

Ziad Jalal Aldammagh | Associate Professor of Financial and Banking Sciences

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Nationality : Palestinian
Married | Date of birth: July, 7, 1973



Academic Qualifications

Level : **Doctore of Philosophy (Ph.D.)**
Field of study : Islamic Banking and Finance
Institute / University : International Islamic University of Malaysia (IIUM)
Located in : Malaysia
Graduation : 2010

Level : **Master**
Field of study : Business Administration
Major : Accounting & Finance
Institute / University : Islamic University of Gaza (IUG)
Located in : Palestine
Graduation : 2006

Level : **Bachelor**
Field of study : Banking and Finance
Institute / University : Al-Ahliyya Amman University (AAU)
Located in : Jordan
Graduation : 1995

Professional Experiences

➤ **Gaza University:**

- June 2019 — Vice President for Academic affairs
- September 2017 – Present - Lecturer (Associate professor), Accounting Department
I taught the following subjects: Accounting 1,2; intermediate accounting; Costs accounting, Auditing, Islamic accounting, financial institutions accounting, Tax accounting, government accounting, Management accounting, accounting theory, Financial statements accounting, information systems accounting, international accounting, international standards accounting, private accounting, feasibility study and project assessment, financial management, basics of investment, money and financial markets, research methodology, Accounting research projects.
- September 2018 – September 2019 - Dean of Faculty of Administrative and Financial Sciences
- September 2017 – September 2018 - Dean of Intermediate Studies
- September 2017 – September 2018 - Director of Educational and Vocational and Technical Training Center
- September 2012 – September 2017 – Dean of Faculty of Administrative and Financial Sciences

➤ **Lecturer, part time in some other Palestinian universities:**

- Alazhar University, subjects taught: monetary markets, Islamic finance
- Islamic University, I conducted supervision on post-graduate students

- Faculty of economy and Administrative Sciences, Open University. I taught financial management and supervised research projects.
- **Supervisor and Examiner of Master's and Doctoral thesis in Palestinian and Arab Universities (Egypt – Sudan)**
- **May 2007 – September 2007 - Executive Director, Palestinian Brokerage Financial Company**
 - Prepare economic feasibility studies
 - Follow-up required legal permits
 - Prepare administrative systems
 - Training personnel
- **November 2004 – October 2007- Executive director, Funding and Investment Department, Palestinian Islamic Bank**
 - Authorized signatory on behalf of the bank
 - Member of Credit & Risk Committee
 - Prepare organizational structure and job description
 - Prepare credit policy guide for the bank
 - Prepare monitoring and control of Credit
 - Prepare credit programs for all groups of employees
 - Prepare credit, Islamic banking and guarantee contracts templates
 - Train personnel on credit of Islamic banking and funding
 - Encourage traders and businesses to deal with the bank
 - Set up a set of subsidiaries such as real estates, insurance, brokerage, arbitration on commercial dispute, as well as micro-financing company.

February 1996 – November 2004 - Chairman, Commercial services and facilities Department, Arab Islamic Bank, Gaza branch

- An authorized signatory on behalf of the bank
- Head of the Commercial and facilities services
- A bank officer, Deposit department

Training Experiences

- Trainer at Palestinian Banking Institute
- Trainer of Entrepreneurship in Palestine
- Trainer with the national team for entrepreneurship
- Trainer in financing small projects
- Trainer for multiple courses (Feasibility Study, Credit Collection, Financial Corporate Analysis, Credit Analysis (1), (2), Credit Monitoring, Islamic Finance Formulas, Anti-Money Laundering)
- Certified financial broker at the Palestine Money Exchange (Bursa)

Commercial Arbitration and Dispute Resolution

- Chartered arbitrator in resolving financial, banking and international trade disputes, Palestinian Ministry of Justice, 2018
- Certified expert in resolving financial, banking and international trade disputes, Palestinian Ministry of Justice, 2020
- An arbitrator, member and secretary of the Board of Directors of the Commercial Arbitration Center

in the Gaza Chamber of Commerce and Industry, 2020

- Chartered arbitrator, member and head of the arbitration panel of the Arab Unity for Dispute Resolution, 2019
- Chartered arbitrator and advisor to the Egyptian Syndicate of International Arbitration Consultants and the Pioneers Center for International Arbitration, 2019
- Diploma of International Dispute Resolution and Settlement Methods from the Arab Institute for Studies - Arab Teachers Union, 2019
- Diploma in Real Estate Valuation from the Arab Institute for Studies - Arab Teachers Union, 2019

Memberships

- Member of the Board of Directors of the General Authority for Heritage, Culture and Arts
- Member of Dar Al Ber Charitable Society
- Founder member of Establishing Cooperative Society for Savings and Investment
- Member and secretary of Board of Trustees of Azhari institutes in Palestine
- Membership of multiple committees: Scientific Research Committee, The Quality Committee, University Systems Development Committee, Study Plans Development Committee of University Programs, The Zahra Campus Development Committee, and The Central Examination Committees.

