom discussions.* * *Select the subject’s material by choosing the most updated textbooks and other up–to–date resources.* * *Collaborate with colleagues to address teaching and research issues.* * *Take part in student recruitment, registration, placement activities, and induction process.* * *Participate in campus and community events.* * Served on academic or administrative committees related to institutional policies, departmental matters, and academic issues. * Maintained regularly scheduled hours in order to assist and advise students on class, program, academic and vocational plans. * Selected, organized, and distributed materials and supplies to meet classroom instructional needs. * Participated in student and faculty events to highlight program offerings, engage students, and increase profile on campus. * Utilized curriculum reflecting diverse educational, cultural, and linguistic backgrounds of students served and challenged students to move beyond innate socio-cultural biases. * Prepared and delivered lectures to undergraduate or graduate students on topics such as financial accounting, principles of marketing, and operations management.   **Professional Competancies:**   * Excellent knowledge of academic subjects * teaching experiences * Documented results related to the position’s responsibilities * Knowledge about own leadership skills/profile * High motivation level and a passion for the profession * Very good level of using Microsoft programs (Word, PowerPoint, etc.) * Classroom Management * Solid knowledge of teaching methodologies |

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| 2019-01 - 2020-08 | **Lecturer, Accounting and Finance Department**  *AL-Balqa applied university, Amman*  Amman University College, the Department of Financial Sciences, where I:  teach All courses for students specializing in Finance and Banking.   * Used a variety of learning modalities and support materials to facilitate the learning process and accentuate presentations. * Evaluated and revised lesson plans and course content to achieve student-centered learning. * Selected and designed lesson plans and curriculum to meet academic objectives. * Utilized distance learning technology to instruct students remotely. * Implemented instructional technologies in course delivery to engage and educate students. * Created and designed quizzes, tests, and projects to assess student knowledge. * Arranged syllabus, developed a schedule and determining reading list for varied courses simultaneously, giving students appropriate time to complete assignments and absorb information. * Used PowerPoint and Google Classroom technology to give presentations to student classrooms. |

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| 2015-09 - 2019-01 | **Lecturer, Accounting and Finance Department**  *AL-Balqa Applied University, Zarqa*  Zarqa College, the Department of Administrative and Financial Sciences and Computer, where I teach All courses for students of specialization in Finance and Banking.   * Participated in student and faculty events to highlight program offerings, engage students and increase profile on campus. * Used variety of learning modalities and support materials to facilitate learning process and accentuate presentations. * Selected and designed lesson plans and curriculum to meet academic objectives. * Utilized distance learning technology to instruct students remotely. * Compiled, administered and graded examinations to assess student learning and identify individuals likely to need assistance. * Created syllabus and instructional plans for each class session in accord with stated course objectives. * Evaluated and revised lesson plans and course content to achieve student-centered learning |

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| 2017-10 - 2018-09 | **Dean's Assistant**  *AL-Balqa Applied University, Zarqa College, Zarqa*   * Key duties performed: * **Dean Assistant for Financial and Administrative Affairs** * Payments/collections and credit/debit notes * Apply accounting techniques and standard practices to the classification and recording of financial transactions * Job requirements were performed using ORACLE Software. |

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| 2016-10 - 2017-09 | **Department Head**  *AL- Balqa Applied University, Zarqa College, Zarqa*  **Head Department of Administrative and Financial Sciences and Computer** at Balqa Applied University, Zarqa College.  The Department offers five majors: Accounting, Business Administration, Finance and Banking, e-Commerce, and Management Information Systems. These majors prepare graduates for jobs in both public and private sectors or to pursue graduate studies in these majors. The department has 5 computer labs.   * Implemented strong control and evaluation procedures to maximize departments' work quality. |

