

Curriculum Vitae (C.V)

Dr. Mohammed T. Abusharbeh Associate Professor in Finance and Banking Mobile Phone: (0599-935-571) Email: mohammed.abuharbeh@aaup.edu

Arab American University Palestine



PERSONAL INFORMATION

| Full Name | Mohammed Tawfiq Hasan Abusharbeh |
|-----------------------|----------------------------------|
| Address | Rommana – Jenin – Palestine |
| Date of birth | August 14, 1981 |
| Nationality | Palestinian |
| | Male |
| Marital Status | Married |

EDUCATIONAL QUALIFICATIONS

- Ph.D in Islamic Finance (GPA 3.91 with cum laude), Faculty of Economic and Business, University of Brawijaya, Malang, Indonesia. The degree is awarded in 2013. Dissertation Title: The effect of Islamic modes of financing and performance on Depositors Fund: Case study from Indonesian Islamic commercial banks.
- M.A in Finance and Banking (GPA 82%, very good), Faculty of economic and Administrative Sciences, Al-Yarmouk University, Irbid, Jordan. The degree is awarded in 2006.

Thesis Title: Determinants of capital structure in Palestinian nonfinancial listed corporations.

B.A in Finance (GPA 77%, good standing), Faculty of commerce and Economic, Birzeit University, Ramallah, Palestine. The degree is awarded in 2003.

ACADEMIC EXPERIENCE

- ✤ Associate professor in Finance, financial department, faculty of Administrative and Financial Sciences, AAUP. (January, 2022).
- ✤ Assistant professor, Faculty of Administrative and Financial Sciences, American University, Jenin, Palestine, (2013 to 2022).
- Part-time lecturer, Accounting and Finance Department, Faculty of Economic and Business, University of Brawijaya, Malang, Indonesia, (2011-2013).
- Full-time instructor, Faculty of Administrative and Financial Sciences. Finance Department, Arab American University, Jenin, Palestine (2008 -2010).
- Part-time instructor, Faculty of Administrative and Financial Sciences. Finance department, Arab American University, Jenin, Palestine, (2006-2008).
- Part-time instructor, Faculty of Economic and Administrative sciences, economic department, An-Najah University, Nablus, Palestine, 2005.

2

ADMINSTRATIVE EXPERIENCE

- President assistant for graduate studies, AAUP from September 1, 2022 to current.
- Dean assistant in faculty of administrative and financial sciences (2019 to current)
- ✤ Head of finance department, faculty of administrative and financial sciences, 2019 to 2021.
- Head of Administrative and financial sciences department, Faculty of Graduate Studies, Arab American University, Ramallah, Palestine, (2014-2019).
- Chairperson, Financial and Banking Sciences Department, Arab American University, Jenin, Palestine, (2009-2010).

COMMUNITY EXPERIENCE

- Chief of Financial Committee, Employees Union, Arab American University, (2014 to current).
- Chief of Financial Committee, Social Solidarity Fund, Arab American University, (2016 to current).
- ♦ Member in Board of directors, Friends of Vision Community, (2017 to 2019).
- Chief of Financial Committee, Consumer Protection Association-Jenin, (2019 to current).
- Project executed in preparing and drafting a proposal for developing Cooperative fund in Palestine, collaboration with Economic and Social Development Center of Palestine (ESDC), Ramallah, Palestine.

TECHNICAL AND TRAINING SKILLS

- ◆ Experienced with the following software, SPSS, AMOS, E-VIEWS.
- Proficient in Microsoft office, Excel, Word, PowerPoint.
- * Two Months training in Jordan National Banks, Ramallah, 2002.
- Silingual- Ability to communicate, read, and write in both <u>Arabic</u> and <u>English</u> languages.

RESEARCH INTERESTS

- ✤ Corporate finance.
- ✤ Banking industry
- ✤ Islamic finance
- ✤ Strategic planning
- Knowledge management
- Financial technology
- ✤ Corporate governance
- Financial economics