Scientific Awards

- Palestine Islamic Bank Award for Scientific Research - Competition of University Excellence 2020
- Certificate of honor presented by the Supreme Council for Creativity and Excellence 2018

Software Skills

- **Microsoft Office (Word, Excel, Power Point, etc.)**
- **SPSS.**

Languages

- **Arabic:** Native
- **English:** Good

Publications

- A book entitled: Introduction to Islamic Accounting, Palestine, 2021
- A book entitled: Economic Feasibility Study and Project Evaluation, Palestine, 2021
- A book entitled: The role of Islamic instrument in economic development, Culture Publication house, Jordan: Amman, 2012
- Publishing several research articles in international indexed journals

	Paper Title	Date of Publication	Publisher
1.	Challenges that facing Islamic investment funds in the Palestinian economy	2020/12/11	International Journal of Economics and Business
2.	Business Incubators & Their Role in Entrepreneurship of	2020/4/1	International Journal

	Small Enterprises		Information Technology & Electrical Engineering (ITEE)
3.	The reality of vocational education and training in Palestine and its role in entrepreneurship	2020/1/23	Arab Journal of Management, First Issue, Volume 42 (2022), Egypt, Cairo
4.	The relationship of fundraising in supporting small enterprises	2019/10/28	Journal of Gaza University for Social Science, N (1), Palestine, Gaza.
5.	The impact of the ability to attract various forms of financing on the entrepreneurship of small enterprises	2019/5/23	Al-Azhar University Journal - Gaza (Social Sciences Series), p (1), n (21), Palestine
6.	The Impact of Bank Credit on Economic Growth in Palestine ”	2018/12/14	The Egyptian Journal of Legal and Economic Studies, Egypt, Cairo
7.	Murabaha sukuk and their role in financing the commercial sector in the economy	2017/12/17	Journal of Banking and Financial Research, P (5), Palestine, Ramallah
8.	Istisna'a Sukuk and their financial role in Palestinian mortgage	2015/4/13	Journal of Economics and Ecommerce - Ain Shams University, n (2), Egypt, Cairo.
9.	Alsalam Sukuk and their financial role in Palestinian agriculture sector	2015/2/12	Journal of Banking and Financial Research (1), p (2), Palestine, Ramallah
10.	Mudaraba sukuk and their financial role in economic projects	2015/1/15	The Journal of the Palestine Technical College - Deir Al-Balah (2), Gaza.
11.	Alsalam Sukuk and their financial role in Palestinian petroleum sector	2014/12/15	Islamic University Journal of Economic and Management Studies (n 2), p (23), Gaza.
12.	Ijarah Sukuk and their supporting role in Palestinian universities	2014/6/28	Journal of Palestine University for Research, n (8), p (2), Palestine, Gaza.
13.	The Diminishing Participant Sukuk and their Supporting Role in the Palestinian Charitable Endowment	2014/3/5	Journal of Palestine University for Research, n (9), p (2), Palestine, Gaza.
14.	Participation Sukuk and their role in supporting companies listed in Bursa Palestine	2013/7/14	Journal of Gaza University for Social Science, N (1), Palestine, Gaza.
15.	The role of Islamic Sukuk in supporting the general budget from an Islamic perspective	2012/10/1	Journal of Islam in Asia International Islamic, n (1), p (8), Malaysia
16.	The relationship of technological leadership to the success of small enterprises	2020/6/21	The First International Conference on Information Technology and Business - Gaza University, Palestine
17.	Arbitration and settlement of troubled bank debts	2019/7/26	The First International Conference on Arbitration Courts and Judicial Mediation (Vision 2030) - International Arbitration Pioneers Center Egypt, Cairo.
18.	The effectiveness of implementing the Istisna'a Sukuk in developing industrial sector of Gaza Strip	2019/4/11	The refereed and published international conference - Islamic finance prospects and challenges in Islamic, developing and developed countries

