

Curriculum Vitae



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P. O. Box (1) Philadelphia, 19392- Amman – Jordan:
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Personal Data:

Date of birth: 1952

Place of birth: Mosul – Iraq

B.O.Box: 142254 Al- Bayader 1184 Amman - Jordan

Education:

- **PhD in Finance and Banking Sciences, Department of Financial Management, (Wroclaw University of Economics), Poland. 1988**
- **M.Sc. in Economics Sciences, Mathematical Analysis (Mosul University), Iraq. 1981**
- **B.A in Economics**

Experience:

Associated Professor: 1992

Assistant Professor: 1988-1991

Lecturer: 1985-1987

Assistant Lecturer: 1981-1984

Publications:

- 1- **Ideology of Islamic and Ideology of Capitalism: Conversion and Divergence "glass throws financial crises ". The 7th International Scientific Conference "Contemporary Business Organization from an Islamic Perspective", 23-25 November 2010. Philadelphia University in Jordan.**
- 2- **The Impact of Free Cash Flow to Equity on Market Value of Firm. X11 international conference" Financial Management in Firm Theory and Practice". 16-18 May 2011, Poland. United Europe. (www.zafin.ue.wroc.pl)**
- 3- **Efficiency of liquidity management in Islamic Banks. XI international conference "Firm Financial Management Theory and Practice". 20-22 may 2010, Wroclaw University of Economic, Poland. United Europe. (www.zafin.ue.wroc.pl)**
- 4- **The Effect of Trade-term Credit on Operating&Cash Cycle of Firm (profit vs. risk). Journal of Scientific Research's Nr.1153, 2008. (Refereed and Indexed Scientific International Journal-**

- 45th Edition of Ulrich's 2007. Volume 1. ISSN 0239-8532). Wroclaw University of Economic, Poland.
- 5- Generosity of Jordanian Pension System: Equity vs. Adequacy Measures. *Journal of Financial Management and Business Ethics* Volume Two, 2007. (Refereed and Indexed Scientific Journal). Szczecin University, Poland.
 - 6- Examining of Amman Stock Market Behavior. *Journal of Scientific Research's* Nr.1152, 2007 (Refereed and Indexed Scientific international Journal-45th Edition of Ulrich's 2007. Volume 1. ISSN 0239-8532). Wroclaw University of Economic, Poland.
 - 7- Maintenance budget Relation with Operating and Financial Leverage in the Industry Firms. *Journal of 5th Annual Scientific Conference*. 4-5 July 2007. Collage of Administrative and Finance, Philadelphia University, Jordan.
 - 8- Jordanian Commercial Banks Strategies in High-rate of Return Realization and its Relation with Liquidity Gap Management Performance. *Journal of Scientific Research's* Nr1152, 2007 (Refereed and Indexed Scientific international Journal – 45th Edition of Ulrich's 2007 .Volume 1, ISSN 0239-8532). Wroclaw University of Economic, Poland.
 - 9- Operating and Financial Evaluation of Jordan Loans Warranty Corporation for Period (1999-2004), 4th conference in series of "Exploration and Creation: Business Strategists in Umbrage Globalization Face-off ", Philadelphia University. Jordan
 - 10- Evaluation of Financial Performance Level for Transportation of the Groups, published by, *Jordan Journal of Applied Sciences* 2005 Volume 5 , No 2 .
 - 11- The Financial Effects of ISO Registration 9001 in the Jordanian Industry Corporations (a case study of drug industry firm for the period 1996-2001). *Journal of Tanmiat Al-Rafidain* No. 74, 2004.
 - 12- Direction of Investment Expenditure in Each of Private & public Sectors and Their Affect on Development of Jordan for the period (1986-1997), 2nd Conference 8-9 May 2001, Irbid Private University. Jordan
 - 13- Impact of Credit Policy for Agricultural Advance Institution on Agricultural production in the North Jordan Region for the Period (1990-1996). *Journal of Tanmiat Al-Rafidain*, No.71, 2003.
 - 14- The Impact of Monetary on Indebtedness (a case study of Jordan 1980-1989), *Journal of Arts and Sciences*, No 2, 2001. Karyounis University.
 - 15- Effectiveness of Exchange Rate on External Trade of Turkey for the Period (1970-1993), *Journal of Turkish Studies*, No 54, 1998. Mosul University.
 - 16- The Challenges Which Face Academic Education, 2nd Annual Conference in Series of "University and Future Challenges ". 20-22 April 1997, Philadelphia University. Jordan

- 17- Family Expenditure and Its Effect on Money Circulation. 9th Annual Conference of Iraqi Economics Association, 5-6 April 1994.
- 18- Agricultural Credit Policy "Structural Configuration of Agricultural Credit and Its Development Effect in Iraqi Agricultural Sector "for the Period (1970-1990). Journal of Tanmiat Al-Rafidain No. 38, 1993. Mosul University.
- 19- Credit and Monetary Determinants in Planned Economics, Theoretical Analysis, Tanmiat al-Rafidain, No40, 1993.
- 20- Monetary Policy Determination of turkey. Journal of Turkish studies No2, 1992, Mosul University.
- 21- Profitability of External Trade and Hard Currency Restricted, Journal of Legal Accountant, No 12,1998.Jordan
- 22- Measuring of Credit Facilities in Banks and Its Effect on Price Level, Tanmiat Al-Rafidain, No, 16, 1985.
- 23- Mathematical Analysis of Consumption and Demand of Energy in Iraq until 1990, Tanmiat Al Rafidain, No 13, 1993.
- 24- Iraqi – Iranian War and International Energy Agency Stratigies, Afak Arabia Journal, No 6, Feb. 1993. Iraq
- 25- The Importance of Electricity Energy on Iraqi Development, Tanmiat Al-Rafidain, No 10, 1982.
- 26- Economic Future of Villages around Mosul City, Tanmiat Al-Rafidain, No, 2, 1980.
- 27- Financial Markets (book), (2000), Dar Waiel Publisher, Jordan.

