

# CURRICULUM VITAE



*Chairperson of Department of  
Graduate Studies for Humanities*

*FINANCIAL CONSULTANT AND PORTFOLIO MANAGER  
/GLOBAL UNITED INSURANCE COMPANY*

## **1- PERSONAL DETAILS:**

Dr. Sameh M .L. Atout	Name
Palestinian	Nationality
Telephone 2372272, Mobile 0569644056 Fax (Office)2330458	Permanent Address
sameh_atout@yahoo.com	E-mail address
17/6/1978	Date of Birth
Male	Sex

## **2- EDUCATIONAL QUALIFICATIONS:**

### **A- GSEC**

Year of Passing	Subjects Studies	School Where Studies	Examination Passed
1996	1-Physics 2-Chemistry 3-Mathematics 4-English Language	Qadri Secondary School	The General Secondary Education Certificate Examination 1996, Scientific Stream

### **B-B.Acc**

Optional Subjects	Core Subjects	University Where Studies	Duration of the Course	Degree Passed
Cost Accounting	1-Cost Management Accounting 2-Auditing 3-Business Administration 4-Advanced Accounting 5-Modern Economic	An-Najah N. University	1996-1999	Bachelor of Accounting

### **C-M.Acc**

Optional Subjects	Core Subjects	University Where Studies	Duration of the Course	Degree Passed
Auditing	Part-1 1-Advanced Managerial Accounting 2-Advanced Auditing 3-Advanced Financial Accounting 4-	Arab Academy for Banking and Financial Sciences	2000-2002	Master of Accounting

	Accounting Theory Part-2 1-Portfolio Management 2-Foreign Exchange Management			
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### **D-Ph.D. in Accounting**

Optional Subjects	Core Subjects	University Where Studies	Duration of the Course	Degree Passed
Managerial Accounting and Activity Based Costing		Arab Academy for Banking and Financial Sciences	2002-2005	PhD in Accounting titled " Model of Analysis How to Calculate Customer Profitability in Banks of Jordan

### **3- COMPUTER EDUCATION:**

Year of Passing	Institution Where studied	Course
2001	Orient House Center	A-Microsoft Windows, WinWord,Excel,Access,PowerPoint
2003	Arab Academy for Banking and Financial Sciences	B-SPSS,Financial Analysis

## **4-TEACHING EXPERIENCE:**

Experience	Subjects taught	Classes Handled	Name of the Institute
2004-2005	1-Principles of Accounting 1,2 2-Managerial Accounting 3-Cost Accounting 4-Principles of Management 5-TAX, Auditing	B.S.C	Isra'a University
2004-2005	Part, tow. three, CMA Exam	Student	Orient house Academy
2004-2005	Human resource and other topics in management ,stocks and bonds markets	Student	Orient house Academy
2005-until now	Principles of Accounting 1,2,cost and managerial accounting, accounting information system	B.S.C	Najah University
2005-2009	Advance Cost Accounting Auditing, Managerial Accounting, accounting information system, financial statement analysis, business research	B.S.C	Arab American University
2005-2006	Shamel ,Stock evaluation ,Financial Statement Analysis	B.S.C	Arabic computer Center
2009	Director of tax master program		Najah University
2010-until now	Chairperson of Department of Graduate Studies for Humanities		Najah University

## **5-Practical Experience:**

Book keeping ,prepare financial statement	New home Company	2000-2002	Accountant
Prepare budgets, Development project, Prepare financial statement	New home Company	2002-2005	Head of Department
Financial Consultant	Quqa Company	2003-2005	Financial Consultant
Prepare budgets, Development project, Prepare financial statement	Al Thuraya Investment & Trading	2005-2008	Financial Manager, Portofolio Manager, Financial Consultant
PREPARE MANAGEMENT REPORT AND REPORTING BY DETAILS PER INVESTMENT	TRUST COMPANY	2008- until now	Portofolio Manager, Financial Consultant, managing market research , analyzing new trends in the financial service , studying and analyzing the feasibility studies ,Prepare budget and business plan

## **6- Research**

- a- Palestinian tax low 2004, al- Quds journal, 2009.
- b- Cash flow measurements in Palestine market, al- Quds journal, 2009.

## **7- TRAINING COURSE CERTIFICATE:**

- 1- Sales Tax Law, Amendments & Applications /Amman Chamber of Commerce/2004
- 2- ABC System/Orient house center/2004
- 3- Financial Analysis /Slam Center/2005
- 4- EFQM /NAJAH UNIVERSITY 2010-2011

## **8-REFERENCES :**

- 1-Dr. Khalid Ammen Abdallah ,Ph.D ., (USA) Former President, Arab Academy for Banking and Financial Sciences
- 2-Dr. Mousa AL-Madhoun , Ph.d.,Former Dean College OF Financial Sciences .AL-Isra University ,p.o.box23.23 p.o.11622
- 3-Dr. Abed Nasser I.H Nour ,PhD ., Isra University ,Mobile 0795799448
- 4- Zuhir .Atout , GM. AMMI COMPANY IN AMMAN ,MOBILE 0096265693757

### **Abstract from Dr.Sameh .Atout**

The analysis of customer profitability is a new trend in managerial accounting, which this present study aims to explore in terms of its calculation and application by commercial banks in Jordan.

The researcher has also scrutinized the main obstacles preventing the applicability of this approach and then drew up a number of suggestions to solve these obstacles.

In order to carry out the research, the researcher devised a questionnaire in order to touch upon the application of the same approach at Jordanian commercial banks; it also aimed at figuring out the main obstacles impeding banks from applying this approach, a second questionnaire was distributed among all commercial banks working in Jordan to contrive the infrastructure necessary for drawing up the framework to be suggested to calculate the customer profitability, personal interviews were also conducted for the same purpose, while the

first questionnaire was distributed among all banks working in Jordan, the second one however, targeted those banks where the approach is adopted relying on activity based cost system.

The research concluded that:

- 1- The customer profitability analysis approach is not adopted by most commercial banks in Jordan.
- 2- The same approach is brief and not very well understood by the subject banks.
- 3- There is a barrier by a number of banks to apply the approach.

As a result, the researcher came up with a suggested framework to calculate the customer profitability based on ABC that can be relied on by Jordanian banks according to a number of proposed helpful models referred to and illustrated by data and examples in the present study