



## PROFILE

- I can self-teach to create new ideas .
- I have a lot of communication skills.
- Researching about a new developments in the business.
- Self-Discipline about responsibilities

## EDUCATION

- PhD in Islamic Economics and Banking At average of 87 (2011-2018)
- Master's Degree in Islamic Economics and Banking At average of 90.5 ( 2008-2011)
- Bachelor's degree in Islamic Economics and Banking at average of 87.3.(2004-2008)

## WORK EXPERIENCE

## Personal Data

Date of birth: May, 10,1986  
Marital status: Married  
Nationality: Jordanian  
Address: Irbid –Dhahiyat Al-Hussein  
Email:[Om.Alrefai@anu.edu.jo](mailto:Om.Alrefai@anu.edu.jo)

COUNTRY	Faculty of business\department	college	Academic rank	Duration of work
JORDAN	Faculty of business	Toledo	lecturer	2013



## SKILLS

- Communication skills
- Creativity and development skills
- Critical thinking
- Leadership skills
- Time management
- Computer skills
- Organizational Skills

## CONTINUED PROFESSIONAL ACTIVITIES

committed to the activities through the following three key pillars:

- identifying and planning my learning
- combination of identifying my learning gaps and planning to meet them.
- Self-Directed Learning and Online Courses

## REFEREED INTERNATIONAL JOURNALS

1. (2014) Research published in the Journal of Mu'tah University for research and studies entitled "Tax incentives From an Islamic Perspective" D. Amer Al-otem, Omima Al-refai
2. (2017) Research published in the Journal of Al-Quds Open University for Human and Social Research entitled "The cost of receiving funds in Islamic banks" D. Amer Al-otem, Omima Al-refai
3. (2017) Research published in the Journal of Mu'tah University for Research and Studies entitled "Illegal Trade in the Islamic Economy An Analytical Study Compared to the Positional Economy" D. Amer Al-otem, D. Ibrahim Obada, D. Adnan Rababa, Omima Al-refai
4. (2020) Research published in the Journal of Irbid National University entitled "The Role of Corporate Governanc Principles in Activity The Balance Scorecard For Jordanian Alwaqf Institutions". D. Omima Al-refai
5. (2021) Research published in the Journal Al-Najah of National entitled " The Risk Dealing with Gold in Islamic Financial institutions". (Scopus) D. Omima Al-refai
6. (2020) Research published in the Journal of Irbid National University entitled " The Role of Zakat in Expanding the Base of Financial decentralization for Jordainan local Units ". D. Omima Al-refai
7. (2022) Research published in the Journal Al-Najah of National entitled "Cost System in Islamic Bank- Jordan Islamic Bank Case study " (Scopus) D. Omima Al-refai

## Languages

Arabic  
English.

## TEACHING EXPERIENCE

Taught Course		
Macroeconomics	Intermediate diploma	
Microeconomics	Intermediate diploma	
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