

HUSSEIN A. HASSAN AL-TAMIMI
Curriculum Vitae

PERSONAL RECORD:

Name: Hussein A. Hassan Al-Tamimi

Citizenship: Iraq

Work Address: College of Business Administration,
University of Sharjah,
P.O. Box 27272, Sharjah, UAE

E-mail Address: hussein@sharjah.ac.ae

EDUCATION

1. Ph.D., Business Finance, July 1987, University of Dundee, UK.
2. MBA, February 1980, Baghdad University, Iraq
3. B.Sc. in Accounting and Business Administration, June 1977, Baghdad University, Iraq.

WORK EXPERIENCE

2016- Present Director, Graduate Programs (DBA, MBA and EMBA Programs)
2011-2016 Professor of Finance and Dept. Head
2009-2011 Associate Professor of Finance, University of Sharjah, Dept. Head
2000-2011 Associate Professor of Finance, University of Sharjah/ College of Administration.
2001-2003 Co-ordinator of Professional Development Program, Khofakan, UAE
1996-2000 Associate Professor of Finance and Co-ordinator of Finance and Banking Track, UAE University/ College of Business & Economics (AACSB Accredited College).
1995-1996 Professor of Finance and Head of Department, Al-al- Bayt University/ Faculty of Economics and Administration.
1991-1995 Associate Professor of Finance, Sana'a University
1990-1991 Associate professor of Finance and Head of Banking Department, Institute of Administration – Baghdad
1987-1990 Assistant professor of Finance /Head of Department, Institute of Administration, Baghdad.

HONORS AND AWARDS

- Excellence in Teaching Award, University of Sharjah, 2015/2016
- Outstanding faculty member, College of Business Administration, 2013-2014.
- Excellence in Teaching Award, University of Sharjah, 2012/2013
- A ward of the best professor in Financial Management from the World Education Congress, 2011.
- Member of International Accreditation Organization (IAO), 2011. A commission evaluation member to represent the Emirate of Sharjah

- Excellence in Research Award, University of Sharjah, 2008/ 2009
- The Winner of Alowais Research Prize, 2005
- Excellence in Research Award, University of Sharjah, 2001/ 2002
- Excellence in Teaching Award, UAE University, 1998/.1999
- Excellence in Teaching Award, Sana'a University, 1991/1992.

MAJOR SUBJECTS TAUGHT

- Financial Management (undergraduate and postgraduate)
- Corporate Finance (undergraduate and postgraduate)
- Investment Analysis
- Financial Markets & Institutions
- Risk Management
- Financial Institutions Management
- Commercial Banks Management (postgraduate)
- Personal Finance
- Portfolio Management
- Special Topics in Finance
- Credit Analysis & Bank Lending
- Banking Operations Management

AREA OF INTEREST

Teaching: Fundamentals of Financial Management, Corporate Finance, Commercial Banks Management, Risk Management, Investment Analysis, Personal Finance, Financial Markets and Institutions and Portfolio Management.

Research: Capital Budgeting, Financial Institutions Management, Financial Markets, Service Quality in Banking, Financial Performance, Behavioural Finance, Risk Management Financial Stability and Corporate Governance

