



Prof. Khaled Moh'd Alzubi

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Google Scholar: scholar.google.com/citations?user=7QVaW7gAAAAJ&hl

PERSONAL DETAILS

Nationality: Jordanian

Birth Date: Dec. 8, 1967

Place of Birth: Jordan

Marital Status: Married

Languages: Fluent in English and Native in Arabic

PROF. KHALED IN BRIEF

As a **professor** in Financial Management, I have built my knowledge with a strong academic background and continuous research that I have placed into professional practice. I obtained my M.A. and Ph.D. degrees from Kansas State University, USA, and my B.A. from Yarmouk University, Jordan. I have published 39 research papers in local and international journals, and have participated in over 12 international financial conferences all over the Middle East and Europe. Furthermore, I have conducted many training courses and financial consultation projects with many international institutions such as World Bank, USAID, and UNDP. Regarding my academic practice, I have taught and supervised students on various academic levels: Bachelor, Master, and Doctorate. Finally, I was privileged to take on the following positions throughout the years:

- ✓ Acting President of Ammon Applied University College of Hospitality and Tourism Education (AAUC).
- ✓ Dean of the College of Economics and Administrative Sciences at the Hashemite University HU.
- ✓ Vice Dean of the College of Economics and Administrative Sciences at HU.

EDUCATION

- ✓ Chairman of the Department of Banking and Financial Sciences at HU.
- ✓ Head of The Internal Control Department at HU.
- ✓ Portfolio Manager for the Investment Committee at HU.

- **Ph.D.** (May/2001) **Kansas State University/ USA**, (GPA: 3.60/4.00).
- **M.A.** (May /1992) **Kansas State University/ USA**, (GPA: 3.90/4.00).
- **B.A.** (May /1989) **Yarmouk University/ Jordan**, (Rank: very good).

PROFICIENCIES

- **Teaching:** Managerial Finance, Investment, Financial Markets, Portfolio Management, International Finance and Banking Management.
- **Research:** Portfolio Management, Financial Crisis Management, Banking Management and Financial Markets.

EXPERIENCE

- **The Hashemite University/ Jordan**
 - **Position:** Professor at the Department of Banking and Financial Sciences (March 2013 – Present).
 - **Position:** Associate Professor at the Department of Banking and Financial Sciences (August 2006 – March 2013).
 - **Position:** Assistant professor Professor at the Department of Banking and Financial Sciences (August 2001 – March 2006).
 - **Position:** Dean of College of Economics and Administrative Sciences (September 2006 – August 2008).
 - Achievements:
 - ✓ The Department of Banking and Finance was granted funding from Al Hussein Fund for Excellence in 2008.
 - ✓ The Department of Accounting was granted funding from Al Hussein Fund for Excellence in 2007 and also ranked 2nd in the efficiency exam amongst all said departments in Jordanian universities.
 - ✓ The Department of Banking and Finance ranked 1st in the efficiency exam amongst all said

departments in Jordanian universities.

- ✓ The Department of Business Administration ranked 3rd in the efficiency exam amongst all said departments in Jordanian universities.

- ***Position:*** Portfolio Manager for the Investment Committee (Januray 2005 – 2010).

▪ Main duties:

- ✓ Producing detailed analysis for all potential investment opportunities.
- ✓ Constructing and managing the investment portfolio, and evaluating portfolio performance.
- ✓ Reviewing financial periodicals, stock and bond reports, business publications and other materials in order to buy and sell stocks, bonds, treasury bills, mutual funds and other securities.
- ✓ Offering advice and information on various investments to guide the University in managing the portfolios.

- ***Position:*** Vice Dean of College of Economics and Administrative Sciences (September 2005 – September 2006).

- ***Position:*** Head of The Internal Control Department (March 2004 – September 2006).

▪ Main duties:

- ✓ Day-to-day controlling and observing of the college's financial administration.
- ✓ Providing accurate and timely financial information, user-friendly reports and returns necessary to achieve the college's objectives.
- ✓ Facilitating the year-end accounting arrangements including the preparation of the annual accounts report ready for external audit.
- ✓ Ensuring that all financial practices are organized efficiently and effectively, and are fully documented within the college's financial regulations to

