

Muhamad Muhamad Saleh Jumaa

Associate Professor

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Personal Information

Father name: Abdulaziz

Date of Birth: 10 / 6 / 1969

Gender: Male

Nationality: Syrian

Marital Status: Married – 2 kids

Visa Statue: Resident

Academic Qualifications

- Bachelor in Economics – Damascus University 1990.
- Diploma in Financial and Monetary Economics - Damascus University 1993.
- MA in Financial and Monetary Economics - Damascus University 1999 (very good grade).
- PHD in Economics - Damascus University 2002 (Excellent grade).
Dissertation title: Monetary Policies and their Impact on the Domestic Gross Product during the period 1970-1998.

Vocational Certificates

- Expert in Financial Markets, American International Center for educational and consultancy service in cooperation with Amana Capital Financial Company, Ajman, 2022.
- Professional Certificate on Certified Financial Accounting from Pakistan Society of Accounting Education, Feb 2012.
- Professional Certificate on Certified Feasibility Studies Consultant from institute of cost and management accountant (ICCA), USA - Sep 2009.
- Professional Certificate on Certified Management accounting from Canadian school for finance and management (CSFM) Canada, November 2008.

- Professional Certificate on Certified Financial Manager from institute of cost and management accountant (ICCA), USA - March 2007.

Practical Experiences

September 1, 2021 up to date:

- Faculty, Jumeira University, College of Business Administration. Courses taught:
 - Statistics & Probabilities
 - Principle of Accounting
 - Business Finance
 - Business Strategy
 - Micro and Macroeconomics
 - Healthcare Economics
 - E-Commerce
 - Retail Logistics

September, 2013 up to 31/08/2021:

- Department Chair of Finance & Accounting, City University College of Ajman, College of Business Administration. Courses taught:
 - Accounting I
 - Business Statistics
 - Business Research
 - Financial Management
 - Financial Statement Analysis (Capstone)
 - Banking Operations
 - Financial Institutions
 - Investment Analysis
 - Intermediate Accounting
 - Cost Accounting
 - Microeconomics
 - Macroeconomics
 - International Finance
 - Corporate Finance

- Managerial Finance
- Islamic Banking and Finance
- Islamic Capital Markets
- Islamic Insurance

August, 2017 up to date:

- Adjunct faculty at Ajman University, College of Business Administration, Finance Department– Courses on Financial Risk and Insurance, International Finance, Commercial Banking and Selected Topics in Finance.

May, 2013 31/12/2013:

- Adjunct faculty at American University in Emirates, College of Business Administration and CMMC – courses on Microeconomics, International Political Economy, Financial Management, Corporate Finance and Risk Financing.
- Adjunct trainer at Emirates Institute for Banking and Financial Studies– courses on Accounting and Financial Management.

Sep. 2011 to March 2013:

- Faculty at Syrian International University for Science and Technology, College of Economy – Master Program on Fiscal & Monetary.
- Member of National Accreditation of Syrian Universities Project (TEMPUS)

Jan. 2010 to Sep 2011:

- Head of Finance Department, Arab International University.
- Lecturer at Damascus University, Faculty of Economy – Master Program on Fiscal & Monetary.

Jan. 2007 to Jan 2010:

- Faculty at Arab International University, courses on Macroeconomics, Advance Finance, Portfolio Management and Money & Banking.
- Member of Finance Department at Arab International University

Multiple experiences starting from Jan. 2003:

- Lecturer at International University for Science & Technology, Courses on Fundamentals of financial management, first term of 2007.
- Lecturer at Al-Wadi German Syrian University: Courses on Finance, Investment, Marketing, Money and Currencies & Communication Skills, 2005 to 2008.
- Lecturer at Higher Institute for Business Administration (HIBA) – Courses on business English for 2^{ed} year, and Courses on Services Marketing and banking for 4th year, 2003 and 2004.
- Lecturer at Political Science College _ Courses on Monetary Policy, banking services & accounting and financial Market, 2nd semester of 2004.
- Lecturer at Damascus University – Faculty of Economy - Banking Diploma - in cooperation with Bordeaux University (University Montesquieu-Bordeaux IV), 1st semester of 2004.
- Lecturer in the Commercial Institute in Damascus – courses on Capital Market, 2004.
- Lecturer at the Syrian Virtual University. Courses On Business Management, Marketing, Financial Reporting and Managerial Accounting, 2003 to 2013.
- Lecturer and Director of Al-Masar Institute, 2006 to 2008.
- Member of board of directors at Popular Credit Bank, Syria – 2006 till 2008.
- Director of Research Planning and Statistics Department at the Central Bank of Syria (resign in 2006).
- Head of the Commission of Banking and Insurance in the ESCWA Region for facilitating transportation and commerce, 2005.
- Preparing several Feasibility Studies on industrial, commercial, tourist and service project for different investors in Syria through my office, 2002 to 2010.

