## **Curriculum Vitae**

## Personal





Education

• Name: Abdulkarem Ali Saleh Al-Magharem, Ph.D.

• Nationality: Yemeni

• **Date of birth:** Feb.24, 1973.

• Address: Al-Hasabah Zone- TV Street- Sana'a- Yemen.

• E-mail: magharem2002@gmail.com

• **Mobile:** +967738477754

Research interests: Corporate Governance, Banking and Finance and Credit

Risk Management, Asset/Liabilities Management.

• Languages: Arabic and English.

## • 2016–2020(Feb.) **Ph.D. in Accounting**, Universiti Malaysia Terengganu, (Malaysia.( English-medium education system)

- 2005–2006 **Master's Degree in Accounting and Controlling,** The Hague University of Applied Sciences, Netherlands through (English-medium education system).
- 1992–1996 **Bachelor's degree in Accounting**, Sana'a University, Yemen.

## Work Experience

- 2021-Present Assistant Professor of Accounting and Finance and head of Academic Department, Faculty of Business and Finance, International University of Technology Twintech (IUTT). (English-medium education system).
- 2020-2021 Freelance Consultant and Assistant Professor of Accounting and Finance, Faculty of Business and Finance, International University of Technology Twintech (IUTT).
- 2007–2015 **Instructor**, Institute of Banking Studies, training and updating employees on Corporate Finance, Risk Management, Portfolio Management, International Financial Reporting Standards (IFRS), and Advanced Financial Management.
- 2007–2009 **Lecturer**, Lebanese International University–Sana'a (English-medium education system), teaching Corporate Finance, Financial Management and Principles of Accounting I & II.
- 1998–2015 **Different positions at the Central Bank of Yemen**, especially in the Banking Supervision Sector from 1998-2007 to audit and analyze banking systems by employing the CAMELS approach. Meanwhile from 2007-2015 **in the Accounting and IT Sector** where the main duty in this position was to manage and approve all accounting transactions including participation in managing national currency and reserves as an assistant and head of the sector.
- 1996–1998 **External Auditor** at a certified public accounting office to audit financial and non-financial company.

Courses	Accounting -International Financial Management     Audit -Accounting Information System     Finance -Corporate accounting     Advanced Financial Accounting
Activities	<ul> <li>A Member of Preparation Committee of Banking and Finance Program Specification, International University of Technology Twintech, 2021</li> <li>Many conferences and workshops inside and outside Yemen (e.g., Austria, Egypt, Jordan, Malaysia, Oman, Singapore, and UAE) in a variety of subjects</li> </ul>
Awards	• Graduate Special Funds award, Uniersiti Malaysia Terengganu (UMT), 2019 & 2020.
	• <b>Dutch government scholarship</b> (NUFFIC), highly competitive to study the master's degree in the Netherlands, 2005.
Research	<ul> <li>Best employee of the year by Central Bank of Yemen, 2000.</li> <li>Scopus Journals</li> </ul>
	<ul> <li>Al-Magharem, A. A. S, Che Haat, M. H., Hashim, H. A. &amp; Ismail, S. (2019). Corporate governance and loan loss provisions: A review. Journal of Sustainability Science and Management. 14(4), 228-24. http://jssm.umt.edu.my/wp-content/uploads/sites/51/2019/09/17.pdf</li> <li>Al-Magharem, A. A. S, Che Haat, M. H., Hashim, H. A. &amp; Ismail, S. (2020). The impact of ownership structure and macro-economic factors on credit risk: Evidence from Gulf Cooperation Council (GCC) countries. Journal of Sustainability Science and Management, 15(14), 134-148. http://jssm.umt.edu.my/wp-content/uploads/sites/51/2018/05/11 1-V15N3 .pdf</li> </ul>
	Papers presented and published in conference Proceedings:
	<ul> <li>Al-Magharem, A. A. S, Che Haat, M. H., Hashim, H. A. &amp; Ismail, S. (2018). The effect of corporate governance on loan loss provisions: A critical review. Paper presented at 20th Colloquium of the Malaysia and Singapore Society of Australia. Universiti Malaysia Terengganu, Kuala Terengganu, Malaysia. 8-9 February 2018.</li> <li>Al-Magharem, A. A. S, Che Haat, M. H., Hashim, H. A. &amp; Ismail, S. (2018). The impact of ownership structure and macro-economic factors on credit risk: Evidence from Gulf Cooperation Council (GCC) countries. Paper presented at the 5th International Conference on Accounting, Business and Economics, Universiti Malaysia Terengganu, Kuala Terengganu, Malaysia. 18-20 September 2018.</li> <li>Chainman and internal examiner of Viva Voce Examination of MBA Program, held at IUTT in 19<sup>th</sup> of June,2022 entitled "Factors Affecting Mobile Payment Adoption by Retailers in Yemen"</li> </ul>
	Supervisor of many Bachelor's degree thesis
Professional Membership	Member of the Yemeni Association of Internal Auditors.