RESEARCH FUNDING

1998-1999 Competitive Research Grant, United Arab Emirates University

2001 -2002 Seed Research Grant, University of Sharjah

2004-2005 Competitive Research Grant, University of Sharjah

2007-2008 Competitive Research Grant, University of Sharjah

2010-2011 Competitive Research Grant, University of Sharjah

2019-2020 Competitive Research Grant, University of Sharjah

Project title: Hypothetical Mergers and Acquisitions in MENA Banks

2019-2020 Competitive Research Grant, University of Sharjah

Project title: Determinants of Bank Credit in US,UK, Canada and MENA Countries

PUBLICATIONS

Refereed Journals

1. Albaity, M., Mallek, R. S., Bakather, A., & Al-Tamimi, H. A. H. (2023). Heterogeneity of the MENA region's bank stock returns: Does country risk matter?. *Journal of Open Innovation: Technology, Market, and Complexity*, 9(2).
2. Albaity, M., Shah, S. F., Al-Tamimi, H. A. H., Rahman, M., & Thangavelu, S. (2023). Country risk and bank returns: Evidence from MENA countries. *The Journal of Economic Asymmetries*, 28.
3. Perdichizzi, Salvatore Duqi, Andi, Molyneux, Philip, Al-Tamimi, Hussein. Does unconventional monetary policy boost local economic development? The case of TLTROs and Italy9, *Journal of Banking and Finance*, 148 (2023) 106736.
4. Albaity, Mohamed; Saadaoui Mallek, Ray; Al-Tamimi, Hussein A. Hassan; Molyneux, Philip (2022). Do Trust and Country Governance Affect Credit Growth in the GCC countries. *International Journal of Islamic and Middle Eastern Finance and Management*, forthcoming.
5. Al-Baity, M. and Ray, S.M, Abu MD Noman and Al-Tamimi, H.A (2022) Bank Credit Growth and Trust: Does Institutional Quality Matter? Evidence from the Association of Southeast Asian Nations, *Asian Development Review*, 39(02), 223-259.
6. Dibooglu, S., Cevik, E. I., & Al-Tamimi, H. Hussein (2022). Credit Default Risk in Islamic and Conventional Banks: Evidence from a GARCH Option Pricing Model, *Economic Analysis and Policy*, 75 (2022) 396–411,.
7. Al-Tamimi, H. Hussein, A. Duqi, A., Kanas, A., Zervopoulos, P. D. (2021). Directional distance function DEA estimators for evaluating efficiency gains from possible mergers and acquisitions, *Journal of the Operational Research Society*, 72(5) pp.1-18..

8. Jaber, R & Al-Tamimi, H. Hussein A. (2021), Factors Influencing the Effective Implementation of Basel III: An Empirical Analysis of the UAE Banks, Banks and Bank Systems, 16(1), 152-167.
9. Al-Baity, M. and Ray, S.M, Al-Tamimi, H.A, and abuhanifa, S. (2020). Does Competition Lead to Financial Stability or Financial Fragility For Islamic and Conventional Banks? Evidence from the GCC Countries. *International Journal of Finance and Economics*, 24(1), 568-587.
10. Abdallah, Mohamad, Al-Tamimi, Hussein, Duqi, Andi (2021). Real Estate Investors' Behavior. *Qualitative Research in Financial Markets*. 13(1), 82-98.
11. Kanas, A., Al-Tamimi, H. Al-Baity, M. and Ray, S.M (2019). Bank competition, stability, and intervention quality, *International Journal of Finance & Economics*, 24(1), pp.568-587.
12. Duqi, A., Al-Tamimi, H. Factors Affecting Investors' Decision Regarding Investment in Islamic Sukuk (2019), *Qualitative Research in Financial Markets*, 11(1), 60-72..
13. Duqi, A., & Al-Tamimi, H. (2018). The Impact of Owner's Identity on Banks' Capital Adequacy and Liquidity Risk. *Emerging Markets Finance and Trade*, 54(2), 468-488.
14. Al-Tamimi, H., Hussein, Warsame, M. & Duqi, A. (2016). Readiness of the UAE Banks for the Implementation of Basel III, *International Journal of Economics and Business Research*, 11(4), 303-316..
15. Al-Tamimi, H., Hussein, A., Miniaoui, H., & Elkelish, W. W. (2015). Financial Risk and Islamic Banks' Performance in the Gulf Cooperation Council Countries. *The International Journal of Business and Finance Research*, 9(5), 103-112.
16. Al-Tamimi, H. Hussein, A. (2014). Corporate social responsibility practices of UAE banks. *Global Journal of Business Research*, 8(3), 91-108.
17. Al-Tamimi, H., Hussein, A., & Jellali, N. (2013). The effects of ownership structure and competition on risk-taking behavior: evidence from UAE conventional and Islamic banks. *The International Journal of Business and Finance Research*, 7(2), 115-124.
18. Al-Tamimi, H., Hussein, A. (2012). The effects of corporate governance on performance and financial distress: The experience of UAE national banks. *Journal of Financial Regulation and Compliance*, 20(2), 169-181.
19. Al-Tamimi, H., Hussein, A. & Charif, H.A, (2013). Corporate Governance Practices

