

Fadi M. Abu Diak

٠٠٩٧٠ ٥٩٩-٣٣٥٥٥٨ | f.diak@ptuk.edu.ps | Address: Palestine – West bank – Jenin City

Birthday: ٢٩/٠٤/١٩٨٧ | **Nationality:** Palestinian | **Gender:** Male



A specialized academic professional holding a PhD in Fiqh and Islamic Economics (Islamic Finance) with a concentration in financing risks in Islamic banks. He possesses over fifteen years of experience in teaching, scientific research, and leadership roles at prestigious institutions such as Palestine Technical University – Kadoorie, the Arab Islamic Bank, and various Sharia supervisory and advisory boards for Islamic financial and banking institutions. He has practiced Islamic banking for several years in the fields of financing and marketing, taught more than ٤٥ undergraduate and postgraduate courses, headed multiple academic departments and units, and published several peer-reviewed research papers, in addition to serving on various academic committees. He is a certified trainer in entrepreneurship and green finance, distinguished in leading strategic academic initiatives, building partnerships between universities and institutions, and possessing strong media communication skills. He has professional interests in Islamic financial engineering, financial technology (FinTech), and data science. He is also the Founder and General Manager of Awj for Financial and Arbitration Services.

EDUCATION:

- **PhD in AL-Fiqh And Islamic Economics (Islamic Finance)**
(Risks of Islamic Banking Financing Operations - Palestine as a Case Study) ٢٠٢١, Istanbul Zaim University, Turkiye.
- **Master`s in Economics and Islamic Banking**
٢٠١١, Yarmouk University, Jordan . I got the first rank for the department and batch with an excellent average of ٨٨,١%.
- **Bachelor`s in Sharia and Islamic Banking**
٢٠٠٩, An-Najah National University, Palestine
Top ١٠ in the class throughout the study period, with a very good grade of ٨٣,٧%.

WORK EXPERIENCE:

- **Founder and General Manager :**
٢٠٢٥ - Awj Financial Services, Consulting and Arbitration Company
- **Assistant Professor**
Feb ٢٠٢٢ – Present, Palestine Technical University Kadoorie, Tulkarem, Palestine
- **Head of the General Culture Department**
Aug ٢٠٢١ – ٢٠٢٤, Palestine Technical University Kadoorie, Tulkarem, Palestine
- **Deputy Dean, Faculty of Arts and Educational Sciences**
Aug ٢٠٢١ – ٢٠٢٤, Palestine Technical University Kadoorie, Tulkarem, Palestine
- **Head of Administrative and Financial Business Department**
Aug ٢٠١٧ – ٢٠١٩, Palestine Technical University Kadoorie, Tulkarem, Palestine
- **Academic Lecturer**
Jun ٢٠١٤ – Present, Taught over ٣٥ courses in Sharia, Finance, Economics, Islamic Finance, Management, and Entrepreneurship

Palestine Technical University Kadoorie, Tulkarem, Palestine

- **Academic Lecturer**

Oct ٢٠١٢ – ٢٠١٤, Finance, Banking Supervision, Bank Deposit Courses
Arab American University, Jenin, Palestine

- **Assistant Head of Marketing Department**

- Jan ٢٠١٢ – May ٢٠١٢, Arab Islamic Bank, Jenin, Palestine

- **Head of Finance and Investment Department**

- May ٢٠١٢ – Jun ٢٠١٤, Arab Islamic Bank, Jenin, Palestine

- **Academic Lecturer**

Sep ٢٠١١ – Jan ٢٠١٦, Al-Quds Open University, various locations, Palestine

- **Research and Teaching Assistant**

Jan ٢٠١١ – May ٢٠١١, Yarmouk University, Irbid, Jordan

SCIENTIFIC EXPERIENCES:

- Signing an official agreement between Awj for Financial and Arbitration Services and the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) / Bahrain, as an accredited center for training and examinations in Palestine, along with agreements with several local and international specialized institutions, with additional important international agreements currently under development.
- Financial Consultant at the Palestine Economic Policy Research Institute (MAS) During the period: ١٢/٢٠٢٥ – .٣/٢٠٢٦
- Member of the Sharia Supervisory Board of AL-Aradi AL-Muqdasat Takaful Insurance Company (٢٠٢٥ -)
- Financial arbitrator accredited by the Palestinian Ministry of Justice.
- Trainer in the field of green economics and finance with several international projects.
- A cooperation agreement was signed with Al-Zaytouna Foundation for Islamic Finance - Palestine to cooperate and develop marketing strategies and financing programs until december ٣١, ٢٠٢٥.
- Certified supervisor for the examinations of the General Council of Islamic Banks and Financial Institutions – Bahrain (٢٠٢٢-٢٠٢٤).
- • Producer and presenter of the program “Reassured Hearts” parts one and two – ٣٠ episodes, Palestinian Broadcasting Corporation, the official satellite channel of Palestine (٢٠٢٣).
- External reviewer for the Journal of Islamic Economics and Finance Istanbul Zaim University – Türkiye (٢٠٢٢).
- Member of the Turkish platform DERGIPARK – Türkiye (٢٠٢٢).
- Chairman of the committee and member of the committee for writing a scientific book on the human rights and gender course - Ministry of Education and Higher Education.
- Conduct a memorandum of understanding between Kadoori and Istanbul Zaim and Sivas Cumhuriyet Universities. I was the coordinator between the two universities based on the agreement – Türkiye (٢٠٢٢).