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| 2015-09 - 2016-09 | **Dean's Assistant**  *AL-Balqa Applied University, Zarqa College., Zarqa*  **Duties of the Dean Assistant for Quality Assurance Office**   * **Dean Assistant for planning and development, quality and training Affairs**   Prepare the faculty quality assurance manual, procedures, forms, documents and distributing them to faculty employees, as well as ensuring their development and modernization.  Follow up the proper use of procedures and forms, and guarantee the effectiveness of faculty procedures, performance and quality results, and conducting periodic audit on staff, councils, departments and committees.  Carry out internal audit on the faculty components and employees to detect non-compliance cases with quality assurance system and working on solving them.  Participate effectively in the faculty quality assurance committee meetings, document these meetings and the follow-up their decisions with providing periodic reports.  Participate effectively in the meetings of the academic executive committee for quality assurance, receiving and commitment to its guidance and instructions, in addition to submission of periodic reports, and cooperating with them to keep up with the application of regulations, instructions and applicable quality standards at the University.  Promote the quality assurance culture at the faculty and University, through meetings, seminars, periodic studies and participation in workshops concerning quality assurance inside and outside the University.  Supervise and follow-up of all the murals, publications and brochures for the announcement of the adoption of a quality system at the faculty, and ensuring a clear public statement of the faculty vision, mission and objectives for both employees and students.  Periodic survey of the views of specialists, staff, faculty members, students and community groups about what is being implemented at the faculty of procedures and methodologies and extracurricular activities. |

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| 1999-10 - 2015-09 | **Section Head**  *Al- Balqa Applied University-Zarqa College , Zarqa*  Headed a financial unit at the university which was responsible for financial management regarding students' enrolment, addressing students' supporting affairs that sponsor the students, and matching the students' financial statements.  Managing and supervising all Section Activities, Including, including Budget Preparation, Local Branch Activity Administration, G/L Handling, and depositing the money in the university account.  Participate in Budget Preparation for the Whole University Including All Branches.   * Collected data and developed detailed spreadsheets to identify trends and create revenue, profitability and expense forecasts. * Collaborated to develop and maintain targeted profit plans to sustain growth. * Reviewed financial reports and streamlined operations to increase productivity and company profits. * Provided valuable forecasting using cutting-edge technology to reduce costs and increase long-term productivity. * Used relevant financial technology to generate reports and recommended courses of action to upper management. * Collected data from other divisions to support quarterly forecasts. |

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| **committee membership at the university** |

1- Member of the Board of The University of Amman University College, represented by Amman University College, 2021–2022.

2- Member of the Committee for the Equation of Subjects, at Amman University College Equivalent of Subjects, 2021–2022.

3- Member of the Committee for Quality Assurance and Accreditation and course file, Amman University College, Guaranteed Quality and Accreditation, 2019-2021.

4- Study Plans Committee develops and reviews study plans, Zarqa University College, 2016/2017.

5- Member of the Quality Assurance and Accreditation Committee , Zarqa University College Warranty, Quality and Accreditation, 2015-2017.

6- Member of the Board of the Faculty of Zarqa University College, discussing the new issues in the college, 2016.

7- Member of the Schedule Committee of Zarqa University College, preparing and reviewing the schedule, 2015-2017.

8- Chairman and member of the Field Training Committee, Zarqa University College, Field Training, 2015-2017.

9- Chairman of the Accreditation Follow-up Committee, Zarqa University College, Guarantee Quality and Accreditation, 2016/2017.

10- Member of the Committee of Celebrations, Zarqa University College, 2015/2016

11-Course of the Committee for the Equation of Subjects At Zarqa University College

"Equivalent of Subjects," 2017.

12-Member of the Scientific Research Committee, Zarqa University College, scientific research 2015-2017.

13-Chairman of the Graduation Committee of Zarqa University College, Student Graduation, 2017.

14-Chairman and member of various administrative committees, Zarqa University College, different administrative departments, 2015-2017.

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| **Published scientific research** |

**1- Analyzing the Financial Performance for Jordan Islamic Insurance Companies**

http://iiste.org/Journals/index.php/RJFA/article/view/34807 , Research Journal of Finance and Accounting, ISSN (Paper)2222-1697 ISSN, (Online)2222-2847, USA, 24 No, 7Vol, 2016.

**2- Impact of Banking Services Revenues on the Profitability of Jordan Islamic Bank**

http://iiste.org/Journals/index.php/EJBM/article/view/33938 , European Journal of Business and Management, ISSN (Paper)2222-1905 ISSN (Online)2222-2839, USA, No 32, Vol 8, 2016.