- and the Role of the Board of Directors: Evidence from UAE Conventional and Islamic Banks. *Corporate Ownership & Control*.10 (2), 207-213.
20. Al-Tamimi, H. A. H., Alwan, A. A., & Abdel Rahman, A. A. (2011). Factors affecting stock prices in the UAE financial markets. *Journal of Transnational Management*, 16(1), 3-19.
 21. Al-Tamimi, H., Hussein,A., & Charif, H. (2011). Multiple approaches in performance assessment of UAE commercial banks. *International Journal of Islamic and Middle Eastern Finance and Management*, 4(1), 74-82.
 22. Al-Tamimi, H., Hussein,A. (2010). Factors influencing performance of the UAE Islamic and conventional national banks. *Global Journal of Business Research*, 4(2), 1-9.
 23. Al-Tamimi, H. A. H., Lafi, A. S., & Uddin, M. H. (2009). Bank image in the UAE: Comparing Islamic and conventional banks. *Journal of Financial Services Marketing*, 14(3), 232-244.
 24. Al-Tamimi, H., Hussein,A. & Anood Bin Kalli, A. (2009). Financial literacy and investment decisions of UAE investors. *The Journal of Risk Finance*, 10(5), 500-516.
 25. Dayan, M., Al-Tamimi, H. A. H., & Elhadji, A. L. (2008). Perceived justice and customer loyalty in the retail banking sector in the UAE. *Journal of Financial Services Marketing*, 12(4), 320-330.
 26. Al-Tamimi, H., Hussein,A. (2008). Implementing Basel II: an investigation of the UAE banks' Basel II preparations. *Journal of Financial Regulation and Compliance*, 16(2), 173-187.
 27. Al-Tamimi, H., Hussein,A. & Mohammed Al-Mazrooei, F. (2007). Banks' risk management: a comparison study of UAE national and foreign banks. *The Journal of Risk Finance*, 8(4), 394-409.
 28. Al-Tamimi, H. A. H., & Lootah, A. M. (2007). Evaluating the operational and profitability efficiency of a UAE-based commercial bank. *Journal of Financial Services Marketing*, 11(4), 333-348.
 29. Al-Tamimi, Hussein A. Hassan (2006). "Factors influencing individual investor behavior: an empirical study of the UAE financial markets." *The Business Review* 5(2), 225-233.
 30. Al-Tamimi, Hussein A. Hassan.(2007). " Data Envelopment Analysis of UAE Commercial Banks." *The Arab Journal of Administrative Sciences*, 14(1).

31. Al-Tamimi, H. A. H., & Jabnoun, N. (2006). Service quality & bank performance: A comparison of the UAE national and foreign Banks. *Finance India*, 20(1), 181-195.
32. Al-Tamimi, Hussein A. Hassan (2006). The determinants of the UAE commercial banks' performance: a comparison of the national and foreign banks. *Journal of Transnational Management*, 10(4), 35-47.
33. Al-Tamimi, H. A. H (2003). "Capital Budgeting Techniques: A Theory Versus Practices", *Finance and Industry*, 21(2).
34. Al-Tamimi, H. A. H., & Al-Amiri, A. (2003). Analysing service quality in the UAE Islamic banks. *Journal of Financial Services Marketing*, 8(2), 119-132.
35. Jabnoun, N., & Hassan Al-Tamimi, H. A. (2003). Measuring perceived service quality at UAE commercial banks. *International Journal of Quality & Reliability Management*, 20(4), 458-472.
36. Al-Tamimi, H. A., & Al-Shayeb, A. R. (2002). Factors affecting student performance in the introductory finance course. *Journal of Economic and Administrative Sciences*, 18(2).
37. Al-Tamimi, Hussain A. Hassan(2002). Risk management practices: an empirical analysis of the UAE commercial banks. *Finance India* ,16(3),1045-1058.
38. Al-Tamimi, H. A. H., Al-Awad, M., & Charif, H. A. (2002). Finance and growth: evidence from some Arab countries. *Journal of Transnational Management Development*, 7(2), 3-18.
39. Al-Tamimi, H. A. H., & VanderLinden,D.(2001). Capital Budgeting Practices of Manufacturing Firms in the United Arab Emirates, *Journal of Emerging Markets*, 6(1).
40. Al-Tamimi, H. A. H (2000). An Analysis of the UAE Commercial Banks Managers Perception on The Implementation of GATS Provisions, *Arab Journal of Administrative Sciences*, 7(3).
41. Al-Tamimi, H. A. H.(1999). Liquidity Measures and Some Affecting Factors: An Empirical Analysis of the UAE Commercial Banks, *Al-Taiwan Al –Sinae Journal*, 78(3).
42. Al-Tamimi, H. A. H.(1997). Using Financial Analysis in the Decision Making Process, *Aledari Journal*, 69(3).