- Deliver several seminars and interviews on broadcasts on Islamic economics and the economic situation in Palestine, local radio and television broadcasting (٢٠٢٢).

- Interview committee member of the Ministry of Awqaf and Religious Affairs (٢٠٢٢).
- Representative of the Faculty of Arts and Educational Sciences in the Strategic Planning Committee, Palestine Technical University Kadoorie (٢٠٢١-٢٠٢٣)
- Member of the "FATIH" Movement Office, Palestine Technical University Kadoorie (٢٠٢١-Present).
- Member of the preparatory committee for the Mihnati Program for Integrated/Cooperative Education , Palestine Technical University Kadoorie & GIZ (٢٠١٩-٢٠٢٠).
- Member of the interview committee for the Islamic Studies major, Palestine Technical University Kadoorie (٢٠١٩).
- Member of the University Council, Palestine Technical University Kadoorie (٢٠١٩-٢٠٢٠).
- Supervisor of the Holy Quran Forum, Palestine Technical University Kadoorie (٢٠١٨-Present).
- Specialized lecturer in the CAP program – Entrepreneurship College compulsory courses of Entrepreneurship ١ + ٢ (٢٠١٧-Present).
- Representative of the International Academy of Finance and Arbitration – Tunisia in Palestine (٢٠١٦-Present).
- Injaz Palestine Events Coordinator at Palestine Technical University, Kadoorie (٢٠١٦-٢٠٢٣).
- Member of the Academic Quality Committee, Palestine Technical University Kadoorie (٢٠١٦-٢٠١٨).
- Trainer, deliver a multitude of training courses in the field of Islamic banking (٢٠١٥).

Trainer, Professional Ethics League for all Tulkarm Governorate (٢٠١٤).

SPECIALIZED COURSES:

- ٢٠٢٥ : Waqf Leadership Development Program – Tawafuq Islamic Financial Consultancy – Sultanate of Oman – Under Preparation .
- ٢٠٢٤ : Certificate of Certified Islamic Arbitrator and Expert, International Islamic Center for Reconciliation and Arbitration (IICRA), Dubai - United Arab Emirates.
- ٢٠٢١: The Financial Sector and Innovative Financial Services Palestinian Banking Institute & GIZ.
- ٢٠٢١ : Islamic Social Finance , European Academy for Islamic Finance and Economics\ Dr. Ashraf Dawabeh – Türkiye.
- ٢٠٢٠ : Islamic Financial Technology , European Academy for Islamic Finance and Economics\ Dr. Ashraf Dawabeh – Türkiye.
- ٢٠٢٠ : Research Theories in Islamic Economics , European Academy for Islamic Finance and Economics\ Dr. Ashraf Dawabeh – Türkiye.
- ٢٠٢٠ : Certified Islamic Bank , European Academy for Islamic Finance and Economics\ Dr. Ashraf Dawabeh – Türkiye.
- ٢٠١٥ : Analysis of Credit Risk Management in Islamic Banking , International Academy of Islamic Finance and Arbitration\Tanmeya for Islamic Financial Training and Consulting\Dr. Ashraf Dawabeh – Tunisia.

- ٢٠١٥ : Professional Sharia Audit , Dr. Mohammad Fakhr iSwelieh\ Ahsant for Financial Training and Consulting\ Tamkeen for Studying Islamic Economics – Jordan.
- ٢٠١٤ : Management and Credit of Small Enterprises , Arab Islamic Bank & Palestinian Red Crescent– Palestine.
- ٢٠١٢-٢٠١٤ : Islamic Banking Educational and Awareness Marketing Tours for Schools and Universities Arab Islamic Bank – Palestine.
- ٢٠١٣ : Decision-making Processes and Solving Administrative Problems , Palestinian Banking Institute– Palestine.
- ٢٠١١ : Comprehensive Banking Course/Comprehensive Banking Diploma , Arab Islamic Bank .