**3- The Impact of Murabaha Rate on the Financial Performance of Jordanian Islamic Banks' (2000-2013)**

https://journals.ju.edu.jo/JJBA/article/view/14968 , The Jordan Journal of Business Administration (JJBA), ISSN: 1815-8633, Deanship of Scientific Research, The University of Jordan-Jordan, 4 No, 12Vol, 2016.

**4- Pricing of Islamic financial products**

, Islamic Marketing Journal, ISSN:2225-5850, International Islamic Marketing Association (IIMA)-London, 1-Feb No, 6Vol, 2017.

**5- The Relationship between Stock Return Volatility and Trading Volume in Amman Stock Exchange**

<http://www.ijbmi.org/v7i4(version1).html>, International Journal of Business and Management Invention (IJBMI), ISSN (Online): 2319 – 8028, ISSN (Print): 2319 – 801X , USA, Issue 4 Ver. I, Vol 7, April. 2018.

**6- DETERMINANTS OF FINANCIAL PERFORMANCE FOR THE BANKS SECTOR IN JORDAN**

https://innovareacademics.in/journals/index.php/ijbm/article/viewFile/24249/14956 , Innovare Journal of Business Management, ISSN- 2321-6824, India, Issue 1, Vol 6, 2018. 7- ARAB COUNTRIES DEVELOPMENT TRENDS BASED ON GLOBAL INNOVATION INDEX AS AN INDICATOR

https://innovareacademics.in/journals/index.php/ijbm/issue/view/414

nnovare Journal of Business Management, SSN- 2321-6824, India, Issue 2, Vol 6, 2018.

**8- the Effect of Forward Leasing Determinants on Financing the Benefits of Travel and Transportation in Islamic Banks: An Empirical Study in Jordan**”, http://jibfnet.com/vol-6-no-2-december-2018-abstract-1-jibf, Journal of Islamic Banking and Finance, ISSN 2374-2666 (Print) 2374-2658 (Online), DOI: 10.15640/jibf.v6n2a1, USA, Issue 2, Vol 6, 2018.

**9- Impact of installment sales on the return of the holders of Joint Investment Accounts in Jordanian Islamic Banks**

http://www.iimassociation.com/journals/wpcontent/uploads/2020/10/%D9%85%D8%AC%D9%84%D8%A9%D8%A7%D9%84%D8%B1%D9%8A%D8%A7%D8%AF%D8%A9-%D8%A7%D9%84%D9%85%D8%AC%D9%84%D8%AF-5-%D8%A7%D9%84%D8%B9%D8%AF%D8%AF-1.pdfm Journal of Islamic Entrepreneurship, ISSN 2058-5012 , International Islamic Marketing Association (IIMA) **-** London, Issue 1, Vol 5, 2020.

**10- THE SIZE EFFECT ANOMALY: THE CASE OF AMMAN STOCK EXCHANGE**

https://www.abacademies.org/articles/The-Size-Effect-Anomaly-The%20Case-Of-Amman-Stock-Exchange-1528-2635-23-6-496.pdf Academy of Accounting and Financial Studies Journal, (Print ISSN: 1096-3685; Online ISSN: 1528-2635), London, United Kingdom, Issue 6, Vol 23, 2019. **Scopus Q4.**

**11- Market Index Return and Volatility Spillovers Evidence from Arabian Stock Markets**

https://journals.ju.edu.jo/JJES/article/view/106838, JORDAN JOURNAL OF ECONOMIC SCIENCES .JJES, Print ISSN: , 2308-9954, **Deanship of Scientific Research**, The University of Jordan-Jordan, Issue 2, Vol 8, 2021.

**12- The degree of principals' practice of creative management in Mafraq governorate**

https://journals.ju.edu.jo/DirasatEdu/article/view/108751/11948 , Dirasat: Educational Sciences, ISSN: 2663-6212, Deanship of Academic Research, The University of Jordan, Issue 1, Vol 48, 2021.

**13- Impact of COVID-19 Pandemic on Unemployment: Case Study - Jordan's Tourism Sector**

Acceptable article for publication, The Jordan Journal of Business Administration (JJBA)ISSN: 1815-8633, Deanship of Scientific Research, The University of Jordan-Jordan, Issue 4, Vol 19, 2023**. Scopus Q4**.

