

# Dr. Muath Asmar

## C.V

Faculty of Business & Communication  
An-Najah National University  
Nablus, West Bank, Palestine  
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### Personal Information

- Nationality: Palestinian.
- Date of Birth: 21<sup>st</sup> July 1982.
- Marital Status: Married.
- Residence: Nablus, West bank, Palestine.

### Education

- **Post Doctorate. Fintech and Exchange Traded Fund.**  
December 2014, June 2015, School of Economics, Aristotle University of Thessaloniki, Thessaloniki, Greece.
- **PhD. Financial Market Technology**  
June 2008- July 2012, School of Management, Universiti Sains Malaysia, Penang Island, Malaysia.  
Thesis Title: “**Market Microstructure and Systematic Risk: Evidence from Malaysia**”  
(Awarded the best research award granted by Universiti Sains Malaysia).
- **MSc. Information Technology**  
July 2004- January 2006, School of Computer Sciences, Universiti Sains Malaysia, Penang Island, Malaysia.  
Research Project: Stock Market Consultant System.
- **BA. Finance and Banking**  
September 2000 - January 2004, Faculty of Business & Communication, An-Najah National University, Nablus, West bank, Palestine.

### Academic and Research Experience

- **Assistant Professor**, September 2012 – Present, Department of Finance and Banking, Faculty of Business & Communication, An-Najah National University, Nablus, West bank Palestine.
- **Visiting Professor**, May 2022– June 2022, Department of Economics and Business Finance and Accounting, Universidade de Santiago de Compstela, Santiago de Compstela, Spain.
- **Visiting Researcher**, May 2017 – July 2017, STP Advisory Services, Sierra Vista, AZ, USA.
- **Visiting Professor**, April 2016 – May 2016, Department of Economics & Management, University of Pavia, Pavia, Italy.
- **Graduate Assistant and Research Fellow**, June 2009 – April 2012, School of Management, Universiti Sains Malaysia, Penang Island, Malaysia. Working on serval qualitative and quantitative methods, data collection, and analysis;
- **Lecturer**, February 2007 – September 2012, Department of Finance and Banking, Faculty of Faculty of Business & Communication, An-Najah National University, Nablus, West bank Palestine.

### Teaching Experience

Taught a wide range of undergraduate and graduate-level courses across multiple academic programs in finance, business intelligence, governance, and law.

### Graduate-Level Courses

- **Master of Business Intelligence and Data Analytics**
  - Financial Modeling and Analytics
  - Scientific Research Methods

- **Master of Governance and Anti-Corruption**
  - The Administration of Policy, Governance, and Good Management
  - Risk Management and Compliance
- **Master of Investment and Finance Laws**
  - Capital Market Authority Law
- **Master of Tax Disputes**
  - Studies in Tax and Financial Governance and Corporate Governance
- **Master of Finance**
  - Financial Technology (FinTech)
  - Financial Institutions
  - Financial Markets
  - Investment Portfolio Management
- **MBA (Master of Business Administration)**
  - Management Information Systems (MIS)
  - Scientific Research Methodology and its Statistical Tools
  - Portfolio Theory
  - Financial Markets
- **Master of Accounting**
  - Financial Markets and Institutions
  - Investment Portfolio Management
- **Master of Intellectual Property and Innovation Management**
  - Electronic Security of Intellectual Property

#### **Undergraduate-Level Courses**

- Financial Technology (FinTech)
- Islamic Banking
- Corporate Governance
- Corporate Finance
- Financial Markets
- Personal Finance
- Management of Financial Institutions
- Financial Computer-Based Applications
- Management Information Systems (MIS)
- Financial Information Systems (FIS)
- Financial Mathematics
- Business Statistics
- Scientific Research Methodology
- Principles of Finance
- Principles of Management
- Econometrics

#### **Committees Membership**

- **Committee Member of Scientific Research Strategic Planning**, November, 2014 – February 2016, An-Najah National University, Nablus, West bank Palestine.
- **Faculty Council Member**, September 2012 - August 2014, Faculty of Business & Communication, An-Najah National University, Nablus, West bank Palestine.
- **Coordinator at Technical Education Support for Higher Education Students Initiative (TESI)**, February 2024- Present, An-Najah National University, Nablus, West bank Palestine.

