

CURRICULUM VITAE

1. PERSONAL DATA

Name : Umar Ahmed
Nationality : Ugandan
Academic Rank : Associate Professor
Marital Status : Married
Tel (mobile) : +96891525902
Email Address : umar.ahmed@mcbs.edu.om

2. ACCADEMIC/PROFESSIONAL PARTICULARS

(a) Field of Specialization

Economics & Finance

(b) Academic Qualifications

Ph.D. Business Administration, 2013, International Islamic University Malaysia.

M.Sc. Finance, 2006, International Islamic University, Malaysia.

B.Econ. (Hons), Economics, 2004, International Islamic University, Malaysia.

Islamic Financial Planner, 2014, Islamic Banking and Finance Institute Malaysia (IBFIM), Kuala Lumpur.

(c) Memberships of Professional bodies

International Council of Islamic Finance Educators (ICIFE), ordinary member.

World Economic Association.

(d) Language Proficiency

English: Excellent in both Speaking & Writing skills.

Arabic: Good in both Speaking & Writing skills.

Nubian: Mother Tongue

Kiswahili: Good in both Speaking & Writing skills.

3. CAREER DETAILS

(a) Academic Positions Held

Associate Professor of Islamic Finance, Modern College of Business & Science (affiliated & partners with Franklin University & University of Missouri St. Louis), Muscat Oman, (2016 – present).

Senior Lecturer, Islamic Business School, College of Business, University Utara Malaysia, (2013 – 2016).

Teacher, A-level Economics and Business Studies, Sayfol International School Kuala Lumpur, Malaysia, (2005 - 2013).

Graduate Teaching Assistant, Department of Economics, International Islamic University Malaysia (IIUM), (2008 - 2009).

Graduate research assistant, Kulliyah of faculty of Economics & Management Science, International Islamic University Malaysia (IIUM), (2003 - 2005).

4. TEACHING

(a) Summary of Courses Taught

Courses	Level
Islamic wealth planning & management	Postgraduate
Islamic Accounting & Financial Reporting	Postgraduate
Islamic Portfolio Management	Postgraduate
Strategic Analysis on Islamic Financial Institutions	Postgraduate
Contracts in Islamic finance & banking	Undergraduate
Islamic financial markets, instruments & institutions	Undergraduate
Philosophy of business in Islamic finance & banking	Undergraduate
Regulations in Islamic finance & banking	Undergraduate
Islamic banking operation	Undergraduate
Islamic banking management	Undergraduate
Islamic financial planning	Undergraduate
Money & Banking	Undergraduate
Financial Management	Undergraduate
Principles of Microeconomics	Undergraduate
Principles of Macroeconomics	Undergraduate

Oman and GCC Economies	Undergraduate
Introduction to Economics for Engineering students	Undergraduate
A – Level Business Studies	A – Level
A – Level Economics	A – Level

(b) Research Students Supervised/Trained

Research Grant

Submitted Research Grant Proposal Title: Examining the Role of Waqf Institution on Economic Diversification in Oman to The Research Council Oman.

Completed Research Supervision

Supervisor of a PhD of Islamic Finance & Banking student Ali Yusuf (2016) titled, *"The Moderating role of Islamic corporate governance between Pressure, Opportunities, Rationalization, Capabilities and banking fraud in Kano State Nigeria"*.

Supervisor of a thesis by a master of Islamic Finance & Banking student Yousuf Mohammed Salim Al-Siyabi (2018) titled, *"Preferences of Takaful in Sultanate of Oman"*.

Supervisor of a thesis by a master of Islamic Finance & Banking student Jaber Khalifa Said Al-Aufi (2018) titled, *"Customers Perception of Islamic Banking in Oman"*.

Supervisor of a thesis by a master of Islamic Finance & Banking student Mohamed Othman al-Balushi (2017) titled, *"Determinants of factors that influence customers' intention to adopt Islamic banking products in Oman"*.

Supervisor of a thesis by a master of Islamic Finance & Banking student Ali Hussian al-Shalwani (2017) titled, *"Bay Salam as an Islamic financing alternative instrument for agricultural sustainability in sultanate of Oman"*.

Supervisor of a thesis by a master of Islamic Finance & Banking student Ismail Ahmed (2015) titled, *"Examining the perception of Islamic banks' customers in Kedah State on the Mudharabah contract & its application by Islamic banks"*.

