

Short Biography



Bahaa Abu awwad: He is an Associate Professor of Financial Management College of Business and Economy, Computerized banking and financial sciences department, at Palestine Technical University – Kadoorie. He has PhD in Financial Management from Amman Arab University, Jordan. In addition, has more than 20 years of experience in the academic field. His research interests are mainly in the areas of financial analysis, governance, financial markets, risk management, corporate financial performance, and financial technology. In this vein, Abu awwad is an experienced in institutional governance. Moreover, Abu awwad has published many researches in highly ranked and top-tier journals such as Banks and Bank Systems, Journal of Decision Systems, Competitiveness Review, Investment Management and Financial Innovations, International Journal of Law and Management, In addition, Abu awwad has been working as a reviewer for several of international Financing journals. Further, he acts as associate editor and editorial board members for several international journals.

Personal data

Name: Bahaa Subhi Abdul Latif Abu Awwad

Current address: Ramallah-Birzeit

Date of birth: 21/12/1983

Place of birth: Kuwait

Nationality: Palestinian

Marital status: Married

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Qualifications

2004: Bachelor of Banking and Financial Sciences, College of Business and Administration, Birzeit University, Palestine.

2008: Master of Financial Management, Faculty of Financial Sciences, Arab Academy for Banking and Financial Sciences, Jordan.

2011: Doctor of Philosophy in Finance, College of Business and Administration, Amman Arab University, Jordan.

2019: Associate Professor of Financial Management, Faculty of Business and Economics, Palestine Technical University - Kadoorie, Palestine.

Scientific expertise

2008-2010: Part-time Lecturer, Department of Financial Management, Al-Quds College, Amman, Jordan.

2013-2011:Assistant Professor, Department of Banking and Financial Sciences, Modern University College, Ramallah, Palestine,

2019-2013:Assistant Professor, Department of Computerized Banking and Finance Sciences, Faculty of Business and Economics, Palestine Technical University Kadoorie.

2019 to date: Associate Professor, Department of Computerized Banking and Financial Sciences, Faculty of Business and Economics, Palestine Technical University Kadoorie.

Academic experiences

Since my academic career until now, I have taught many specialized subjects in financial management, including Fundamentals of Financial Management, Fundamentals of Finance, Financial Analysis, Finance in Public Shareholding Companies, Investment Principles, Investment Portfolio Management, Public Finance, Insurance Management, International Bank Operations, Management Banking operations, financial and monetary markets, money and banks, international financial management, management of Islamic banks Corporate Governance, a seminar in financial management. Moreover, many master's courses inside and outside the university, including the state and good governance, financial management, and managing public budgets.

Administrative experiences

1. Member of the Management Committee for the Comprehensive Applied Examination, Department of Banking and Financial Sciences, Modern University College, during the period 2011-2013
2. A member of the Comprehensive Applied Examination Committees, Palestine Technical College - Kadoorie on 6/13/2014.
3. Member of the University Council, representative of Palestine Technical College, Kadoorie, during the period 2014-2015
4. A representative of the Quality Committee of the Faculty of Business and Economics, Palestine Technical University - Kadoorie during the year 2015
5. A member of the Interviews Committee, Faculty of Business and Economics, Palestine Technical University - Kadoorie on 6/14/2016.
6. Participation in many committees for preparing and evaluating academic programs at the Faculty of Business and Economics, Palestine Technical University - Kadoorie - the main headquarters and the Ramallah branch.
7. Member of the Training and Evaluation Committee for the Corporate Governance Course to coordinate with the Capital Market Authority until now.
8. Member of the Scientific Committee of the Faculty of Business and Economics - Khadouri University - Headquarters 2020/2021. Moreover, a member of the Scientific Committee - Ramallah Branch, from 10/2/2022 until now.
9. Chairman of the Committee for Preparing and Reviewing the Graduation Project Guide - Ramallah Branch on 10/18/2022.
10. Member of the Academic Excuses Committee as a representative of the Department of Administrative and Financial Sciences - Ramallah Branch Until now.

