#### **CURRICULUM VITAE**

### **1.Personal Information**

Name: Ali Mustafa Abdullah Al-Qudah

Birthday Date: 1/1/1959

Nationaliy: Jordanian

**Current Address:** 

Prof at Department of Finance and Business Economics
Faculty of Economics and administrative sciences
Al -Al Bayt University
Mafraq – Jordan

### 2-Qualifications:

Serial	Qualification	University	Country
1	PhD –Economics	National University	Malaysia
		of Malaysia (UKM)	
2	Master – Economics	University of	Jordan
		Jordan.	
3	Bachelor in	Yarmouk	Jordan
	Economics	University.	

#### Notice:

- I obtained the certificate of scientific distinguish for BA.
- My name was listed more than 6 times on the honour board in BA.

**Ph.D Thesis Title**: The Performance and Efficiency of Jordanian Privatized Firms.

**Master Thesis Title**: The Competitiveness Ability of Jordanian Banking Sector: Analytical Study.

### **3.Practical Experiences:**

Serial	Position	Place	Period
1	Prof	Al Al Bayt University	26/1/2021- until now
1	Associate Prof	Al Al Bayt University	13/9/2015- 25/10/2021
2	Assitance Prof	Al Al Bayt University	13/9/2011-13/9/2015
3	Full time Lecturer	Al Al Bayt University	13/9/2010-13/9/2011
2	Assitance Prof	Jerash Private University	5/10/2008-13/9/2010
3	Part time lecturer,	Irbid National University	2/2009-6/2009
	I teach banking		
	services marketing		
4	Part time lecturer,	Granada Uni. College	10/2003-2/2007
	I teach micro and	Irbid- Jordan	
	macroecononomics for		
	many groups		

#### **4.Administrative Positions:**

- 1- Head of Finance and Business Economics Department for the period 2017 / 2018-2018 / 2019.
- 2- Assistant Dean of the Faculty of Economics and Administrative Sciences for the period 2013 / 2014-2014 / 2015.

# 5.List of courses I teach At Al-Albayt University Through the period 13/9/2010-until now:

NO	Course Name	Times
1	principles of Microeconomics	Many
2	principles of Macroeconomics	Many
3	Microeconomic Theory	Many
4	Macroeconomic Theory	Many
5-	Econometrics	Many
6	Mathematical Economics	Many
7	principles of mathematics for business and economics	Many
8	Scientific Research Methodologies	Many
9	Public Finance	Many
10	Industrial economics	Many
11	Money and Banking	many
12	International Finance	Many
13	Financial Economics	Many
14	Islamic Finance	once
15	Micro- Projects economies	Many
16	Financial analysis	Two
17	Feasibility studies and projects financial evaluation	many
18	Labor economics	many

19	Statistics for economics and business	many
20	Managerial economics	many
21	Computer base statitical analysis	once
22	International trade	once
23	Money and central banks	once
24	Educational Economics	Once

## 6.List of Courses that I teach at Jerash University through the period 5/10/20108-9/2010

<u>No</u>	Course Name	<b>Times</b>
1	principles of Microeconomics	Many
2	Principles of Finance	Many
3	Money and banking,	Many
4	Feasibility studies and projects	Many
	financial evaluation,	
5	Finance	Tw0
6	Investment	TWO
7	Financial mathematics	Many
8	Financial analysis	Many
9	Credit risk management	Once

#### 7. Master Cources that I teach at Al Al-Bayt University

### 1- Business and Finance Economics Program / Department of Finance and Business Economics

- 1-Public Finance.
- 2-Advanced Microeconomic Theory.
- 3-Advanced Macroeconomic Theory.
- 4- Research methodology for economic and administrative sciences.
- 5-International Trade Theory.

6-economical development.

# **2-** Economic and International Cooperation Program / Finance and Business Economics Department.

International cooperation and integration.

