

Authors' Biography

Dr. Ouidad YOUSFI

Dr. Ouidad YOUSFI is an assistant professor of Finance at *Management Research in Montpellier* (MRM) in the University of Montpellier (France). She is also at *Finance Internationale et Stratégie des affaires* (Fiesta) in the Institut Supérieur de Gestion of Tunis (Tunisia). She has teaching experiences in mathematics, financial mathematics, statistics, probabilities, market finance in several institutions (IUT of Montpellier, IAE de Montpellier, Nanterre University of Nanterre, Paris Dauphine University, Creteil Val de Marne University). She is interested in private equity, liquidity problems, asymmetric information problems and Islamic finance. She has several publications in *Banks Markets and Investors BM&I*, *Journal of Behavioral Finance*, *Journal of Economic Research* and *IUP Journal of Corporate Governance*. She is also a referee for *revue Etudes en Economie Islamique*, *Applied Financial Economics*, *Journal of Accounting in Emerging economies*. She participated at many conferences and seminars in France and abroad. She is currently working on Asymmetric information based on contractual approach, Innovation, Islamic and conventional Private equity, Liquidity of options markets. Her contact details are ouidad.yousfi@univ-montp2.fr.

Brett Doran

Brett Doran is a PhD Candidate in Finance at the Department of Accounting, Finance and Economics, Griffith Business School, Griffith University. Mr Doran completed his Bachelor of Commerce with First-Class Honours in 2012. Mr Doran's research interests include retirement outcomes and sequencing risk. Brett's PhD research is investigating the design of defined contribution plans, particularly target date funds and dynamic lifecycle strategies. His email address is: brett.doran@griffithuni.edu.au

Professor Michael E. Drew

Professor Michael E. Drew is Professor of Finance, Department of Accounting, Finance and Economics, Griffith Business School, Griffith University. In addition to prior academic appointments at the Australian National University and QUT, Professor Drew has held senior industry and trustee committee appointments with the

Queensland Investment Corporation (QIC) Limited and QSuper. Professor Drew's research has studied and developed new approaches to the design of the default option in superannuation funds, as well as devising winning strategies for lifecycle and target date funds. His email address is: michael.drew@griffith.edu.au

Dr Mahmood Nathie

Dr Mahmood Nathie is Senior Research Fellow, Department of Accounting, Finance and Economics, Griffith Business School, Griffith University. Dr Nathie is a specialist in Islamic banking and finance. His research areas include the desirability of Islamic equity investment, portfolio construction and the evaluation of Islamic banking and financial service models. Dr Nathie has also actively fostered collaborative initiatives with global academic and financial institutions for researching and teaching all facets of Islamic finance. His email address is: m.nathie@griffith.edu.au

Dr. Mohd Yahya Mohd Hussin

Dr. Mohd Yahya Mohd Hussin is a financial economist with research and teaching experiences in Islamic economics, Islamic capital markets and Islamic finance. Dr. Mohd Yahya received his BA in Sha'riah & Economics from the University of Malaya, MA in Islamic Economics & Econometrics from the National University of Malaysia and Ph.D in Islamic Capital Market from University of Malaya. He is currently a Senior Lecturer in the Department of Economics, Faculty of Management and Economics, Universiti Pendidikan Sultan Idris (UPSI), 35900, Tanjong Malim, Perak, Malaysia. He has more than 20 papers published in refereed academic journals to his credit and has presented over 20 research papers at professional conferences. Dr. Mohd Yahya is currently supervising two Ph.D candidates and he is the co-editor of *Journal of Contemporary Issues and Thought*. His contact details are: yahya@fpe.upsi.edu.my.

Dr. Fidlizan Muhammad

Dr. Fidlizan Muhammad is a financial economist with research and teaching experiences in Islamic economics, capital markets and Islamic finance. Dr. Fidlizan received his BA in Sha'riah & Economics from the University of Malaya, MA in Islamic Economics from the National University of Malaysia and Ph.D in Islamic Finance from the University of Malaya. He is now a senior lecturer in the Department of Economics, Faculty of Management and Economics, Universiti Pendidikan Sultan

Idris (UPSI), 35900, TanjongMalim, Perak, Malaysia. His contact email is: fdlizan@fpe.upsi.edu.my

SalwaAmirahAwang

SalwaAmirahAwang is a managerial and languages with research and teaching experiences in Islamic Finance, Islamic Management, and English Education. SalwaAmirah received his BA in Sha'riah& Management from the University of Malaya, MA in TESL from the Putra University of Malaysia. She is now a tenured Lecturer in the Department of General Studies, Polytechnic of Sultan Azlan Shah (PSAS), 35900, TanjongMalim, Perak, Malaysia. Her contact email is: salwa@psas.edu.my

