



Haneen Al-Khawaja



Amman



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+ 962785016262

PROFILE

Ability to design and conduct scientific research in the fields of financial sciences, banking, and business administration, analyze financial data, and comprehend the financial performance of institutions to make strategic economic decisions. Experience in effectively planning and managing financial resources, including budget management and providing financial advice. Ability to use financial and banking technology tools and software to facilitate research and analysis. Capability to teach financial and banking subjects to students and guide student research.

Personal Data

Marital status: Married

Nationality: Jordanian

EDUCATION

PH.D – Financial technology/ Financial and E-Banking, Faculty of Finance and Administrative Sciences, Almadinah International University, Selangor, Malaysia, 2020, (Excellent Rate)

Master – Financial Management/Banking, Faculty of Financial and Banking, Red Sea University, Port Sudan, Sudan, 2014, (Excellent Rate)

Bachelor - Mathematics, Faculty of Science and Art, Jordan University of Science and Technology, Irbid, Jordan, 2005. (Very Good)

WORK EXPERIENCE

- (01/03/2024- Present) Assistant Professor, Department of Financial Technology and Banking - Faculty of Business Administration, Ajloun National University, Jordan.
- (01/09/2021- Present) Visiting Scholar, Swiss FinTech Innovation Lab, University of Zurich, Switzerland.
- (1/2/2024- 1/12/2024) Research Assistant/Honorary fellowship program, Applied Science Research Center, Applied Science Private University, Amman, Jordan
- (1/1/2021-1/1/2024) Research Assistant, Faculty of Business Administration, Amman Arab University, Amman, Jordan.
- (1/2/2015- Present) Editor and Reviewer, International Center for Scientific Research and Studies (ICSRS)
- (1/2/2021- Present) Editor and Reviewer, Journal of Administrative Sciences and Fintech (JASF)
- (1/9/2006- 1/8/2007) Teacher, Ministry of Education in the Hashemite Kingdom of Jordan, Al-Mafraq, Jordan.



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SKILLS

- Introduction to FinTech course: institute of banking studies, 2024
- FUNDAMENTALS OF BANKING SCIENCE certificate: the administration of Jordan University Gate academy, (20) Hours, 16-24/7/2023.
- Training course (practicing work in Universities and colleges): from accreditation and quality assurance center at Yarmouk University, (30) Hours, 18-31/2/2022.

Languages

- Arabic: Mother tongue
- English: (Reading, Writing and Conversation)

PROFESSIONAL ACTIVITIES

- Computer skills: International Computer Driving Licence (ICDL) Issued by UNESCO Cairo Office.
- Special university courses: SPSS, Visual Basic, Mat lab, Mathematica.

REFEREED INTERNATIONAL JOURNALS

- Alshehadeh, A.R., Elrefae, G.A., Yaseen, S.G., Aljawarneh, N.M., **Al-Khawaja, H.A.** Accounting data governance and its influence on financial report quality: Insights from commercial banks, Journal of Infrastructure, Policy and Development., 2024, 8(4), 3222. **(Scopus Q2, Impact factor 0.7, web of science)**
- Al-Omari, R., Oroud, Y., Makhlof, M. H., Alshehadeh, A. R., & **Al-Khawaja, H. A.** (2024). The impact of profitability and asset management on firm value and the moderating role of dividend policy: Evidence from Jordan. Asian Economic and Financial Review, 14(1), 1-11. **(Scopus Q2).**
- Althunibat, A., Alsawareah, B., Maidin, S.S., ...Zaqaibeh, B., **Al-Khawaja, H.A.** Detecting Ambiguities in Requirement Documents Written in Arabic Using Machine Learning Algorithms, International Journal of Cloud Applications and Computing This link is disabled., 2024, 14(1). **(Scopus Q2)**
- Kaba, A., Eletter, S., ElRefae, G., Alshehadeh, A., & **Al-khawaja, H.** (2024). Students' academic performance before, during, and after COVID-19 in F2F and OL learning: The impact of gender and academic majors. International Journal of Data and Network Science, 8(2), 667-678. **(Scopus Q1).**
- Alshehadeh, A., Elrefae, G., Qirem, I., Hatamleh, H., & **AlKhawaja, H.** (2024). Impact of profitability on investment opportunities and its effect on profit sustainability. Uncertain Supply Chain Management, 12(2), 871-882. **(Scopus Q1).**
- Elrefae, G.A., Alshehadeh, A.R., Albzour, O.F.A., **Al-Khawaja, H.**, Aljawarneh, N.M. The entrepreneurship of accounting work and its role in reducing information asymmetry: Evidence from insurance companies Uncertain Supply Chain Management, 2024, 12(1), pp. 101–114. **(Scopus Q1).**
- Althunibat, A., Mahmood, M., Alnuhait, H., Almanasra, S., **Al-Khawaja, H.A.** Proposed Test Case Generation Model using Fuzzy Logic (TCGMFL) WSEAS Transactions on Computer Research, 2024, 12, pp. 161–172. **(Scopus Q4).**
- **Haneen A. Al-Khawaja**, Yamin, I., & Alshehadeh, A. (2023). The COVID_19 Pandemic's Effects on Fintech in Banking Sector. Review of Economics and Finance, Vol. 21, 316-322. doi: 10.55365/1923.x2023.21.30 **(Scopus Q4)**



