

Date: 12 -09 - 2020



**Dr. Mohammed Daoud
Othman**

PERSONAL INFORMATION:

Title: : Assistant Professor

Academic Rank: Assistant Professor

Date & Place of Birth: 27-01-1969 Kuwait

Nationality: Jordanian

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ACADEMIC QUALIFICATIONS:

Degree	Major	Duration (From-To)	University	Country
PHD	Banking & Finance Sciences – Banking	2004 – 2008	The Arab Academy for Banking & Financial Sciences	JORDAN
Master	Banking & Financial Sciences- Banking	1992-1994	The Arab Academy for Banking & Financial Sciences	JORDAN
Bachelor	Business Administration	1988-1992	Al-Turath University College	Baghdad – Iraq
Certified Lender Business Banking- CLBB	CLBB	2003	The Institute Of Certified Bankers & The Arab Academy for Banking & Financial Sciences	USA



TEACHING EXPERIENCE

Duration	Rank	Institution	Department/Faculty	Country
2017- current	Assistant Professor	Middle East University	Faculty of Business- Department of Finance & Banking Sciences	JORDAN
2009-2018	Assistant Professor	Philadelphia University	Faculty of Administration & Financial Sciences- Department of Banking & Finance	JORDAN

OTHER EXPERIENCE:

Duration	Rank	Institution	Department/Faculty	Country
1994-2008	Manager	Bank of Jordan	Credit manager	JORDAN
2008-2009	Consultant	Philadelphia Consulting Group	Senior Consultant	Libya

PUBLICATIONS:

JOURNALS

Author/s (In Order)	Title	Journal	Vol./No.	Publication date
Mohammad Othman Ammar jreisat and Sameer AL Barghouthi	Measuring cost Efficiency in the Jordanian Banks: A comparison of SFA and DEA Methods	International Research Journal of Finance and Economics	Volume133 Issue, 133	May,2015
Mohammad Othman Asma Rashad Alsaleh	How far the Saudi telecom companies' commitment to marketing ethics is? and, impact of this on the achievement	International Journal of Economics, Commerce and Management	Volume3 Issue, 8	August, 2015



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satisfaction

Mohammad Othman Izz Eddien Ananzeh	Evaluation the Efficiency of Credit Risk Management in Jordanian Islamic Banks: An Empirical Study as Applied to the Jordanian Islamic Banking Sector.	AL-Muthanna Journal of Administrative and Economics Sciences	Volume 3 Issue, 13	2013
Izz Eddien Ananzeh Mohammad Othman	Analyzing the effect of financial development on economic growth –the Jordanian experience	Investment Management and Financial Innovations	Volume 16 Issue 1,2019	2019
Mohammad J Adaileh Ibrahim Harazneh Mohammad Othman	Building Sustainable Value in E-Business Companies in Jordan	Talent Development & Excellence	Volume 12 Issue,2020	2020

CONFERENCES:

Author/s (In Order)	Title	Conference	Country	Date
Mohammad Othman Momear AL-Hakeam	"Obstacles of Using E- Banking" An Empirical Study as Applied to the Jordanian Banking Sector	E-Business and Transformation in Business Economics No.8, ISSN 2072- 8867, Faculty of Economics and administrative Sciences, The 8th International Scientific Conference, Jordan, Zarqa University.	JORDAN	2011
Ghassan Abu-AL-Soud Mohammad Othman	Islamic Banks in Non-Islamic Countries	Contemporary Business Organizations form an Islamic Perspective, The international Scientific Conference Jordan, Faculty of Administrative and Financial Sciences, Philadelphia University.	JORDAN	2010
Mohammad Othman	Optimal Capital Structure- Maximizing Profit and Minimizing Risk	Association of Banks in Jordan and Jordan Today Center for Development. Corporate Finance tools, Risks Opportunities Conference.	JORDAN	2008
Mohammad Othman	Negotiation Skills & Collections bad Debt	Islamic International Arab Bank and Jordan Trade Facilities Company PLC and Jordan Today Center for Development. Retail Credit Pricing & Collection Strategies.	JORDAN	2007

BOOKS:

Author/s (In Order)	Title	Publisher	Edition	Date
Dr. Mohammad Othman	The Management & Analysis of Credit & its Related Risks	Dar Al Fiker	First	2013
Dr. Mohammad Othman	Real Estate Investment	Dar Al Fiker	First	2013
Dr. Mohammad Othman	Behavioral Finance	Dar Al Fiker	First	2014
Dr. Mohammad othman Dr. Asma Rashad Alsaleh Dr. Ammar jreisat	Applied Business Ethics	Dar Al Fiker	First	
Dr. Mohammad othman Dr. Izz Eddien N. Ananzeh	Financial Derivatives And Risk Management	Dar Al Fiker	First	2020

MEMBERSHIPS OF SCIENTIFIC AND PROFESSIONAL SOCIETIES:

1. Steering Committee: The International Arab Conference on Quality Assurance in Higher Education.
2. Member of The American Bankers Association.
3. Member of The Institute of Management Consultants & Trainers (IMC).
4. Member of the Jordan Banks Association.
5. Member of the Network for Open and Distance Education.

UNIVERSITY COMMITTEES:

1. Member of Risk Management Committee (At the university level and at the college level)
2. Member of E-Learning and Website Committee (Head- At the college level) .
3. Member of Quality Assurance Committee (At the college level).
4. Member of Plan, academic guidance Committee (At the college level).
5. Member of Measuring the effectiveness of educational programs (At the college level).
6. Member of Preparing the strategic and procedural plan for the college.