Dr. NurFakhzan Marwan

Dr. NurFakhzan Marwan is a lecturer in Economics with research and teaching experiences in Islamic economics and international trade. Dr. NurFakhzan received her BEcon. andMEcon. from the Waikato University, New Zealand, and Ph.D in Islamic Economics from the Durham University, UK. She is now a lecturer in the Department of Economics, UniversitiTeknologi Mara, Pahang, Malaysia. She has more than 10 papers published in refereed academic journals to her credit. Her contact email is: nurfakhzan@kedah.uitm.edu.my

Dr. Azila Abdul Razak

Dr. Azila Abdul Razak is a lecturer in economics and Islamic finance with research and teaching experiences in Islamic microcredit and Economics. Dr. Azila received his BEcon.,MEcon. From the National University of Malaysia and Ph.D in Islamic Finance from the Durham University, UK. She is now a senior lecturer in the Department of Economics, UniversitiPendidikan Sultan Idris, 35900, TanjongMalim, Perak, Malaysia. She has more than 7 papers published in refereed academic journals to her credit. Dr. Azila is currently supervising two Masters candidates. Her contact email is: azila@fpe.upsi.edu.my

Dr. Fatmazolehriis

Dr. Fatmazolehriis a Teacher researcher in accounting science with experiences in some research fields such as corporate governance, Islamic finance, earnings management. Dr. Fatma has edited and published books dealing with audit quality, earnings

management and Islamic finance with articles in refereed academic journals. Her contact email is: Zehri_fatma@yahoo.fr

Al-Hersh Najya

Al-Hersh Najya is a Phd Scholar, researcher in accounting science and Finance with experiences in some research fields such as corporate governance, Islamic finance, earnings management. Al-Hersh Najya has published her master degree's research as book dealing with Islamic finance. Najya received his Bachelor degree in Accounting from the Higher Institute of Management Tunis, Tunisia, and Master degree in Accounting and Finance from the University of Economics Sciences and Management, Sfax, Tunisia. She is, actually, working as a business analyst for STB bank Tunisia. Her contact email address is: elherchnegia@gmail.com

Dr. Faten zoghلامي

Dr. Faten zoghلامي is a researcher and assistant professor in high institute of accounting and business administration, Manouba University, Tunisia. She is teaching several courses related to corporate and market finance, such as bond management, asset management, risks management, Islamic finance, and treasury management. In the research area, Dr. Faten zoghلامي is interested especially with two axes those are: asset pricing within a behavioural framework and the Islamic finance issues and challenges. She has six papers published in refereed academic journals. Dr. Faten supervised five masters' thesis.

Dzuljastri Abdul-Razak

Dzuljastri Abdul-Razak is Associate Professor at the Department of Finance, Kulliyah of Economics and Management Sciences, International Islamic University Malaysia, Malaysia. He earns his PhD in 2011 from Universiti Sains Malaysia in Islamic Banking and Finance. He teaches marketing, bank management, bank marketing, Islamic products and services and Islamic financial planning. His areas of interest are Islamic home financing, Islamic micro credit, equity financing, personal finance, service quality in Islamic banking, *maqasid al-Shariah* and financial crisis from an Islamic perspective. He has published a number of articles in *Review of Islamic Economics*, *International Journal of Islamic and Middle Eastern Finance and Management*, *Global Journal of Finance and Economics*, *JKAU Islamic Economics*, *Journal of Islamic Marketing* and *American Journal of Applied Sciences*, to mention some. His contact email is: dzuljastri2000@yahoo.com; dzuljastri@iium.edu.my

Hanudin Amin

Hanudin Amin is a lecturer at the Universiti Malaysia Sabah – Labuan International Campus. He teaches Islamic banking practice, mutual fund management, Islamic accounting, banking management, research method, issues in Islamic finance, international banking and financial statement analysis, to name a few. His areas of interest are Islamic banking, Islamic accounting and Islamic marketing. He has published journal articles in *Journal of Internet Banking and Commerce*, *International Journal of Business and Society*, *Labuan Bulletin of International Business and Finance and Management Research Review*, to mention some. He is currently working as a PhD candidate at the IIUM Institute of Islamic Banking and Finance (IIiBF) in Damansara, Kuala Lumpur, Malaysia. His contact email is: hanudin_zu@yahoo.com; hanudin@ums.edu.my