- withstand external scrutiny from auditors and others.
- ✓ Advising on the setting and outcome of financial performance indicators.
- **Position:** Chairman of the Department of Banking and Financial Sciences (August 2002 – March 2004).
- **Position:** Assistant Professor at the Department of Banking and Financial Sciences (May 2001 – August 2006).
- **Ammon Applied University College of Hospitality and Tourism Education/ Jordan**
 - **Position:** Acting President (August 2014 – May 2015).
 - Achievements:
 - ✓ AAUC was granted the Tourism Education Quality Certificate (TedQual) from the United Nations World Tourism Organization (UNWTO)/ Themis Foundation.
 - ✓ There was a notable increase in the number of enrolled students in AAUC's both bachelor and diploma programs.
- **American University of Madaba/ Jordan**
 - **Position:** Professor at the Department of Finance (August 2014 – May 2015 as a sabbatical year).
- **The University of Jordan/ Jordan**
 - **Position:** Associate Professor at the Department of Finance (August 2008 – May 2009 as a sabbatical year).
- **Ministry of Finance/ Jordan**
 - **Position:** Researcher and Budget Organizer at the General Budget Department (1993 – 1994).
- **Kansas State University/ USA**
 - **Position:** Teaching and Research Assistant (1989 – 1992 & 1998 – 2001)
- **Lectured at:**
 - The University of Jordan.

**COURSES
TAUGHT
& GRADUATE
STUDENTS
SUPERVISION**

- German Jordanian University.
- Yarmouk University.
- Arab Academy for Banking and Financial Sciences.

• **Courses Taught**

<u>M.S. level</u>	<u>B.A. level</u>
<ul style="list-style-type: none"> • International Financial Management. • Investment. • Corporate Finance. • Financial Markets. • Global Financial Markets. • Macroeconomics <p style="text-align: center;"><u>Ph.D. level</u></p> <ul style="list-style-type: none"> • Managerial Finance • Investment. • Financial Markets. 	<ul style="list-style-type: none"> • Managerial Finance • Management of Investment. • Portfolio Management. • International Financial Management. • International Banking Operation. • Bank Services Marketing. • Financial Institutions. • Financial Markets. • Principles of Finance. • Managerial Finance

• **Graduate Student Supervision**

I supervised over (20) M.S. students and (10) *Ph.D.* students in Finance, and discussed over (150) master and PhD Theses. Additionally, I have evaluated more than (200) research papers in the *Dirasat Journal*, *Al- Manarah Journal*, and the *Jordan Journal of Business Administration*.

WORKSHOPS COMMITTEES, & COMPUTER SKILLS

- **Workshops:**

- UNESCO Cairo Office, “Building Internet-Based Multimedia Applications for Training and Education.”
- IDS Scheer AG , “ARIS BASICS – ATS₁ and Business Process Management” at The Hashemite University.

- **Committees:**

- Member of Board of Trustees in the University of Jordan.
- Guest Editor in the Journal of Managerial Finance (UK).
- Board Member of the Investment Committee in the Hashemite University.
- Council Member in the Faculty of Economic and Administrative Sciences at the Hashemite University.
- Member of the Faculty Post-Graduate Studies Committee at the Hashemite University.

- **Computer Skills:**

E-VIEWS, SPSS, and TSP and its application in the financial analysis issues.

PUBLICATIONS

1. The Determinants of Bank Risk Taking: Evidence From Jordan. *International Journal of Financial Research*, 11(6), 100–115 (2020). <https://doi.org/10.5430/ijfr.v11n6p100>
2. The Effect of Sovereign Debt on Economic Growth: The Case of Oil-Rich Countries. *International Journal of Economics and Financial Issues*, 10(2), 262–267 (2020). <https://doi.org/10.32479/ijefi.9120>
3. Portfolio Behavior in a Flow of Funds: Extended Model for the Household Sector in the ME Countries. *International Journal of Economic Perspectives*, 8(4), 39–50(2014).
4. The Impact of the Comparative and Differential Advantages on the Performance of the Jordanian Commercial Banks'. *Jordan Journal of Business Administration*, 10(4), 699–721 (2014). <https://doi.org/10.12816/0025745>

5. *The International Arab Certified Management Accountant (IACMA): Part Two*. The International Arab Society of Certified Accountants (2014).
6. *International Arab Certified Public Accountant (IACPA): Papers 1 and 4*. (I. Al-Nakhleh, Ed.). The International Arab Society of Certified Accountants (2013).
7. Capital Structure Determinants and Financial Performance Analytical Study in Saudi Arabia Market 2004-2009. *International Journal of Economic Perspectives*, 6(4), 18–33 (2012). <https://doi.org/10.2139/ssrn.3574780>
8. Oil price and stock market index in exporting and importing countries: evidence from MENA. *American Journal of Finance and Accounting*, 2(4), 363–379 (2012). <https://doi.org/10.1504/ajfa.2012.046877>
9. Employability of Graduates: Role of SMES and Alternative Curriculum. *European Journal of Economics, Finance & Administrative Sciences*, (34) (2011).
10. The Impact of Direct Investment and Other Control Variables on Corporate Governance in ASE . *European Journal of Economics, Finance and Administrative Sciences* , (32), 34–47 (2011).
11. Determinants and Impact of Training: The Case of SMEs in Jordan. *International Journal of Economics and Finance*, 3(5), 104–116 (2011). <https://doi.org/10.5539/ijef.v3n5p104>
12. Oil Prices and Financial Markets Activity: Empirical Evidence from Some MENA countries. *International Business Research*, 4(2), 193–200 (2011). <https://doi.org/10.5539/ibr.v4n2p193>
13. The Impact of Foreign Banks Entry on Risk and Return: Evidence from the Jordanian and the Arab Gulf Banking. *Arab Journal of Administrative Sciences* , 18(2) (2011).
14. Does the Predicating Power of Stock Return in Amman Stock Exchange (ASE) Improved by Using the Artificial Neural