WORKSHOPS ATTENDED:

The most important attended courses since 1994:	
1.	TOT – Training of Trainees (Advanced)
2.	TOT- Training of Trainees (Basic)
3.	Art of Successful Introduction & Pres
4.	Detection of Forgery bank Counterfeiting
5.	Credit Risk Analysis
6.	Bank Guarantees
7.	Successful Customer Services Skills
8.	Financial Analysis
9.	Banking Legislation
10.	Marketing & Selling Bank Services
11.	Fundamental & Technical Analysis Of Investment I
12.	Preparation Of Cash Flow & Liquidity Management
13.	Collateral Of Liquidity Asset & None
14.	Unified Rules For Collection Bi
15.	Services & Businesses Given by Jordan Loan Guarantee Corporation
16.	Risk Analysis of Real estate Collateral Used By Banks
17.	Credit & Financial Analysis
18.	Project Management By Using Computer
19.	Seminar On Basic Credit Analysis for Bankers
20.	Money & Capital Markets: Prospects & Challenges In the 21.Century
21.	Supervisory & Leader Ship Skills Management
22.	Performance Evaluation of Bank Staff
23.	Feasibility Studies to the Industrial Projects, Consultant & Professional Services & Studies.
24.	Documentary Credits
25.	T.Q.M
26.	Commercial Negotiation
27.	Self & Time Management
28.	Mudaraba Finance
29.	Evaluation of Credit Customers Reports
30.	Strategic Planning
31.	Management of International Banking operation
32.	Leadership management
33.	Credit Risk Management
34.	Human Resources Management
35.	Development Project & Reconstruction
36.	Leadership Best Practice Course

WORKSHOPS OFFERED:

Examples of the conducted training courses for the period from 2004 until now:	
Bank of Jordan	<ul style="list-style-type: none"> ▪ Credit Facilities- Basic ▪ Credit Facilities- Advance ▪ Financial Analysis ▪ Industrial Financing ▪ Contractor Financing ▪ Feasibility Studies and Project Evaluation ▪ Preparation of Cash Flow & Liquidity Management
Institute of Banking Studies– Jordan	<ul style="list-style-type: none"> ▪ Financial Planning and Forecasting- Specialized ▪ Professional Diploma Program in Financial Analysis
Institute for Banking and Financial Studies – Libya	<ul style="list-style-type: none"> ▪ Feasibility Studies and Project Evaluation ▪ Banks Credit Monitoring & Follow up
The Housing Bank for Trade & Finance	<ul style="list-style-type: none"> ▪ Credit Analysis & Management ▪ Credit Portfolio Risk Management ▪ Collateral ▪ Non-Performing Loans
Talal Abu – Ghazaleh Professional Training Academy	<ul style="list-style-type: none"> ▪ Negotiation Skills & Collections bad Debt ▪ Feasibility Studies and Project Evaluation for SME's ▪ Financial Analysis for Granting Credit Facilitates
Riyadh Chamber of Commerce and Industry Amman Chamber of Commerce	<ul style="list-style-type: none"> ▪ Advanced Skills in Banking Credit Management ▪ How firms can Access Credit Facilities ▪ Successful Marketing Management ▪ Negotiation Skills & Collections bad Debt
Arab Islamic Bank- Palestine	<ul style="list-style-type: none"> ▪ Funding Formulas Used in Islamic Banks ▪ Contracts & Financing Used in Islamic Banks
Bank of Jordan- Syria	<ul style="list-style-type: none"> ▪ Financial Analysis
The Arab Academy for Banking & Financial Sciences	<ul style="list-style-type: none"> ▪ Mergers & Acquisitions ▪ Basel II : Credit Internal Rating Approach ▪ Financial Accounting - Specialized Professional Diploma Program in Accounting ▪ Financial Management- Specialized Professional Diploma Program in Financial Management ▪ Letters of Guarantee- Specialized Professional Diploma Program in Financial Management
Jordan Trade Facilities Company PLC and Jordan Today Center for Development	<ul style="list-style-type: none"> ▪ Feasibility Studies and Project Evaluation ▪ Negotiation Skills & Collections bad Debt ▪ Credit Analysis & Management.
Jordan River Academy	<ul style="list-style-type: none"> ▪ Preparation & Writing Financial Reports ▪ Diploma Training in Banking & Financial

	Institutions.
Knowledge Kingdom	<ul style="list-style-type: none"> ▪ Money Market & Investment. ▪ Leadership Skills & Manage the Pressures of Work Skill.
International Dialog for Human Resources Development Knowledge of the Development & Transfer of Technology.	<ul style="list-style-type: none"> ▪ Negotiation Skills & Collections bad Debt ▪ Feasibility Studies and Project Evaluation ▪ Advanced Skills in Banking Credit Management
Association of Banks in Jordan	<ul style="list-style-type: none"> ▪ Non-Performing Loans ▪ Negotiation Skills & Collections bad Debt

RESEARCH INTERESTS:

- 1.CAR: Capital Adequacy Ratio.
- 2.Behaviaral Finance.
- 3.Financial Markets.
- 4.E- Banking Services.
- 5.Credit.

LANGUAGES:

- 1.Arabic
- 2.English.

OTHER COMMUNITY ACTIVITIES:

- 1.Reading and writing.
2. swimming.
- 3.Squash.

AWARDS RECEIVED:

Achieved Philadelphia University Prize for the Best Translated Book- 2014: Behavioral Finance: Psychology, Decision Making, and Markets.

REFERENCES:

1. Dr. Adli Kandah

ASSOCIATION OF BANKS IN JORDAN

Director General Message

2. Professor. Khaled Alzubi

The Hashemite University/Jordan

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alzubi@hu.edu.jo

3- Khaled AL- Wazini

Chairman of “Jordan Investment Commission”

4- Excellency Khalil Issa Othman >