#### **Selected Training Courses Delivered**

- **Finding Job is a Job**, Organized by Education for Employment-Palestine, 23 March – 10 April, 2025, at An-Najah National University, Nablus, West Bank, Palestine.
- **Strategic Planning and Organization Performance**, Organized by International Generation Exchange, 6<sup>th</sup> – 10<sup>th</sup> – June, 2012 at Holiday Inn Resort, Penang Island, Malaysia.
- **Managing and Organizing Accounts Payable**, Organized by Global Franchise Training Group, 25<sup>th</sup> -29<sup>th</sup> December, 2011, at Grand Millennium Hotel, Kuala Lumpur, Malaysia.
- **Modern Financial Analysis**, Organized by Global Franchise Training Group, 11<sup>th</sup> - 15<sup>th</sup> September, 2011, at Marriott Hotel, Kuala Lumpur, Malaysia.

- **Data Analysis Using Microsoft Excel**, Organized by Institute of Postgraduate Studies, Universiti Sains Malaysia, 19<sup>th</sup> February – 15 April, 2010 at Universiti Sains Malaysia, Penang Island, Malaysia.
- **Securities Trading Systems**, Organized by An-Najah National University, 10<sup>th</sup> February – 25<sup>th</sup> April, 2008, at An-Najah National University, Nablus, West Bank, Palestine.

## Work Experience

- April 2006 – May 2007 **Product & Marketing Manager**, Jaffa.Net Computer Systems. Ramallah West bank Palestine.
- March 2003- March 2004 **Coordinator –Training Center**, AMRA Information Technology. Nablus West bank Palestine.

## Legal Knowledge and Consultancy Experience

- **Certified Expert and Arbitrator in IT and E- Commerce** by the Palestinian Ministry of Justice. 2017 to Present
- **Member of the National Team for Assessment of Money Laundering and Terrorist Financing Risks in Palestine**, January, 2017 – July 2018, Palestine Monetary Authority, Ramallah, West bank, Palestine.
- **System Analysis and Business Process Reengineering** for several Projects for Local and International Companies.
- **Developing IT Infrastructure, Information Security Policy and Information Governance Policy** for local Institutions.
- **Project Final Evaluation** for several Projects Implemented in Palestine.

## Selected Journals Publications

- Dababseh, A.M., Al-Haj, T., **Asmar**, M. (2025). The Impact of Leadership Styles on Total Quality Management in Palestinian Income Tax Departments. *Global Journal of Economics & Business*, 15(3). <https://doi.org/10.31559/GJEB2025.15.3.4>
- **Asmar**, M., Khalaf, I. A., & Hamad, D. S. (2025). Impact of Board Characteristics on the Profit Management in Industrial Companies listed on the Palestine Exchange. *An-Najah University Journal for Law and Economics*, 1(1). <https://doi.org/10.35552/anjrl.1.1.2348>
- **Asmar**, M., & Tuqan, A. (2024). Integrating machine learning for sustaining cybersecurity in digital banks. *Heliyon*, 10(17). <https://doi.org/10.1016/j.heliyon.2024.e37571>
- **Asmar**, M., Al-Thaher, M., & Shraim, O. (2024). Ownership Structure Effect on The Stock Returns for Companies Listed in Palestine Exchange. *Jordan Journal of Business Administration*, 20(1). <https://doi.org/10.35516/jjba.v20i1.1724>
- **Asmar**, M., & Arda, A. (2023). The Effect of Governance Principles on Performance of Municipalities in Palestine. *Al-Balqa Journal for Research and Studies*, 26(2), 42-62. <https://ajrs.ammanu.edu.jo/ojs/index.php/albalqajournal/article/view/41>
- Abed, H., & **Asmar**, M. (2023). E-Recruitment in Palestine: A study into applicant perceptions of an online application system. *An-Najah University Journal for Research - B (Humanities)*, 37(6), 1205–1230. <https://doi.org/10.35552/0247.37.6.2027>
- **Asmar** M., Trimbath, S. (2022) Regulatory reform and trade settlement failures in USA equity markets: Does regulatory reform matter? *Quantitative Finance and Economics*, 2022, 6(4): 537-552. <https://doi.org/10.3934/QFE.2022023>
- Alabdullah, T.T.Y., **Asmar**, M. (2022). Under COVID-19 Pandemic Impact: Do Internal Mechanisms Play Fundamental Role in Corporations' Outcomes. *Business Ethics and Leadership*, 6(1), 83-91. [https://doi.org/10.21272/bel.6\(1\).83-91.2022](https://doi.org/10.21272/bel.6(1).83-91.2022)
- **Asmar**, M., (2018). Effects of bank-specific factors on the net interest margin of working banks in Palestine. *Journal of Economics and Management*. Vol. 33 (3).
- **Asmar**, M., Abu Alia, M., & Ali, F. H., (2018) The impact of corporate governance mechanisms on disclosure quality: evidence from companies listed in the Palestine Exchange. *International Journal of Economics, Commerce and Management* VI (4).
- **Asmar**, M., & Brahmana, R. (2013). The Role of Energy Commodities in Middle East Stock Market Integration. *Energy Studies Review* 19 (2).

