

Ray Saadaoui Mallek

Personal Data

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Languages: English (fluent); French (fluent); Arabic (native)

Academic Credentials

2016 **Doctor of Philosophy (Ph.D.) in Finance**, Faculté des Sciences Economiques et de Gestion FSEG, Tunisia.
Topic: Multi-Criteria Optimal Stopping methods applied to Portfolio Optimization Problems.

2009 **Master in Finance**, Faculté des Sciences Economiques et de Gestion FSEG, Tunisia.
Topic: Microscopic and Psychological Vision of Assets Valuation Models: Intra-Group Herding and Microstructure Drive Together Price up to General Equilibrium.

2007 **B.Sc. in Finance**, IHECS Tunisia.

Scopus author: <https://www.scopus.com/authid/detail.uri?authorId=57191996733>

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Google Scholar: <https://scholar.google.com/citations?user=TXR7oLkAAAAJ&hl=en&oi=ao>

Publications (Scopus)

1. Awad, A., & Mallek, R. S. (2023). "Globalisation's impact on the environment's quality: Does the proliferation of Information and communication technologies services Matter? An empirical exploration" *Environmental Development*, 45, 100806.
2. Albaity, M., Mallek, R. S., Al-Tamimi, H. A. H., & Molyneux, P. (2022). "Do Trust and Country Governance Affect Credit Growth in the GCC countries?" Accepted *International Journal of Islamic and Middle Eastern Finance and Management (ahead-of-print)*.
3. Mallek, R. S., Albaity, M., & Molyneux, P. (2022). Herding behaviour heterogeneity under economic and political risks: Evidence from GCC. *Economic Analysis and Policy*, 75, 345-361.
4. Albaity, M., Mallek, R. S., MD. Noman, A. H., & Al-Tamimi, H. A. H. (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.
5. Albaity, M., Saadaoui Mallek, R., & Mustafa, H. (2022). Bank Stock Return Reactions to the COVID-19 Pandemic: The Role of Investor Sentiment in MENA Countries. *Risks*, 10(2), 43.

6. Mallek, R. S., Albaity, M., & Molyneux, P. (2021). Uncertainty, Trust and Herding Behaviour. *Review of Development Finance*, 11(2), 94-107.
7. Albaity, Mohamed, Abu Hanifa Md Noman, Ray Saadaoui Mallek, and Mohammad Al-Shboul. "Cyclicalities of bank credit growth: Conventional vs Islamic banks in the GCC." *Economic Systems* 46, no. 1 (2022): 100884.
8. Albaity, M., Mallek, R. S., Hassan Al-Tamimi, H. A., & Noman, A. H. M. (2021). Does competition lead to financial stability or financial fragility for Islamic and conventional banks? Evidence from the GCC countries. *International Journal of Finance & Economics*, 26(3), 4706-4722.
9. Koráb, P., Mallek, R. S., & Dibooglu, S. (2021). Effects of quantitative easing on firm performance in the euro area. *The North American Journal of Economics and Finance*, 57, 101455.
10. Albaity, M., Noman, A. H. M., & Mallek, R. S. (2021). Trustworthiness, good governance and risk taking in MENA countries. *Borsa Istanbul Review*, 21(4), 359-374.
11. Albaity, M., Mallek, R. S., & Noman, A. H. M. (2019). Competition and bank stability in the MENA region: The moderating effect of Islamic versus conventional banks. *Emerging Markets Review*, 38, 310-325.
12. Mallek, R. S., & Albaity, M. (2019). Individual differences and cognitive reflection across gender and nationality the case of the United Arab Emirates. *Cogent Economics & Finance*, 7(1), 1567965.
13. Kanas, A., Hassan Al-Tamimi, H. A., Albaity, M., & Mallek, R. S. (2019). Bank competition, stability, and intervention quality. *International Journal of Finance & Economics*, 24(1), 568-587.
14. Abdelaziz, F. B., & Mallek, R. S. (2018). Multi-criteria optimal stopping methods applied to the portfolio optimisation problem. *Annals of Operations Research*, 267(1), 29-46.
15. Ben Abdelaziz, F., Saadaoui Mallek, R., & Masmoudi, M. (2018). Single criterion vs. multi-criteria optimal stopping methods for portfolio management. *Journal of the Operational Research Society*, 69(10), 1557-1567.

Papers Under review

1. "Infrastructure Development and Poverty Eradication in Sub-Saharan Africa; its Effect and Transmission Channels" (Submitted)
2. "Heterogeneity of MENA's bank stock returns: does country risk matters?" (Under-review)
3. "Heterogeneity of investor sentiment, geopolitical risk and economic policy uncertainty: do Islamic banks differ during COVID-19 pandemic?" (Under-review)

Research in-progress

1. Climate-related Financial Disclosure (CFD) for the UAE firms: A Trade-off between Stakeholder Value and Shareholder Value (submitted research group)
2. Green finance and stock market
3. What is the levy of behavioral aspect and cultural disparity on banks stability?
4. How financial literacy and trust could guide risk attitude.
5. The forces behind herding behavior in stock markets.
6. Bank efficiency in Europe.