Seminars, courses, workshops and community service

1. Presenting a seminar on the feasibility study of small craft projects while participating in a workshop of the Sumoud Association for Palestinian Folklore on the role of Palestinian women in consolidating the Palestinian folklore, which was held on 25-26/6/2016
2. A training workshop on corporate governance in universities with the Palestinian Capital Market Authority in cooperation with the International Finance Corporation, Amman, Jordan on 11-12/5/2015.
3. A course on electronic teaching methods using the modem, Palestine Technical University during the year 2015

4. Presenting a scientific lecture at Birzeit Club entitled (What is banking services) as part of the activities of the cultural education program in cooperation with educational institutions on 18/1/2016
5. Participation in the advanced training of trainer's program in the field of corporate governance during the period 2-4/7/2019 in the Jordanian capital, Amman.
6. Participate with entries in a conference (The Public Financial Budget 2019), in coordination with the Civil Society Team to Support Public Budget Transparency, Ramallah, on 7/8/2019.
7. Member of the General Authority of the Sumoud Association for Palestinian Folklore, Birzeit - Mother of God 2022-2024.
8. Participation in the Artificial Intelligence Forum in Palestine - Market Opportunities, Obstacles and Ethical Caveats - Ramallah and Al-Bireh, with a scientific paper entitled (The Role of Artificial Intelligence in Enhancing the Competitive Advantage of Insurance Companies in Palestine -Ramallah and Al-Bireh-), which was held on 6/10/2023.
9. Participation in a training course specialized in writing scientific research, which was prepared by the Ministry of Higher Education and Scientific Research in Palestine during the period 28/2-1/3/2023.
10. Member of the Local Economic Development Committee in Birzeit Municipality during the period 2023-2026.
11. Member of the Preparatory Committee for the Birzeit Municipal Elections for the years 2018 and 2022.
12. Presenting a scientific lecture entitled (What is banking services), as part of the activities of the cultural education program organized by the Birzeit Club in cooperation with educational institutions, which was held during the period 15-20/3/2023.
13. Presenting a seminar entitled How to benefit from financial institutions' financing programs to support small projects while participating in a workshop affiliated with the Sumoud Society for Palestinian Folklore on the role of Palestinian women in sustaining Palestinian folklore, which was held on 6/25-26/2022.

Scientific conferences, Reviewing research, Awards, Membership of editorial boards, Supervision, and discussions of scientific theses

Arab conferences:

1. Participation in the Seventh International Conference on Islamic Marketing as a keynote speaker with a research paper entitled: Independence of the Board of Directors of Gulf Islamic Banks and its relationship to performance, on (4-6/5/2016) Kingdom of Morocco, Casablanca, which was published in the Journal of Islamic Management and Leadership, Volume Two, Issue (1) 2017.
2. Participation in the Tenth International Arab Conference on Quality Assurance in Higher Education as a keynote speaker with a research paper entitled: - The role of the characteristics of the boards of trustees of Arab universities in ensuring the quality of higher education, research number (33) dated (16-18/11/2022), which was published in Conference book, Jordan, Zarqa University.

Foreign conferences:

1. Participation in the conference “3rd International Conference of Development and Economy” I.CO.D. ECON. With a paper entitled: “Board Interlocking and Firm Performance: the role of foreign ownership” (Hamdan, A Awwad, B,) Search code number is D5. Which took place in Kalamata, Greece, from 03-06 of May 2018. The research was not published.
2. Participation in the International Conference on Business and Technology (ICBT 2021). With a paper entitled: “Capital Adequacy and Profitability Indicators: An Empirical Study on Palestinian Banks” Search code number is ICBT2021, vol 487, which took place in Istanbul, Turkey, from 06-07 of November 2021.