- Brahmana, R., & Asmar, M. (2011). Does Integration Occur on a Certain Day? The Case of the Lithuanian Stock Market. *South East European Journal of Economics and Business* 6 (2).
- Asmar, M., & Ahmad, Z. (2011). Market Microstructure: The Components of Black-Box. *International Journal of Economics and Finance* 3 (1).
- Asmar, M., Farhood, H., & Jerab, S. (In Press). Banks Profitability Determinants: Empirical Evidence from Developing Countries. Paper presented at the "The Joint Scientific Conference of the Faculty of Business and Communication - An-Najah National University and the School of Business - The University of Jordan- April 17 & 18, 2024 Amman – Jordan.
- Asmar, M., & Jaradat, M (In Press). Application of Artificial Intelligence in Insurance Companies: A Bibliometric Review and Content Analysis. Paper presented at the "The Joint Scientific Conference of the Faculty of Business and Communication - An-Najah National University and the School of Business - The University of Jordan- April 17 & 18, 2024 Amman – Jordan.
- Asmar, M., & Al-Rob, I. A. A. (2024). Application of Artificial Intelligence in Business Decision Making: Insight from Literature Review. In A. Hamdan (Ed.), *Achieving Sustainable Business Through AI, Technology Education and Computer Science: Volume 3: Business Sustainability and Artificial Intelligence Applications* (pp. 125-135). Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-73632-2\\_11](https://doi.org/10.1007/978-3-031-73632-2_11)
- Asmar, M. and H. Farhood, (2024). Financial Distress Determinants: Empirical Evidence from Insurance Companies Operating in Palestine and Jordan, in *Artificial Intelligence and Economic Sustainability in the Era of Industrial Revolution 5.0*, A.M.A. Musleh Al-Sartawi and A.I. Nour, Editors. 2024, Springer Nature Switzerland: Cham. p. 619-632. [https://doi.org/10.1007/978-3-031-56586-1\\_44](https://doi.org/10.1007/978-3-031-56586-1_44)
- Asmar, M., M. Abu Alia, and F.H. Ali, (2024). Do Board Characteristics Affect the Financial Performance of the Companies Listed on the PEX?, in *Artificial Intelligence and Economic Sustainability in the Era of Industrial Revolution 5.0*, A.M.A. Musleh Al-Sartawi and A.I. Nour, Editors. 2024, Springer Nature Switzerland: Cham. p. 849-861. [https://doi.org/10.1007/978-3-031-56586-1\\_61](https://doi.org/10.1007/978-3-031-56586-1_61)
- Asmar, M., & Aqel, B. Y. (2023). Analysis of Credit Cards Fraud Detection: Process and Techniques Perspective. In B. A. M. Alareeni & I. Elgedawy (Eds.), *Artificial Intelligence (AI) and Finance* (pp. 899-911). Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-39158-3\\_84](https://doi.org/10.1007/978-3-031-39158-3_84)
- Alia, M.A., Asmar, M., Ali, F.H. (2023). The Relationship Between Disclosure Quality and Firm Performance: Evidence from Companies Listed in Palestine Exchange. In: Alareeni, B., Hamdan, A. (eds) *Explore Business, Technology Opportunities and Challenges After the Covid-19 Pandemic*. ICBT 2022. Lecture Notes in Networks and Systems, vol 495. Springer, Cham. [https://doi.org/10.1007/978-3-031-08954-1\\_56](https://doi.org/10.1007/978-3-031-08954-1_56)
- Asmar, M. & Mustafa, H. (2021). *The impact of coronavirus on the stock markets: Evidence from China and Palestine*. Paper presented at the Third refereed conference of the Faculty of Economics and Social Sciences “The Challenges of the Palestinian Economy in the Face of Political Pressure and the Repercussions of the Corona Crisis” 11 April, An-Najah National University, Nablus Palestine.
- Frehat, R. Rabaia, D. & Asmar, M. (2021). *The Impact of COVID-19 Pandemic on Safe Havens: Bitcoin Currency, Crude Oil and Gold Prices*. Paper presented at the Third refereed conference of the Faculty of Economics and Social Sciences “The Challenges of the Palestinian Economy in the Face of Political Pressure and the Repercussions of the Corona Crisis” 11 April, An-Najah National University, Nablus Palestine
- Asmar, M. Atout, S. & Omari, A, T. (2019). The Effect of Corporate Governance Mechanisms on Financial leverage: Evidence from Firms Listed at Palestine and Jordan Stock Markets. Paper presented at the the Second refereed conference of the Faculty of Economics and Social Sciences “Towards a comprehensive vision to strengthen the economic infrastructure in Palestine”. 10 April, An-