June 1999 to Dec 2002

- Deputy Head of Research, Planning and Statistics directorate, Central Bank of Syria.

RESEARCH & PUBLICATIONS

1. Jumaa, M. Mahmood, Abid, Eli Hamadimman (2022), The Impact of Digitization on the Work Efficiency of UAE Banks' Employees during the COVID-19 Pandemic, Turkish Online Journal of Qualitative Inquiry (TOJQI), Vol 13, Issue 1 Jan, 2022, PP 354-370. <https://www.tojqi.net/index.php/journal/article/view/8700>
2. Kristopher, E, Jumaa, M. (2021), Role of Block chain and Cryptocurrency to Redefine the Future Economy, Turkish Online Journal of Qualitative Inquiry (TOJQI), Vol 12, Issue 3, July, 2021, PP 33579-3593. <https://www.tojqi.net/index.php/journal/article/view/1851/1490>
3. Jumaa, M. (2021), The Impact of Digital Banking on the Human Resource Roles in the Banking Sector During COVID-19: UAE, Arab Journal of Administration, Vol 41, March, 2021, <https://www.arado.org/PublicationDetails.aspx?PubID=3841>
4. Jumaa, M, Tawdrous, Maher. (2021), FISCAL POLICY INSTRUMENTS AND ITS IMPACT ON THE GROWTH LEVEL OF MALAYSIAN ECONOMY " International Journal of Economics, Business and Management Research, Volume 5, issue 03, 2021, https://ijebmr.com/uploads/pdf/archivepdf/2021/IJEBMR_711.pdf
5. Jumaa, M. (2020), Inflation Rate and Gross Written Premium (GWP) Influence on the Profitability of UAE Insurance Sector. A Post Financial Crises Analysis , Journal Global Policy and Governance: Vol. 9 No. 2 (2020). DOI: <https://doi.org/10.14666/2194-7759-9-2-009>
6. Mustafa, Shatha, Khan, F, Jumaa, M. (2020). The relationship between reporting system and project success. Journal of Modern Accounting and Auditing, ISSN: 1548-6583(print) 1935-9683(online),<http://davidpublisher.org/home/journal/JMAA>, Volume 16, Number 6 Number 181; June 2020. PP, 68-79 doi: 10.17265/1548-6583/2020.08.003
7. Jumaa, M. (2020). Commercial Banks' Paradigm and Customer Response in the UAE. International Journal of Data Analytics (IJDA) DOI: 10.4018/IJDA.2020010105, Vol. 1, Issue. 01; Jan-June 2020. PP, 68-79.
8. Jumaa, M. (2019). The Effect of Corporate Governance on Bank Performance Evidence from UAE. International Journal of Corporate Finance & Accounting IJCF: DOI: [10.4018/IJCF.2020010102](https://doi.org/10.4018/IJCF.2020010102), Volume 7, Issue 1, Article 2; October 1. 2019.Pages 16-38
9. Jumaa, M. (2019). Impact of the BREXIT on the UK Economic Growth. International Journal of Economics, Business and Management Research (IJEBMR) ISSN: 2456-7760, Vol. 3, No. 05; June 2019. PP, 199-214.
10. Jumaa, M., Khan, F (2019). Macroeconomics Sensitivity, Risk-Return Trade off and Volatility Dynamics: Evidence from Developed and Developing Markets. International Journal of Corporate Finance and Accounting, Business and Management Research (IJCF) Vol. 6, Issue 1; April 2019.