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CONTINUED REFEREED INTERNATIONAL JOURNALS

- Abdul Razzak Alshehadeh, **Haneen A. Al-Khawaja**, Ismail Yamin, Iqbal Jebriil, "The Impact of Financial Technology on Customer Behavior in the Jordanian Commercial Banks," WSEAS Transactions on Business and Economics, vol. 20, pp. 2263-2275, 2023. (**Scopus, Q4**)
- Alshehadeh, A.R. Elrefae, G.A. Belarbi, A.K. Qasim, A. **Al-Khawaja, H.A.** The impact of business intelligence tools on sustaining financial report quality in Jordanian commercial banks Uncertain Supply Chain Management, 2023, 11(4), pp. 1667–1676. (**Scopus Q1**).
- Al-jabra, A., AlNuhait, H., Almanasra, S., & **Haneen A. Al-Khawaja** (2023). A vision towards the future of cryptocurrencies Rooting, its financial significance, and legal challenges in its use. Information Sciences Letters, 12(8), 2545-2557. doi:http://dx.doi.org/10.18576/isl/120811(**Scopus Q2**)
- Rania Al-Omari, Yazan Oroud, Mohammed Makhlof, Abdul Razzak Alshehadeh, **Haneen A. Al-Khawaja**, THE IMPACT OF PROFITABILITY AND ASSETS MANAGEMENT ON FIRM VALUE, THE MODERATING ROLE OF DIVIDENDS POLICY: EVIDENCE FROM JORDAN, Asian Economic and Financial Review, (2023), (**Scopus Q2**).
- Alshehadeh, A., Alia, M., Jaradat, Y., Injadat, E., & **Haneen A. Al-Khawaja** (2023). Big data analytics techniques and their impacts on reducing information asymmetry: Evidence from Jordan. International Journal of Data and Network Science. doi:10.5267/j.ijdns.2023.4.012 (**Scopus Q1**).
- Ihab Ali El Qirem, Abdul Razzak Alshehadeh, **Haneen A. Al-Khawaja**, Ghaleb Awad Elrefae, Iqbal Jebriil, Salah A. Alshehadeh, The Impact of Sustainability Accounting on Financial Reporting Quality: Evidence from the Pharmaceutical and Chemical Sectors on the ASE, Journal of Logistics, Informatics and Service Science, Vol. 10(4), pp.62-71, 2023. (**Scopus Q3**).
- Abdul Razzak Alshehadeh, Ahmad Adel Jamil Abdallah, Mohammed Zakaria Soda, **Haneen A Al-Khawaja**, Ehab, Injadat, The Impact of Cash Liquidity Quality on Financial Strength Sustainability: Evidence from Industrial Companies, Review of Economics and Finance, Vol. 21(1), pp. 1424-1431, (2023), (**Scopus Q4**).
- Hussain, S., Rahman, H., Abdulsahab, G. M., **Haneen A. Al-Khawaja** & Khalaf, O. I. A Blockchain-Based Approach for Healthcare Data Interoperability. International Journal of Advances in Soft Computing & Its Applications, 15(2). (2023), (**Scopus, Q3**)
- Soda, M., Makhlof, M., Oroud, Y., Alshehadeh, A., Omari, R., & Haneen A. Al-Khawaja (2023). Does the audit quality have any moderating impact on the relationship between ownership structure and dividends? Evidence from Jordan. Uncertain Supply Chain Management, 11(4), 1789-1800. (Scopus, Q1)
- Abdul Razzak, Alshehadeh, Kamel Rezig, Haneen A. Al-Khawaja, The Disclosure Governance and its Role in the Operational Risk Management: Evidence from Commercial Banks, (2023), (Scopus, IEEE), (ICIT2023)
- Abdul Razzak, Alshehadeh, Haneen A. Al-Khawaja, The Impact of Operational Characteristics on the Total Risk Management: Evidence from the Industrial Firms, (2023), (Scopus, IEEE), (ICIT2023)
- Al-kassab, M. M., Al-Masalha, H., mohammad Daradkeh, A., & Haneen A. Al-Khawaja, Utilization of Information and Communication Technology (ICT) by faculty members at information and communication technology college Al-Zaytoonah University in Jordan, In 2023 International Conference on Information Technology (ICIT) (Scopus, IEEE), (ICIT2023)
- Omar Alqudah, Baker Jarah and Haneen A. Al-Khawaja,, Data processing related to the impact of performance expectation, effort expectation, and perceived usefulness on the use of electronic banking services for customers of Jordanian banks, (2023), (Scopus, Q1)
- Abdul Razzak Alshehadeh, Haneen A. Al-Khawaja, Ismail Yamin, Ghaleb Elrefae, Impact of the Sustainability Accounting on the Quality of Financial Reports: Evidence from Industrial Firms, 2023, (Scopus, Q1)
- Abdul Razzak Alshehadeh; Ghaleb Elrefae; Haneen A. Al-Khawaja; Shorouq Eletter,...., The Impact of Data Mining Techniques on Information Quality: Insurance Companies as Case, International Arab Conference on Information Technology (ACIT), (2023), (Scopus, IEEE)
- حنين الخواجه، عبد الرزاق الشحاده، عبد الناصر حميدان، إبراهيم الزبيد، التكنولوجيا المالية وأثرها على الأداء المالي للبنوك التجارية المدرجة في بورصة عمان، مجلة البحوث والدراسات الاقتصادية (٢٠٢٢).
- Murad Al-Zaqeba, Haneen A. AL-khawaja and Iqbal H. Jebriil. The effect of Supply Chain Management on Competitive Advantage: COVID-19. ASU International Conference in Emerging Technologies for Sustainability and Intelligent Systems (ICETISIS). 2022. IEEE (Scopus).