**14- Electronic Management Application in Private Jordanian Universities**

Acceptable article for publication, The Jordan Journal of Business Administration (JJBA), ISSN: 1815-8633, Deanship of Scientific Research, The University of Jordan-Jordan, Issue 4, Vol 19, 2023. **Scopus Q4.**

**15- The Impact of Earnings Management Practices on the Market Value of  
Industrial Companies Listed on the Amman Stock Exchange: Evidence from Jordan**

Acceptable article for publication, WSEAS Transactions on Business and Economics, Print ISSN: 1109-9526, E-ISSN: 2224-2899, Publisher: WSEAS Press

Vol 20, 2022. **Scopus Q4.**

**16- The effect of reverse factoring financial changes on supply chain, Uncertain**

Uncertain Supply Chain Management, ISSN:2291-6822E-ISSN:2291-6830, Publisher: Growing Science, Issue 4, Vol 10, 202 2**Scopus Q2**

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| **Subscribe to databases** |

* https://scholar.google.com/citations?user=062sI3kAAAAJ&hl=en
* https://www.scopus.com/dashboard.uri, scopus id: 57215778217
* https://www.researchgate.net/profile/Sari\_Malahim
* https://al-balqa.academia.edu/SariMalahim
* https://www.linkedin.com/in/sarymalahim
* https://papers.ssrn.com/sol3/cf\_dev/AbsByAuth.cfm?per\_id=2630877
* http://orcid.org (ORCID ID) https://orcid.org/0000-0001-5142-141X
* www.researcherid.com (Researcher ID : W-3183-2017)
* http://resn.hcst.gov.jo/National Database for Researchers (11180).
* https://portal.arid.my/ar-LY/ApplicationUsers/GetProfile/0003-3291
* https://publons.com/dashboard/summary/
* http://old.bau.edu.jo/Research\_Deanship/main\_show.aspx?id=34249

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| **Courses I've instructed** |

Financial Risk Management. Principles of Financial Management

Financing joint stock companies. Financing small businesses

Markets and financial institutions. Financial analysis. Macroeconomic

Islamic Banking. Investment Department, Economic concepts

Financial analysis. Principles of microeconomics. Macroeconomic principles

Islamic Banks. Bank Management. Principles of Financial Management

Banking marketing. Banking Operations Department. Principles of investment

International Finance. An Economic Feasibility Study. Financial and monetary markets, Computer applications in finance, Field training, Information systems for management. Principles in marketing. Principles in management

Entrepreneurship

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| **Published books** |

Title of the book: Pricing of Murabaha in Islamic Banks , Dr Al-Nafis Publishing and Distribution/Amman 2015 .

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| **training courses/conferences/scientific seminars/ workshops.** |

1. E-Learning Applications course, Jordan, Balqa Applied University, Organization: Al-Balqa Academy for E-Learning Services 16-17/3/2022.

2. Academic Research Writing, Language Center, Balqa Applied University via Teams 1-12-2021.

3. Management of research references using Mendeley program and techniques for selecting journals suitable for publication, Jordan, Balqa Applied University, Organization: Al-Balqa Academy of E-Learning Services in collaboration with the University of Western Ontario - Canada. 22-23/11/2021.

4. The first international scientific conference "Scientific Research and the Digital Revolution Challenges of Authenticity and Contemporary"  
Jordan, Amman, International Islamic Science University, Deanship of Scientific Research 2-3/9/2018.

5. Entrepreneurship and Entrepreneurial Skills Program, Jordan, Amman, Organization: National Center for Training and Qualification of Trainers, Balqa Applied University, in collaboration with Cisco 4-6/2/2018.

6. Workshop entitled "How to write educational outputs and prepare the course file" Jordan, Zarqa, organized by Balqa Applied University 1/2/2018.

7. Training course "Applied Software in Accounting and Business Administration" Jordan, Zarqa, Organization: National Center for Training and Qualification of Trainers, Balqa Applied University/In collaboration with Certiport and Intuit QuickBooks 28-31 January 2018.

8. Workshop entitled "How to develop the educational outputs of the program and the course" University of Balqa Applied - Salt 15/11/2017.

