

# **Salem Mohammad Abdel-Aziz Salem**

Battir-Bethlehem, Palestine

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Nationality : Palestinian.  
Country of residence : Stat of Palestine .  
Date of birth : December 10, 1968  
Marital status : Married (5 Kids).  
Driving license : Valid.

## **Qualifications:**

### **Degrees :**

- **Ph.D. 2020;** (Finance & Banking)  
School of Economics, Finance and Banking (SEFB)  
Universiti Utara Malaysia  
06010 UUM SINTOK, KEDAH DARUL AMAN - MALAYSIA
- **Master of Commerce;** 1995; ( Finance & Banking)  
Aligarh Muslim University.  
Aligarh - India.
- **Bachelor of Commerce;**1993; (Accounting )  
Andhra University.  
Waltair – India.  
High school :

- Secondary School Certificate - Scientific Stream, 1987  
Al-khader School , Al-khader Town, Bethlehem - Palestine.

### **Professional Experience:**

- ***Lecturer, (full time) 'Palestine Technical University Kadoorie', (PTUK), Al-Aroub Branch – Palestine.***

*(December, 30, 2005 - until present)*

**Scope of work: University Academic lecturer** (finance & banking) for subjects such as: 'Financial Management', 'Business Maths', 'Currency & Banking', 'Principles of investment', 'Accounting principles 1', 'Accounting principles 2', 'Partnership accounting', 'Banking1', 'Banking 2', 'Tax accounts', 'Auditing', 'company accounts', 'Computerized accounting applications', 'Principle of Insurance', and more..., with all academic responsibilities.

- ***'Part-time lecturer', Palestine Ahliya University , Bethlehem , Palestine , (2008-2015).***

**Scope of work:** University Lecturer for the following papers: 'Credit Management', 'Financial Management', 'Banking', 'Financial Planning and analyzing', and Business math's, and more, with all academic responsibilities.

- ***Former Head of 'Accounts Department' . Bank of Jordan - Hebron Branch – Palestine.***

*(December,16 1995 - December,28 2005) .*

**Scope of Work:** Entries presentation, payrolls, managing personnel accounts, internal auditing, preparing accounting weekly and monthly reports, working on annual financial statements, carrying out bank reconciliations, budgeting , and profit & loss analysis.

- ***'Part-time lecturer', Hebron University , Hebron , Palestine ,1997***

**Scope of work :** university lecturer for 'financial accounts' , 'financial management' , and accounting principles . and more , with all academic responsibilities.

### **Publications and Conferences: (الأبحاث المنشورة)**

- "The Unstable Macroeconomic Factors and Bank Profitability in FCC Area: A Conceptual Framework"; *Journal of Advanced Research in Business and Management Studies* Volume 11, Issue 1 (2018), P 77-83  
**Available at:** [http://www.akademiabaru.com/doc/ARBMSV11\\_N1\\_P77\\_83.pdf](http://www.akademiabaru.com/doc/ARBMSV11_N1_P77_83.pdf)

- **3<sup>rd</sup> International Conference on Business, Banking, and Finance, (2016).** "IPN Education Group Network. (from 26 - 27 August 2016. Ho Chi Minh City, Vietnam.  
Conference Title: ICBBF 2016.  
Paper Title: "The Effect of Bank-specific Factors, and Unstable Macroeconomic Environment on Bank Efficiency. Empirical Evidence from Fertile Crescent Countries.  
 Available at: <http://www.science-gate.com/IJAAS/V3I9/V3I9.html>
- **4<sup>th</sup> Palestinian Conference for HRDC, "Palestine Ahliya University", Bethlehem – Palestine.** (from 25 – 26 June, 2014).  
Conference Title: "Human Resources Development", (Partners in the challenge of unemployment and secure a better future for graduates) .  
Paper Title: "The Role of state in Solving Unemployment Problem", (A comparative study between the capitalist economic system and the economic system in Islam).
- **2<sup>nd</sup> International Conference for "Algiers wade University Center – Algiers (from 26 – 27 February, 2012).**  
Conference Title: "Economic blocs, a time of Crisis".  
Paper Title: "The Role of International Economic blocs in the prevention of successive capitalist system Crisis".
- **The 11<sup>th</sup> Scientific Conference for Sharia' College \ Jerash Ahliya University; Jordan (from 14 – 16 Dec. , 2010) .**  
Conference Title : "Causes, Effects, and Treatments for Global Financial Crisis".  
Paper Title: "Islamic Treatment of the current Financial Crisis", and The Role of Islamic Banking.

### **International Training Courses:**

- "*Public Financial Management*" (a 3 weeks course, January 7<sup>th</sup> – 25<sup>th</sup> ,2013), Institute of Government Accounts and Finance (INGAF), New Delhi, India .

### **Local Training Courses:**

- "*Skills for Employability training, Planning, Design and Delivery of Learning*" , Anniesland College, Scotland, sponsored by the British Council, Palestine, January 2010 .

- "Integrated Computerized Banking System", (ICBS) . a training course for a Computerized accounting program for Bank of Jordan, (from 25/04/2004 through 13/05/2004).
- "Manual Bank Operating", (from 25/09/1999 – 28/09/1999), a training course for preventing Y2k problem .

### **Computer Knowledge:**

Certificate of Proficiency in Business Computing, "Brilliant's Computer Center", Aligarh- India. (Proficiency in Windows and MS Office Programs, i.e.: MS Word, Spread Sheets: Excel, PPT, ...etc., internet, E-mail, and LAN network setup .

### **Languages & Skills:**

Fluency in spoken and written English, Arabic, and Fair knowledge of Hebrew & Hindi Languages, And other good administrative and office skills.

<b><u>Language:</u></b>	<b><u>Reading</u></b>	<b><u>Writing</u></b>	<b><u>Speaking</u></b>
<b>Arabic</b>	<b>Excellent</b>	<b>Excellent</b>	<b>Fluently.</b>
<b>English</b>	<b>Excellent</b>	<b>Excellent</b>	<b>Excellent</b>

### **Extra Activities & Courses:**

1. Participated in staff and in curriculum development program at 'Palestine Technical University', Al- Aroub, Palestine (from 2005 till present).
2. Participated in staff and curriculum development program conducted at Girls UN College , Ramallah, Palestine, sponsored by British Council. (Jan. 17 to Jan 25 , 2010).
3. PhD (Finance & Banking) scholar at University Utara Malaysia (UUM), 06010 Sintok, Kedah Darul-Aman, Malaysia .

### **Referees:**

<b><u>Name</u></b>	<b><u>Job Title</u></b>	<b><u>Phone &amp;Email</u></b>
Dr. Bilal Khalil Younis	Assis. Prof. "Palestine Technical University", Aroub Branch, Palestine.	+972 592338804 <a href="mailto:byounis@ptca.edu.ps">byounis@ptca.edu.ps</a>
Dr. Fadi Shrouf	Assist. Dean, Faculty of Business & Economics, "Palestine Technical University", Aroub Branch, Palestine.	+972 599089415 <a href="mailto:f_shrouf@yahoo.com">f_shrouf@yahoo.com</a>
Dr. Saeed Zabayna	Assis. Prof. at Faculty of Business & Economics, "Palestine Technical University", Aroub Branch, Palestine.	+972 599989450 <a href="mailto:zabayna@yahoo.com">zabayna@yahoo.com</a>

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