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- Abdul Razzak Alshehadeh and Haneen A. AL-khawaja, Financial technology as a basis for financial inclusion and its impact on the profitability: Evidence from commercial banks, *International Journal of Advances in Soft Computing and its Application*, 14, 2(2022), (Scopus, Q3)
- Murad Al-Zaqeba, Baker Jarah, Sakher Al-Bazaiah, Sari Malahim, Aiman Abu Hamour, Abdul Razzak Alshehadeh, Zeyad Almatarneh, Haneen A. AL-khawaja, The Effect of Reverse Factoring Financial Changes on Supply Chain, *Uncertain Supply Chain Management*, (2022). (Scopus, Q1)
- Al-Khawaja, H. A. (2022). A theoretical study about Cryptocurrencies (History, Reality, Future, Islamic Perspective). *Journal of Administrative Sciences and Fintech (JASF)*, 2(2).
- Haneen A. Al-Khawaja, Murad Al-Zaqeba, Suhaila Abdul Hamid, The Extent of Compliance with the Requirements of IAS 34: An Applied Study on Jordanian Commercial Banks, *Journal of Administrative Sciences and Fintech (JASF)*, (2022).
- Haneen A. Al-Khawaja, Murad Al-Zaqeba, The Impact of Growth Opportunities on Earnings Management Practices: Evidence from Jordan, *Journal of Administrative Sciences and Fintech (JASF)*, (2022).
- Haneen A. AL-khawaja, Besar bin Ngah, and Mohammad M. Alzubi, Mediating Effect of Electronic Banking Application on the Relationship Between Electronic Islamic Banking Services' Quality and Customers Satisfaction in Jordan, *Int. J. Open Problems Compt. Math.*, Vol. 13, No. 2, (2020). (EBSCO)
- Haneen A. Al-Khawaja and Barjoyai Bardai, Standard Quality Banking Services of Islamic Banks, *Journal of Public Administration and Governance*, Vol. 8, No. 1, pp: 2161-7104, 2018. (ERA)

TEACHING EXPERIENCE

Teaching for the undergraduate level:

1. Blockchain & financial applications
2. Investment management
3. Bank management
4. Mathematics for business students
5. Mathematics for Economic students
6. Statistics
7. Fundamental of Finance
8. Probability
9. Calculus (1&2)
10. General Mathematics