# 3- Islamic Economics and Banking Program / Higher Institute for Islamic Studies / Al Al-Bayt University

- 1-Monetary theory and banking theory in Islam.
- 2- Central banks and monetary policies.
- 3- Financial and money markets: a comparative study.
- 4- Scientific research method in Islamic economics and banks.
- 5- Islamic microeconomics Economic Theory.
- 6- The economics of Zakat and its contemporary applications.

#### Note:

I teach "Banking Marketing" at National Irbid University.

I teach (Principles of Micro and Macroeconomics) at the College of Granada for several years.

#### **8.Courses Coordinator:**

- 1- Principles of microeconomics many times.
- 2- Principles of macroeconomics many times.
- 3- principles of mathematics for business and economics once.
- 4- Money and banking many times.
- 5- International Finance many times.
- 6- Principles of statistics for economics and business once.

#### **9.Supervisor for Master Theses**

- 1- Abdullah Al-Masaeed (2012) The Impact of Fiscal Policy on Growth in the Jordanian Economy, Associate Supervisor
- 2- Muawiyah Al-Mannai, (2013) The Impact of Public Debt on Growth in Jordanian GDP.
- 3- Ali Abu Eid, (2014) The Impact of Grants and Aid on the Jordanian Economy.
- 4- Abdullah Al-Sharia (2014) The impact of the Syrian crisis on the Jordanian trade balance.
- 5- Saad Nouri Al-Hamdani (2015) The Role of Financial Policy in Improving the Investment Climate in Jordan's Tourism Sector.
- 6- Wessam Jarrar (2015) the role of the Jordan European partnership agreement on the Jordanian economy.
- 7- Qusay Ahmad Al-Ashqar (2016) the role of Islamic financial engineering in reducing the risks of financial portfolios in the Amman Stock Exchange for the period 2008-2016. Higher Institute of Islamic Studies Al-Beatz University
- 8- Buthainah Musa Salman (2016) The relationship of wages to the general level of prices in Jordan.
- 9- Abdullah Khaled Al-Badour (2016) Contribution of the tourism sector to the GDP in Jordan.
- 10- Alaa Farid Al-Khawaldeh (2016) Determinants of Total Consumer Expenditure in Jordan.
- 11-Hamad bin Muhammad bin Hamad Al-Saeedi (2016) The role of the Free Trade Agreement between the Sultanate of Oman and America in enhancing the volume of trade exchange.
- 12-Chen Chen (2016) The development of trade relations between Jordan and China.
- 13- Muadh Al-Khawaldeh (2017), The impact of energy consumption on economic growth in Jordan.
- 14- Fida Derbas (2017), the effect of technology on the agricultural sector in Jordan.
- 15- Doaa Al-Manasir (2017), the effect of not linking education outcomes to the labor market on unemployment rates in Jordan.
- 16- Enas Al-Shehan (2017), the impact of the Syrian crisis on investment in the Jordanian housing sector.
- 17- Zain Muhammad Khaled Al-Badarin (2017). The impact of government consumption and investment expenditure on per capita income in Jordan.
- 18-. Hoda Abdullah Sharqi Al-Mashaqbeh (2017) The effect of government spending on the budget deficit in Jordan.

- 20- Aqeel Aziz Alaiwi Al-Jubouri (2018) The Impact of Balance of Payments on Foreign Reserves in Iraq.
- 21- Issam Khaled Mansour Al-Sarhan (2018) The role of international reserves in the growth of GDP in Jordan.
- 22-Maher Al-Smairan (2019) The Impact of Monetary Policy Shocks on Macroeconomic Variables.
- 23- Rawan Zaqzouq (2019), determinants of imports in Jordan.
- 24- Amal Al-Sa'i (2019) the impact of oil price fluctuations on public spending in Jordan.
- 26- Hanin Al-Jarrah (2019), the effect of the bank's internal variables on the financial performance of Islamic banks in Jordan.
- 27- Muhammad Hazaymeh (2019), the impact of macroeconomic variables on the financial performance of Jordan Islamic Insurance Company.
- 28-Heba Bani Yasin (2019) Factors Affecting Deposits in Jordanian Islamic Banks: (An Analytical Study).
- 29- Bakr Nassar (2020) Determinants of Foreign Reserves in Jordan.
- 30-Muhannad Muhammad Al-Attiyat (2020) Tackling unemployment and inflation from the perspective of Islamic economics: a comparative study.
- 31-Qamar Sohail Ababneh (2020): The compulsory reserve ratio in achieving monetary policy from an Islamic perspective. Higher Institute of Islamic Studies.
- 32- Abdullah Ahmad Al-Smadi (2020) The Impact of Conventional Banking Riba on Macroeconomic Variables in Jordan. Higher Institute of Islamic Studies.
- 33- Amani Fayez Al-Smadi (2020) Determinants of Electricity Consumption in Jordan.

