

Dr. Mu'ath Khalaif Al-Qaraleh

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Academic status: Assistant Professor.

Work place: Mu'tah University.

Nationality: Jordanian.

Date of Birth: 25/02/1990.

Address: Al Karak- Jordan.

Languages: Arabic: Native / English: Fluent.

Academic Qualifications

- Doctor of Philosophy (PhD) in Financing and Investment Management, Nottingham Trent University, UK (2019- 2023).
- Master's in Finance and Investment Banking- Nottingham Trent University, UK (2017- 2018).
- Certificate in Pre-Sessional English for Academic Purposes, Nottingham Trent University, UK (2017).
- Master's of Business Administration (MBA/ Finance), Mu'tah University, Jordan (2013- 2015).
- Bachelor in Finance and Banking Science, Mu'tah University, Jordan (2008- 2012).
- The general Secondary Education Certificate, Ministry of Education, Jordan (2008).

Professional Skills

- Good computer literacy (Word, Excel, Access, PowerPoint, Outlook, and Internet).
- Ability to prioritise and carry out tasks and draft flawless, concise and clear documents, even when working under pressure or within tight deadlines, and respond quickly to new demands, with high confidentiality.
- Demonstrates ability to function effectively within various team roles, including team leader.
- Possess good communication skills and human relationship skills.
- Good communication skills with both internal and external contacts.
- Sense of responsibility, organisation and initiative.

Work Experiences

- **December 2023- to date. Assistant Professor of Finance at the Faculty of Business/Mu'tah University- Jordan.**

Job Responsibilities: Teaching the following modules for the undergraduate level:

- Principles of Financial Management.
- Commercial Banking Management.
- Financing Management.
- Corporate Financial Management.
- Electronic Financial and Banking Services.

August 2015 - January 2016. Team Leader in the third stage of the Population Census Project; Department of Statistics- Jordan.

Job Responsibilities: Managing and controlling the work of four small groups of researchers in terms of:

- Ensuring the researchers have the tools they need in their daily work.
- Allocating them in different blocks with determining the beginning and ending points of the work.
- Writing a report at the end of every working day about what work is done and what is left. Also taking a random sample every week to check the work of researchers and provide them with feedback.
- **September 2014 – June 2015. Teacher at the Ministry of Education, Kathrabba Secondary School- Al Karak- Jordan.**

Job Responsibilities:

- Teaching the Accounting and the E-Commercial courses to students of the secondary level.
- **August 2012- November 2013: Bank Teller at the Housing Bank for Trade and Finance- Jordan.**

Job Responsibilities:

- Withdrawal and deposit money transactions.
- Marketing the bank's financial products and services.
- Making Internal and external money transfers (Swift and Western Union).
- Electronic clearing of the external checks.
- Exchange and deposit the internal checks.

Research experience

- **PhD Thesis:** "*Profitability and Efficiency of the UK Commercial Banks Over Periods of Unstable Markets: 2010-2021*", under the supervision of Dr Thao Nguyen; Dr Helen Knight; Professor Leighton Vaughan Williams, Nottingham Business School (NBS), Nottingham Trent University, UK.

The thesis has been directed to empirically investigate the financial performance (profitability and efficiency) of the UK commercial banks using an unbalanced panel dataset of 38 domestic and foreign commercial banks operating in the UK from 2010 to 2021. This period reflects numerous financial, political, and economic decisions and events, such as the post-2007/09 global financial crisis, the Basel Capital Accord (Basel III), Brexit, and the Covid-19 pandemic. The research investigated the association between UK commercial banks' profitability and presumed bank-specific (internal), industry-specific, and macroeconomic (external) explanatory variables. Also, the efficiency of UK commercial banks evaluated using two stages. In the first stage, the Data Envelopment Analysis (DEA) double bootstrap method was applied to examine bank efficiency scores, providing a comprehensive explanation and comparison of efficiency between different bank groups based on the size, ownership status and ownership structure. In the second stage, the research applied the methods of the Generalised Method of Moments (GMM, employing the system and difference estimators with both (one-step) and (two-step) procedures) to estimate the dynamic panel data models. The Ordinary Least Squares (OLS) and the Fixed Effect (FE) models are used for comparison. The research provided the basis for developing in-depth knowledge of the UK commercial banks to improve their financial performance (profitability and efficiency) and efficient decision-making by UK commercial bank managers. It also helps policymakers with future decisions to balance market conditions for banks, which contributes to overall economic stability.