PUBLICATIONS AND CONFERENCES

- Abusharbeh, M. (December/2023). Technology-profitability paradox in banking sector: Evidence from Palestine, *Journal of the Knowledge Economy*, 15(1), 1-19. https://doi.org/10.1007/s13132-023-01625-x
- Abusharbeh. M., Samara, H., & Al-Alawneh, N. (June/2023). Does board structure matter firm's value? The Jordanian evidence, *Problems and Perspectives in Management*, 21(2), 567-577. doi:10.21511/ppm.21(2).2023.52
- Abusharbeh, M, (March/2023). Modeling the factors of portfolio at risk for microfinance institutions in Palestine, *Cogent Economics & Finance*, Vol 11, No. 1, pp.1-14. <u>https://doi.org/10.1080/23322039.2023.2186042</u>
- Abusharbeh, M. (January/2023). The influence of knowledge creation process on customer relations management, *EuroMed Journal of Business*, Vol. ahead-of-print No. ahead-ofprint. <u>https://doi.org/10.1108/EMJB-08-2021-0116</u>
- Abusharbeh, M. (December/2021). The mediating effect of risk management for Palestinian Islamic banks' strategic planning and profitability, *Problems and perspectives in management*, Vol. 19, No. 4, pp. 482 – 494. <u>http://dx.doi.org/10.21511/ppm.19(4).2021.39</u>
- Abusharbeh, M. (December /2020). Determinants of Islamic banking financing in the Middle east: Vector error correction model (VECM). *Investment decision and financial innovation*, Vol. 17, No. 4, pp. 285 -298. <u>http://dx.doi.org/10.21511/imfi.17(4).2020.25</u>
- Abusharbeh, M. (November/2020). Determinants of credit risk in Palestine: panel data estimation. *International Journal of Finance and Economics*. Vol. 27, No.3 <u>https://doi.org/10.1002/ijfe.2329</u>
- Yasin M., Porcu. L., Abusharbeh, M., & Liébana-Cabanillas, F. (May/2020). The impact of customer personality and online brand community engagement on intention to forward company users generate content: Palestinian banking industry a case. Economic Research-Ekonomska Istraživanja. Vol. 33, No. 1. Pp. 1985-2006. <u>https://doi.org/10.1080/1331677X.2020.1752277</u>
- Abusharbeh, M. (March/2020). The financial soundness of the Palestinian banking sector: an empirical analysis using the CAMEL system. *Banks and bank system*, Vol. 15, No. 1. Pp. 85-97. http://dx.doi.org/10.21511/bbs.15(1).2020.09
- Abusharbeh, M. (2018). The impact of banking sector development on economic growth: Empirical analysis from Palestinian economy. *Journal of Emerging Issues in Economics*, *Finance and Banking*. Vol. 6, No.2, pp. 2306-2316.

| No. | 1 |
|----------------|---|
| Research Title | Analysis the effect of Islamic banks performance on depositor's fund: |
| | Evidence from Indonesia |
| Journal Name | International Journal of Economics and Finance |
| Vol | 8 |
| Issue | 10 |

| Pages | 40-47 |
|---------------|--|
| ISSN | 1916-971X |
| Impact factor | EconPapers, Publons, IDEAS, and EconBiz http://www.ccsenet.org/journal/index.php/ijef |
| Year | 2016 |

| No. | 2 |
|----------------|--|
| Research Title | Credit risks and profitability of Islamic banks: Evidence from |
| | Indonesia |
| Journal Name | World Review of Business Research |
| Vol | 4 |
| Issue | 3 |
| Pages | 136-147 |
| ISSN | 1838-3955 |
| Impact factor | ERA |
| | https://zantworldpress.com/journals/?j=world-review-of-business- |
| | research |
| Year | 2014 |

| No. | 3 |
|----------------|--|
| Research Title | Determinants of capital adequacy ratio (CAR) in Indonesian Islamic |
| | commercial banks |
| Journal Name | Global Review of Accounting and Finance |
| Vol | 8 |
| Issue | 10 |
| Pages | 40-47 |
| ISSN | 1838-1413 |
| Impact factor | ERA, https://zantworldpress.com/journals/?j=global-review-of- |
| | accounting-and-finance |
| | |
| Year | 2013 |

| No. | 4 |
|----------------|---|
| Research Title | Determinants of credit risk in Palestine: Panel data estimation |
| Journal Name | International Journal of Finance & Economics |
| Vol | 25 |
| Issue | 4 |
| Pages | 1-10 |
| ISSN | 1076-9307 |
| Impact factor | ISI JCR (Clarivate Analytics) 0.943, Scopus Q3 |
| | https://onlinelibrary.wiley.com/journal/10991158 |
| | |
| Year | 2020 |