#### 9. Participating in the examination committees of graduation Theses:

#### **Master Theses:**

#### Theses Discussion:

- 1- Al-hayk abdulqader hayk, Development of macroeconomic indicators for the islamic world countries, 2015.
- 2- Al-nuaymy Mo'taz Mowafaq, The role of trade agreement on improving commercial exchange between Jordan and saudi Arabia, 2014.
- 3- Firas Kamil Zghair, The impact of export development on jordanian balance of trade, 2015.
- 4- Raad Mohammad Abdullah Al-Juboury, Total expenditure in the Islamic economy: compared analytical study, 2015.
- 5- Hamza Dawood M Danoon, The of fiscal policy in the development of the palestinian authority areas through the period 2000-2014. 2015.
- 6- Raneem ziad Gawabreh, Food security status in jordan, 2015.
- 7- Ali Hasoon Abd Ali ALshemari, The relationship between the Quantity of money and the gross domestic product in jordan, 2015.

- 8- Mohammad Abdollah Samarah, The impact of Zakat on redistribution of income and wealth a case study for the Jordanian zakat fund, 2016.
- 9- Sanad Ibrahim Al-kawaldeh, Sources of inflation in the hashemite kingdom of Jordan: an econometric analysis during the period (1990-2013). 2015.
- 10- Abdelmuhdy ashawy bni khalid, The role of in-kinkd zaka in the economic stability, 2016.
- 11- Sanaa Farhan Alsarhan, The relationship between food insecurity and total income of household in poverty areas at nourthren badiab, 2016.
- 12- Loei Qassiem Turki Al bataineh, The impact of macroeconomic variables on indirect foreign investment size in the Amman stock exchange during the period 1990-2014, 2016.
- 13- Hesham Abd Al-kareem Al-zoubi, External debt and ways to address them from an islamic perepective, 2016.
- 14- Haider Abbas Naem Al- Behadali, The impact of monetary policy on GDP in Jordan, 20105.
- 15- Mohammad Ibrahim Khalaf, Interaction between monetary and fiscal policy case study Jordan (2004-2014). 2016.
- 16- salem M Al Enezi, The impact of fluctuations of oil prices on economic growth in state of Kuwait for the period 1990-2015, 2016.
- 17- Abdallah srour Alsuliman, The contribution of a agriculturl sector in the Jordanian GDP, 2014.
- 18- Rawan Nayf Albatanih, The impact of government expenditure on the economic grwoth of Jordan, 2014.
- 19- Bashar Younes Khawaldeh, the impact of government support for wheat on the budget deficit, 2016.
- 20-Mohammed Farah Al-shdefat, the effectiveness of unconventional monetary policy for escaping from a liquidity trap on the main macroeconomic indicators, 2015.
- 21- Samir Mohammed ZayedAl-shawabkeh, The Impact of macroeconomic variables on unemployment in Jordan, 2014.
- 22- Mohammed Khalil deebajah, The impact of Jordanian Syrian free zone on inter-Jordan Syria trade (2003-2013), 2015.
- 23-Abed Alhameed Mohammad Salem Al reweni, The impact of direct foreign investment on economic growth (Libya case study 1990-2013), 2015.