MBA supervision

An Examination of Herding Behavior in GCC during and after Crisis: The Moderating effect of Trustworthiness and Ethical behavior in firms.

Grants and research groups

Member of “Business and Islamic Finance” research group (period: 2018-present) (amount: 50,000 AED annually)

Courses Taught

- A) Postgraduate courses:
1. Global Financial Management (MBA)
 2. Corporate Finance (EMBA)
 3. Applied Corporate Finance (MBA)
- B) Undergraduate courses:
1. Investment Analysis (Bloomberg certificate BMC integrated in the syllabus)
 2. Seminar in banking and Finance
 3. Corporate Finance
 4. International Financial Management
 5. Credit Analysis and Lending Management
 6. Financial Management (Course Coordinator)
 7. Banking Operations Management (Course Coordinator)
 8. Financial Markets and Institutions
 9. Personal Finance (Course Coordinator)
 10. Mathematics for Business I
 11. Preparatory Math for Engineers

Conferences and Newspaper articles

- Saadaoui. R. M., & Albaity. Individual Characteristics, Cognitive Abilities and Behavioural Anomalies: Evidence against Rationality. The 24th Global Finance Conference, **New York, USA, 4th-6th May 2017.**
- Saadaoui. R. M., Albaity, M, and Al-Tamimi, H. H. Does Competition Lead To Financial Stability Or Financial Fragility For Islamic And Conventional Banks? Evidence From GCC Countries. The 24th Global Finance Conference, **New York, USA, 4th-6th May 2017.**
- Albaity. M & Saadaoui. R. M, Fooled by statistics? **The Gulf Today, 21st September 2016,**
- Saadaoui, R. M., & R Abdelaziz. F. B. Portfolio Optimization via Optimal Stopping Theory”, The 2nd International Conference on Multidimensional Finance, Insurance and Investment (ICMFII'13) “, **BAHRAIN, 25th – 27th November 2013**
- Saadaoui, R. M., & Bouri, A. “Microscopic and Phenomenological vision of the Assets Pricing Models”, The 1st international conference on emerging research paradigms in business and social sciences, **Dubai, UAE, 22nd -24th November 2011.**
- Saadaoui, R. M., & Bouri, A. “New prospect of co-evolution particle swarm optimization via strong adaptive intelligent agent”, The 1st International Conference on Multidimensional Finance, Insurance and Investment ICMFII'2011 Hammamet, **TUNISIA, 14-16 April 2011.**

Academic Experience

- Assistant Professor at the University of Sharjah UoS (2019-Present)
- Lecturer at the University of Sharjah UoS (2014/2019)
- Adjunct instructor at the University of Sharjah UoS (2013/2014)
- Adjunct instructor at the American University of Sharjah AUS (2013/2014)

Professional Experience

- The ESG Trading Initiative 2022 Middle East 2022 (faculty coordinator)
- Refinitiv Portfolio Management Competition 2021 (faculty coordinator)
- CFA research challenge faculty advisor 2019.
- Integrating ESG Bloomberg certificate and BMC in finance courses
- Internship Coordinator (UOS-College of Business Administration/2014-2016)
- Stock Market Game coordinator (stock game organized Annually by the Dubai Financial Market 2015/Present)
- Member of a consultancy team about Corporate Governance to the General Authority of Youth & Sports Welfare, Dubai, UAE (2016).

University and Community Service

- UoS Sustainable Garden co-leader (2020-present)
- Member of the Advising & Career Advising Unit (College level and UoS level)
- College Teaching and Learning Committee (UoS-College Level 2017/present)
- Outreach and Public Relations Committee (UoS-College level 2020/2021)
- Cultural and Social Activities Committee (UoS-College level/2015-present)
- Website / College Catalog Committee (UoS-College level 2020/2021)
- Library Committee (UoS-College level 2020/2021)
- Student Affairs (UoS-Department Level)
- Social Activities Committee (UoS-Department Level)
- Industrial and Professional Relations Committee (UoS-Department Level)
- Assessment Committees (UoS-Department Level)
- Member of the “International Society on Multiple Criteria Decision Making” MCDM
- Member of the research Group “Business and Islamic Finance” (UoS-University Level/2015-present)
- Finance Club coordinator for girls (UoS-Department level/2014-2020)

Proficiency

- Expert in statistical software: STATA; E-Views; SPSS
- Knowledge in R statistics; SmartPLS
- Knowledge in Time Series/Cross-sectional/Panel data techniques
- Expert in trading simulation platforms (Stock Track and Bloomberg)

Current Research Interests

- Green Finance
- Behavioral finance
- Financial Stability
- Financial Markets
- Portfolio Optimization
- Multi-criteria Decision Making