9. 4th International Conference on Islamic Finance and Banking "Financial Markets from the Perspective of Islamic Finance and International Standards" Jordan/Amman/University of Jordan, Department of Islamic Banking in collaboration with the World Academy of Forensic Research, Asra 16-17/8/2017.

10. Fourth International Scientific Conference "Corporate governance and its application in business organizations as a basis for performance development and goal achievement" Jordan, Dead Seam Grand East Hotelة Organization: Tamkeen Center for Administrative and Technical Development 19-20 April 2017.

11. Third Economic Forum "Legal and institutional requirements to combat money laundering and the challenges it faces" Jordan/Amman/Holiday Inn Hotel, Organization: Tamkeen Center for Administrative and Technical Development 24/10/2016.

12. Third International Conference on Islamic Finance and Banking "Islamic Investment Instruments and Their Impact on Economic Development" Jordan/Amman/University of Jordan, Islamic Banking Department 3-4/8/2016.

13. Second Economic Forum "The constraints and challenges of financing small and medium-sized women legislators in Jordan" Jordan, Amman, Holiday Inn, Organization: Tamkeen Center for Administrative and Technical Development 20 July 2016.

14. Jordan's 8th Economic Prospects Conference "Economy and Contemporary Issues" Jordan,. Amman, Royal Hotel, Organization: JAEF Economic Horizons Group 30-31/5/2016.

15. Workshop: Islamic Investment Instruments Jordan, Amman/Holiday Inn Hotel, Organized: ASE 29/5/2016.

16. Seventh World Islamic Marketing Conference Kingdom of Morocco, Casablanca, Organization: World Islamic Marketing Authority in collaboration with the Faculty of Management and Economics - Mohammed V University 4-6/5/2016.

17. Workshop: Standards of Public and Private Accreditation at Universities Jordan, Zarqa, Organization: Center for Development and Quality Assurance, Balqa Applied University 28/3/2016.

18. Workshop: Basics of Islamic Banking Jordan, Zarqa, Organization: Zarqa University College 22/3/2016.

19. Workshop on Communication with University Students, Jordan, Amman, Land Mark Hotel, Organization: Injaz (Development Unit)  
Injaz.org.jo, 5/3/2016.

20. Workshop: Tracer Study Workshop Jordan, Amman, Grand Millennium Hotel, Organization: ILO, with participation: Balqa Applied University, National Employment and Training, In addition to UNRWA, (United Nations Relief and Works Agency for Palestine Refugees in the Near East)24-26/2 /2016.

21. Workshop: Model Building Follow-up and Evaluation System (Part II) Monitoring and Valuation Workshop Jordan, Amman, Grand Millennium Hotel Organization: ILO 21-23/2/2016.

22. Seminar (hearing) to discuss the draft of the two legitimate criteria: "Competitions and Awards," "Investment Manager Guarantee".Jordan, Amman  
Organization: Accounting and Audit Authority for Islamic Financial Institutions ("Ayofi"), Bahrain, In collaboration with the University of Jordan, Faculty of Sharia, Department of Islamic Banking 4/2/2016.

23. Workshop: Monitoring and Valuation Workshop Jordan, Amman, Kempinski Hotel, Organization: ILO 2-4/2/2016.

24. Workshop: Tracer Study Workshop Jordan, Amman, Grand Millennium Hotel, Organization: ILO, with participation: Balqa Applied University, National Employment, and Training, in addition to UNRWA, (United Nations Relief and Works Agency for Palestine Refugees in the Near East) January 30-1, 2016.

25. First International Conference of Financial and Banking Institutions (Knowledge and Creative Dimension in Banking between Islamic and Traditional Banks) Jordan, Dead Sea, Movenbeck Hotel Organization: Tamkeen Center for Administrative and Technical Development 9-10/12/2015.

26. Workshop: How to Write Scientific Research Jordan, Amman, Jordan Federation of Insurance Companies, Organization: Jordan Islamic Finance Association 4/10/2015.

27. Second International Conference on Islamic Finance and Banking entitled "Liquidity Management in Islamic Banks" Jordan, Amman, Organization: the University of Jordan, Faculty of Sharia, Department of Islamic Banking 29-30/7/2015.