Supervisor of a thesis by a master of Islamic Finance & Banking student Hanad Mohamed (2016) titled, *"Determinants of factors that influence customers Intention to use Islamic Personal Financing: A study of UUM staff"*.

Supervisor of a thesis by a master of Islamic Finance & Banking student Dliir Abdullah Ahmed (2016) titled, *"Factors of divergence of Shari'ah supervisory*

opinions & their effects on the harmonization of Islamic banking products & services”.

Supervisor of a senior project by Undergraduate student Afra Ali Al Asmi (2021) titled, "Determinants of Bank's Selection Criteria among Students of Higher Learning Institutions in Oman”

Supervisor of a senior project by Undergraduate student Fatma Al Amri (2021) titled, "Financial Stress and Copying Mechanisms Among Young Married Omani Couples”.

Supervisor of a senior project by Undergraduate student Fatma Murthad Al Rawahi (2021) titled, "Consumer Behavior Towards Hybrid Cars in Oman”.

Supervisor of a senior project by Undergraduate student Al Nibras Al Ghaithi (2023) titled, "The Gig Economy and its Impact on Omanis Youth”.

Supervisor of a senior project by Undergraduate student Falwa Al jabri (2023) titled, "Virtual Augmented Reality & Virtual Reality in Aviation Market.

5. RESEARCH INTERESTS

Islamic Banking & Finance, *Waqf*

6. List of Publications and Conference Proceedings

(a) International Referred Journals

Umar Ahmed, Bashir Ahmad Fida, Venkhat Thumiki & Sauda AL Marhoobi (2024). Electric vehicles adoption challenges in Oman: a comprehensive assessment and future prospects for sustainable cities. *Front. Sustain.Cities*. Vol. 6.

Umar Ahmed (2023). An Assessment of the Effectiveness of Islamic Interbank Money Market Instruments in Oman, *AZKA International Journal of Zakat and Social Finance*, Vol. 4. No. 1

Bashir Ahmad Fida, Dharmendra Singh and **Umar Ahmed** (2023). An investigation of the demand pulled factors of foreign tourist inflows to India. *Innovative Marketing*, 19(3), 226-236.

Umar Ahmed, Bashir Ahmad Fida, and Afra Ali Al Asmi (2023). The Determinants of Bank Selection Criteria Among Students of Higher Learning and Their Implications for the Islamic Banking Industry in Oman, Atlantis Press.

Bashir Fida, Sarah Al Farai & **Umar Ahmed** (2022). Omanis' Perceptions on the Economic and Environmental Impacts of Tourism, *Global Business and Management Research: An International Journal* Vol. 14, No. 2s.

Najib H S Farhan, Waleed M Al-ahdal, Asha Bhatia and **Umar Ahmed** (2022). Impact of CSR Spending on the Financial Performance of Indian Manufacturing Firms, South Asian Journal of Management" (SAJM), Vo. 29. issue. 5.

Umar Ahmed & Bashir Ahmad Fida (2022). Islamic Microfinance Model for Small Businesses in Uganda in the Post-Covid-19 Era, International Journal of Formal Sciences: Current and Future Research Trend, Vol. 14. No. 1

Umar Ahmed, Smiju Sudevan and Bashir Ahmad Fida (2021). Potential of Financial Technology in Transformation of Islamic Banking Sector in Oman. International Journal of Engineering and Advanced Technology (IJEAT)', Volume-10 Issue-5, Page No. 399-402.

Umar Ahmed and Bashir Ahmad Fida (2020). Investigating Determinants of Bay Salam Financing Product for Agricultural Sector in the Sultanate of Oman, International Journal of Islamic Thought, Vol. 18, pp 121 – 130.

Bashir Ahmad Fida, **Umar Ahmed**, Dharmendra Singh & Yusuf Al-Balushi (2020). Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman, SAGE Journals, Vo. 1, no. 10.

Ahamad Faosiy Ogunbado and **Umar Ahmed** (2018). Islamic Ethics of Management: Principles, Standards and Practices, UNISSA Digital Journal, Vol. 1.

Umar Ahmed, Mustafa Omar & Ismail Ahmed (2017). Investigating Customers Level of Awareness on Investment Accounts, Oman Journal of Applied Sciences, Vol. 6. Issue 1, pp 32 – 40.