Reviewing research in international and Arab scientific journals and conferences:

1. Review paper title: "The Influence of Governance on the Relationship between Entrepreneurship and Economic Growth: Evidence from United Arab Emirates" which submitted to International Journal of Economics and Management (2018).
2. Review paper title: "Increasing Female Participation on Boards: Effects on Sustainability Reporting" which submitted to International Journal of Finance and Economics (2019).
3. Review paper title: "A Regional Analysis of Sustainability Reporting and Its Impact on Banks and Financial Services Sector" which submitted to Journal of Sustainable Finance & Investment. (2020).
4. Review paper title: "Is Corporate Governance a Good Predictor of SMEs Financial Performance? Evidence from Developing Countries (The case of Lebanon)" which submitted to Journal of Sustainable Finance & Investment. (2020).
5. Review paper title: "Is sustainable innovation affected by financial performance: growth and prediction in an emerging market: Jordanian banks' disclosures "which submitted to Journal of Sustainable Finance & Investment. . (2020).
6. Review paper title: "Determinants of Women's Presence on the Boards of Directors in Emerging Markets: Evidence from GCC Listed Companies" which submitted to Competitiveness Review. (2020).
7. Review paper title: "The Relationship between Social Entrepreneurship and Sustainable Development from Economic Growth Perspective" which submitted to Journal of Sustainable Finance & Investment. (2020).
8. Review paper title: "Women on boards of directors: the moderation role of female labour force participation" which submitted to Competitiveness Review. (2021).
9. Review paper title: "What determines presence of women on boards of directors? Agency and Institutional perspectives" which submitted to Accounting Research Journal. (2021).
10. Review paper title: "Entrepreneurship in a Post-Conflict Country: A Stillbirth Sector in Lebanon" which submitted to Journal of Business and Socio-economic Development (JBSED) (2021).

11. Review paper title: "Financial Sustainability and outreach in Microfinance Institutions: Evidence from MENA Countries " which submitted to Journal of Sustainable Finance & Investment. (2021).
12. Review paper title 'Antecedents and consequences of Compulsive buying behavior: the moderating effect of financial management'. Which submitted to Journal of Business and Socio-economic Development (JBSED) (2021).
13. Review paper title: "Do Different Dimensions of Corporate Social Responsibility Disclosure Have Different Economic Consequence: Multi-Approaches for Profitability Examination" which submitted to Competitiveness Review. (2022).
14. Review paper title: "Education Skills and Attributes for Sustainable Development – Analysis and Future Directions" which submitted to Competitiveness Review. (2022).
15. Review paper title: "Education Skills for digital age towards Sustainable Development – Analysis and Future Directions" which submitted to Development and Learning in Organizations. (2022).
16. Review paper title: "Organizational Learning via Gamification for Employer Brand Management" which submitted to Development and Learning in Organizations. (2022).
17. Review paper title: " Factors affecting E-Payment acceptance by customers: An Empirical Study in the Kingdom of Bahrain" which submitted to Competitiveness Review. (2022).
18. Review paper title: " The impact of COVID-19 on the performance of banking sector in MENA region" which submitted to FIIB Business Review (2022).
19. Review paper title: "The Impact of Corporate Governance Mechanisms on Corporate Failure: An Empirical Evidence from Palestine Exchange." which submitted to Competitiveness Review. (2022).
20. Review paper title "The Impact of Applying the Target Cost and Continuous Improvement on Achieving the Sustainable Competitive Advantage of Palestinian Industrial Companies.". Which submitted to Journal of Business and Socio-economic Development (JBSED) (2023).
21. Review paper title "The impact of artificial intelligence on enhancing human resource management functionality in recruitment". Which submitted to Competitiveness Review. (2023).
22. Review paper "Earnings Management with the absence of income tax avoidance motivation: evidence Pre- during - Post- Global Financial Crisis". Which submitted to Asian Journal of Accounting Research (2023).
23. Review paper title "The role of Accreditation on Financial Innovation and Business Sustainability: A Study of AACSB Accredited Business Schools in the GCC Region". Which submitted to Competitiveness Review. (2023).
24. Review paper title "Legal Regulation of Artificial Intelligence in Ukrainian Banking". Which submitted to Journal of Infrastructure, Policy and Development. (2023).

