



PROF. MOHAMMED ABED ALMOHESIN AL- AFEEF

Professor in financial management

- +962 7776 7308 7
- afeif500@Yahoo.com
- dr.mohammad@jpu.edu.jo
- Jerash, Jordan

Nationality: Jordanian
Gender: Male
Date of birth: Feb. 6th. 1971
Marital status: Married

EDUCATION

Bachelor of Art (B.A.) Honor sciences in economics

Baghdad University/ Iraq
Graduation year: 1994

Master of Art (M.A.) – Banking and Finance Sciences/ Financial Management

Arab Academic for Banking and Finance
sciences/ Jordan
Graduation year: 2005

Ph.D. in (B.A.) – Financial Management

University of Omdurman/ Sudan
Graduation year: 2013

Experience

2015–Now Jerash, Jordan Jerash University

- Head of the Department of Banking and Financial Sciences (1/10/2023 – today).
- Professor in financial management/ Faculty of Business, Jerash University (1/10/2023).
- Head of the Department of Financial and Banking Sciences and the Department of Administrative Sciences (Oct. 2022 – 30/9/2023).
- Associate Professor at the Department of Banking and finance/ Jerash University, Jerash, Jordan (Oct. 2018– 30/9/2023).
- Courses Taught: (Fiscal and monetary policies, International Finance, Financial Mathematics, Financial Analysis, Principles of Financial Management, Financial Management, Portfolio Management, Investment, Computer Applications in Banking and Finance, Macroeconomics, Microeconomics, Principles of Microeconomics, Financial Markets, Graduation Project, English Skills in Finance and Banking, Advanced Financial Management for Students of Master's degree, statistics for economy and management, Banking management, Derivatives, and others).
- Acting Dean of Business School/ Jerash University, Jerash, Jordan (Several times).
- Head of Banking and Finance Sciences Department at Jerash University/ Jerash, Jordan. (Jan. 2016 – Sep. 2018).
- Assistant Professor at the Department of Banking and finance/ Jerash University, Jerash, Jordan (Oct. 2015 – Sep. 2018).

2014–2015 Irbid, Jordan Jadara University

- Assistant Professor at the Department of Banking and Finance Sciences- Jadara University. Irbid, Jordan. (Oct. 2014 – Oct.2015)
- Courses Taught: (Financial Mathematics, Financial Management, Operating Banking Management, Money and Banking, Investment, Computer Applications in Banking and Finance, Macroeconomic, Financial and Monetary Markets) a member of several scientific and academic committees.

LANGUAGES

Arabic (Native)

English (Excellent)

OBJECTIVE

To obtain a position that will enable me to use my strong organizational skills, award-winning educational background, and ability to work well with people.

○ **2005-2014**
Amman Jordan
Ministry of Energy & Mineral Resources (MEMR)

○ **Before 2005**
Jordan
Following up and overseeing the economic and financial aspects of the following Projects:

- ▬ Jordanian Gas Transmission Pipeline Project (JGTP) from Aqaba to the north of Jordan. Locally produced Natural Gas from Risha gas field.
- ▬ LNG project in Aqaba.
- ▬ Other projects related to the switching of existing industries to Natural Gas.
- ▬ Other projects and activates related to Natural Gas Sector.
- ▬ Calculate transportation tariff of natural gas across the Arab gas pipeline and the transit quantities.
- ▬ Analyze the financial conditions of the companies related to the energy sector and to the Ministry of Energy for its organizational aspects.
- ▬ Financial and economic analysis for the Jordan LNG Import project Feasibility Study.
- ▬ Assess the economic feasibility studies and financial resources of all projects.

○ **1995-2005**
Jordan
Accountant at Al-Afeef Trading Company

Committees

- Member of Jerash University Board.
- Chairman of the Quality Committee.
- Chairman of the Scientific Committee.
- Member of the Promotion Committee.
- Chairman of the Equations Committee.
- Member of the Graduate Studies Committee
- Member of the Preparatory and Organizational Committees at the conferences held at Jerash University, and presides over the discussion sessions at the conference.
- Evaluating Researches Submitted for participate in a conference of economic advancement Reality and Challenges, held in Jerash University during the period 25- 27. Apr. 2016.
- Chaired many committees held in Jerash University committees. Member of the editorial board of many scientific journals
- External examiner for a group of master's theses.
 - > 16-Dec-2018, Master Thesis, The Impact of Financial Indicators
 - Stock Prices: An Applied Study on Jordanian Commercial Banks Listed on the Amman Stock Exchange (2010-2017), by student Moaz Mahmoud Muhammad Manizel, Finance Department, Al-Bayt University.