- 24- Yaseen Turki Mahmood Uwayed, Social security in the curriculum of Islami: comparative study. 2015.
- 25- Fikri Ahmad Lahmoud Al-Janabi (2017) The Impact of Public Debt on Public Expenditure in Jordan
- 26- Dana Ali Faris Al-Khawalda (2018) The Impact of Trade Liberalization and Financial Development on Economic Growth, Jordan Case Study.
- 27- Ahmed Hisham Al-Najjar (2018) Cryptocurrency Virtual Currencies: An Economic-Sharia-Accounting Study, Higher Institute for Islamic Studies, Al-Bayt University.
- 28-Murad Mahmoud Ali Bani Hamad (2018) The impact of the industry sector on the Jordanian economy by relying on input and output tables.
- 29-Muhammad Irsheed Hamad Qablan (2018) The impact of public spending on the agricultural sector on increasing the volume of production for the years 1990-2017.
- 30-Yassin Emad Ahmed Al-Adwan (2018) The Impact of Trade Exchange on Economic Development between Selected Countries of the Islamic World). Higher Institute of Islamic Studies, Al-Bayt University.
- 31-Khalil Muhammad Ghaleb Muhammad Al-Shorouki (2018), the contribution of dairy factories to economic development, a case study in the town of Soufz, Department of Agricultural Economics / Jerash National University
- 32-Anas Hamed Salem Al-Momani (2018) Trade openness and inflation are evidence from Jordan.
- 33-Sufyan Abdel Razzaq, Jar Al-Essawy (2019) The impact of exports on per capita GDP Jordan case study.
- 34- Ahmad Hussein Al-Nawasrah (2019) The Impact of Foreign Direct Investment on the Trade Balance in Jordan 1975-2017./ Yarmouk University.
- 35-Ramzi Khaled Naamna (2019) The impact of ISO 9000 on the performance of Jordanian industrial companies.
- 36-Muhammad Ajaj Fahd Sabaa (2019) The Impact of Merchandise Imports on Industrial Production in Jordan 2000-2017.
- 37-Khaled Jamal Mahmoud Al-Jubouri (2019) The financing resource gap and its impact on macroeconomic variables, Jordan Case Study 1995-2017.
- 38-Naim Abu Daghma (2019) weighs the extent of the Jordanian Islamic Insurance Company's compliance with Sharia Standard No. (26). Higher Institute of Islamic Studies, Al-Bayt University.
- 39-Muhammad Jamal Obaidat, (2019) The Islamic Endowment and its Role in Financing Health Care. The Higher Institute for Islamic Studies, Al al-Bayt University.
- 40-Zaid Mufleh Al Kaabneh (2020) The Impact of Intra-Arab Investments on Jordan's Economic Growth.
- 41- Salim Ibrahim Al-Zoubi (2020) Investment Agency and Banking Formula in Islamic Banks. The Higher Institute of Islamic Studies, Al al-Bayt University.
- 42-Salem Al-Omari (2020) Savings and its Economic Effects: A Comparative Study. The Higher Institute for Islamic Studies,.
- 43- Hanin Muhammar Abed (2020), direct and indirect effects of taxes on investment in Jordan.

40- Wala Sultan (2020) The Impact of Economic Freedom and Political Freedom on Corruption in Jordan. Department of Economics, Yarmouk University.

Discussing a number of MA theses in economics at Yarmouk University for the years 2017-2018, 2018-2019, 2019-2020, 2020-2021.

Discussing a number of master's theses in agricultural economics at Jerash University for the years 2017-2018, 2018-2019, 2019-2020.

#### **PHD Theses:**

- -Al-Nuwairan Thamer Ali (2016) Evaluation of the Jordanian experience in the field of privatization from an Islamic perspective.
- -Nabilah Faris Alawneh (2020) Jordanian Economic Protection Institutions from an Islamic Economy Perspective.

#### 10. Scientific Research:

Research Interests: Financial Economics, Macro and Microeconomics, Privatization, Competitiveness, Traditional Banks, Islamic Banks, Financial Markets, and Financial Management.