11. Jumaa, M., Ibrahim, M (2019). Impact of the Monetary Policy on the UAE Economic Growth (Post Financial Crises). *China-USA Business Review*, Jan. 2019, Vol. 18, No. 2, 16-32; doi: 10.17265/1537-1514/2019.01.002.
12. Jumaa, M. (2018). The Operational Framework of Islamic Derivatives (APPLIED STUDY ON UAE BANKS). *International Journal of Economics, Business and Management Research (IJEBMR)* ISSN: 2456-7760, Vol. 2, No. 02; February 2018. PP, 213-223.
13. Khan, F., Khan, H., Rafique, A., Jumaa, M.A. A. M. S. (2017), "Monetary policy and stock market liquidity", *Gulf-Pacific Journal of Business Administration*, Vol. 2, No. 1, pp. 01 – 15.
14. Khan, F., Khan, H., Rafique, A., Jumaa, M.A. A. M. S. (2017), "Impacts of merger and acquisition on stock returns: A case of financial sector firms", *Gulf-Pacific Journal of Business Administration*, Vol. 2, No. 1, pp. 63 – 81.
15. Jumaa, M. (2017). Comparison between Islamic Banks and Conventional Banks Profitability Ratios During the Period 2006-2015 (APPLIED STUDY ON UAE BANKS). *International Journal of Economics, Business and Management Research (IJEBMR)* ISSN: 2456-7760, Vol. 1, No. 03; August 2017.
16. Jumaa, M. (2016). The Impact of e-Banking on Banks Profitability. *International Journal of Research in Banking and Finance (IJRBF)*. Emirates Institute for Banking and Financial Studies (EIBFS), 1(2).
17. Jumaa, M. (2016). Is Linter Model Good or Bad? A Tale of Tiger Cub. *Gulf-Pacific Journal of Business Administration*, Vol. 1, No. 2, December 2016).
18. Jumaa, M. (2016). Islamic Finance in Theory and Practice" *Chinese Business Review*, July 2016, Vol. 15, No. 7, 334-355 doi: 10.17265/1537-1506/2016.07.003.
19. Jumaa, M. (2016). Impact of Islamic Banks Growth on the Conventional Banks Development: a Comparative Study between United Arab Bank (UAB) and Sharjah Islamic Bank (SIB) " *Chinese Business Review*, July 2016, Vol. 15, No. 8, 334-355 doi: 10.17265/1537-1506/2016.07.003.
20. Jumaa, M. (2016). Global Financial Crisis in the Performance of UAE's Banking Sector Applied Study on National Bank of Abu Dhabi. *PARIPEX-Indian Journal of Research* ISSN No: 2250-1991 Index Copernicus (IC) value: 77.65 Impact Factor: 5.215, Volume 5, Issue 9, September 2016.
21. Jumaa, M. (2015). The extent of awareness and response of investors to the information content of the report of the Controller and its impact on their decisions" *Journal Of Accounting-Business & Management*. STIE MALANGKUÇEÇWARAJI. Terusan Candi Kalasan, Blimbing Malang – Indonesia 65142, ISSN 0216-423X, Volume 22 (2), October 2015. www.stie-mce.ac.id.
22. Jumaa, M. (2006). Interest Rate Movement in 2005" *Tishreen Newspaper – Editions No 9514 – 9515 – 19 – 20/3/2006*. www.tishreennewspaper.com.

23. Jumaa, M. (2006). Banking policy and Finance in Syria” Tishreen Newspaper from 26/2/2006 through 1/3/2006.\
24. Jumaa, M. (2005). Banking policy and finance in Syria” Uluminsania Magazine, The year 4, Issue 30, Algeria September 2005. www.uluminania.net.
25. Jumaa, M. (2005). Monetary Policy in Syria and its impact on the Economic Growth” A published book by Al Reda Institution for Publications Damascus, Syria, September 2005.
26. Jumaa, M. (2005). Monetary Inflation in Syria” Insurance and Development Journal. August 2005.
27. Jumaa, M. (2005). The General Frame of Money Laundry Phenomenon” Al Baath Journal – administrative appendix. July 2005.
28. Jumaa, M. (2005). Floating Currency” Money Journal, June 2005.
29. Jumaa, M. (2005). Private Banks Through the microscope” Money Journal. May 2005.
30. Jumaa, M. (2005). The Golden Triangle in Banking” Economy and Transportation Journal. March 2005.
31. Jumaa, M. (2005). Independency or Politicization in Central Banks” Economy and Money Journal, February 2005.
32. Jumaa, M. (2004). The Central Bank’s Role in Supervising the Banking System” Insurance and Development Journal, October 2004.
33. Jumaa, M. (2004). The Dimensions and Problems of Arab-European Partnership “Al Azmina Magazine., June 2004.
34. Jumaa, M. (2004). Foreign Currency Policy in Syria – Al Azmina Magazine. April 2004