25. Review paper title: The Impact of Tax on Economic Growth in Palestine, which was submitted to the Journal of Palestine Technical University - Kadoorie, 2021.
26. Review paper title: Measuring the Impact of Public Expenditure on External Public Debt in Palestine, which was submitted to the Journal of Palestine Technical University - Kadoorie, 2022.
27. Review paper title: The extent to which municipalities in the West Bank are able to implement budget programs and performance: a field study, which was submitted to the Journal of Palestine Technical University - Kadoorie, 2022.
28. Review paper title: the role of governance principles in contributing to the success of the digital transformation in Palestinian banks, which was submitted to the Journal of Palestine Technical University - Kadoorie, 2023.

Academic and scientific awards:

1. The Outstanding Reviewer Award for International Scientific Research for the year 2022 within the Emerald Literati Awards presented by the scientific database Emerald Publishing, as I was chosen by the editorial team of Competitiveness Review magazine.

<https://www.facebook.com/EmeraldPublishingImpact/photos/pb.100063728573422.-2207520000/6309079555785179/?type=3>

2. Award of thanks and appreciation for the supervisory role on the master's theses in public administration and membership in the scientific committee of the first conference for postgraduate studies at Palestine Technical University - Kadoorie.
3. Obtaining several scientific awards for scientific reference and distinguished research from the Faculty of Scientific Research at Palestine Technical University - Kadoorie
4. Certificate of recognition for my outstanding services as a Session Chair at the International Conference on Business and Technology (ICBT 2021)

Supervision and discussions of these:

1. An external discussant for a master's thesis entitled (The Degree of Effectiveness of Tax Administration in Combating Tax Evasion in the Business of E-Commerce Companies in Palestine), An-Najah National University, Master's degree in Tax Disputes, dated 30/1/2020.
2. An external discussant for a master's thesis entitled (Factors Affecting Tax Evasion from the Perspective of Employees in Tax Departments), An-Najah National University, Master's degree in Tax Disputes, dated 10/1/2021.
3. An external discussant for a master's thesis entitled (The Impact of Governance on the Financial Performance of Companies Listed on the Palestine and Amman Stock Exchanges for the Period (2013-2019), An-Najah National University, Master of Accounting, dated 11/8/2021.
4. An external discussant for a master's thesis entitled (The Impact of Tax Audit on Increasing Tax Collection from the Viewpoint of Value Added Tax Employees), An-Najah National University, Master's degree in Tax Disputes, dated 4/7/2021.

