

## CURRICULUM VITAE

**Full name:** Mais Saleh Ali Shaban

**Department/Faculty:** Department of Financial Technology /  
Faculty of Business

**University, City, Jordan:** Al-Zaytoonah University of  
Jordan, Amman, Jordan.

**E-mail:** M.shaban@zuj.edu.jo

**Homepage:**

1. <https://scholar.google.com/citations?user=ZeZZgRcAAAAJ&hl=en>
2. <https://www.scopus.com/authid/detail.uri?authorId=57208507459>
3. [https://www.researchgate.net/profile/Mais\\_Shaban](https://www.researchgate.net/profile/Mais_Shaban)



### 1. Personal Data

Nationality: Jordan

### 2. Education

- Ph.D. (Finance) 2018, University of Essex, Colchester, Essex, United Kingdom
- M.Sc. (Finance) 2011, Swansea University, Swansea, Wales, United Kingdom
- B.Sc. (Banking and Finance) 2009, Al-Yarmouk University, Irbid, Jordan

### 3. Ph.D. Dissertation

*Three Essays on Bank Capital Structure, Performance, and Financial Inclusion.*  
University of Essex, Colchester, Essex, United Kingdom.

### 4. Employment

#### Academic Positions

- Associate Professor, Department of Financial Technology, Al-Zaytoonah University of Jordan, Amman, Jordan
- Assistant Professor, Department of Financial Technology, Al-Zaytoonah



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University of Jordan, Amman, Jordan

2018- Present

- Graduate Assistant, Department of Banking and Finance, University of Essex, United Kingdom

2015-2018

- Instructor, Department of Banking and Finance, Al-Zaytoonah University of Jordan, Amman, Jordan

2013- 2014

### Administrative Positions

- Vice Dean of Graduate Studies, Al-Zaytoonah University of Jordan, Amman, Jordan – 2024-2025

### 5. Research Interests

Research interests include bank stability, bank performance, financial inclusion, digital financial services, and sustainable finance.

### 6. Membership in Scientific Societies and Associations

Research fellow, The Euro-Mediterranean Economists Association (EMEA).

### 7. Honors and Awards

- Best PhD student poster award, Essex Finance Centre Conference in Banking and Finance, 2017.
- Best PhD student poster award, Essex Finance Centre Conference in Banking and Finance, 2016.
- Winner of the financial accounting prize from A.M Best (London), 2010.

### 8. Teaching Experience

- *Undergraduate Courses*

Managerial Finance 1, Managerial Finance 2, Investment Management, Financial Analysis, Small Business Finance, Bank Management.

### 9. Grants

Making Work Healthy: Children and Women's Health in Jordan. 2024, Al-Zaytoonah University of Jordan, 11,575JOD.



## 10. Membership of Committees

- **University**
  - AACSB accreditation committee (2020-2024)
  - Computing committee (2020-2021)
  - Strategic Planning committee (2020-2021)
  - Quality assurance (2020-2021)
  - Academic research committee (2019-2020 / 2023-2024)

## 11. Professional and Scientific Meetings

- *Participation in Scientific meetings*
- EMEA & ECCO side event at COP29 “Unlocking Climate Finance in the Mediterranean” 14 November 2024.
- Euro-Mediterranean and African Network for Economic Studies (EMANES) Hybrid Annual Conference 2022, “social inclusion and mechanisms for social protection for the Mediterranean and Africa” 15-16 December 2022.
- Euro-Mediterranean Network for Economic Studies (EMNES) Virtual Annual Conference 2021, “Pillars for inclusive, sustainable and resilient growth and innovative socio-economic models post COVID-19 pandemic in the Mediterranean and Africa” 8-9 December 2021.
- The 17<sup>th</sup> Annual international conference for business (SICB 2021), “The digital economy and Business Analytics”, 25-27 October 2021.
- Euro-Mediterranean Network for Economic Studies (EMNES) Virtual Annual Conference 2020, “What Pillars for Resilience of the Socio-Economic Models Post COVID-19 Pandemic in the Mediterranean?”, 17-18 December 2020.
- EMGN annual conference, “Beyond Crisis Mitigation: the Role of Mediterranean Credit Guarantee Schemes in Boosting the Post-COVID-19 Recovery” 3 December 2020
- Essex Conference on Financial Inclusion 2020 — Mainstreaming financial inclusion 6 November 2020
- EMEA Webinar series in response to COVID-19 May – July 2020
- AMF-FIARI Webinar series (Financial inclusion task force) May – July 2020
- EMGN credit guarantee schemes network, Cairo, Egypt, (16/12/2019 – 17/12/2019)
- EMEA Research Fellowship Programme, Barcelona, Spain (10/09/2019 – 02/10/2019)
- International conference on public policy and management, Indian institute of management, Bangalore, India, (22/08/2019 – 24/08/2019)
- EMNES annual conference, Brussels, Belgium, (27/06/2019 – 03/07/2019)
- IFIN 2018, the Adam Smith Business School, University of Glasgow, Scotland, 11-12<sup>th</sup> November 2018
- EMNES policy workshop, Piran, Slovenia, (24/10/2018 – 26/10/2018)