Workshops, Seminars, Symposiums, Conferences and Training courses

- Attending multi workshops and seminars with the following institutions:
 - Mohammed Bin Rashid Al Maktoum Knowledge Foundation
 - Hamdan Bin Mohammed Smart University
 - Ministry of Higher Education Innovation Majlis
 - Economic Research Forum
 - Harvard Business Publishing Education
 - Department of Applied Science Adventist University of Africa.
 - UNESCO World Higher Education Conference
 - ESCWA
 - Fierce Education
 - Innovation Arabia
 - ALLIOTT Chartered Accountant
- Reviewer for Journal of Accounting, Business & Management, Indonesia.
- Presenting a paper on: **The Impact of COVID19 on The Human Resources Roles in the UAE Banking Sector**, First Virtual International Conference of Human Resource Management **“Foreseeing the Future of Human Resources post COVID-19: Challenges and Opportunities”** on 17th & 18th March, 2021.
- Presenting a paper on: **Commercial banks’ paradigm and customers’ response in the UAE**, Academy of Business Management Conference **“Global Conference on Business Management and Social Science”** on 7th & 8th August, 2020.
- Presenting a paper on “Inflation Rate and Gross Written Premium (GWP) Influence on the Profitability of UAE Insurance Sector. A Post Financial Crises Analysis” HBMSU institution, His Highness Sheikh Hamdan Bin Mohammed Bin Rashid Al Maktoum Smart University. Innovation Arabia conference, 24-26 Feb 2020.
- Presenting a paper on: Impact of the Monetary Policy on the UAE Economic Growth (Post Financial Crises), **The 3rd ALFalsh University**

Conference (TASK-2019) “**Tward Advanced Scientific Knowledge (TASK-2019) in Business Science**” on 1st & 2nd May, 2019.

- Participating in a symposium organized by Minister of Higher Education, and Stanford University in Zayed University on **Educating for Innovation & Entrepreneurship, May 3 2016.**
- Presenting a paper on “Linking Islamic banks to Islamic economy and Maqasid Al Sharia” HBMSU institution, His Highness Sheikh Hamdan Bin Mohammed Bin Rashid Al Maktoum Smart University. Innovation Arabia conference, 7-9 March 2016.
- Presenting a paper on “the gap between Islamic banks and Conventional banks” International Conference for Business Management ICBM 2016, Feb 28 2016.

- Participating in a workshop on Islamic banking and finance in partnership with Tanmia Capital Limited - an advisory house based in London on April 27, 2015.
- Member of MBA program committee at CUCA, participate in setting the program objectives and financial management specialization courses.
- Member of QFE (Qualifications Framework Emirates) committee at CUCA for bot BBA and MBA.
- Participate in a workshop on free trade agreement between GCC and Singapore in April 2014
- Head and member of examination committee at CUCA.
- Member at ICCA (Institute of Cost and Management Accountants) USA, March 2008.
- Lecturer and participant at Syrian- German Joint Venture workshop on the future of Islamic Finance, Arab International University, (24-29, September, 2009).
- Training course on Success in Presentation, British Council, Damascus 2005.
- Conference on the Financial Programming and Macro-Economic Policies, Washington – May 2004.
- Seminar in Coordinated Survey for Portfolio investment, Beirut – June 2003. Under the sponsorship of International Monetary Fund.

- Training course in Financial Analyses and Feasibility Study Using Computer, Jordan – May 2003 – Sponsored by the Arab Academy for Banking and Financial Sciences in cooperation with American Banking Union.
- Symposium about Monetary Policy in the Euro Region, Beirut – April 2003 – prepared by the European commission.
- Training course in the Method of Preparing Balance of Payments, Abu Dhabi – October 2002 – sponsored by Arab Monetary Fund in cooperation with International Monetary Fund.
- Symposium on Banking Sector Perspectives in Syria, Damascus – May 2002.
- The sixth Meeting for Arab Investors and Businessmen, Damascus – April 2002.
- Symposium about Information security through computer – Arab Center for Criminology, Damascus – October 2001.
- Training course about the New Manual on Financial and Monetary Statistics - Arab Monetary Fund, Abu Dhabi– September 2001.
- Symposium on the Methodology of Activating the Web sites of Central Banks, Saudi Arabia – May 2001.
- The sixth Meeting for Training Officials - Arab Academy for Banking and Financial Sciences, Damascus – May 2001.
- Symposium on Banking Tomorrow, Arab Banking Union, Damascus – April 2001.
- Training course on Financial Programming and Macro-economic Policies in English, International Monetary Fund, Washington – (September – November) 2004.
- Conference on the Outlook Planning and Economic Reform, Syrian Planning Ministry, Damascus – August 2000.
- Symposium on Monetary Policies in Arab Countries – Islamic Bank for Development, Damascus – April 2000.