Research in Progress

- **Al-Qaraleh, M., Nguyen, T., Knight, H., and Williams, V.L.** *"The Internal and external Determinants of Profitability of UK Commercial Banks over 2010-2023".*
- **Al-Qaraleh, M., Nguyen, T., Knight, H., and Williams, V.L.** *"Efficiency of UK Commercial Banks: A DEA double bootstrap approach".*
- **Al-Qaraleh, M., Nguyen, T., Knight, H.** *"Determinants of Bank Risk of UK Banking sector".*

Conferences

- **Al-Qaraleh, M.** *"Determinants of Bank Profitability: Evidence from the UK Banking sector".* The New Developments and Issues in Contemporary Financial Markets and Banking Conference (IFMB 2023), Nottingham, United Kingdom, 2023.

Attended Training Courses, Workshops, Seminars and Academic Activities

- Internal Assessor of a master's thesis in the field of Investment and Finance titled: Factors Affecting Credit Risk in Jordanian Commercial Banks Listed on the Amman Financial Markets (Mutah University/ Feb 2024).
- Completion and Viva Webinar (Nottingham Trent University/ Feb 2023).
- Effective Conference Presentation Skills (Nottingham Trent University/ Jan 2023).
- Exams-Invigilation Course (Leader and Assistant Invigilator Roles for Compute and Written Exams) (University of Nottingham/ Oct 2022).
- Introduction to Statistics for Doctoral Candidates (Nottingham Trent University/ Mar 2022).
- Introduction to SPSS for Doctoral Candidates (Nottingham Trent University/ Mar 2022).
- Accounting and Finance Research Seminar (Nottingham Trent University/ Mar 2022).
- Introduction to RStudio for doctoral candidates (Nottingham Trent University/ Feb 2022).
- Accounting and Finance Research Seminar Series (Nottingham Trent University/ May-Dec 2021).
- Managing your time and your doctoral project: Part 1 (Nottingham Trent University/ Apr 2021).
- Online Writing Retreat for PGRs with Nottingham Language Centre (Nottingham Trent University/ Apr 2021).
- Managing your time and your doctoral project: Part 2 (Nottingham Trent University/ Apr 2021).
- Virtual Writing Retreat (Nottingham Trent University/ Apr 2021).
- Teacher Training Course for PGRs (Nottingham Trent University/ Mar 2021).
- Using Mendeley to manage your references (Nottingham Trent University/ Feb 2021).
- Using RefWorks to manage your references (Nottingham Trent University/ Feb 2021).
- How to write a Data Management Plan (DMP) (Nottingham Trent University/ Feb 2021).
- Getting started with your literature review (Nottingham Trent University/ Jan 2021).
- Practical Presentation Skills (Nottingham Trent University/ Jan 2021).
- Doctoral Symposium (Accounting and Finance Research Group) (Nottingham Trent University/ Jun 2020).
- How to manage your research data (Nottingham Trent University/ Oct 2019).

- Effective Time Management (Nottingham Trent University/ Aug, 2019).
- Statistics 1: Means, Standard Deviations, Histograms (Nottingham Trent University/ Aug, 2019).
- Statistics 2: Z Distribution (Nottingham Trent University/ Aug, 2019).
- Lies and statistics: Critically evaluating numerical information (Nottingham Trent University/ Sep, 2019).
- Critical Thinking: What's That? (Nottingham Trent University/ Sep, 2019).
- Statistics - not as scary as you think! (Nottingham Trent University/ Nottingham Trent University/ Sep, 2019).
- Introduction to Researcher Development Framework & Professional Development (Nottingham Trent University/ Apr 2019).
- Project Approval, Research Design and Planning (Nottingham Trent University/ Apr, 2019).
- JCI Effective Leadership Official Training (Junior Chamber International (JCI), Certified- May 2018).
- Transformational Leadership in Practice Level 7 (NTU Green Academy, Certified- Feb 2018).
- Equipped 2 Lead (equipped2succeed in cooperation with Nottingham Business School (NBS), Certified- Nov, 2017).
- IELTS Exam Preparation Course (UCI English- Oxford International Education Group, Certified- May 2016).

References

- **Dr. Thao Nguyen**
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 Nottingham Trent University
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- **Dr. Helen Knight**
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- **Prof. Leighton Vaughan Williams**
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