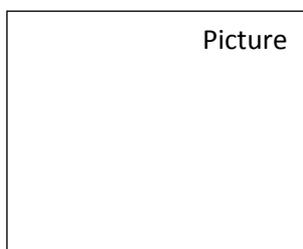


نموذج السيرة الذاتية باللغة الانجليزية



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Publications	<ol style="list-style-type: none"> 1. Sha`ban M., Girardone C., Sarkisyan A. (2019) Financial Inclusion: Trends and Determinants. In: Gualandri E., Venturelli V., Scip A. (eds) Frontier Topics in Banking. Palgrave Macmillan Studies in Banking and Financial Institutions. Palgrave Macmillan, Cham 2. Sha'ban M., Girardone C., & Sarkisyan A., (2019) Cross-country variation in financial inclusion: a global 			

	<p>perspective, The European Journal of Finance, DOI: 10.1080/1351847X.2019.1686709 Ayadi, R., & Sha'ban M., (2020) Digital financial inclusion: A pillar of resilience amidst COVID-19 in the Mediterranean and Africa. EMEA policy paper.</p>
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