Najah National University, Nablus Palestine.

- Trimboth, S. & **Asmar**, M., (2018) *The Effects of Regulatory Reform on Trade Settlement Failures in U.S. Equity Markets*. Paper presented at the 93rd Annual Conference - Western Economic Association International, June 26-30, Sheraton Wall Centre Vancouver, British Columbia, Canada.
- Ali, F. H., **Asmar**, M., & Abu Alia, M., (2018) *The Effects of Board Composition on Financial Performance: Evidence from Companies Listed in Palestine*. Paper presented at the Second Palestinian International Graduate Conference on Natural, Medical and Health Sciences and Humanities, 20 April, An-Najah National University, Nablus Palestine.
- **Asmar**, M., (2017) *Factors Affecting the Adoption of Mobile Banking in Palestine* Paper presented at the the 2nd International Conference for Learning and Teaching in the Digital World, 29-30 March, An-Najah National University, Nablus Palestine.
- **Asmar**, M., & Bdair, A. (2016) *Intention to Use Electronic Billing in the Palestinian Telecommunication Industry: An Empirical Study Based on Technology Acceptance Model* Paper presented at the Economics of Smart Cities Conference, 26 April, An-Najah National University, Nablus Palestine.
- **Asmar**, M. (2015). *Returns of Contrarian and Momentum Investment Strategies in Exchange Traded Funds* Paper presented at the 13<sup>th</sup> International Conference on Accounting & Finance, 25-28 May, TITANIA Hotel, Athens, Greece.
- Ahmed, E. R., Alabdullah, T. T.Y., Aminul Islam M. & **Asmar**, M. (2014). *Sukuk Legitimacy: A New Measurement Based on Content Analysis*. Paper presented at the 16<sup>th</sup> Malaysian Finance Association Conference, 4-6 June, Sasana Kijang Central Bank of Malaysia, Kuala Lumpur, Selangor, Malaysia.
- **Asmar**, M., & Ahmad, Z. (2012). *Market Microstructure and Market Liquidity: Empirical Evidence from Bursa Malaysia*. Paper presented at The 2012 Conference on East Asia Finance, May 26-27, 2012, Tamkang University, Taipei, Taiwan.
- **Asmar**, M., & Ahmad, Z. (2011). *The Role of Liquidity Risk in Pricing Returns of Stocks Traded in Bursa Malaysia*. Paper presented at The 2<sup>nd</sup> Symposium of USM Fellowship, 23-24 November, Vistana Hotel, Penang Island, Malaysia.
- **Asmar**, M., & Ahmad, Z. (2011). *Profitability of Contrarian and Momentum Strategies in Bursa Malaysia*. Paper presented at The 2011 Global Finance Conference, 3-5 April, Siam Kempinski Hotel, Bangkok, Thailand.
- Fereidouni, H. G., Masron, T. A., & **Asmar**, M. (2010). *The Effect of Energy Prices on Transportation and Storage Sector's Equity Returns: The Iranian Case* Paper presented at the The 2<sup>nd</sup> International Conference on Logistics and Transport 2010 & The 1<sup>st</sup> International Conference on Business and Economics, 16-18 December, Rydges Hotel & Resorts, Christchurch, New Zealand.
- **Asmar**, M., & Ahmad, Z. (2010). *Market Microstructure and Behaviour of Investors*. Paper presented at the 12th Malaysian Finance Association Conference, 8-10 June, Sunway Resort Hotel & Spa, Kuala Lumpur, Selangor, Malaysia.
- **Asmar**, M., & Ahmad, Z. (2010). *Market Microstructure: An Approach to Determine the Components of Black-Box*. Paper presented at the International Conference on Business and Economic Research, 15-16 March, Hilton Hotel, Kuching, Sarawak, Malaysia.
- Dweikat, M., & **Asmar**, M. (2007) *Adoption of E-Training in Palestinian Banking Sector* Paper presented at An-Najah International Conference ECONOMIC EPISTEMOLOGY, 27-30 April, An-Najah National University, Nablus Palestine.