Dr. ShanmugamMunuswamy

Dr. ShanmugamMunuswamy is an academician with teaching and research experience for more than three decades in India and abroad. During 2009-2010, he was a consultant for a Malaysian company which started a new business model in India. Dr. Shanmugam obtained his Ph.D. from University of Madras. The other degrees he acquired from the same university include, M.Com. M.Phil, and M.Ed. an Associate member in the Malaysian Institute of Accountants. Currently, he is a full time Associate Professor at University Tun Abdul Razak, Malaysia and also the Programme Director for the Bachelor for Taxation. His areas of research interest include Corporate Performance Evaluation, Islamic finance, Auditing, and Accounting. He has presented several research papers at international conferences and published research articles in selected journals. He was the co-researcher for a funded project on ‘Auditor Independence and Non-audit Services in Malaysia’. Besides this, he is actively involved in writing case studies. He has co-authored a text book on ‘Principles of Accountancy’ for the government of Tamil Nadu, India which is currently used as a text book for the higher secondary students. His contact email is: shanmugam@unirazak.edu.my, drshan56@gmail.com.

Dr. S. Govindaraju

Dr. S. Govindaraju is an Applied Statistician with consulting, research and teaching in Statistics, Linear Algebra, Multivariate Analysis, Statistical Quality Control, Artificial Intelligence, and Expert Systems. He has successfully completed five

major research projects funded by the Department of Science and Technology, University Grants Commission and Electronics Commission of the Government of India. Dr. Govindaraju received his B.Sc., M.Sc. and Ph.D. degrees from the University of Madras, India. He started his career as an Assistant Professor in the Department of Statistics, Madras Christian College, Tambaram and retired as the Professor and Head in the same department. After his retirement in 2008, he is currently working as the Professor of Bio-Statistics in Chettinad Medical University, Chennai. He is in the teaching profession for more than four decades teaching undergraduate, post-graduate and research scholars. He has authored 16 Books and 50 papers published in various referred journals to his credit. Two of his books were funded by the University Grants Commission and another two books were funded by the Department of Science and Technology, New Delhi. His book, 'Tirukkural in Ancient Scripts' has been kept as a reference manual for learning evolution of Indian Scripts in several universities worldwide. His book, History of Indian Mathematics (in Tamil) traces the history of Mathematics in India and has been cited as one of classical books on Indian Mathematics. He has Supervised 15 Ph.D. and 40 M.Phil. Students and provided research consultancy services to more than 400 Ph.D. Research Scholars of different universities in India. His areas of consultancy include Bio-Medical Sciences, Health Sciences, Nursing, Social Sciences, Commerce, and Information Technology. Dr. Govindaraju is giving lectures on Research Methodology, Multivariate Data Analysis, and Statistics to researchers of several Indian Universities and has presented about 100 papers in various national and international conferences. His contact email is: sg_raj49@yahoo.co.in.

Roger Jabaly

Roger Jabaly is a Communication Strategist, with consulting and multinational experience in providing strategic communications insights to companies in different industries among which are Oil & Gas, Transportation, and Services. As a senior consultant at Hill+ Knowlton Strategies, a global PR firm, he provided strategic support to major clients in the Middle East. Before Joining H+K Strategies, he acted as the Business Support Manager for Middle East & Asia at Borealis AG Abu Dhabi, a multinational plastics producer based in Vienna, Austria. Mr. Jabaly received his BA from Notre Dame University, Lebanon, M.A. in Communications, Marketing and Media from the Paris Sorbonne University Abu Dhabi and CELSA, where he graduated top of his class and earned a "Strategic Communications: International Perspectives" Certificate from Columbia University in the City of New York. He is

now living in Toronto, Canada. His contact details are: rogerjabaly@hotmail.com;
Cell phone: +1 647 808 7430

Salmeen Al Ameri

Salmeen Al Ameri was appointed Commercial Director Khalifa Port of Abu Dhabi Terminals (ADT) in 2011; he brings 11 years of experience in sales, marketing and strategic planning to the position. Mr. Al Ameri is responsible for commercial operations at ADT's four Abu Dhabi ports and headed the business transition from Port Zayed, a historical port near the city centre, to the new Khalifa Port - the first semi-automated container terminal in the Middle East. Before taking his current role, he held another senior commercial position at ADT and Abu Dhabi Seaport Authority. He holds a bachelor's degree in business administration from the United States and completed a master's degree in Communications, Marketing & Media at Paris-Sorbonne University Abu Dhabi and CELSA. His contact details are: salmeen4008@hotmail.com

Dr. Wafica Ali Ghoul

Dr. Wafica Ali Ghoul researches entrepreneurship and Islamic finance. Educated in Lebanon, UK and USA. Taught finance in USA for a decade; returned to Lebanon as a Fulbright Scholar; teaches and does research at universities in Lebanon including Lebanese International University; contributing writer to Union of Arab Banks' Research Center Publications; published about entrepreneurship in Edward Elgar books titled "Entrepreneurship in Asia", "Religion&Entrepreneurship", "World Encyclopedia of Entrepreneurship"; published in USA & UK journals, contributed to Global Islamic Finance Report (GIFR2010), GIFR2013; presented at conferences organized by Islamic Development Bank, Qatar Foundation, Gulf Research Center in Cambridge University, and Durham University.