28. Workshop, Islamic sovereign instruments and their importance to the national economy and economic development. Jordan, Amman, Landmark Hotel, Organization: Tamkeen Center for Administrative and Technical Development 16/6/2015.

29. First Arab Economic Forum for Risk Management in Financial and Banking Institutions Jordan, Amman, Meridian Hotel, Organization: International Standards Foundation for Human Resources Development (ISMDHR) 8-10/6/2015.

30. 7th Jordan Economic Prospects Conference "Arab Investment Challenges and Risks" Jordan, Amman, Royal Hotel, Organization: Economic Horizons Group (JAEF 12-13/5/2015).

31. First International Conference on Islamic Finance and Banking, Jordan, Amman, Organization: the University of Jordan, Department of Islamic Banking 6-7/8/2014.

32. KAB 2 (Know About Business) Business Leadership Program Jordan, Amman, Geneva Hotel, Organization: Business Development Center (BDC)  
With the support of ILO, funded by USAID 1-6/2/2014 For a week.

33. KAB 1 (Know About Business) Business Leadership Program Jordan, Amman, Geneva Hotel, Organization: Business Development Center (BDC)  
With the support of ILO and funded by USAID 26-31/10/2013, For a week.

34. Second Scientific Conference, Islamic Banking Conference between Theory and Practice Jordan, Ajloun, Organization: Ajloun National University  
Business School, Department of Islamic Banking 15-16/5/2013.

35. First Scientific Conference, Banking Promotion and Riba Tricks Jordan, Ajlon, Organization: Ajloun National University, Business School, Department of Islamic Banking 18-19/4/2012.

36. Workshop: Key pillars on Islamic Takaful Insurance Jordan, Amman, Jordan Federation of Insurance Companies, Organization: First Insurance Company in cooperation with the Jordanian Islamic Finance Association 2/4/2012.

37. Islamic Finance Formulas Measures at Arab Islamic International Bank - The Foundations and Legal Foundations of Islamic Banking Jordan, Amman. Organization: Arab Islamic International Bank 4/1/2012 for a week, (20) hours of training.

38. Training program for accountants in Jordan, Amman, Specialized Accounting Center 28/2 until 28 March 2008 with 80 hours of training.

39. BROKERS TRAINING AND CERTIFICATION PROGRAM, institute of Banking Studies, Amman – Jordan, Credit Hours (113) Feb.2008 – Apr 2008. Main Contents

Jordan's Capital Market.

· Types of Capital Markets.

· Financial Securities.

· Bonds.

· Investment Companies.

· Technical Analysis.

· Fundamental Analysis.

· Jordan Securities Commission (JSC).

· Securities Depository Commission (SDC).

· Brokerage Firm Operation.

· Dealing with the Investing Public.

· Amman Stock Exchange (ASE).

· Training in Amman Stock Exchange.

· Application Program, Islamic Bank, Amman – Jordan, Jan.1996 – Feb. 1996, Aug. 1996 – Sep. 1996.

· Application Program, Housing Bank, Amman – Jordan, Jun. 1997 – Sep. 1997.

· Advance Computer Skills Course, Al-Najjar Computer Center, Oct 1st –Dec 8th/ 1997, Irbid, Jordan, (100 hours).

· Advance Computer Skills Course, Yarmouk University Center, June 7 th -21st/ 1997, Irbid, Jordan, (28 hours).

· Word Processing Skills Course, Al-Najjar Computer Center, Oct 1 st –Dec 1st/ 1997, Irbid, Jordan, (80 hours).

· Conversation Course in English Language, Sight and Sound Center, Amman – Jordan, Dec. 1996,(25 hours)  
Organization: Arab Islamic International Bank 4/1/2012 for a week, (20) hours of training.

38. Training program for accountants in Jordan, Amman, Specialized Accounting Center 28/2 until 28 March 2008 with 80 hours of training.

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| **Languages** |

Arabic. 

Excellent

English 

Very Good

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| **Skills** |

Problem solving 

Excellent

Teamwork 

Excellent

Statistical Analysis Packages (SPSS) 

Excellent

Leadership 

Excellent

Collaboration 

Excellent

Microsoft Office skills 

Excellent

Good Communication Skills 

Excellent