Conferences,:

- 1- The 7th International Scientific Conference "Contemporary Business Organization from an Islamic Perspective", 23-25 November 2010. Philadelphia University in Jordan.
- 2- The X1 Annual International Scientific Conference in series of "Financial Management in Firms", 20-22 May 2010. Wroclaw University of Economics. Poland, United Europe.
- 3- The 9thAnnual International Scientific Conference in series of "Financial Management in Firms", 23-25 May 2008.Wroclaw University of Economics, Poland, United Europe.
- 4- The 8th Annual International Scientific Conference in series of "Financial Management-Risk Management and Value Creation ", 18-20 April 2007. Szczecin University, Poland, United Europe.
- 5- The 5th Annual Scientific Conference in series of " Towards of distinct investment Environment & Electronically Banking Operations", 4-5 July 2007, Philadelphia University. Jordan
- 6- The 7th Annual International Scientific Conference in series of "Financial Management in Firms", 22-26 May 2006.Wroclaw University of Economics, Poland.
- 7- The Role of Banks in Small Business Finance Conference, Academy of Banking &Finance Sciences 29-31 May 2005, Jordan
- 8- The 6th Annual International Scientific Conference in series of "Financial Management in Firms ", 24-26 April 2005. Wroclaw University of Economics. Poland.

- 9- The 5th Annual Scientific Conference in series of "The Exploration & Creation: Business Strategies in Umbrage of Globalization Challenges", 15-16 March 2005. Philadelphia University, Jordan.
- 10- The First Annual scientific Conference in series of "Business Economics in Umbrage of Mutable world. University of Applied Sciences, Jordan.
- 11- The First National Economist for the wide Spread Investments, Royal Culture Center, June 2002, Jordan.
- 12- The 3rd Annual Scientific Conference in the series of "Informatics Literacy and Electronic Management", April 2002, Philadelphia University, Jordan.
- 13- The 10th Annual Conference in series of "Challenges Which Face the Product and Banking, Finance Services at Retail. Arabia Academic for Banking and Science, 7-9 April 2001, Jordan.
- 14- The First Annual Scientific Conference in series of " Investment in North Jordan Region And developing Exploration, 4-5 May 1998.Irbid University, Jordan.
- 15- The 2nd Annual Conference in series of " The Importance of External Investment in Development and its Affect Upon Jordan Economy, 8-9 May 2001,Irbid University, Jordan.
- 16- The 2nd Annual Scientific Conference in Series of "University and Future Challenges ", 20-22 April 1997, Philadelphia University, Jordan.
- 17- The 9thAnnual Scientific Conference of Iraqi Economics Association in series of "Iraqi Economy under Block Umbrage- long and the Required Defensive, 5-6 April 1994.Baghdad, Iraq.
- 18- The 8thAnnual Scientific Conference in Series of "Agricultural Development and Ability to Achievement Food Safety in Iraq, 3-4 November 1993, Mosul University, Iraq.
- 19- The 2nd Annual scientific conference of Iraqi-Turkish studies Center in series of "Reality and Future of Iraqi-Turkish Economics Relation", April 1991, Turkish Studies Center, Mosul University, Iraq.
- 20- The 4th Annual Scientific Conference in series of "Future of Labor Powers after Iraq-Iran War", April 1989, Mosul University, Iraq.
- 21- Change Management and Knowledge Society, 6thAl-Zaytona University Conference, April 2008, Jordan.
- 22- Many of Symposiums, Seminars &Workshops.

Consultation and Training Activities:

Many of Education &Training Courses

Cultural, and Academic activities:

- 1- Member of Scientific Research Council, 1999-2002 "Scientific Research Deanship", Philadelphia University
- 2- Member of Scientific Consultancy Center Coucil, 2001-2004, Philadelphia University.

- 3- Committee Head of Curriculum Plan in the College of Administrative & finance Sciences, 1997-2007.**
- 4- Social Committee Member of Philadelphia University, 1996-2009.**
- 5- Editorial Board of Journal of Cultural Philadelphia University, 1998-2006, Jordan.**
- 6- Editorial Board of Journal of Tanmiat Al-Rafidain, 2005-2008, Mosul University, Iraq.**
- 7- Editorial Board of Journal of Al-Qadisia, 2007-2009, Al-Qadisia University, Iraq.**
- 8- Cultural and Social Center of Mosul University, 1981-2006, Iraq.**
- 9- Head of Scientific Research Committee in the College of Administrative and finance Sciences, 1999-2001, Philadelphia University.**
- 10- Member of Scientific Conferences Committees in the College of Administrative and Finance Sciences, 1997-2009, Philadelphia University, Jordan**
- 11- Head of Banking and Finance Department, 2009-2012, college of Administrative and Finance. University of Philadelphia – Jordan.**
- 12- Head of Planning Department, 1992-1993, College of administration and Economic, Mosul University- Iraq.**
- 13- Manager of consultancy Center for industry and commerce 1994-1996, College of Administration and Economic, Mosul University – Iraq**