43. Al-Tamimi, H. A. H. & Al-Hathrami, A..(1997). Important Factors Influencing Innovation Process in the Yemen's Commercial Banks, Aledari Journal, 68(3).
44. Al-Tamimi, H. A. H.& Al-Hathrami, A.(1995). The Impact of Some Essential Factors on Productivity: A Comparative Study for Two Industrial Companies in Yemen, Al edari Journal, 60(2).
45. Al-Tamimi, H. A. H.(1994). Demand Following and Supply Leading Phenomena, The National Journal for Management, 9(2).
46. Al-Tamimi, H. A. H.(1993). The Relationship between Cost of Capital and Capital Structure in Business Firms, Al-Taiwan Al –Sinae Journal, 52(4)..
47. Al-Tamimi, H. A. H.(1990). Financial & Real Development in Iraq: Causality Tests, Al-Rafedian Development Journal,15(2).
48. Al-Tamimi, H. A. H.(1990). An Evaluation of the Iraqi Industrial Bank's Performance, Finance and Industry Journal,12(3)..
49. Al-Tamimi, H. A. H .(1989).Banking Habit and Investment Alternatives in Iraq, Al-Taqeni Journal, 2(1)..
50. Al-Tamimi, H. A. H.(1988).Some Development Indicators of the Iraqi Banking Sector, Arab Journal of Administration,14(2).

- **Google Scholar Link:**

<http://scholar.google.ac/citations?user=BX2nl70AAAAJ&hl=en>

- **Research Gate**

<https://www.researchgate.net/profile/Hussein-Al-Tamimi>

BOOKS

- Essentials of Risk Management, Dubai: Dar Al-Kalem, 1998, (in Arabic).
- Essentials of Banks Management, Sana'a Dar Elhekma Alyemenia, 1995,with Abdulla Alsanafi, (in Arabic).
- Production and Operations Management, Aman:Dar Al- Feker,1996(in Arabic)
- Production Plannind and Control, Sana'a, Dar Al-Hekmah,1994(in Arabic)

- Production and Operations Management, Beirut, Dar Al- Feker, 1992(in Arabic).

OTHER PUBLICATIONS

- Productivity and its Improvement Methods, Al-Sharjah Chamber of Commerce, No.10, 1997.
- Total Quality Management, Abu Dhabi Chamber of Commerce, No.306, 1997.
- Several articles published in the UAE newspapers.