Mustafa Omar & **Umar Ahmed** (2017). "Relationship between Intention and Actual Support towards the Construction of Modern Waqf-based Hospital in Uganda, Chapter in a book title Financial Inclusion and Poverty Alleviation: Perspective from Islamic Institutions and Instruments. Publisher: Springer

Umar Ahmed, Bashir Ahmad Fida, & Muralidharan Gopel (2017). Role of Islamic Finance Industry in Oman's Real Economic Growth & Development. *International Journal of Recent Research Review*, Vol.1, Issue. 11 Page 85

Ahamad Faosiy Ogunbado, **Umar Ahmed** and Yusuf Sani Abubakar (2017). Islamic Banking and Finance in Nigeria: Exploration of its Opportunities and Challenges. International Journal of Innovative Knowledge Concepts, 5(8)

Ahamad Faosiy Ogunbado, **Umar Ahmed**, Balogun Adegunle Daud (2016). The Significance of Islamic Spiritual Ethics in Human Personality Development, International Review of Management and Marketing, 6(S8) 119-124.

Ahamad Faosiy Ogunbado, **Umar Ahmed**, Yusuf Sani Abu Bakar³, Aziz Abu Bakr (2016). Islamic Perspective of the Followers: A Neglected Aspect in Locus of Leadership, International Review of Management and Marketing, 6(S8) 113-118.

Yusuf Sani, Lukman Olorogun, Ahamad Faosiy Ogunbado **Umar Ahmed** (2016). Concept of Deposit Insurance: A Comparative Study between Conventional system and Shariah. IOSR Journal of Business and Management, Volume 18, Issue 10. Ver. VI, PP 90-97

Ali Danladi Yusuf, **Umar Ahmad**, Mohammed Shahril bin Ahmad Razimi (2016). A Conceptual Study on Islamic Corporate Governance Model in Curtailing Bank's Fraud, International Journal of Economics, Finance and Management Sciences ; 4(6): 357-361.

Ali D. Yusuf, **Umar Ahmad**, Mohammed Shahril Bin Ahmad (2016). Effect of Islamic Corporate Governance on the Relationship between Pressure, Opportunity, Rationalization, Capability and Banking Fraud in Selected Banks in Nigeria: A Pilot Test, International Journal of Finance and Banking Research 2016; 2(5): 163-166

Umar Ahmed, Mustafa, Omar. M., Ahamad Faosiy Ogunbado (2015). Islamic Corporate Governance Model for *Waqf* Institutions in Uganda. World Journal of Islamic History and Civilization, 5 (1): 01-06,

Ogunbado Ahamad Faosiy & **Umar Ahmed** (2015). Bay' Salam as an Islamic Financial Alternative for Agricultural Sustainability in Nigeria, Journal of Islamic Economics, Banking & Finance, Vol.11 No. 4. Pp 63 -75.

Umar Ahmed, Mustafa, Omar. M., Ahamad Faosiy Ogunbado & Norzaidi Mohd Daud (2015). Investigating the Influence of Public Trust on the Revival of *Waqf* Institution in Uganda, *Middle East Journal of Scientific Research*, Vol. 23, Issue 6, pp 1165 -1172.

Umar Ahmed, Mustafa, Omar. M., Ahamad Faosiy Ogunbado & Norzaidi Mohd Daud (2015). Examining the Perception of Muslim Community in Uganda on *Waqf* and its Role on Socio-Economic Development, Middle East Journal of Scientific Research, Vol. 23, Issue 6, pp 1173 -1180.

Umar Ahmed, Mustafa, Omar. M. & Ahamad Faosiy Ogunbado (2015). Accessibility to Basic Healthcare Services and Its Implications on Maqasid Al-Shariah: A study of Muslim Community in Uganda, *IOSR Journal of Humanities and Social Science*, Volume 20, Issue 3, Ver. V1, PP 66-73.

Umar Ahmed, Mustafa, O.M. & Ahamad Faosiy Ogunbado (2015). Examining the Traditional *Waqf-Based* Financing Methods and Their Implications on Socio-Economic Development, IOSR Journal of Business & Management, pp 119 - 125.

Larbani, M., Omar, M., & **Umar, Ahmed** (2012). *Waqf-based* model for financing a construction & management of Waqf hospital and tower in Uganda. *Accounting Research Institute Journal*, Malaysia.

(b) Conference Paper

Umar Ahmed and Bashir Ahmad Fida. Fostering Agricultural Growth: Validating Factors Shaping Salam Financing Product for Large-Scale Farming. 6th TIEF Turin Islamic Forum 21 – 23 November 2023.