5. An external discussant for a master's thesis entitled (The Role of Financial Management Efficiency and Its Impact on Financial Solvency: In Public Shareholding Companies Listed on the Palestine Stock Exchange), An-Najah National University, Master's degree in Tax Disputes, dated 10/7/2021.
6. An external discussant for a master's thesis entitled (The impact of credit risk on bank financial performance and the moderating role of governance level: a study on banks listed in Palestine and Amman stock exchange), An-Najah National University, majoring in accounting, on 23/7/2022.
7. An internal examiner for a master's thesis entitled (Organizational Genes and Entrepreneurship of Government Institutions - A Case Study of Palestinian Public Universities), Palestine Technical University - Kadoorie, majoring in Public Administration, which was discussed on 31/8/2021.
8. An internal examiner for a master's thesis entitled (The extent of readiness of the infrastructure in the Palestinian territories to attract foreign and local investments from the point of view of decision makers), Palestine Technical University - Kadoorie, majoring in Public Administration, which was discussed on 22/9/2021.
9. An internal examiner for a master's thesis entitled (Obstacles to implementing taxes on electronic commerce in Palestine), Palestine Technical University - Kadoorie, majoring in Public Administration, which was discussed on 22/12/2022.
10. An internal examiner for a master's thesis entitled (The Role of Governance in Promoting Total Quality in Palestinian Public Universities), Palestine Technical University - Kadoorie, majoring in Public Administration, which was discussed on 7/5/2023.
11. An internal examiner for a master's thesis entitled (The impact of financial resources management on the quality of public projects (field study on local government directorates in the northern governorates of the West Bank)), Palestine Technical University - Kadoorie, majoring in Public Administration, which was discussed on 26/12/2023.
12. Supervisor of a master's thesis entitled (The Role of Clearance Crisis on Public Expenditure and Budget Deficit (An Analytical Study of the Palestinian Environment), Palestine Technical University - Kadoorie, majoring in Public Administration, which was discussed on 3/11/2020
13. Supervisor of a master's thesis entitled (The Impact of the Application of Governance Principles on the Quality of Services in the Palestinian Ministry of Communications and Information Technology), Palestine Technical University - Kadoorie, majoring in Public Administration, which was discussed on 9/6/2021,
14. Supervisor of a master's thesis entitled (The role of the characteristics of the boards of trustees in ensuring the quality of higher education and the production of scientific research in the universities of the Arab region), Palestine Technical University - Kadoorie, majoring in public administration, which was discussed on 25/8/2022.
15. Supervisor of a master's thesis entitled (The Impact of Corporate Governance on Social Responsibility and the Mediating Role of Financial

Sustainability at the Palestinian Investment Fund) Palestine Technical University - Kadoorie, majoring in Public Administration, which was discussed on 9/2/2023.

16. Supervisor of a master's thesis entitled (The Impact of Transformational Leadership and the Influencing Leader on Job Performance in the Palestinian Ministry of Higher Education and Scientific Research) Palestine Technical University - Kadoorie, majoring in Public Administration, which was discussed on 28/3/2022,
17. Supervisor of a master's thesis entitled (The Impact of Internal Control on Conflict Management Strategies in Palestinian Local Authorities - A Case Study of Tulkarem Governorate) Palestine Technical University - Kadoorie, majoring in Public Administration, which was discussed on 3/2/2022,
18. Supervisor of a master's thesis entitled (The Mediating Role of Public Sector Governance in the Relationship between Entrepreneurship and Economic Growth) Palestine Technical University - Kadoorie, majoring in Public Administration, which was discussed on 22/6/2023.
19. Supervisor of a master's thesis entitled (The Role of Strategic Management in Supporting Institutional Performance from the Point of View of the Staff of the People's Committees of Refugee Camps) Palestine Technical University - Kadoorie, majoring in Public Administration, which was discussed on 20/3/2023.

Editorial boards in scientific journals, books and conference memberships:

1. Participate in Editorial Advisory Board of journal "Journal of Business and Socio-economic Development (JBSED)" which is hosted by Emerald publishing since 10/8/2020.

<https://www.emeraldgroupublishing.com/journal/jbsed#editorial-team>

2. Member of the editorial board of a book entitled: Applications of Artificial Intelligence in Business, Education and Healthcare Affiliated to the International Publishing House Springer Nature, Book series (Studies in Computational Intelligence), Switzerland AG, which was published in the year 2021.

