

# Alaa Sobhi Razia

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## **Personal Data**

D.O.B: October, 1, 1982  
Nationality: Jordanian  
Marital status: Married

## **Education**

### **University of Santiago de Compostela- Santiago de Compostela, Spain**

#### **PhD in Economics (2013 – 2016).**

Thesis Title: “How Market Structure and Efficiency Influence Profitability and Risk-Taking of Banks in MENA Countries?”

### **Texas Tech University – Lubbock, TX, USA**

#### **Masters of Arts (MA) – Economics (2008 – 2009).**

Thesis Title: Determinants of labor force participation rate in Palestine from (2000-2008).

Courses Taken:

- Microeconomics Theory.	- History of Economics.
- Mathematical Economics.	- Advanced International Finance.
- Econometrics.	- Environmental Economics
- Macroeconomics Theory and Policy.	- Advanced International Trade.

### **Yarmouk University – Irbid, Jordan**

#### **Masters of Arts (MA) – Islamic Economics and Banking (2005 – 2007).**

Courses Taken:

- Islamic Financial and Banking Transactions.
- Ownership and Wealth Distribution.
- Research Method and sources of Eco.Studies.
- Advanced Studies in Economics Theory.
- Monetary and Banking Theory.
- Special Study in Zakat Jurisprudence.
- Advanced Commercial Companies.
- Financial and Money Markets.

## Work Experience

### Al- Najah National University, Nablus, West Bank, Palestine

- **Full time Lecturer** at Islamic Banking Department & Economics Department from (2010 - 2016).
- **Assistant Professor** at Islamic Banking Department & Economics Department from (2016- Present).

### Courses Taught:

- Microeconomics
- Macroeconomics
- Credit risk Management
- Money and Banking
- Public Finance
- International Trade
- Shariah Audit & Governance for Islamic Banking
- Public Finance from Islamic Perspective
- Islamic Transactions.
- Monetary Theory from Islamic Perspective
- Islamic Banks.
- International Economics.

### Texas Tech University, Lubbock TX , USA

- **Teaching Assistant,TA**

Assisted Professor Jean Cupidon in Microeconomics theory and Managerial Economics Classes (Fall 2008).

- **Teaching Assistant,TA**

Assisted Professor Dakshina G. De Silva in Managerial Economics Classes (Spring 2009).

## Publications, Conferences and Workshop Attended

- Otero, L. , **Razia, A.**, Vivel, M. & Lado, R (2017). “*Competition, concentration and risk taking in Banking sector of MENA countries*”, *Published paper in Research in International Business and Finance Journal*, 69, 4781-4786.
- Otero, L. , **Razia, A.**, Vivel, M. & Lado, R (2017). “*Market Structure, Performance, and Efficiency of the MENA Banking Sector*”, *submitted to International review of Economics and Finance Journal (under evaluation)*.
- **Razia, A.**, & Otero, L., (2017). “*Determinates banking efficiency, evidence from MENA Banking Sector*”, *submitted to International review of Economics and Finance Journal (under evaluation)*.
- **Razia, A.**, & Otero, L., (2016). “*Market Structure, Performance, and Efficiency of the MENA Banking Sector*”. Presented Paper at the 2016 International EuroConference of Emerging Market Economies, June 29 - July 1, the School of Economics and Management of the University of Porto (FEP), and the Center for Economics and Finance at University of Porto (CEF.UP), Porto, Portugal.

- Alaraj, R., **Razia, A.**, & Otero, L., (2016). “*Corporate Governance and Risk Taking: Empirical Study on Banks at MENA Countries*”. Presented Paper at the 2016 International EuroConference of Emerging Market Economies, June 29 - July 1, the School of Economics and Management of the University of Porto (FEP), and the Center for Economics and Finance at University of Porto (CEF.UP), Porto, Portugal.
- A conference entitled "Modern Trends in Financing Development", Beirut, Lebanon, from 11-13/4/2011.
- A regular workshop at Texas Tech University for graduate students in economics department once per week from (fall 2008 – fall 2009).

## Awards

- Full Scholarship for PhD funded by ERASMUS MUNDUS at University of Santiago de Compostela, Spain (2014-2016)
- Academic Fellowship Program Fund (Zamalah) awarded by Welfare Association and Bank of Palestine to conduct research at University of Santiago de Compostela, Spain from (01/2/2014 - 15/5/2014).
- Teaching Assistantship awarded by Texas Tech University during my master (2008 – 2009).

## Skills/Interests

- Professional user in MS Word, Excel & PowerPoint.
- Professional user in STATA, GRETL, SPSS (statistical software).
- Highly self-motivated with excellent written and verbal communications skills, Interpersonal relationship, analytical thinking and problem-solving capabilities.
- Team player able to perform with minimal direction, capable of setting effective priorities and implement management decisions to meet operational deadlines.
- Adapts easily to new concepts and responsibilities, a quick learner with organization experience.

## Languages

Arabic (Native), English (Fluent). Spanish (basics)

## References

### **Dr. Luis Otero Gonzalez**

Associate Professor

Department of Financial Economics

University of Santiago de Compostela

Email: oterogonzalezluis@gmail.com

### **Dr. Monzer Kahf**

Full Professor

College of Islamic Studies

Hamad Bin Khalifa University

E-mail: mkahf@qfis.edu.qa