SCIENTIFIC CONFERENCES:

- ٢٠٢٣ : The First Joint Scientific Conference between Palestinian Universities - Language and Communication Challenges in the Age of Digitalization, Issues and Horizons, Al-Istiqlal University, Jericho.
- ٢٠٢٣ : Al Baraka Islamic Economics Forum Forty-third Al Baraka Symposium Medina, Saudi Arabia.
- ٢٠٢٢ : Social Responsibility by Islamic Banks in Palestine - an Orientalist view Peer review scientific research , The ٣rd International Conference on Entrepreneurship and Financial Technology in the Digital Business Environment , Faculty of Business, Al al-Bayt University, Jordan.
- ٢٠٢٢ : Fintech Palestine Summit , Keynote speaker and Representative of the Academic Sector Sponsored by the World Bank, the Palestine Monetary Authority, and AAOIFI , Ramallah – Palestine.
- ٢٠٢٢ : Sharia Supervision Quality in Islamic Financial Institutions Sharia Supervision and Audit Management in Islamic Banks: Reality and Development Prospects , Peer review scientific research , International Academy of Islamic Finance and Arbitration – Nabeul-Tunisia.
- ٢٠٢١-٢٠٢٢ : Gender and Human Rights , Writing Committee Member , Ministry of Higher Education– Palestine.
- ٢٠٢٢ : The Fourth International Conference on Supervision and Auditing Management in Islamic Banks: Reality and Ways of Development , Scientific Committee Member -Tunisia.
- ٢٠٢١ : Islamic Banking Conference: Reality and Ways of Development Peer review scientific research , Central Bank of Libya- Libya.

SCIENTIFIC RESEARCHES:

- **Under Review** : Financing the Sale of the Right of decision (key-money) in Islamic Banks, the Palestinian Islamic Bank is a model , Peer review scientific research.
- **In preparation** : Loan Default Prediction: A Comprehensive Analysis and Comparative Study of Machine Learning Algorithms Using a Large Loan Default Dataset. , Peer review scientific research.
- **In preparation** : Comparative Study: Green Economy Transformation through Green Financing in Islamic and Commercial Banks , Co-author with Dr. Nariman Abu-Atwan.
- ٢٠٢٣ : Communication problems between Palestine Technical University Kadoorie students and faculty members from the point of view of the students themselves, Al-Istiqlal University Magazine

- a special conference issue .

- ٢٠٢٢ : (Quality of Sharia Supervision in Islamic Financial Institutions) , Sharia Supervision Quality in Islamic Financial Institutions Sharia Supervision and Audit Management in Islamic Banks: Reality and Development Prospects , Peer review scientific research , International Academy of Islamic Finance and Arbitration – Nabeul-Tunisia.
- ٢٠٢١ : (The role of Islamic banks in achieving social development and financial inclusion in Palestine - "mashoorah tech " as a model) , Islamic Banking Conference: Reality and Ways of Development Peer review scientific research , Central Bank of Libya- Libya.

THESIS & DISSERTATION DISCUSSION :

- I have supervised and examined **more than ١٥ master's and doctoral** theses at Palestinian universities (**Palestine Technical University – Kadoorie, An-Najah National University, the Arab American University, and Al-Istiqlal University**), as well as at international universities in **Turkey and Malaysia**, in the fields of Islamic finance, Islamic jurisprudence and economics, accounting and auditing, and public administration.

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SOFT & TECHNICAL SKILLS:

- I have strong communication and interpersonal skills for effectively teaching and interacting with students, colleagues, and industry professionals.
- I can demonstrate complex economic and financial concepts clearly and understandably.
- I have excellent presentation skills for lectures, seminars, and training sessions.
- I have leadership abilities to mentor students, direct research projects, and cooperate with colleagues on academic enterprises.
- I have analytical thinking and problem-solving skills to conduct research and handle real-world challenges in Islamic banking economics.
- • I have strong capabilities in designing, developing, and evaluating Sharia-compliant financial products tailored to the needs of Islamic financial institutions.
- • I possess advanced skills in Sharia auditing, reviewing contracts, and ensuring full compliance with Islamic finance standards and regulatory guidelines.
- • I have the ability to guide and support entrepreneurial and innovative projects, especially those related to Islamic fintech and sustainable finance.
- have exceptional media communication skills, enabling me to present specialized topics in Islamic finance across television, radio, social media platforms, and public events.
- • I enjoy working within the banking industry and have practical experience that enables me to understand operational challenges and provide effective solutions.
- I have proficiency in economic theory and principles of Islamic banking and finance.
- I have advanced knowledge in forecasting, analytical, and modeling tools in finance.
- I am acquainted with banking regulations and compliance standards, mainly those related to Islamic finance.
- I can utilize econometric techniques and models to examine economic data and trends.

REFERENCES :

- **Dr. Emad As-Sadi**

Director General of the Palestine Islamic Bank

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Ramallah – Palestine.

- **Dr. Muawiya al, Qawasmi**

Deputy General Manager of Arab Islamic Bank

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Ramallah – Palestine.

- **Mr. Anwar Shanti**

Chief Executive Officer of Trust Insurance Group – Palestine, and Chairman of the Palestinian Insurance Federation.

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Ramallah - Palestine.

- **Mr.Ali Abu Diak**

Former Palestinian Minister of Justice

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Ramallah - Palestine.

- **Dr. Baker Ishtayeh:**

Head of the Economics Department – An-Najah

National University

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Nablus – Palestine