<https://link.springer.com/book/10.1007/978-3-030-72080-3?noAccess=true>

3. Member of an international committee in International Conference on Business and Technology (ICBT 2020), (ICBT 2021), (ICBT 2021) which was held from (14 - 15 November 2020, 6 - 7 November 2021, 12 - 13 November 2022) in Istanbul – Turkey, Where I reviewed many of the papers presented to the conferences, I was also the session chair during the activities of (ICBT2021).

https://embta.com/?fbclid=IwAR3kFYlg0g59hGH8lM7RdHT6rIDQq405BUa0ZDHQXRn6AF_G47RPu9VwuY
<https://embta.com/index.php/conference-committees/>

4. Member of an international committee in AhliaCBF (International Conference on Business and Technology), which was held during the period 22-23 February 2023 in Manama – Bahrain

<https://ahliacbf.com/index.php/conference-committees/>

5. Member of a scientific committee to responsible for reviewing and evaluating research papers submitted to the 6th Equal Opportunities Conference "Sustainable Leadership and Technology Innovation

Management” Which was held in 6th -8th February 2023, Manama, Bahrain.

<https://www.confmanage.com/conference/index?id=20>

- 6. Member of the European Centre for Research Training and Development, United Kingdom (ECRTD-UK) - (2023-2024).**
- 7. Member of the scientific committee in the first conference of research students of the Faculty of Graduate Studies - Palestine Technical University Kadoorie. Which was held on 3/29/2022 at the main headquarters of Palestine Technical University - Kadoorie - Tulkarm, where I reviewed many papers submitted to the conference.**

Published research and studies

Research and studies in Arabic:

- 1. Hamdan Allam, Mushtaha Sabri, Awwad Bahaa. 2012, The role of audit committees in the continuity of profits as evidence of their quality, The Jordanian Journal of Business Administration, University of Jordan, Volume 8, Issue 3, p: 409 – 433.**

<https://search.mandumah.com/Record/388605>

- 2. Anasweh Muhammad, Hamdan Allam, Awwad Bahaa. 2012, The relationship between the market structure and the profitability of Saudi banks, Jordanian Journal of Applied Sciences, University of Applied Sciences, Jordan, Volume 14, Issue 2, pp.: 524-545.**

<https://scholar.ptuk.edu.ps/handle/123456789/574>

<https://search.mandumah.com/Record/483320>

- 3. Awwad Bahaa, Al-Kabbji Majdi, 2014, The Impact of Corporate Governance on the Financial Performance of Palestinian Commercial Banks, Arab Journal of Administrative Sciences, Kuwait University, Volume 21, Issue 3, pp.: 521-556.**

https://www.researchgate.net/publication/331629768_atrh_alhwkmt_almwsasyt_ly_alada_almaly_llbnwk_altjaryt_alflstynynt

- 4. Al-Kabbji Majdi, Awwad Baha, 2014, Measuring the effect of using the total quality management system on improving financial performance in industrial public shareholding companies, Al-Quds Open University Journal for Research and Studies, Al-Quds Open University, Palestine, Volume 2, Issue 32, pp.: 367-412.**

<https://scholar.ptuk.edu.ps/handle/123456789/573>

- 5. Al-Sartawi, Abdi Al-Muttalib, Awad Bahaa, Hamdan Allam, 2017, Independence of the Board of Directors of Gulf Islamic Banks and its Relationship to Performance, Journal of Islamic Management and Leadership, International Organization for Islamic Marketing, Volume 2, Issue 1, pp.: 46-62.**

<https://scholar.ptuk.edu.ps/handle/123456789/576>

- 6. Salama Ammar, Awad Bahaa, 2019, Effect of earnings management on dividend policy and its reflection on corporation market value, Journal of Economic Sciences, Management, Science and Commerce, Mohamed Boudiaf University - M'sila, Algeria, Volume 12, Number 1, pp.: 173-190.**