- > 17-Dec-2018, Master Thesis, The Impact of the Independence of the Standing Committees on Liquidity Risks in Islamic Banks, by Firas Khalifa Mbalak Basbous, Department of Finance, Al- Bayt University.
- > 4-Nov-2019, Master Thesis, The Effect of Financial Leverage and Earnings Per Share on Returns in Stocks in Jordanian Industrial Companies, Finance Department, Al-Bayt University.
- > 26-Dec-2018, Master's Thesis, the Impact of Profitability, Tangible Assets and Cash Flow on Financial Leverage in Jordanian Industrial Companies Listed on the Amman Stock Exchange (2010-2017), by student Hadeel Ratib Issa Munawer, Finance Department, Al-Bayt University.
- > 14/Jan/2021, Master's Thesis, Factors affecting bank credit risk, a comparative study between commercial and Islamic banks in Jordan, by student Neveen Rwashdeh, Balqa Applied University.

Conferences, Workshops, and Training Programs:

Member of discussion

- Training course in "Sustainable Energy Development & Policy Jordan" During the period 9- 24/11/2013 South Korea.
- Training course in "Project Appraisal Techniques for Government of Jordan Staff: financial and economic principles" during the period 14-18/4/2013, Through the second financial reform project under the Supervision of USAID, Amman – Jordan.
- Training course in "advanced financial analysis", during the period 8/3/2001 to 10/03/2011, Hejaz Towers - Amman / Jordan.
- Workshop in "Supporting the decision-making mechanisms in public sector institutions within Prime minister program to manage and follow up the government's performance" from 9/8/2009 to 13/08/2009 – National Training Institute, Amman- Jordan.
- Workshop on " BOOT & BOT Project and Contracts " Damascus - Syria, from 14/7/2009 to 16/7/2009 organized by EU-funded Euro-Arab Mashreq Gas Cooperation Centre (EAMGCC) based in Damascus through IPA Energy Consulting.
- Workshop on "Building and Operating Gas Distribution Systems in Legal and Regulated Environment Workshop " Jordan, Amman, in 15/3/2009 organized by EU-funded Euro-Arab Mashreq Gas Co-operation Centre (EAMGCC) based in Damascus through IPA Energy Consulting.
- Workshop on " Gas Tariff" Egypt, Cairo, from 13/12/2008 to 15/12/2008 organized by EU-funded Euro-Arab Mashreq Gas Co-operation Centre (EAMGCC) based in Damascus through IPA Energy Consulting.
- Workshop on "Project Cycle Management& Economic Analysis "Damascus - Syria, from 1/11/2008 to 6/11/2008 organized by EU-funded Euro-Arab Mashreq Gas Co-operation Centre (EAMGCC) based in Damascus through IPA Energy Consulting.
- Workshop on " Real Time Pipeline Network Simulation" Egypt, Cairo, from 25/3/2008 to 27/3/2008 organized by EU-funded Euro-Arab Mashreq Gas Cooperation Centre (EAMGCC) based in Damascus through IPA Energy Consulting.

- Workshop on "Finance Management & Accounting" Damascus/Syria , 21/5/2007 to 25/5/2007 organized by EU-funded Euro-Arab Mashreq Gas Cooperation Centre (EAMGCC) based in Damascus through IPA Energy Consulting.
- Seminar "on green building & building efficiency" – china – 10/11 to 25/11/2006.
- Workshop on "EU Internal Market Legislation and Regulation" organized by EU-funded Euro- Arab Mashreq Gas Co-operation Centre (EAMGCC) based in Damascus through IPA Energy Consulting, Amman -Jordan 18th – 21st June 2006.
- "Eight Arab Energy Conference", Amman-Jordan, May (14th-17th), 2006.
- "Middle East Gas 2005 Conference and exhibition", Amman-Jordan, September. (5 -8), 2005.
- Training Course on "Comprehensive Training Program on Computer", Shiraz Cultural Center, Jerash/ Jordan (Feb. 2000 -Apr.2000)

Training Trainer

- A volunteer coach with the completion of training courses (USIAD) to give the volunteer in schools and universities, 2011:
 - >How do I create a leadership course?
 - >My money management course.
 - >Courses in the field of energy conservation.
 - >Another series of orientation session for students.
 - >Energy conservation and renewable energy.
 - >Financial management.
 - >Statistical analysis.
- Training courses to the staff of the ministry of Energy and other Jordanian ministries in financial management, project evaluation, o feasibility studies and financial analysis.

Published Researches and proceedings

- The causal relationship between savings and investment in Jordan (A prospective study for the period 1980-3012), journal of economics and sustainable development, 2015.
- The relationship between the investment in current assets and profitability and liquidity, (case study: ASE- industrial sector), Journal of Finance and Investment Analysis, Scienpress LTD London, United Kingdom 2015.
- The impact of the long-term financing at the risk & profitability of the companies (Analytical Study: industrial sector, ASE, Journal of Gaza Islamic University, Jan 2017.
- Capital Asset Pricing Model, Theory and Practice: Evidence from USA (20092016), International Journal of Business and Management; Vol. 12, No. 8; 2017, Published by Canadian Center of Science and Education.
- The Effect of risks on banking safety, Applied Study on Jordanian Traditional Banks (2005-2016), International Journal of economic and finance; 2017, Published by Canadian Center of Science and Education.