## Selected Training Courses and Workshops Attended

- **Data Analysis Practitioner** organized by An-Najah National University (Online) 19-27 May 2025.
- **Introduction to AI and its Applications for Students and University Staff**, Conducted by UNIR University Spain (Online), November 27 to December 18 2023.
- **EON- XR Educator Course** Conducted by EON Reality (Online), August 16-18, 2022.
- **Corporate Governance Training of Trainers**, Conducted by International Finance

Corporation and Palestine Capital Market Authority, June 29<sup>th</sup> – July 1<sup>st</sup> 2019 at W Amman Hotel, Amman, Jordan.

- **Arbitration in Contracts**, organized by Continuing Education Unit, June 25<sup>th</sup> 2018 - July 20<sup>th</sup> 2018, at An-Najah National University, Nablus, West bank Palestine.
- **Tender and Bid in the Light of Law**, Organized by Global Franchise Training Group, May 29<sup>th</sup> 2011 - Jun 2<sup>nd</sup> 2011, at Copthorne King's Hotel, Singapore.
- **Green Technology Financing Forum “Leadership Challenges and Experiences”** April 20<sup>th</sup> 2011, at School of Management, Universiti Sains Malaysia, Penang Island, Malaysia.
- **Data Analysis Using SPSS, Amos, Lisrel, EViews, and Nvivo**, 25<sup>th</sup> October - 30<sup>th</sup> October 2010, at School of Management, Universiti Sains Malaysia, Penang Island, Malaysia.
- **Islamic Capital Market: Financial Philosophy & Jurisprudence, Equity Products & Innovation and Sukuk & Structured Product**, Conducted by Securities Industry Development Corporation, 5<sup>th</sup> March - 6<sup>th</sup> May 2010, at School of Management, Universiti Sains Malaysia, Penang Island, Malaysia.
- **High Trust Leadership**, Conducted by Corporate Coach Academy, 11<sup>th</sup> November - 12<sup>th</sup> November 2009, at Universiti Sains Malaysia, Penang Island, Malaysia.
- **How Your Research Grant Be Granted**, August 12<sup>th</sup> 2009, at School of Management, Universiti Sains Malaysia, Penang Island, Malaysia.
- **How to Get Rid of W: A Latent Variables Approach to Modeling Spatial Lagged**, August 11<sup>th</sup> 2009, at School of Management, Universiti Sains Malaysia, Penang Island, Malaysia.
- **Introduction to Linear Regression Analysis**, May 26<sup>th</sup> - May 27<sup>th</sup> 2009, at School of Mathematical Sciences, Universiti Sains Malaysia, Penang Island, Malaysia.
- **Introduction to Time Series Analysis**, April 21<sup>st</sup> - April 22<sup>nd</sup> 2009, at School of Mathematical Sciences, Universiti Sains Malaysia, Penang Island, Malaysia.
- **Academic Integrity and Plagiarism**, January 19<sup>th</sup> 2009, at Universiti Sains Malaysia, Penang Island, Malaysia.
- **Research Design & Methodology Workshop (Arts Cluster)**, November 17<sup>th</sup> - November 21<sup>st</sup> 2008, at Universiti Sains Malaysia, Penang Island, Malaysia.
- **Data Analysis Workshop (Arts Cluster)**, November 10<sup>th</sup> - November 13<sup>th</sup> 2008, at Universiti Sains Malaysia, Penang Island, Malaysia.
- **Project Management Professional (PMP)**, March 7<sup>th</sup> - Jun 11<sup>th</sup> 2007, at AMIDEAST, Ramallah, West bank, Palestine.
- **Diplomatic Protocol**, March 4<sup>th</sup> - March 15<sup>th</sup> 2006, Organized by Media Conference Organization, at Nablus Chamber of Commerce, Nablus, West bank, Palestine.
- **Research Methodology, Scientific Writing and Statistical Techniques (Sciences Cluster)**, December 5<sup>th</sup> - December 16<sup>th</sup> 2005, at Universiti Sains Malaysia, Penang Island, Malaysia.
- **National Grid Computing**, June 29<sup>th</sup> - June 30<sup>th</sup> 2005, at School of Computer Sciences, Universiti Sains Malaysia, Penang Island, Malaysia.
- **Business Communication Skills**, April, 5<sup>th</sup> - 15<sup>th</sup> June 2005, at British Council, Penang Island, Malaysia.
- **Training Best Practices**, September, 28<sup>th</sup> - October, 1<sup>st</sup> 2003, at Bisan Center for Research & Development, Nablus, West bank, Palestine.
- **Computer Technician Training CompTIA A+**, February, 18<sup>th</sup> - June 20<sup>th</sup> 2002, at AMRA information Technology, Nablus, West bank Palestine.
- **Microsoft Excel**, October 17<sup>th</sup> - December 8<sup>th</sup> 2001, at AMRA Information Technology, Nablus, West bank Palestine.
- **Windows Operating System**, June 25<sup>th</sup> - September 25<sup>th</sup> 2001, at Al-Zaytona Cultural Center, Nablus, West bank Palestine.