#### **Published Research:**

- 1- Al-Qudah, Ali, and Shuwaifah, Walid. (2002) The Competitiveness of the Jordanian Banking Sector Analytical Study, *Yarmouk Research*, Series of Human and Social Sciences, vol. 18 Issue 3 b.
- 2-Alqudah, Ali, (2011), The Operating Efficiency and Market Value of Jordanian Privatized Firms: Fixed and Random Effects Analysis. *Interdisciplinary Journal of Research in Business*. Vol. 1, Issue. 7, July (pp.99-116).
- 3- Alqudah, Ali, (2011), The Determinants of Capital Structure of Jordanian Mining and Extraction Industries: Empirical Evidence, *European Journal of Economics, Finance and Administrative Sciences*, Issue 29.
- 4- Alqudah, Ali, (2012), The Impact of Privatization, Strategic Partner and Liquidity on Jordanian privatized Firms Financial Performance. Panel Data Analysis. *Abhath Al-Yarmouk (Yarmouk Researches)*. *Humanities and Social series*.
- 5- Alqudah, Ali and Jaradat, Mahmood,(2013), The impact of macroeconomic variables and banks characteristics on Jordanian Islamic banks profitability: empirical evidence. *International Business Research Journal*. Vol 6 No 10.
- 6- Hamdan, Nasser and Al-Qudah Ali. (2013) Effect of capital structure on the performance of Jordanian banks listed on the Amman Stock Exchange: An analytical study, *Al Manarah Journal*, Al-Bayt University, Jordan, Volume 19 Issue 4.
- 7-Alqudah, Ali (2013) The determinants of capital structure of listed banks in Jordan: panel data analysis *Int. J. Economics and Business Research*, Vol. 8, No. 1.
- 8- Al-Qudah, Ali and Malakawi, Eyad. (2014) Impact of the Financial Crisis and the Economic Opening and Performance of Jordanian Banks listed on the ASE: An Analytical Study, *The Arab Journal of Economic and Administrative Sciences*, Association of Faculties of Business Administration and Economic and Political Sciences in Arab Universities, Kaslik University, Lebanon.
- 9- Alqudah, Ali (2014) The impact of oil price shocks on Amman stock exchange real return, *International Journal of Business and Social Science*, Vol 5, No 12.

- 10- Alqudah, Ali (2014) Stock exchange development and economic growth: empirical evidence from jordan, *International Journal of Business and Management*; Vol. 9, No. 11.
- 11-Alqudah, Ali (2016) Domestic debt, external debt and economic growth of Jordan, *International Journal Of Research in Commerce and Management*. Vol No 7, ISSUE NO. 04 (APRIL).
- 12-Alqudah, Ali (2016) Financial Development and Economic Growth of Jordan, Research *Journal of Finance and Accounting*, Vol.7, No.6, 2016.
- 13- Al-Qudah, A. M., & Jaradat, M. A. (2018). Economic Growth, External Debt and Budget Deficit in Jordan: ARDL Approach. International Journal of Academic Research in Economics and Management Sciences, 7(4), 151–165.
- 14- Al-Qudah, A. M. (2018)Economic Sectors Value Added and Tax Revenues: Empirical Evidence from Jordan, International Journal of Business and Social Science Vol. 9 No. 5.
- 15- Al-Manaseer, D.S., Al-Qudah, A.M. (2018). The Impact of Higher Education Output on Unemployment Rates in Jordan, International Journal of Academic Research in Accounting, Finance and Management Sciences 8 (2): 65-72.
- 16- Al-Khawaldeh, M., Al-Qudah, A.M. (2018). The Effect of Energy Consumption on Economic Growth in Jordan, International Journal of Academic Research in Accounting, Finance and Management Sciences 8 (2): 170-177.
- 17- Derbas, F. B., & Al-Qudah, A. M. (2018). The Impact of Technology on Jordanian Agricultural Sector. International Journal of Academic Research in Economics and Management Sciences, 7(1), 61–72.
- 18- Al-Qudah, A. M. (2019) The Determinants of Money Demand in Jordan: ARDL Approach, Journal of Management Research Vol. 11, No. 1.
- 19-Al-Qudah, A. M., (2019) Macroeconomic Factors and Public Debt: Empirical Evidence from Jordan, International Journal of Business and Social Science, Vol. 10 No. 5.
- 20- Al-Qudah, A. M. (2019) The Determinants of Financial Development in Jordan: VECM. *The international Journal of Humanities and Social Studies*. Vol, 7, No. 12.
- 21- Al-Qudah, A. M. & Malkawi, E. (2019) The Impact of Macroeconomic Variables on Foreign Exchange Reserves in Jordan: FMOLS, DOLS. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, Vol. 9, No.4.
- 22-Omar Khlaif Gharaibeh, O. K., & Al-Qudah, A. M., (2019)The Causality Relationship Between Various Dimensions Of Liquidity And Risk In The Amman Stock Exchange, *International Journal of Scientific & Technology Research*, Vol 8, Issue, 11.
- 23- Al-Qudah, A. M., & Gharaibeh, O. K., (2020) The Short and Long -Run impact of Fiscal Deficit on Amman Stock Exchange Performance. *International Journal of Scientific & Technology Research*, Vol. 9, No. 2. Scopus, Q3.
- 24- Gharaibeh, O. K., & Al-Qudah, A. M., Analysis the Determinants of Risk Factor Model for the Jordanian Banking Stocks. *Journal of Asian Finance, Economics and Business*, Vol 7 No 12.Scopus, Q3.
- 25- Al-Qudah, A. M., (2020) Macroeconomic and Bank-Specific Variables and the Liquidity of Jordanian Commercial Banks. *Journal of Asian Finance, Economics and Business*, Vol 7 No 12. Scopus, Q3.

