

## ***Authors' Biography***

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### **Rasem N Kayed**

*Rasem N Kayed* is currently an Assistant Professor in the faculty of Administrative and Financial Sciences at the Arab American University (AAU) in Palestine. Prior to his recent appointment at the AAU, he was a lecturer in International Business at the College of Business at Massey University – New Zealand. Dr. Kayed received his undergraduate degrees as well as his MBA degree from Jacksonville State University - USA, and his PhD in Development Studies from Massey University - New Zealand. Dr. Kayed published a number of papers in preferred Journals and chapters in books, and participated in a range of forums on Islamic economics and finance. He also presented various academic as well as research-based papers at several national and international conferences including the *First International Conference on Inclusive Islamic Financial Sector Development, 2007* - Negara Brunei Darussalam; the *International Conference on Islamic Capital Markets, 2007*- Jakarta, Indonesia; the *Seventh International Conference on Islamic Economics, 2008* - Jeddah, Saudi Arabia. His research activities are currently twofold: while the first research activity is set to explore the developmental role that entrepreneurship – as a developmental alternative - could play in advancing the well-being of the Muslim *ummah*; the second major research theme that he is pursuing is focused on the global financial crisis and the Islamic finance solution.

### **Dr. Kassim Mohammed**

*Dr. Kassim Mohammed* is currently an Assistant Professor at the College of Economics and Administrative Sciences, An Najah National University in Palestine. He obtained his PhD in Management from Massey University – New Zealand and participated in several high profile conferences. In addition to his academic career, Dr Mohammed held several managerial positions in the United Arab Emirates and New Zealand.

### **Dr. Azman bin Mohd Noor**

*Dr. Azman bin Mohd Noor* is currently Assistant Professor at Department of Fiqh and Usul al-Fiqh, International Islamic University of Malaysia. He completed his degree in Islamic Law, in 1997 at Islamic University of Madinah, Saudi Arabia. He did his MA in Islamic Criminal Law, in 2000 at University Kebangsaan Malaysia (National University of Malaysia) and another MA in Muamalat (Islamic Law of Transactions), in 2001 at International Islamic University Malaysia. He obtained his Ph.D in Islamic Law, in 2005 at University of Edinburgh, Scotland. His areas of Interests include Islamic law of Transaction, Islamic Banking and Capital Market, Takaful and

Retakaful, Zakat Management and Calculation. He is now a Shariah consultant to a number of Islamic financial institutions and a member of Shariah Advisory Boards of al-Rajhi Bank (Malaysia) since 2006, and MNRB Retakaful (Malaysia) since 2007.

**Dr. Mohamad Asmadi Abdullah**

*Dr. Mohamad Asmadi Abdullah* is currently Assistant Professor at Department of Islamic Laws, Ahmad Ibrahim Kulliyah of Laws (AIKOL) International Islamic University, Malaysia. He obtained his Phd in Islamic Law of inheritance at University of Durham, United Kingdom in 2006. He did his First Degree in LLB Law in 1997 and LLB Shariah in 1998 at Ahmad Ibrahim Kulliyah of Laws, International Islamic University Malaysia. He also obtained his Master of Comparative Laws at the same institution in 1999. His areas of interests are Islamic Estate Planning, Islamic Wealth Management, Probate and Islamic Law of Succession, Islamic State, Islamic Law of Transaction.

**Dr. Izah Mohd Tahir**

*Dr. Izah Mohd Tahir* is currently an Associate Professor in the Faculty of Business Management and Accountancy, University of Darul Iman Malaysia. She received her MA (Banking and Finance) from University of Wales, United Kingdom in 1990 and Ph.D (Banking and Finance) from the same University in 1999. Both her MA and Ph.D dissertations focussed on Bank Structure, Performance and X-Efficiency. The model used to estimate X-Efficiency was the Stochastic Frontier Approach. She has teaching experience of more than 20 years in the areas of Banking, Finance, Economics and Management. Subjects taught include Banking Practices, Introduction to Banking, International Banking, Bank Management, Islamic Financial Markets, Microeconomics, Macroeconomics, Islamic Economics, Business Communication, Critical Issues in Management, Research Methodology, Hazard Management, Islamic Economics, Islamic Financial Markets and Management of Non-Bank Financial Institutions. Currently, she is the Deputy Director of Postgraduate Management Centre; University of Darul Iman Malaysia. She has presented many research papers related to service quality in Islamic banking and Finance at international and national levels. Countries included are Turkey, Australia, Slovakia and Indonesia. She has also published papers in International Review of Business Research Papers (on service quality of Islamic Banks, Takaful and Malaysian commercial banks), Jurnal Kemanusiaan, Banks and Bank System, International Journal of Business Management, Journal of Economics and Finance and a number of conference proceedings. Her work on Service Quality in the Banking Industry: A Perspective from Customers and Bank Employees has won Best Paper Award at Asia Pacific Marketing Conference in Kuching Sarawak in 2005. Her current research focus is in the area of Islamic Banking, Islamic Insurance, specifically looking at the service quality issues, managerial competencies, performance and efficiency. Currently, she