## Selected Postgraduate Students Supervision

- Alqasim, O. (Present). *Leveraging Machine Learning in InsurTech to Mitigate Adverse Selection in Health Insurance: A Predictive Modeling Approach Using Health Indicators* (Master Thesis). An-Najah National University, Nablus Palestine. (Main Supervisor – 1 Supervisor).
- Tuffaha, S. (Present). *Digital Transformation and GCC Firms Performance Based on Sustainability Balanced Scorecard (SBSC) Framework: Evidence from Text Analysis of Chairman and CEO Messages* (Master Thesis). An-Najah National University, Nablus Palestine. (Main Supervisor – 1 Supervisor).
- Abu Alrob, I. (Present). *The Relationship between Digital Transformation and Financial Performance of GCC Corporations: Mediating Effect of Operational Efficiency* (Master Thesis). An-Najah National University, Nablus Palestine. (Main Supervisor – 2 Supervisor).
- Shhadeh, M. (2025). *The Effect of Fintech Adoption on Bank Credit Risk and Liquidity Risk: Evidence from Emerging Markets* (Master Thesis). An-Najah National University, Nablus Palestine. (Main Supervisor – 2 Supervisor).
- AbuHijleh, M. (2025). *The Impact of Accounting Conservatism on Stock Liquidity: An Empirical Study in Emerging Markets*. (Master Thesis). An-Najah National University, Nablus Palestine. (Main Supervisor – 1 Supervisor).
- Farhood, H. (2024). *The Effects of Fintech Adoption on Bank Profitability: Evidence from Arab Emerging Markets*. (Master Thesis). An-Najah National University, Nablus Palestine. (Main Supervisor – 1 Supervisor).
- Sabri, A. (2024). *Cyber security and its legal means in accordance with international conventions*. (Master Thesis). An-Najah National University, Nablus Palestine. (Co-Supervisor – 2 Supervisor).
- Horani, A. (2023). *Factors affecting the efficiency of tax collection in Palestine*. (Master Thesis). An-Najah National University, Nablus Palestine. (Main Supervisor – 2 Supervisor).
- Shraim, O. (2022). *Ownership Structure Effect on The Stock Returns for Companies Listed in Palestine Exchange* (Master Thesis). An-Najah National University, Nablus Palestine. (Main Supervisor – 2 Supervisor).
- Arda, A, H. (2021). *The effect of applying principles of municipal governance on performance of municipalities in Palestinian* (Master Thesis). An-Najah National University, Nablus Palestine. (Main Supervisor – 1 Supervisor).
- Alomari, A, H. (2018). *Factors Affecting the Taxpayers Compliance of Paying Taxes on Income Generated from Electronic Commerce in Palestine* (Master Thesis). An-Najah National University, Nablus Palestine. (Main Supervisor – 1 Supervisor).
- Ali, F. H. (2018). *The Relationship Between Corporate Governance and Financial Performance of Corporations Listed in Palestine Exchange: Mediating Effect of Disclosure Quality* (Master Thesis). An-Najah National University, Nablus Palestine. (Main Supervisor – 2 Supervisor).