Dr. Mahmood Ahmed

Dr. Mahmood Ahmed is an executive vice president and head of Islami Bank Training and Research Academy (IBTRA), Regional Centre, Chittagong, Bangladesh. He is the co-author of Text Book of Islamic Banking published by Islamic Economics Research Bureau, Dhaka. Besides, he wrote three books, in Bengali, titled "TakarGondho (The Smell of Money)," published by Ahsan Publications, Dhaka, "IslamiAdorsho" (Islamic Ideology), published by Professors publications, Dhaka,

and “IslamiKhudroRin: Totto O Proyouge” (Islamic Microcredit: Theory and Practice) published by the Bangladesh Institute of Islamic Thought. Dr. Ahmed translated in Bengali three books of Dr. UmerChapra which were published by the Bangladesh Institute of Islamic Thought (BIIT). The books are: (1) Islam and Economic Development, (2) The Future of Economics in the Perspective of Islam, and (3) Decline of Muslim Civilization: Causes and Remedies. Dr. Ahmed is a consultant of Islamic microfinance development programme. He contributed to Islamic Development Bank, Jeddah Microfinance Development Programme (IDB-MDP) Bangladesh. He also won an international bid of the Microfinance Support Centre (MSC) under the Ministry of Finance, Uganda, for providing Islamic microfinance consultancy as chief consultant. Dr. Ahmed presented papers on Islamic Economics, Finance and Banking in international conferences in home and abroad. On this occasion, he travelled India, Egypt, Malaysia, Dubai, Abu Dhabi, Brunei, Singapore, Saudi Arabia as a resource person of Islamic Development Bank (IDB), Jeddah. Dr. Ahmed contributed 25 articles in the Professional Journals of Islamic Economics, Finance and Banking published in home and abroad. Dr. Ahmed obtained B.Com. (Hons), M. Com. in finance from university of Dhaka and Ph.D in economics from Institute of Bangladesh Studies (IBS) of Rajshahi university, Bangladesh. He participated in an “International Training Course on Islamic Banking” in Islamic Republic of Iran. Dr. Ahmed is a life member of Bangladesh Economic Association (BEA) and Bangladesh Institute of Islamic Thought (BIIT) and involved with other research organizations in home and abroad. He is a member of Editorial Advisory Board of the ‘Lahore Journal of Economics’ published from Lahore School of Economics.

MaksudaKhatun

MaksudaKhatun is a Lecturer at Bangladesh Institute of Bank Management (BIBM). She did her BBA and MBA in Accounting and Information Systems from University of Dhaka, Bangladesh. She has involved in coordination of different training courses and workshops organized by BIBM. She is Conducting classes for top and mid- level bank executives in training programs, for students in Masters in Bank Management (MBM) Program and Evening Masters in Bank Management (EMBM) Program. Her related areas for conducting classes are credit appraisal and management, Islamic banking and finance, micro and small enterprise financing, SME credit risk management, SME delinquency management etc. Besides the regular jobs she is to work as an internal auditor of BIBM. She has professional training on different areas like, Foundation Training Course for the Bank Officials, Training on SME Credit

Risk Management, Training on SME Delinquency Management, Training of Trainers (ToT), and Empirical Research Methodology.

Roza Hazli Zakaria

Roza Hazli Zakaria is a senior lecturer in Economics Department, Faculty of Economics University of Malaya, Malaysia. Her research interest is Islamic Banking, Islamic Economics and Behavioral Economics.

Siti Rohaya Mat Rahim

Siti Rohaya Mat Rahim is currently a lecturer at the Faculty of Business and Finance, Universiti Tunku Abdul Rahman (UTAR). She holds a Bachelor of Economics (Human Resource Economics) from the Universiti Malaysia Sabah and Master of Economics from the University of Malaya. Prior to her current position, Siti Rohaya has been with UiTM MARA, Malaysia since 2011 as a part-time lecturer. She has taught Microeconomics and Macroeconomics in Faculty of Business Management. Her major research interests include banking in the area of Islamic and conventional banks. She is currently pursuing her PhD in economics at Universiti Putra Malaysia.