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- Wolpertinger conference, Modena, Italy (29/08/2018 – 01/09/2018)
- Accounting and Accountability in Emerging Economies Conference, University of Essex, United Kingdom, (27/06/2018)
- Wolpertinger conference, Santander, Spain (30/08/2017 – 02/09/2017)
- International Rome Conference on Money, Banking and Finance, Rome, Italy (01/12/2016 - 02/12/2016)
- Wolpertinger conference, Verona, Italy (31/08/2016 – 03/09/2016)
- Essex summer school in social science data analysis and collection, University of Essex, United Kingdom, (13/07/2015 – 24/07/2015)

## 12. Publications

### Journal publications:

- **Sha'ban, M.**, Ayadi, R., Fourouheshfar, Y., Challita, S., & Sandri, S. (2024). Digital and Traditional Financial Inclusion: Trends and Drivers. *Research in International Business and Finance*, 102528.
- Al-Zoubi, M., & **Sha'ban, M.** (2023). Bank performance, capital and size: a comparative analysis in MENA and EU. *Eurasian Economic Review*, 13(3), 677-702.
- **Sha'ban, M.**, Girardone, C., Sarkisyan, A., & Arun, T. (2023). On the relationship between financial inclusion and bank performance. *Economic Notes*, e12225.
- Sandri, S., Alshyab, N. and **Sha'ban, M.** (2022). The effect of digitalization on unemployment reduction. *New medit: Mediterranean journal of economics, agriculture and environment= Revue méditerranéenne d'économie, agriculture et environnement*, 21(4), pp.29-39.
- **Sha'ban, M.**, Girardone C., & Sarkisyan A. (2019) Cross-country variation in financial inclusion: a global perspective, *The European Journal of Finance*, DOI: [10.1080/1351847X.2019.1686709](https://doi.org/10.1080/1351847X.2019.1686709)

### Book Chapters:

- **Sha'ban, M.**, Girardone, C. and Sarkisyan, A., 2022. Bank Capital and Reputational Risk. In *Digital Economy, Business Analytics, and Big Data Analytics Applications* (pp. 497-507). Cham: Springer International Publishing.
- **Sha'ban M.**, Girardone C., Sarkisyan A. (2019) Financial Inclusion: Trends and Determinants. In: Gualandri E., Venturelli V., Sclip A. (eds) *Frontier Topics in Banking*. Palgrave Macmillan Studies in Banking and Financial Institutions. Palgrave Macmillan, Cham.

### Other publications (Policy papers/ Studies):

- Ayadi, R., & **Sha'ban, M.** (2024). Guarantee Schemes and MSMES' Access to Finance. EMEA-EMGN policy paper <https://euromed-economists.org/download/guarantee-schemes-and-msmes-access-to-finance/>



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- Ronco, S., & **Sha'ban M.** (2023). Food Security in the Mediterranean Region: an entrepreneurial perspective from Egypt, Tunisia, and Lebanon. EMEA-Investmed policy paper. <https://euromed-economists.org/download/food-security-in-the-mediterranean-region-an-entrepreneurial-perspective-from-egypt-tunisia-and-lebanon/>
- **Sha'ban M.** (2023). The Role of Guarantee Schemes in Promoting Financial Inclusion: The Impact of Digital Solutions. EMEA-Investmed policy paper. <https://euromed-economists.org/download/the-role-of-guarantee-schemes-in-promoting-financial-inclusion-the-impact-of-digital-solutions/>
- Ayadi, R., & **Sha'ban M.** (2021). Assessing the role of Credit Guarantee Schemes in the Southern Mediterranean – Pre and During Covid-19. EMEA study. EMEA-EMNES SURVEY – MAY 2021. <https://euromed-economists.org/download/assessing-the-role-of-credit-guarantee-schemes-in-the-southern-mediterranean-pre-and-during-covid-19/>
- Ayadi, R., Challita, S., and **Sha'ban, M.**, (2021). Financial Inclusion in the Southern and Eastern Mediterranean Countries. EMEA study. <https://euromed-economists.org/download/financial-inclusion-in-the-southern-and-eastern-mediterranean-countries/>
- Ayadi, R., & **Sha'ban M.** (2020). Digital financial inclusion: A pillar of resilience amidst COVID-19 in the Mediterranean and Africa. EMEA policy paper. <https://euromed-economists.org/download/digital-financial-inclusion-a-pillar-of-resilience-amidst-covid-19-in-the-mediterranean-and-africa/>
- Ayadi, R., Abdullah, S., Alshyab, N., Barnieh, K., Belarbi, Y., Challita, S. ... Zaki, C. (2020). Covid-19 in the Mediterranean and Africa: Diagnosis, Policy Responses, Preliminary Assessment and Way Forward Study. EMEA study. <https://euromed-economists.org/download/covid-19-in-the-mediterranean-and-africa-diagnosis-policy-responses-preliminary-assessment-and-way-forward-study/>