



جامعة عجلون الوطنية

Ajloun National University



Wasif Nayef Nahar Daqamseh



Irbid



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PROFILE

An expert in Islamic Economics and Banking with more than 35 years of experience in banking management and Islamic finance. He possesses extensive expertise in branch management, financial and credit analysis, risk management, and banking business development. He holds a PhD in Islamic Economics and Banking and has made notable academic and research contributions to the field of Islamic finance. In addition, he has substantial experience in developing banking professionals and actively participating in academic conferences and community initiatives.

Personal Data

Date of birth: ٢٤th Jun ١٩٦٥

Marital status: Married

Nationality: Jordanian

Contact

Address: Irbid.

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EDUCATION

- ❖ **PH.D - Islamic Economics and Banking, Yarmouk University (2015).**
- ❖ **Master - Islamic Economics and Banking, Yarmouk University (2009).**
- ❖ **Bachelor - Financial and Banking Sciences, Philadelphia University (2006).**
- ❖ **Diploma 1 - Financial and Banking Studies, Institute of Banking Studies (2000).**
- ❖ **Diploma 1 - Accounting, Huwarah College (1985).**

WORK EXPERIENCE

- ✓ **Branch Manager, (Jordan Islamic Bank – Al-Husn Branch, Jordan) (2022 - 2025).**
- ✓ **Branch Manager, (Jordan Islamic Bank – North Shouneh Branch, Jordan) (2013- 2020).**
- ✓ **Head of Investment Department, (Jordan Islamic Bank – Various Branches, Jordan) (1998– 2013).**
- ✓ **Investment and Development Officer(Jordan Islamic Bank – Irbid Branch, Jordan) (1989 – 1998).**

PROFESSIONAL ACTIVITIES

- ✓ **Banking Leadership and Branch Management:** I have extensive experience in managing and supervising banking operations across multiple branches within the Islamic banking sector. This includes overseeing daily operations, ensuring regulatory compliance, leading multidisciplinary teams, and improving branch performance and customer service quality.
- ✓ **Investment and Credit Analysis:** I have been actively involved in evaluating credit applications, preparing detailed financial and feasibility studies, and providing informed recommendations for financing decisions. My work also includes the assessment of investment opportunities and portfolio management in accordance with Islamic financial principles.



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SKILLS

- Islamic Banking and Finance Expertise
- Credit and Financial Analysis
- Investment Management
- Risk Management
- Leadership and Team Management
- Ethical Awareness
- Strategic Planning and Decision-Making
- Research and Analytical Skills
- Communication and Interpersonal Skills
- Training and Capacity Building
- Regulatory Compliance and Governance

Languages

Arabic
English.

CONTINUED PROFESSIONAL ACTIVITIES

- ✓ Risk Management and Financial Governance: I have contributed to the identification, assessment, and mitigation of credit and operational risks within banking institutions. This includes developing strategies to enhance financial stability, ensure compliance with internal policies, and support sound decision-making processes.
- ✓ Academic Contribution and Knowledge Dissemination: I have participated in delivering academic lectures at university level, particularly in the field of Islamic banking and finance. In addition, I have contributed to scientific conferences, seminars, and workshops addressing contemporary issues in Islamic economics and Sharia-compliant financial practices.

REFEREED INTERNATIONAL JOURNALS

- 1) Book Publication, Applications of the Doctrine of Emergency Circumstances in Islamic Banks (2015).
- 2) Peer-Reviewed Research Paper, The Impact of Human Capital on Banking Performance (2017).
- 3) International Conference Participation, Active participation in international scientific conferences held in Jordan between 2017 and 2024, focusing on Islamic finance, banking development, and contemporary economic issues.

TEACHING EXPERIENCE

- Delivered academic lectures and contributed to university-level teaching activities in the field of Islamic banking and finance, including participation in academic instruction at the University of Yarmouk. Engaged in delivering specialized lectures on Sharia-compliant financial principles and Islamic banking practices, as well as contributing to academic discussions and training sessions related to Islamic finance standards and applications.