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Date of Birth: May-08-1980.

Status : Single.

Present Position: Assistant Professor, Faculty of Economics and Management,

Dr. Tahar. Moulay University, Saida, Algeria, Dec 2012-till now

Past Posts : Associate Professor, Faculty of economics and management, Djillali

Liabès University, Sidi Bel Abbés; Algeria, Sept 2011-Sept 2012.

Qualification:

- PhD Student in the Doctoral School of Management and Economics (Specialty: Financial Economics), Faculty of Economics and Management, Djillali Liabès University, Sidi Bel Abbés; Algeria.
- 2. Master's Degree of Economics & Management (Specialty: International Finance), April 2011, Essania University, Oran; Algeria.
- 3. Bachelor's Degree of Economic Sciences and Applied Decisions (Banking & Finance), June 2006, Djillali Liabès University, Sidi Bel Abbés; Algeria.
- 4. (AUSD) Diploma of Applied University Studies Degree (Public Management), June 2004, Djillali Liabès University, Sidi Bel Abbés; Algeria.
- 5. Baccalaureate in Arts and Human Sciences, June 2002, Higher School of Inale Sid Ahmed, Sidi Bel Abbés; Algeria.
- Baccalaureate in Exact Sciences, June 2001, Higher School of Inale Sid Ahmed, Sidi Bel Abbés; Algeria.

Examination Experience:

- Administrative and Financial Director in ETS-Berrahma (a Commercial Company - Import and Export) August. 2011 till August. 2012.
- Chief Administrative Officer and Finance Department at the CFHP (Campany of Family Housing Promotion) Sept. 2010 till Jully. 2011.
- Administrative Officer and Finance Department at the NCHP (National Campany of Housing Promotion) August. 2006 till Sept. 2010.



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Academic Work & Publications:

- a. Research Papers:
- 1. "Financial Innovations Management in the Islamic Banking Industry: Anticipated

 Developments and Expected Risks, (Part 02): The risk of Financial innovations misuse on

 Islamic banking mechanisms and management analysis", Global Islamic Economics

 Magazine (GIEM), The General Council for Islamic Banks and Financial Institutions (CIBAFI),

 Vol No. 44, ISSUE January 2016.pp: 137-146. Download Link:

 http://www.giem.info/files/issue/Vol 45.pdf
- 2. "Financial Innovations Management in the Islamic Banking Industry: Anticipated

 Developments and Expected Risks, (Part 01): Analyzing the Impact of the Innovation on

 Financial Development and the Islamic Banking Industry", Global Islamic Economics

 Magazine (GIEM), The General Council for Islamic Banks and Financial Institutions (CIBAFI),

 Vol No. 44, ISSUE January 2016.pp: 137-146. Download Link:

 http://www.giem.info/files/issue/Vol_44.pdf
- 3. "Mechanisms of Rationalization of the Financial Industry for Risks Management: An Islamic Financial Products Analysis", Global Islamic Economics Magazine (GIEM), The General Council for Islamic Banks and Financial Institutions (CIBAFI), Vol No. 34, ISSUE March 2015.pp: 37-42. Download Link: http://www.giem.info/files/issue/Vol 34.pdf.
- 4. "The Evolution of Human Competencies Cope with Technological Mutations as a Key Factor in Business Success". Journal of Organization and Work (ISSN 2253~:0142), University of Mascara ~ ALGERIA, Vol No. 04, ISSUE June 2013.pp: 01–12. Download Link: http://revue-organisation-travail.yolasite.com.
 - b. Conference Presentations:
 - 1. "Rationalization Mechanisms of Financial Innovations as an approach to manage banking risks: An Islamic Financial Products Analysis", The 14th Scientific Annual International Conference For Business entitled: "Innovation Management in Business", organized by the Faculty of Economics & Administrative Sciences, AL–Zaytoonah University of Jordan; on: 20–22 April 2015; Amman.
- 2. "Shariah Guidelines for the use of Financial Engineering as an Input to Develop Islamic Financial Products", the second International Seminar on Islamic Financial Industry entitled: "Mechanisms of rationalization of the Islamic Financial Industry", organized by the Higher School of Commerce (ESC) ALGIERS; on: 08–09 December 2013; Hilton.

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c. Academic Work:

- Master's Thesis in Economics and Management:" The Role of Islamic Financial
 Engineering in the Development of Financial Products", April 2011, Essania University,
 Oran; Algeria.
- Bachelor's Thesis in Economic Sciences and Applied Decisions:" The Financial Crisis and Bankruptcies of Banks in Algeria: Case of the BCIA and Alkhalifa Bank"; June 2006, Djillali Liabès University, Sidi Bel Abbés; Algeria.
- AUSD Thesis in Public Management:" The Marketing of Banking Services: Case of BADR Bank"; June 2004, Djillali Liabès University, Sidi Bel Abbés; Algeria.

Language Skills:

- a. Arabic: Fluent.
- b. French: Advanced.
- c. English: Intermediate.

Abilities:

- a. Excellent Computer Tools.
- b. Motivating for Team Spirit.
- c. Ambitious for Research.

Areas of Interest:

- a. Research in Economics, Management, International Finance and Islamic Finance.
- b. Documentation and various readings.
- c. Sport and physical culture.