is working on the parametric (Stochastic Frontier Approach) and non-parametric approach (Data Envelopment Analysis) in estimating bank efficiency. Her first paper on the efficiency research "Technical Efficiency of the Malaysian Commercial Banks: A Stochastic Frontier Approach" has appeared in Vol.3 Issue 4, 2008, Banks and Bank System published by Business Perspectives, Ukraine.

### **Nor Mazlina Abu Bakar**

*Nor Mazlina Abu Bakar* is currently a lecturer in the Faculty of Business Management and Accountancy, University of Darul Iman Malaysia. She received her Master in Applied Statistics from University Putra Malaysia in October, 2008 and Bachelor in Mathematics from Bristol University, United Kingdom. Her Master Project on Predicting Bank Performance Using Multiple Linear Regression and Neural Networks obtained excellent grade and she hopes to pursue her Phd in July 2009 in the area of Stochastic Modelling to be applied in the banking sector. She has teaching experience of more than 10 years in the areas of Mathematics and Statistics. She has co-authored a number of researches with Dr. Izah Mohd Tahir and currently working with her to compare the parametric and non-parametric approaches in estimating bank efficiency and looking at the best model to be applied in the Islamic Banking and Finance sector.

### **Mercy Kuo**

*Mercy Kuo* is the founder and executive director of ASIA ANALYTICA, LLC -- an independent provider of innovative and interdisciplinary analysis on strategic trends in Asia. She received a Ph.D. in Modern History from Oxford University (St. Antony's College) and M.A. from the University of Michigan, Ann Arbor. From 2006-2008 she was a Senior Project Director at the National Bureau of Asian Studies, where she directed the Southeast Asia Studies and Strategic Asia Programs and spearheaded the Islamic Finance in Southeast Asia Project. From 2000-2006 Dr. Kuo served with the Central Intelligence Agency, Directorate of Intelligence, as an analyst on Northeast and Southeast Asian affairs. Her research specialty and interests include modern Chinese history, Chinese foreign policy, political Islam in Asia, Islamic finance, and scenario-planning. Her Islamic finance-related publications include: "The Growth of Islamic Finance in Southeast Asia: Regulatory Challenges and Opportunities for the United States," ed. Angelo Venardos, *Current Issues in Islamic Banking and Finance: Resilience and Stability in the Present System* (World Scientific Publishing/Imperial College Press: forthcoming), "Islamic Finance in Southeast Asia: Local Practice, Global Impact" NBR Report, "Islamic Finance: Global Trends and Challenges," *NBR Analysis 18.4* (The National Bureau of Asian Research), and "Islamic Finance in Southeast Asia: Inter-linkages with Impact," *Journal of Middle East and Islamic Law* (UC Berkeley School of Law, forthcoming).

**Dr. Imamaul Haque**

*Dr. Imamaul Haque* born in 1962, gold medalist from Aligarh Muslim University has published number of research papers/articles. He has also written number of books in the area of commerce and management. He is working at present in the department of commerce, Aligarh Muslim University as a professor. The author is specialized in the area of finance and management. Number of scholars has completed research and many more are pursuing the same under his supervision. The author has many papers on Islamic banking and finance which is one of the important area of specialization. More than 35 national and international conferences have been attended by the author.

**Fayaz Ahmad**

*Fayaz Ahmad Lone* is from Kashmir India and pursuing P.hD in Aligarh Muslim University on the topic 'Appraisal of Islamic Finance: An Analysis of Compatibility of its Objectives and Achievements'. The career objective of the author is to work for the development of Islamic Banking in India in general and world in particular. He has completed bachelor's degree in Business Administration and Masters Degree in Commerce from university of Kashmir. The author has attended many national and international conferences and has written many research papers on Islamic banking and finance. His recent published Research papers/articles are Islamic banking and finance database, Islamic Banking System: an Answer to Global Financial Crisis, Financing of Entrepreneur in India: a new Dimension under Islamic Finance, Microfinance: Innovation of Products Needed.

**Dr. Gulam Hassan Thakur**

*Dr. Gulam Hassan Thakur* is a lecturer in the department of Management, Government Degree College, Bemina, Srinagar, Kashmir, India. The author has completed PhD from university of Kashmir and has Islamic banking and finance as one of the interesting field. He has many publications and is presently working on many more papers. His other areas of specialization include Management, Accountancy, International Finance in addition to Business Law.