| No. | 5 |
|----------------|---|
| Research Title | Determinants of Islamic bank financing in the Middle East: Vector |
| | Error Correction Model |
| Journal Name | Investment Management and Financial Innovations, |
| Vol | 17 |
| Issue | 1 |
| Pages | 285-298 |
| ISSN | 1810-4967 |
| Impact factor | Scopus Q3, ERA, DOAJ, and AIDEA |
| | https://businessperspectives.org/journals/investment-management- |
| | and-financial-innovations#indexed-abstracted |
| Year | 2020 |

| No. | 6 |
|----------------|---|
| Research Title | The financial soundness of the Palestinian banking sector: an |
| | empirical analysis using the CAMEL system |
| Journal Name | Banks and Bank Systems |
| Vol | 15 |
| Issue | 1 |
| Pages | 85-97 |
| ISSN | 1816-7403 |
| Impact factor | Scopus Q3, ERA, DOAJ, and AIDEA |
| | https://businessperspectives.org/journals/banks-and-bank- |
| | systems#indexed-abstracted |
| | |
| Year | 2020 |

| No. | 7 |
|----------------|--|
| Research Title | The impact of customer personality and online brand community |
| | engagement on intention to forward company and users generated |
| | content: Palestinian banking industry a case |
| Journal Name | Economic Research-Ekonomska Istraživanja |
| Vol | 33 |
| Issue | 1 |
| Pages | 1985-2006 |
| ISSN | 1331-677X |
| Impact factor | ISI JCR (Clarivate Analytics) 1.38, Scopus Q2 |
| | https://www.tandfonline.com/action/journalInformation?journalCode= |
| | rero20 |
| Year | 2020 |

| No. | 8 |
|----------------|--|
| Research Title | The impact of banking sector development on economic growth: |
| | Empirical analysis from Palestinian economy |
| Journal Name | Journal of Emerging Issues in Economics, Finance and Banking |
| Vol | 6 |

| Issue | 2 |
|-----------------|--|
| Pages | 2306-2316 |
| ISSN | 2306-367X |
| Indexed (Impact | ERA, EBSCO, DRJI, OAJI |
| factor) | http://globalbizresearch.org/economics/listing.php |
| Year | 2017 |

| No. | 9 |
|----------------|--|
| Research Title | A comparative analysis of E-banking usage and technology |
| | acceptance in Iraqi and Indonesian banks |
| Journal Name | Test Engineering and Management |
| Vol | 83 |
| Issue | |
| Pages | 5799-5808 |
| ISSN | 0193-4120 |
| Impact factor | Scopus SJR 0.10 (currently Discontinued) |
| _ | |
| Year | 2020 |

| No. | 10 | | | |
|----------------|---|--|--|--|
| Research Title | Testing the validity of capital assets pricing model: Evidence from | | | |
| | Palestinian exchange market | | | |
| Journal Name | Journal of Accounting, Finance and Economics | | | |
| Vol | 6 | | | |
| Issue | 2 | | | |
| Pages | 99 -107 | | | |
| ISSN | 1838-3459 | | | |
| Impact factor | https://zantworldpress.com/product-single/?poId=3870&pageId=3855 | | | |
| Year | 2016 | | | |

| No. | 11 |
|----------------|---|
| Research Title | The Impact of compliance with codes of corporate governance on |
| | quality of disclosure: Comparative study between Palestine and Jordan |
| Journal Name | International Journal of Economics and Finance |
| Vol | 8 |
| Issue | 9 |
| Pages | 215-225 |
| ISSN | 1916-971X |
| Impact factor | EconPapers, Publons, IDEAS, EconBiz |
| | http://www.ccsenet.org/journal/index.php/ijef |
| | |
| Year | 2016 |

A. Conference papers:

| No. | 12 |
|-----------------|---|
| Research Title | The impact of religious values on customers' intention to forward |
| - Email: mahamm | ad abusharbah@aaun adu |