Networks ANN. *International Research Journal of Finance and Economics*, (46), 80–98 (2010).

15. Appraisal Portfolio Asset Allocation Performance Evaluation of the Social Security Corporation in Jordan. *International Journal of Applied Business and Economic Research*, 8(2), 127–153 (2010).
16. Financial Markets Efficiency: Empirical Evidence from Some Middle East & North Africa Countries (MENA). *International Research Journal of Finance and Economics*, (49), 173–184 (2010).
17. Stock Markets and Oil Prices: Empirical Evidence from GCC Countries. *International Journal of Applied Business and Economic Research*, 8, 211–236(2010).
18. The Determinants of Bank's Profitability: Evidence from the Jordanian Banking Sector (1992 – 2006) . *Jordan Journal of Business Administration*, 5(3), 403–414 (2009).
19. Tests of the Fama and French Three Factor Model in Jordan. *Sasin Journal of Management*, 15(1), 1–22 (2009).
20. Capital Adequacy, Risk Profiles and Bank Behavior: Empirical Evidence from Jordan. *Jordan Journal of Business Administration*, 4(1), 89–106 (2008).
21. The Relationship between Trading Volume and Stock Return in Arab Stock Markets. *Journal of King Abdulaziz University: Economics and Administration*, 22(2), 3–26 (2008).
<https://doi.org/10.4197/eo.22-2.3>
22. Explaining the Stock Return Via a Macroeconomic Multifactor Model. *Jordan Journal of Business Administration*, 3(1) (2007).
23. On the Ownership Structure, Changing Tax Regulation and the Capital Structure of Industrial Companies Listed on the Jordanian Capital Market. *Dirasat*, 34(2), 434–448 (2007).

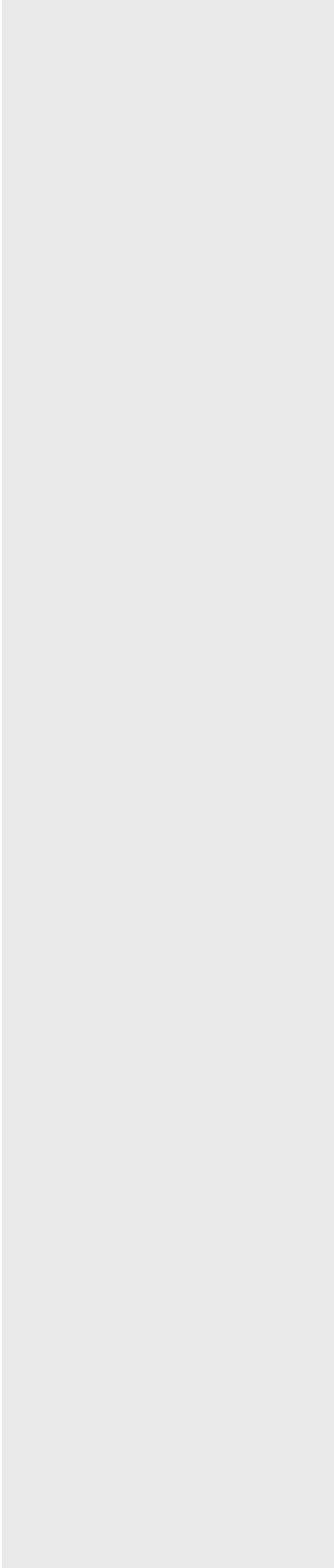
24. Financial reforms and credit supply: An application to the Jordanian banking system (1982 - 2002). *Al-Manarah*, 13(2), 9–26 (2007).
25. Financial Development And Economic Growth: A New Empirical Evidence From The Mena Countries, 1989-2001. *Applied Econometrics and International Development*, 6(3), 138–150 (2006).
26. Stock Market Returns, Volatility and Volatility Persistence: Evidence from Emerging Markets. *Jordan Journal of Business Administration*, 2(2), 326–342 (2006).
27. Financial Reforms and Interest Rate Spread in Jordanian Banking System (1981-2002). *Arab Journal of Administrative Sciences*, 12(3), 451–472 (2005).
28. The Determinants of Cash and Inventory Holdings of Jordanian Industrial Companies. *Al-Manarah*, 11(1), 75–88 (2005).
29. Are stock returns mean reverting? The Case of Jordan (Evidence Using Bootstrap and GLS Randomization Techniques). *Dirasat*, 32(1), 155–163 (2005).
30. Structure, Competitiveness and Efficiency Aspects of Jordanian Banking Industry. *Dirasat*, 32(1), 230–249 (2005).
31. The Impact of Dividend Taxes on Shareholders' Preferences to Cash Dividends: Some Jordanian Results. *Al-Manarah*, 10(2), 35–48 (2004).
32. Factors Affecting the level of Banking Hedging: Applied Application. *Journal of King Abdulaziz University: Economics and Administration*, 18(2), 67–89 (2004).
<https://doi.org/10.4197/eo.18-2.3>
33. Empirical Investigation of Economic Reform Program in Jordan. (2004). *Mu'Tah Lil-Buhuth Wad-Dirasat*, 19(2).