- The Impact of Economic Value Added & Return on Investment on the Changes in Stock Market's value, (Analytical Study: ASE: 2006-2015), International Journal of Business and Management; Vol. 12, No. 9 2017, Published by Canadian Center of Science and Education.
- The Impact of the General Level of Prices and Operating Profit on Economic Value Added (EVA) (Analytical Study: ASE 2001 - 2015), October 2017 Asian Social Science 13(11):142
- Applicability of the standards of (Basel III) Convention on the three financial institutions of the Islamic state of the Jordanian Islamic banking study, The Islamic Financial Leadership Conference in Agadir Morocco, Ebin Zohr University - December 2015.
- The Impact of Macroeconomic Indicators on Bitcoin Price, Jordan 2017, the academic Conference P7G162 which held in Prague from 31Oct. to 3Nov. 2017.
- Tourist Investment in Jerash Governorate, Reality and Challenges: Second Tourism Conference - Jerash 2018.
- The impact of financing SMEs on unemployment and GDP - Jordan 2018, the academic Conference which held in Prague from 24Apr. to 27 Apr.2019.
- The Impact of Small and Medium Enterprises on Gross Domestic Product and Unemployment: Evidence from Jordan 2009-2018, International Journal of Economics and Financial Issues, 2020, 10(2), 181-186., 2020. Scopus
- Factors-Affecting-Market-Capitalization-A-Practical-Study-Ase-1978-2019, INTERNATIONAL JOURNAL OF SCIENTIFIC & TECHNOLOGY RESEARCH VOLUME 9, ISSUE 03, MARCH, 2020. Scopus
- The Effect of Hybrid Computing on Internal Control Systems in Jordanian Commercial Banks, International Journal of Business and Social Science Vol. 11 , No. 8 , August 2020, ERA
- The Relationship Between E-learning During Coronavirus Pandemic and Job Burnout among Faculty Members in Public and Private Universities in Jordan, International Journal of Academic Research in Business and Social Sciences, (11) 11. , ERA
- The Moderating Effect of Financial Technology (Fintech) Innovation between Knowledge Management Infrastructure and Institutions Performance, World Wide Journal of Multidisciplinary Research and Development, (8) 1, 2022
- The Effect of Fiscal Policy on the Economic Growth: An Analytical Study, Evidence from Jordan (2005-2020),
-
- Universal Journal of Accounting and Finance (10) 3, 2022 Scopus
- Impact of the Exchange Rates and Trade Balance on Inflation Rates in Jordan: An Analytical Study (2005-2020),
- Empirical Economics Letters, 21 (4): (April 2022).ISI
- The Effect of Cost Efficiency on Profitability and Value: Evidence from Jordanian Banks Sector (2022), European, Asian, Middle Eastern, North African Conference on Management & Information Systems, Springer, Cham. Scopus
- Factors affecting middle eastern countries' intention to use financial technology, International Journal of Data and Network Science, Volume 7 No. 3 Pages: 973-1450 (Summer 2023), Scopus Q1
- The effect of big data governance on financial technology in Jordanian commercial banks: The mediation role of organizational culture, International Journal of Data and Network Science, Volume 7 No. 3 Pages: 973-1450 (Summer 2023) Scopus Q1

- Mediating Effect of financial Behavior on the Influencing of Financial Literacy and Financial Technology on Financial Development in Jordan SMEs, Journal of Hunan University (Natural Sciences), vol. 50 No.3 March 2023. Scopus Q2
- CONSEQUENCES TO THE STOCK MARKET CAUSED BY CURRENCY FLUCTUATIONS: JORDANIAN EVIDENCE, International Journal of Professional Business Review, vo. 8 No. 4 2023 Scopus Q3
- The extent of readiness of Jordanian commercial banks to implement Basel 3 requirements "Field Study 2020", The Arab Journal of Management, Vol. 44, p. 2 - June 2023
- The Impact of Covid-19 on Financial Markets Performance: An Empirical Study in Amman Stock Exchange, Quality-Access to Success, 2024/3/1.
- Dynamic relationship among carbon dioxide emissions, energy consumption and economic growth, Uncertain Supply Chain Management, Volume 12 Issue 2 pp. 1015-1024 , 2024.
- [Google Scholar](#)
- [Scopus](#)

Published Books

- Special Topics in Financial Management, Lambert Academic Publishing, Germany 2016.
- Principles of financial management, 2024.
- Financial analysis. (Under process)

Skills

- Computer skills (Software Windows, MS Office (Word, Excel, Power Point, Access), Internet)
- Communication, analytical, leadership Skills, and Time management.

All references are available upon request.

Last update: Feb. 2024