7 Email: mohammed.abusharbeh@aaup.edu

| | online company generated contents (CGC): Palestinian Islamic Banl | |
|-------------------|---|--|
| | a case. | |
| Conference Name | International Marketing Trends Conference | |
| Date of the | 18 January, 2020 | |
| conference | | |
| Place | ESSP business School/Paris /France | |
| Proceeding (ISBN) | 978-2-490372-09-6 | |
| Year | 2020 | |

| No. | 13 | | |
|-----------------|---|--|--|
| Research Title | Corporate governance practices and Financial Leverage: Evidence | | |
| | from Middle east countries | | |
| Conference Name | The 4th International Conference on Organization and Management | | |
| | (ICOM2019) | | |
| Date of the | 12 June, 2019 | | |
| conference | | | |
| Place | Collage of Business / Abu Dhabi University/ Abu Dhabi/ UAE | | |
| Proceeding | AD19248 Track 5: Accounting & Finance | | |
| Year | 2019 | | |

| No. | 14 |
|------------------------|---|
| Research Title | The impact of compliance with codes of corporate governance on quality of disclosure: comparative study between Palestine and Jordan. |
| Conference Name | Proceedings of the Australia-Middle East Conference on Business and Social Sciences |
| Date of the conference | 17 April, 2016 |
| Place | Dubai/UAE |
| Proceeding (ISBN) | 978-0-9925622-3-6 |
| Year | 2016 |

| No. | 15 | | |
|-------------------|---|--|--|
| Research Title | The Impact of macroeconomic variables on the returns of listed stocks | | |
| | at Palestine Exchange: Economic sectors model | | |
| Conference Name | Proceedings of the Fifth European Academic Research Conference on | | |
| | Global Business, Economics, Finance and Banking | | |
| Date of the | 15 December, 2016 | | |
| conference | | | |
| Place | Istanbul/ Turkey | | |
| Proceeding (ISBN) | 978-1-943579-44-0 | | |
| Year | 2016 | | |

D. Research extracted from master or doctorate thesis supervised by the applicant:

| No. | 17 |
|----------------|---|
| Research Title | The Impact of motivations on employee's performance: Case study |

| | from Palestinian commercial banks | |
|-----------------|--|--|
| Journal Name | International Business Research | |
| Vol | 11 | |
| Issue | 4 | |
| Pages | 142-153 | |
| ISSN | 1913-9004 | |
| Indexed (Impact | ERA, CrossRef, and EconPapers | |
| factor) | http://www.ccsenet.org/journal/index.php/ibr | |
| | | |
| Year | 2018 | |

SUPERVISION OF MASTER THESISES:

| No. | Name of student | Thesis Title | Year | Place of granting |
|-----|------------------------|--|------|----------------------|
| 1. | Mousa Salah Abu Zeyada | The use of Balanced score card in evaluating strategic performance of Islamic banks in Palestine | 2020 | AAUP |
| 2. | Moustafa Habaibih | The effect of strategic planning on competitive advantage of Islamic banks in Palestine. | 2019 | AAUP |
| 3. | Arein Omar Abu Al-rob | The impact of supply Chain management on operational Performance of Palestinian listed companies: An analytical study of industrial and service companies | 2019 | AAUP |
| 4. | Ahmad Amjad Hanan | The Impact of Strategic Planning on SMEs Performance and Survival in Palestine | 2019 | AAUP |
| 6. | Hanan Hasan Nazzal | The Impact of Motivations onEmployeesPerformance:Case Study from Palestinian | 2018 | AAUP |

| | | Commercial Banks | | |
|----|------------------|--|------|------|
| 7. | Ahmad Adel Ammar | The impact of knowledge management on customer relationship performance: empirical investigation in Palestinian banking industry | 2018 | AAUP |

COURSES TAUGHT

| | COURSE | LEVEL | COURSE | LEVEL |
|----|------------------------------------|---------------|---|---------------|
| 1. | Financial management | Undergraduate | 10. Financial statement Analysis | Undergraduate |
| 2. | Corporate finance | Undergraduate | 11. Banks Management | Undergraduate |
| 3. | Investment management | Undergraduate | 12. Feasibility studies | Undergraduate |
| 4. | Portfolios management | Undergraduate | 13. Micro-finance | Undergraduate |
| 5. | Financial markets and institutions | Undergraduate | 14. Foundations of finance | Graduate/MBA |
| 6. | International finance | Undergraduate | 15. Financial reporting analysis | Graduate |
| 7. | Financial Modeling | Undergraduate | 16. Strategic Financial Management | Graduate |
| 8. | Financial risk Management | Undergraduate | 17. Special Topic in strategic financial planning | Graduate |
| 9. | Macroeconomics | Undergraduate | 18. Advanced Research Methods | Graduate |

| Signature: Mohammed T. Abusharbeh | Date: March 10, 2024 |
|-----------------------------------|----------------------|
| | |