34. Empirical Evidence on The Effects of Shocks to Monetary Policy on Exchange Rates: the Case of 1997 East Asian financial crisis. (2004). *Al-Manarah*, 10(2).
35. Banks Responses to Deregulation: Revenues, Costs and Profits- Evidence from Jordan. *Journal of King Abdulaziz University: Economics and Administration*, 17(2), 15–36 (2003). <https://doi.org/10.4197/eco.17-2.2>
36. The Role of Remittances in the Jordanian Economy and Some Research Agenda. In *The Jordanian Economy in a Changing Environment* (pp. 1–23). essay, Center for Strategic Studies (2004).
37. The Relationship Between Ownership Structure and Capital Structure: The Case for Jordanian Companies. *Dirasat*, 29(2), 487–496 (2002).
38. Ownership Structure and Firm Performance in the Jordanian Capital Market. *Mu'Tah Lil-Buhuth Wad-Dirasat*, 17(7), 23–36 (2002).
39. Empirical Analysis of the Causes behind the East Asia Financial Crisis. *Al-Manarah*, 8(1) (2002).

CONFERENCES

1. (2019, April 11-130). *Rum Village in Jordan: A Socio-Economic Study*. The International Institute of Engineers and Researchers (IIER) International Conference, Marrakesh, Morocco.
2. (2012, May 24-26) *The Determinants of Bank Risk Taking: Evidence from Jordan*. Eurasia Business and Economics Society (EBES) Conference, Istanbul, Turkey.
3. (2012, May 16-18). *Appraisal Portfolio Asset Allocation Performance Evaluation of the Social Security Corporation in Jordan*. International Conference for Economic, Business, and Financial Challenges in MENA & GCC Countries, Dead Sea, Jordan.

4. (2011, May 24-26). *Does International Financial Crisis Change Financial Markets Efficiency: Empirical Evidence from Financial Markets in South West Asia Countries*. Eurasia Business and Economics Society (EBES) Conference, Istanbul, Turkey.
5. (2009, October 21-22). *Jordanian Banks Compliance with Basel II & the Effect on Banks' Capital and Risk*". Challenges of Globalizing Financial Systems Conference, Zarqa, Jordan.
6. (2006, June 15-18). *Tests of the Fama and French Three Factor Model in Jordan*. The Second International Conference on Business, Management and Economics, Izmir, Turkey.
7. (2005, May 03-05). *The Determinants of Financial Development in the Middle East and North Africa (MENA) region: A Panel Data Analysis*. The 1st Business Administration Conference, Amman, Jordan.
8. (2005, March 03-05). *Empirical investigation on the Profitability of the Banking Sector: An Application to the Jordanian Banking System (1992 – 2002)*. The 3rd International Finance Conference, Hammamet, Tunisia.
9. (2004, December 7-11). *Tourism Development and Urban Regeneration in Madaba: a descriptive analysis*. Third International Conference on Science and Technology in Archaeology and Conservation, Dead Sea, Jordan.
10. (2004, August 30-31 and September 01). *Structure, Competitiveness and Efficiency Aspects of Jordanian Banking Industry*. International Conference on Small and Medium Sized Enterprises: Strengths –Weaknesses –opportunities –Threats, Lefkada, Greece.
11. (2004, May 27-29). *Financial Development and Economic Growth: A New Empirical Evidence from the MENA Countries*. International Conference on the Economics and Finance of the Middle East and North Africa, Lebanon.



12. (2003, July 22-23). *The Role of Remittances in the Jordanian Economy and Some Research Agenda presented*. Jordanian Economy in a Changing Environment, Amman, Jordan.