19.	Business incubators and their role in small projects success	2018/10/6	Third Conference of the National Forum for the system of creativity and leadership in Palestinian exhibition of emerging companies
20.	The role of Islamic Sukuk in supporting the general budget	2011/6/15	International Conference of the International Islamic University Malaysia - Kuala Lumpur
21.	Islamic Sukuk Risks and treatment methods	2010/3/13	International Conference of the International Islamic University Malaysia - Kuala Lumpur
22.	The role of Islamic Sukuk in supporting Islamic Waqf	2009/10/20	International Conference of the International Islamic University Malaysia - Kuala Lumpur
23.	The role of Islamic sukuk in supporting oil and gas	2009/9/4	International Conference of the International Islamic University Malaysia - Kuala Lumpur
24.	The role of Islamic sukuk in supporting small and medium enterprises	2009/9/4	International Conference of the International Islamic University Malaysia - Kuala Lumpur
25.	The role of Islamic sukuk in supporting partnership companies	2008/8/12	International Conference of the International Islamic University Malaysia - Kuala Lumpur
26.	The experience of the Palestinian Islamic Bank in investing employee funds	2007/7/3	International Conference of the International Islamic University Malaysia - Kuala Lumpur
27.	The role of finance in supporting the Palestinian product	2006/12/5	A local conference at the Islamic University of Gaza

Conferences

	Conference title	Participation	The date
1.	The international scientific conference: Palestinian women's issues between an international and national approach - between Gaza University and the Ministry of Women's Affairs	Chairman of the Preparatory Committee	2020/11
2.	The National Conference for Declaring the Results of the Survey of Violence in Palestinian Society - Gaza Strip - Palestinian Statistical Organization and the Ministry of Women Affairs	Attending	2019/12
3.	The International Scientific Conference entitled: Health and Human Rights, in cooperation between Al-Aqsa University and the Independent Commission for Human Rights	Member of the Scientific Committee	2019/10
4.	The international scientific conference: Israeli violations and their impact on the State of Palestine for human rights protectors in cooperation between Gaza University and the Independent Commission for Human Rights	Chairman of the Scientific Committee	2018/5
5.	The second scientific conference entitled: Jerusalem is the eternal capital of Palestine with its cultural, historical and civilizational heritage - Palestinian Authority for Culture, Arts and Heritage - Gaza	Scientific Committee Member	2018/4
6.	The National Conference: Unemployment of Graduates - Prospects and Solutions of the Islamic University of Gaza	Preparatory Committee Member	2018/2
7.	A workshop entitled: Developing the strategic objectives of the national implementation of Resolution 1325 of the State	Attending	2020/7

	of Palestine		
8.	A workshop entitled: E-learning and social distancing	Attending	2020/7
9.	A workshop entitled: A special meeting for university evaluation	Attending	2020/4
10.	A workshop entitled: E-learning - Reality and Improvement - University College of Applied Sciences in Gaza	Attending	2020/4
11.	A workshop entitled: Development of study plans at Gaza University - Gaza University	Presenting a working paper entitled: Developing the Structuring study plans for academic programs at Gaza University	2020/1
12.	Selection events of Palestine Ambassador for Heritage and Folklore - The Palestinian Authority for Culture, Arts and Heritage - Gaza	Preparatory Committee Member	2019/11
13.	A workshop entitled: The reality and future of Gaza Strip economy - Al-Isra University in Gaza	Presenting a paper entitled: The multiplicity of financing forms and their supporting role for small enterprises to achieve sustainable development	2018/12
14.	A workshop entitled: Towards Beit Al-Maqdis Electronic University	Presenting a paper entitled: Towards an Islamic Endowment Bank	2018/2
15.	A workshop entitled: The reality of vocational and technical education in Palestine - Gaza University	Submitting a paper entitled: The importance of vocational, technical education and training according to Education and Labor Ministries vision	2017/1
16.	A workshop entitled: Discussing the economic material in the Palestinian Central Bank draft - Palestine Monetary Authority	Attending	2016/10
17.	A workshop entitled: Islamic Sukuk - Palestinian Banking Institute – Palestine, Ramallah	Presenting a paper entitled: Introduction to Islamic Sukuk	2014/4