



جامعة عجلون الوطنية

Ajloun National University



Heyam Sami AL Zobui



Ramtha



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00962795418247

PROFILE

A researcher and academic in the field of Islamic economics and banking, she possesses extensive experience in preparing and conducting scientific research, particularly in the areas of Islamic banking, Islamic economics, digital economics, and economic forecasting. She is interested in developing Islamic finance contracts using technology and artificial intelligence, and has strong skills in economic analysis, policy formulation, and organizing scientific conferences, with the ability to integrate theoretical frameworks with practical applications.

Personal Data

Date of birth: 20\9\1978

Marital status: single

Nationality: Jordanian

Contact

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EDUCATION

- PhD in Islamic Economics and Banking, Yarmouk University, Faculty of Sharia and Islamic Studies, 2022.
- Master's in Islamic Economics and Banking, Yarmouk University, Faculty of Sharia and Islamic Studies, 2012.
- Bachelor's in Islamic Sharia, Jerash University, Faculty of Sharia, 2008.
- Diploma in Islamic Sharia, Irbid University College for Girls, 1998.

WORK EXPERIENCE

- ✓ Assistant Professor at the Faculty of Business, Ajloun National University, 2025
- ✓ Associate Professor, College of Economics and Business Administration, Islamic University of Minnesota, Main Campus, USA, 2025, Online.
- ✓ Dean of the College of Business, Al-Hikmah International University of Pennsylvania, 2023, Online.
- ✓ Dean of the College of Economics and Administrative Sciences, Khatam Al-Mursaleen International University, 2022-2023, Online.
- ✓ Assistant Professor, College of Finance and Management, Ahuml University, UK, 2023, Online.
- ✓ Vice Dean, College of Economics and Business Administration, Islamic University of Minnesota, Main Campus, USA, 2022, Online.
- ✓ Head of the Department of Economics and Islamic Banking, College of Economics and Business Administration, Islamic University of Minnesota, 2022, Online.
- ✓ Assistant Professor, College of Economics and Business Administration, Islamic University of Minnesota, Main Campus, USA, 2022.
- ✓ Assistant Professor, Faculty of Economics and Administrative Sciences, Khatam Al-Mursaleen International University, 2022.
- ✓ Editorial Board Secretary, Journal of Economics and Business Administration, 2024.



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SKILLS

E-learning

Use of Zoom.

Computer use.

Employing modern educational methods that keep pace with the times.

Fully adaptable to working within a team.

Ability to work long hours and under pressure.

Ability to communicate directly with community members.

Building interactive and stimulating learning environments.

Designing training packages.

Supervising master's and doctoral theses.

Designing university curricula and courses.

Scientific and research arbitration.

Strategic thinking and decision-making.

Problem-solving and decision-making.

WORK EXPERIENCE

- ✓ Member of the Scientific Research Review Committee, AhumI University, UK, 2024.
- ✓ Member of the International Association of Arab and Foreign Universities, 2023.
- ✓ Member of the United International Council for Advanced Training, 2023.
- ✓ Member of the Scientific Committee for Research Evaluation of the Future Journal of Humanities, Egypt, 2023.
- ✓ Member of the Scientific Committee for Research Evaluation of the Journal of Extremism and Armed Groups, Arab Democratic Center, Germany, 2022.
- ✓ Member of the Scientific Committee for Research Evaluation of the Journal of Khatam Al-Mursaleen International University .
- ✓ Member of the Scientific Committee for Research Review at several international conferences, 2022.
- ✓ Member of the Researchers and Academics Platform (Efaad), 2020.
- ✓ Lecturer at the Faculty of Economics and Business Administration, Islamic University of Minnesota, Main Campus, USA, 2021.
- ✓ Director of an educational center from 2014 to 2016, Jordan



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PROFESSIONAL ACTIVITIES

- ✓ University teaching in the fields of economics, Islamic banking, Islamic economics, and management
- ✓ Training in Islamic banking, human development, and management
- ✓ Refereeing research in various fields
- ✓ Research and academic consulting
- ✓ Conducting economic studies and analyzing economic policies

Languages

Arabic
English



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CONTINUED PROFESSIONAL ACTIVITIES

- ✓ Academic teaching
- ✓ Participation in international scientific conferences and seminars
- ✓ Conducting specialized workshops and courses
- ✓ Providing economic consultations
- ✓ Participation in academic and professional committees
- ✓ Scientific review and arbitration of research
- ✓ Delivering public awareness lectures

REFEREED INTERNATIONAL JOURNALS

• Research titled "The Role of the Media in Establishing the Concept of Civil Peace and the Values of Citizenship in Society," Mohamed Bachir El Ibrahim University, El Ibrahim Journal of Social and Human Sciences, Issue 2, June 2018.

• Research titled "Electronic Advocacy and Its Impact on Youth," Amar Telidji University of Laghouat, Studies Journal, Issue 76, March 2019.

• Research titled "The Role of the State in Addressing Economic Problems in the Desert Environment," Amar Telidji University of Laghouat, Laboratory for Social Empowerment and Sustainable Development in the Desert Environment, published in the international book "Development and Change in the Desert Environment," 2019.