Jose, Smiju, Kiran, Joseph & **Umar Ahmed.** Corporate Social Responsibility for Sustainable Stakeholders Engagement in Developing Nations: A scoping Review, 2nd International Conference on Banking, Finance, and Business - ICBFB 2023 March 15 - 16, College of Banking and Financial studies, Muscat.

Umar Ahmed, Bashir Ahmad Fida & Afra Asmi. The Determinants of Bank Selection Criteria Among Students of Higher Learning and Their Implications for the Islamic Banking Industry in Oman, ICIITB - First International Conference on Innovation in information technology and business November 9-10, 2022. Modern College of Business and Science, Muscat.

Smiju, Jose and **Umar Ahmed.** Assessment of Oman's Economic Diversification. International Conference on Shared Value Creation in the Context of Sustainability - Strategies, Challenges, and Opportunities, Department of Commerce, CHRIST (Deemed-to-be University) March 9 & 10 2023 in India.

Umar Ahmed and Bashir Ahmad Fida. Islamic Microfinance Model for Small Businesses in Uganda in the Post Covid-19 Era. 5th TIEF Turin Islamic Forum 13 – 15 October 2021.

Umar Ahmed, Smiju Sudevan and Bashir Ahmad Fida. Investigating Consumers' Perception on Hybrid Cars in the Sultanate of Oman, presented in BEICOM International Conference 31st March – 1st April 2021.

Umar Ahmed, Smiju Sudevan & Bashir Fida. Potential of Financial Technology in Transformation of Islamic Banking Sector in Oman, International conference on Innovations in Science and Technology for sustainable Development, November 23 – 24, 2020. Kerala India (Online Conference).

Bashir Fida, **Umar Ahmed** and Salwa Khater Said al-badr. Product Development of Islamic Bank in Sultanate of Oman: Practices, Processes & Challenges, International Conference on Banking, Finance and Business – ICBFB 2019 on April 24-25, 2019 at CBFS campus, Muscat.

Umar Ahmed and Smiju Sudevan. Implications of Fiscal Adjustment & IT adoption on the Development of SMEs in Oman, International Conference on Digital Transformation of Business: Models, Enablers and Roadmaps, March 21-22, 2019. Cochin University of Science and Technology (CUSAT).

Umar Ahmed, Mustafa Omar & Ismail Ahmed. Investigating Customers Level of Awareness on Investment Accounts, Economic Development & Diversification Contemporary Issues, Strategies and Opportunities for sustainable Development, Salalah, Oman ICEDD – 2017

Yusuf Sani, Lukman Olorogun, Ahamad Faosiy Ogunbado **Umar Ahmed**. "Concept of Deposit Insurance: A Comparative study between Conventional System and Shariah" International Conference on Islamic Economics and Finance (IJCIEF), Istanbul Turkey, on 1st -3rd September, 2016.

Mustafa Omar Mohammed and **Umar Ahmed**. Relationship between Intention and Actual Support towards Construction of Modern *Waqf-based* Hospital in Uganda. 10th International Conference on Islamic Economics and Finance, Doha Qatar March 2015.

Umar Ahmed, Omar, M., & Ogunbado, A. F. Corporate Governance Model for Waqf Institutions in a Low - Income Muslim Minority Countries: A study of Uganda, Islamic Business Management Conference (IBMC), Kuala Lumpur, Malaysia August, 2014.

Hydzulkifli, H.O., Umar **Ahmed** & Diara Md J. (2014). The development of Waqf properties by using credit-based financing methods: a critical review and its implications to social welfare of the Ummah, MUKTAMAR WAQF IQLIMI Universiti Sains Islam Malaysia, Kuala Lumpur Malaysia, April, 2014.

Ogunbado, A. F. & **Umar Ahmed**. Bay' Salam as an Islamic Financial alternative for Agricultural Sustainability in Nigeria, Islamic Business Management Conference (IBMC), Kuala Lumpur Malaysia, August, 2014.

Umar Ahmed. *Impact of Public Trust on the revival of Waqf institution in Muslim minority countries: an empirical study of Uganda*. World Universities' Islamic Philanthropy Conference, Kuala Lumpur, Malaysia, December 2013.

Umar Ahmed. *Waqf-based model for healthcare services in Uganda*. Social, Development & Environmental studies International Conference, Kuala Lumpur, Malaysia, and February 2013.