CONFERENCE PRESENTATIONS

1. Does Competition Lead to Financial Stability Or Financial Fragility For Islamic And Commercial Banks? Evidence From the GCC Countries, RSSI 2nd International Conference on Business, Management and Interdisciplinary Research in Social Sciences (BMIS-OCT-19), October 12-13, London.
2. Factors Affecting Investors' Decision Regarding Investment in Islamic Sukuk, the 25th Global Finance Conference , July 3-5,2018, Paris
3. Readiness of the UAE Banks for the Implementation of Basel III, World Finance Conference, July 29-31, 2016 , New York, USA.
4. Financial Risk and Islamic Banks' Performance in the Gulf Cooperation Council Countries, The second annual conference of Islamic Economics & Islamic Finance, Toronto, Canada, October 30th ,2014
5. Corporate Social Responsibility Practices of UAE Banks, 3rd Annual Australasian Business Ethics Network (ABEN), December 1-2, 2013, Tasmania, Australia
6. Corporate Governance and the Role of the Board of Directors: Evidence from UAE Conventional and Islamic Banks", the 19th International Business Research, November 19-22,2012, Millburn, Australia.
7. The Effects of Ownership Structure and Competition on Banks' Risk-Taking Behaviour: A Comparison Study Of UAE Conventional Banks and Islamic Banks, Conference of the International Journal of Arts and Sciences, April 16-19,2012, Paris
8. The Effects of Corporate Governance on Performance and Financial Distress: The Experience of UAE National Banks, ABSRC, June 1-3,2011. 2011, Vince, Italy.
9. Factors Influencing Performance of the UAE Islamic and Conventional National Banks, 1st World Finance Conference 2010 Viana do Castelo , Portugal
10. Financial Literacy and Investment Decisions of UAE Investors, The International Conference on Islamic Economics and Economies of the OIC Countries 2009, IIUM, Kuala Lumpur, April 28-29,2009.
11. Implementing Basel II: An investigation of the UAE Banks' Basel II preparation, presented at the XVI International Tor Vergata Conference on Banking and Finance , Rome, December 5-7 ,2007.
12. Factors Affecting Stock Prices in the UAE Financial Markets, The Singapore Economic Review Conference, Singapore, August 2-4,2007.

13. Evaluating the Operational and Profitability Efficiency: A Case Study of an UAE Based Commercial Bank, presented at the 13th Global Finance Conference , Rio de Janeiro, April 26-28 ,2006.
14. The Determinants of the UAE Commercial Banks' Performance: A Comparison of the National and Foreign Banks, presented at the 15th Australasian Finance and Banking Conference 2004, Sydney, December 15-17 ,2004
15. Analyzing Service Quality in the UAE Islamic Banks, presented at the 2003 Annual Meeting of the Academy of Financial Services, Denver, Colorado, October 8-9,2003.
16. Service Quality and Financial Performance: A Comparison of the UAE National and Foreign Commercial Banks, presented at the 15th Australasian Finance and Banking Conference 2002, Sydney, December 16-18 ,2002
17. Finance and Economic Growth: Evidence from Some Arab Countries, presented at the 5th Conference of the Swiss Society for Financial Markets Research, Basel, Switzerland , March 21-22 , 2002. .
18. Factors Affecting Student Performance in the Introductory Finance Course, presented at the Accounting Association of Australia & New Zealand(AAANZ) 2001 Conference, Auckland, New Zealand, July 2-3 ,2001 .
19. Risk Management Practices: An Empirical Analysis of the UAE Commercial Banks, accepted for presentation at the American Risk & Insurance Association 2000 Annual Meeting ,Baltimore, Maryland, August 6-9,2000.
20. An Analysis of the UAE Commercial Bank Managers Perception of the Implementation of GATS Provisions, presented at the European Financial Management Association Conference, Barcelona, Spain, June 2-3,1999.
21. Capital Budgeting Practices of Manufacturing Firms in the United Arab Emirates, presented at the European Financial Management Association Conference, Barcelona, Spain, and June 2-3, 1999.
22. Liquidity Measures and Some Affecting Factors: An Empirical Analysis of the UAE Commercial Banks, accepted for presentation at Yarmook University Conference, November 23-25, 1998.
23. The Impact of Some Essential Factors on Productivity, presented at the First Conference of Sana'a University, held in Sana'a, November 15-17, 1993.
24. Econometric Model for Analyzing the Relationship between Financial and Real Development in Iraq, presented at the Annual Conference of the College of Economics and Administration- AIMustansiriyah University, Baghdad, March 27-29,1989.
25. The Development of Training Programs in the Taxation Directorate, presented at the first

Taxation Conference held in Baghdad March 25-27, 1982.