<https://search.mandumah.com/Record/994158/Details>

<https://www.asjp.cerist.dz/en/article/94904>

7. Awwad Bahaa, Al-Kabbji Majdi, 2021, Efficiency of Working Capital Management and Financial Performance: An Applied Study on Palestinian Public Shareholding Industrial Companies, Journal of Economic Sciences, Management & Commercial Sciences (JESMCS), University of M'sila , Algeria, Volume 14, Number 1, p.: 332 -346.
https://www.researchgate.net/publication/352573254_kfat_adart_ras_almal_alaml_walada_almaly_drast_ttbyqyt_ly_alshrkat_alsnayt_alsahmt_alamt_alflstyny
8. Abu Awad Bahaa, Shomali Suhair, Salem Maram, 2022, The Impact of Applying Governance Principles on the Quality of Services in the Palestinian Ministry of Communications and Information Technology, Journal of Added Value of Business Economics, Hassiba Bin Bouali University in Chlef, Algeria, Volume 3, Issue 1, p.: 1 -21.
<https://www.asjp.cerist.dz/en/downArticle/642/3/1/176210>
9. Awwad, B. (2022). The mediating role of net working capital in the relationship between market power and the performance of the insurance industry in Palestine. Palestine Technical University Research Journal, 10(5), 01–17.
<https://doi.org/10.53671/pturj.v11i1.283>

Research and studies in English:

1. Hamdan, A., Kukrija, G., Awwad, B., & Dergham, M., (2012) “the Auditing Quality and Accounting Conservatism”, International Management Review, USA, 8 (3), pp. 33-50.
https://www.academia.edu/3679915/The_Auditing_Quality_and_Accounting_Conservatism
2. Awwad, B, (2015) “ Determinants Of Dividend Policy In Kuwait Stock Exchange”, International Journal of Business and Management Review, UK, 3(7), pp. 72-78.
<https://www.eajournals.org/wp-content/uploads/Determinants-of-Dividend-Policy-in-Kuwait-Stock-Exchange.pdf>
3. Awwad, B, (2018) “ Market Power and Performance: an Islamic banking perspective”, Corporate Ownership & Control , Ukraine , 15 (3), pp.163-171.
<https://doi.org/10.22495/cocv15i3c1p2>
4. Awwad, B, Hamdan, A, (2018) “GCC Energy Sectors Governance and Dividend Policy”, International Journal of Economics and Financial Issues, Turkey, 8(4), pp.163-171.
<https://ideas.repec.org/a/eco/journl/2018-04-21.html>
5. Awwad, B. (2021) “Public Debt and Government Expenditure: Applied Study on the Palestinian Environment”, International Journal of Business Ethics and Governance, Turkey, 4(2), pp. 96-115.
<https://doi.org/10.51325/ijbeg.v4i2.69>
6. Anjum, R, Mukhtar, Al-Hashimi, Allam, M, Abdulmuttaleb, M, Ahlam, H, Esra, S, Bahaa, Awwad, Sameh, Reyad ,(2019) “ Learning readiness when sharing knowledge while e-learning”, Journal OPTION, Bolivarian ,34(86),pp. 3029-3044.
<https://produccioncientificaluz.org/index.php/opcion/article/view/27379>
7. Awwad, B, Salem, A, (2019) “The Role of Financial Analysis in Assessing the Prices of Shares of Jordanian Industrial Joint Stock Companies Listed on the Amman Stock Exchange”, International Journal of

Economics and Finance, Canadian Center of Science and Education,, 11 (6), pp. 120 - 132.

<https://ideas.repec.org/a/ibn/ijefaa/v11y2019i6p120.html>

- 8. Azmi Awad, Bahaa Awwad, (2020) “Evaluating Mergers as a Tool to Strengthen and Modernize the Palestinian Banking System: An Analytical Study of Palestinian Local Banks 2010-2017”, International Journal of Economics, Business and Management Research, 4(3), pp. 100-125.**

https://ijebmr.com/uploads/pdf/archivepdf/2020/IJEBMR_519-2.pdf

<https://ijebmr.com/link/519>

- 9. Awwad, B. and Zidan, J. (2020) “The Role of the Clearance Crisis on Public Expenditure and Budget Deficit in Palestine”, International Journal of Business Ethics and Governance, Turkey, 4(1), pp. 1-40.**