## Other Conferences and Exhibitions

- **4th Annual CEAR-Huebner Summer Risk Institute**, 25-26 July 2017 at Georgia State University, Atlanta, GA, USA.
- **14<sup>th</sup> Malaysian Finance Association Conference**, June 1-3, 2012, at Parkroyal Penang Resort Hotel, Penang, Malaysia.
- **National Graduate Symposium 2011**, September 17-18, 2011, at Universiti Teknologi Petronas, Perak, Malaysia.
- **13<sup>th</sup> Malaysian Finance Association Conference**, June 10-12, 2011, at Holiday Villa Beach Resort And Spa, Langkawi, Kedah, Malaysia.
- **3<sup>rd</sup> International Conference on Postgraduate Education** December 16-17, 2008 at Gurney Hotel, Penang Island, Malaysia.
- **First Annual Palestinian Capital Market Forum**, September, 8- 9, 2007 at Best Eastern Hotel, Ramallah Palestine,.
- **GITEX Technology Week 2006**, November 18 – 22, 2006 at Dubai International Convention and Exhibition Center, Dubai United Arab Emirates.

- **Expotech 2006: The Palestine ICT Exhibition**, November, 6 – 8, 2006 at Al Beireh Municipality Halls, Al Beireh, Palestine,.
- **National IPv6 Technology Forum**, March 22, 2005, at School of Computer Sciences, Universiti Sains Malaysia, Penang Island, Malaysia.

## Computer Skills and Statistical Packages

- **Operating Systems:** Proficient in both Windows and macOS environments.
- **Project & Process Management:** Skilled in using Microsoft Project, Microsoft Visio, and Power BI for planning, visualization, and reporting.
- **Data Analysis & AI Tools:** Advanced knowledge of KNIME, Orange Data Mining, and various AI applications for visual programming, machine learning, and predictive analytics.
- **Statistical & Econometric Software:** Proficient in SPSS, AMOS, STATA and EViews for statistical modeling and econometric analysis.
- **Database Management:** Solid knowledge of database design, management, and querying, using SQL.
- **Programming Languages:** Excellent command of Python and Java for scripting, data analysis, and application development.
- **Modeling & Design:** Experienced in UML (Unified Modeling Language) for system analysis and design.
- **Creative Software:** Skilled in Adobe Photoshop for graphic editing and digital design.
- **Cybersecurity Awareness:** Solid understanding of internet security principles and AI-driven security applications.
- **Productivity Tools:** Advanced user of Microsoft Office Suite, including Excel (with VBA), Word, PowerPoint, and Outlook.

## Languages

- **Arabic:** Native Tongue.
- **English:** Excellent.

## Research Interests

- Market Microstructure and Trading Mechanisms
- Behavioral Finance and Investor Psychology
- Asset Pricing Models and Risk Factors
- Capital Market Efficiency and Exchange Traded Fund
- Corporate Governance and Financial Disclosure
- Financial Trading Technologies and Algorithmic Systems
- Cryptocurrency Markets and Blockchain Applications
- Financial Technology (FinTech) and Digital Innovation

## Extracurricular Activities

- **Member of the Palestinian Accountants Association for International Relations Affairs**, 2016 - 2022 Ramallah, West bank, Palestine.
- **Students Ambassador**, August 2009 - August 2012, Universiti Sains Malaysia, Penang Island, Malaysia.
- **PhD Club Committee Member**, December 2008 - July 2011, School of Management, Universiti Sains Malaysia, Penang Island, Malaysia.