• A research paper titled "The Role of Privatization in Achieving Social and Economic Development: Arab Countries as a Model," Amar Telidji University in Laghouat, Laboratory for Social Empowerment and Sustainable Development in the Desert Environment, published in the international book "Social Development: Reality and Challenges," 2019.

• A research paper titled "The Role of the Sharia Supervisory Board in Innovating and Developing Banking Products," International Journal of Islamic Economics, Center for Islamic Transactions Jurisprudence Research, Issue 95, April 30, 2020.

• A research paper titled "Performance Indicators in Financial Markets from an Islamic Perspective," Amar Telidji University in Laghouat, Studies Journal, Issue 90, June 2020.

• A research paper titled "The Impact of the Great Depression of 1929 on the Economy of Arab Countries," Tarous Center, Kuwait, published in the collective book "Arab Countries Between the Two World Wars 1914-1945," 2021.

• A research paper titled "The Role of Women in Economic Development from an Islamic Economics Perspective," American International Journal of Humanities and Social Sciences, Issue 10, January 2022.



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REFEREED INTERNATIONAL JOURNALS

•A research paper titled "The Impact of Abnormal Demand Patterns on Import Growth from an Islamic Economic Perspective," Yarmouk Research Journal: Humanities and Social Sciences Series, Volume 31, Issue 3, 2022.

•A research paper titled "The Role of Ijarah Mawsufa Fi Dhimma in Financing University Education Expenses at the Jordanian Islamic Bank: A Read Product as a Model: A Shari'a Financial Evaluation," Al-Mishkat Scientific Journal, Ez-Zitouna University, Tunisia, 2022.

•A research paper titled "Educational Institutions and Their Role in Achieving Intellectual Security," Journal of Extremism and Armed Groups Issues, Arab Democratic Center, Germany, Volume 3, Issue 9, 2022.

•A research paper titled "The Role of Media in Raising Islamic Banking Awareness Among Community Members," Al-Zaytoonah International University Journal, Al-Zaytoonah University, Syria, Issue 4, 2022.

•A research paper titled "The Impact of Intention and Outcome on the Ijarah (Lease-to-Own) Contract," Khatam Al-Mursaleen International University Journal, Issue 1, 2023.

•A research paper titled "The Shari'a and Societal Necessities of Economic Security," Journal of Extremism and Armed Groups Issues, Arab Democratic Center, Germany, Volume 4, Issue 10, 2023.

•A research paper titled "The Impact of the Coronavirus Pandemic on the Economic Activity of Jordanian Women," International Journal of Islamic Economics, Center for Islamic Transactions Jurisprudence Research, Issue 128, 2023.

•A research paper titled "The Role of Digitization in Promoting the Globalization of the Halal Industry: The Halal Chain Platform as a Model," Journal of Islamic Economics, Taamul, Indonesia, Issue 1, 2023.

•A research paper titled "The Role of Employing Information Technology in Education in Promoting Economic Development: Jordan as a Model," Minnesota International Journal of Academic Studies, Issue 3, 2023 AD

•A research paper titled "The Role of FinTech in the Growth of the Islamic Financial Services Sector in the European Market: INSHA Service as a Model," The International Journal of Islamic Economics, Center for Islamic Transactions Jurisprudence Research, Issue 147, 2024.

•A research paper titled "The Role of FinTech Platforms in the Development of the Islamic Financial Industry in Europe: The QARDUS Platform as a Model," The Journal of Islamic Economics, Taamul, Indonesia, Issue 3, 2024.

•A research paper titled "Cryptocurrency and Terrorist Financing: An Analytical Study," The Journal of Extremism and Armed Groups Issues, The Arab Democratic Center, Germany, Volume 6, Issue 15, 2024.

•A research paper titled "The Role of Artificial Intelligence in the Development of the Knowledge Economy," The Scientific Research Journal, Ahom University, Issue 1, 2024.

•A research paper titled "The Effectiveness of the Media in Promoting Economic Security in Society," The Journal of Economics and Business Administration, Issue 1, 2024. • A research paper titled "Islamic Financial Engineering in the Shadow of Cryptocurrency: A Foresight Islamic Economic Study," Our Islamic Economy Journal, Issue 6, 2024.



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REFEREED INTERNATIONAL JOURNALS

- A research paper titled "Financial and Business Crimes in the Light of Digital Transformation: A Sharia Economic Perspective," The Journal of Extremism and Armed Groups Issues, Arab Democratic Center, Germany, Issue 18, 2025.
- A research paper titled "Applications of Nanotechnology in Agriculture and Their Impact on Economic Development in the Arab World: A Foresight Perspective," Our Islamic Economy Journal, Issue 7, 2025.
- A research paper entitled "Integration between Value Theory and Digital Technology in the Development of Lease Contracts", Our Islamic Economy Journal, Issue 8, 2025, accepted for publication.
- A research paper entitled "Islamic financing contracts between artificial intelligence and Sharia objectives: a forward-looking study", Remac International Journal of Humanities and Social Sciences, Issue 6, Volume 7, 2025, accepted for publication.

TEACHING EXPERIENCE

Teaching all subjects in the field of Islamic banking, Islamic economics, and Islamic law at all university levels: Bachelor's, Master's, and Doctorate