<https://ijbeg.com/index.php/1/article/view/59>

- 10. Awwad, B., & Razia, B. (2021). “Adapting Altman’s model to predict the performance of the Palestinian industrial sector”, Journal of Business and Socio-economic Development, Emerald, 1(2), pp. 87-95.**

<https://www.emerald.com/insight/content/doi/10.1108/JBSED-05-2021-0063/full/html>

- 11. Bahaa Razia and Bahaa Awwad (2021). “Risk indicators and related aspects in Insurance companies in Palestine”, Insurance Markets and Companies, 12(1), pp. 43-50. doi:10.21511/ins.12 (1).2021.04.**

[http://dx.doi.org/10.21511/ins.12\(1\).2021.04](http://dx.doi.org/10.21511/ins.12(1).2021.04)

- 12. Bahaa Awwad and Bahaa Razia (2021). “Impact of efficiency indicators and its related aspects on the market return: An applied study on Palestine Stock Exchange”, Investment Management and Financial Innovations, 18(3), 94-103. doi:10.21511/imfi.18(3).2021.09.**

[http://dx.doi.org/10.21511/imfi.18\(3\).2021.09](http://dx.doi.org/10.21511/imfi.18(3).2021.09)

- 13. Bahaa Sobhi Awwad (2021). “The role of e-payments in enhancing financial performance: A case study of the Bank of Palestine”, Banks and Bank Systems, 16(4), 114-124. doi:10.21511/bbs.16(4).2021.10.**

[http://dx.doi.org/10.21511/bbs.16\(4\).2021.10](http://dx.doi.org/10.21511/bbs.16(4).2021.10)

- 14. Awwad, B., & Razia, B. (2022). “The mediating role of the cash dividends distribution policy in the relationship between the determinants of the cash dividends distribution policy and the market value”, Academy of Accounting and Financial Studies Journal, 26(S2), 1-13.**

<https://www.abacademies.org/articles/the-mediating-role-of-the-cash-dividends-distribution-policy-in-the-relationship-between-the-determinants-of-the-cash-di.pdf>

- 15. Bahaa Awwad & Rim El Khoury (2021) "Information technology governance and bank performance: evidence from Palestine", Journal of Decision Systems, Taylor & Francis, DOI: 10.1080/12460125.2021.2005860 ISSN:1246-0125E-ISSN:2116-7052.**

<https://doi.org/10.1080/12460125.2021.2005860>

- 16. Awwad, B., & Razia, B. (2021) "Financial Leasing in Palestinian Islamic Banks and Its Role in Enhancing Financial Performance: An Analytical Study", Academy of Strategic Management Journal, special Issue topic “Strategic Management, Planning & Process” 20(S6), 1-18. ISSN:1544-1458-20-S6-09**

<https://www.abacademies.org/articles/financial-leasing-in-palestinian-islamic-banks-and-its-role-in-enhancing-financial-performance-an-analytical-study.pdf>

17. Awwad, B.S. (2022). "The role of environmental disclosure in enhancing the market value of industrial and service companies listed on the Palestine stock exchange", *International Journal of Entrepreneurship*, 26(S2), 1-12.
<https://www.abacademies.org/articles/the-role-of-environmental-disclosure-in-enhancing-the-market-value-of-industrial-and-service-companies-listed-on-the-pal.pdf>
18. Razia, B., Awwad, B. and Taqi, N. (2022), "The relationship between artificial intelligence (AI) and its aspects in higher education", *Development and Learning in Organizations*, Vol. 37 No. 3, pp. 21-23.
<https://doi.org/10.1108/DLO-04-2022-0074>
19. Awwad, B.S., Binsaddig, R., Kanan, M. and Al Shirawi, T. (2023), "Women on boards: an empirical study on the effects on financial performance and corporate social responsibility", *Competitiveness Review*, Vol. 33 No. 1, pp. 147-160.
<https://doi.org/10.1108/CR-06-2022-0084>
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