ACADEMIC JOURNAL PAPERS REFEREEING

University of Sharjah Journal for Humanities & Social Sciences, Business Ethics, Journal of International Financial Markets, Institutions & Money, Journal of Risk Finance, International Journal of Islamic and Middle Eastern Finance and Management, International Journal of Commerce and Management, Competitiveness Review, Studies in Economics and Finance, African Education Review, International Journal of Business and Globalisation (IJBG), Arab Journal of Administrative Sciences, Journal of Corporate Governance, Banks and Bank Systems, Applied Economics, Journal of Financial Regulation and Compliance, Australasian Accounting Business Finance, International Journal of Bank Marketing, Journal of Economic, Administrative Sciences and Global Journal of Business Research

COMPUTER USE

MS-Word, MS-Excel, MS- PowerPoint, SPSS, and Internet

PROFESSIONAL AFFILIATION

- The American Finance Association
- Financial Management Association International
- The American Risk and Insurance Association.
- Accounting Association of Australia & New Zealand
- Academy of Financial Services

TRAINING PROGRAMS CONDUCTED

- Finance for Non-Finance People
- Investment Analysis
- Financial Performance
- Feasibility Studies and Project Evaluation
- Capital Budgeting
- Financial Planning
- Financial Analysis
- Credit Analysis
- Performance Evaluation

POST GRADUATE SUPERVISION

A number of Ph.D., M.B.A, EMBA, and Higher Diploma theses have been conducted by postgraduate students under my supervision in the field of finance and banking and business administration.

TV AND RADIO INTERVIEWS

- 16 times being a Guest Speaker on TV Talk show on different topics namely, the Financial Crisis, Financial Planning, Credit Cards, Inflation, the Finance Program, the First Sharjah International Conference on Islamic Finance, the UoS Financial Markets. The TV Channels were Sharjah TV, Dubai TV, Sama Dubai and Al-Hurra TV.
- 2 Radio interviews conducted by the Radio of Sharjah about the Financial Crisis.

CONSULTING

- **Consulting Project for the Municipality of the Emirate of Ras Al Khaima:** Review and Development of the Municipality Strategic Plan (2008-2011) and Alignment of Structure and Job Design.
- **Consulting Project for the General Authority of Youth and Sports Welfare:** Corporate Governance of the General Authority of Youth and Sports Welfare, 2016-2017.

- Member of the Board of Trustees of the Sharjah Award for the best Doctoral Dissertations in the Administrative Sciences in the Arab Region, 2016-present.

INTERNATIONAL CONFERENCES AND BUSINESS FORUM

ORGANIZATIONS

- Chair of the Scientific Committee of the 2nd International Symposium “ Business and Finance in Developing and Emerging Markets,” 24 & 25 March 2020 , University of Sharjah.
- Chair of the Scientific Committee of the First Sharjah International Conference on Islamic Finance,2014.
- Chair of the Organizing Committee of the First Sharjah International Conference on Islamic Finance,2014
<http://www.sharjah.ac.ae/en/Media/Conferences/ICIF/Pages/default.aspx>
- Chair of the Scientific Committee of the First Sharjah International Conference on Islamic Finance,2014.
- Chair of the Organising Committee of UoS Business Forum,2014.
- Chair of the College’s International Conference Scientific Committee,2011-2012.
- Chair of the Organising Committee of UoS Business Forum,2010-2011.

ADMINISTRATION AND COMMITTEES

- Director, Graduate Studies (DBA, MBA & EMBA Programs),2016-present
- Editor-in-Chief, UoS Journal for Humanities and Social Sciences, 2020-present.
- Member of the Board of Trustees- Sharjah Award for Best Doctoral Dissertations in the Administrative Sciences in the Arab region, 2015-present
- Member of the College Council.2009-present
- .Chair of Dept. of Finance and Economics, 2012-2016. .
- Member of the University Study Plans and Curricula Committee.2015-present
- Coordinator of the Business and Islamic Finance Research Group,2015-present

- .Member of the University Research Council 2014-2017
- Member of the Graduate Studies Council-University level, 2017-present
- .Member of the Editorial Board of UoS Journal of Humanities and Social Sciences -University level, 2016-present
- .Member of the University Training Committee, 2016-2017
- Chair of the Curriculum Committee, College level. 2010-present
- Chair of Dept. Recruitment Committee, 2009-2016
- .Member of the College Recruitment Committee-College level
- .Member of the College Accreditation Committee(AACSB), 2011-present
- Student Affairs Committee, University level