- 26- Al-Qudah, A. M., (2021) The determinants of tax revenues: empirical evidence From Jordan. *International Journal of Financial Research*, Vol. 12, No. 3, Special Issue. Scopus, Q4.
- 27- Al-Qudah, A. M., (2021) The determinants of lending interest rates of Jordanian listed commercial banks. *Accounting*, Vol,7, No. 4. Scopus, Q3.
- 28- Al-Qudah, Ali (2021) The Impact of Renewable Energy Consumption on Economic Growth in Jordan, Jordan Journal of Economic Sciences. Acceptable for publishing.

#### 11.Participation in regional and international conferences

- 1-Al-Qudah, Ali (2012) Impact of the Global Financial Crisis, Economic Growth and Interest Rate on the Financial Performance of Jordanian Islamic Banks: An Analytical Study, The First International Conference on Finance and Banking, Modern and Islamic Banking Developments, Reality and Problems, 14-16-5-2012, College of Business and Finance, Al-Bayt University, Jordan.
- 2-22- AlWakshi,Miloud and Alqudah, Ali, Consumption function under permanent income hypothesis in selected Arab countries, proceedings of the 3rd annual international conference Syiah Kuala University(AIC Unsyiah) 2013, in conjuction with the 2nd international conference on multidisciplinary research (ICMR) 2013, October 2-4, 2013, Banda Aceh, Indonesia.

#### 12.Evaluation of research:

Evaluation of a number of researches in Arabic and English for Arab and foreign magazines.

### 13.Membership of Committees:

- -Member of the Council of the Faculty of Economics and Administrative Sciences for the academic year 2020/2021
- -Member of the Council of the Department of Business and Financial Economics for the academic year 2020/2021
- -Member of the Graduate Studies Committee in the Department of Business and Financial Economics for the academic year 2020/2021
- Member of the interview committee for applicants for the position of faculty member in the Department of Business and Financial Economics for the second semester of 2020/2021.
- -Chairman of the Council of Finance and Business Economics for years 2017/2018 & 2018/2019.
- -Chairman of the Graduate Studies Committee in the Department of Finance and Business Economics for years 2017/2018 &2018/2019.
- -Chairman of the Economic Feasibility Study Committee of the Commercial City of Al-Bayt University 2019.
- Chairman of the Economic Feasibility Study Committee of the intended fuel station as an investment for Al Al-Bayt University, 2019.

- Member of the Committee of the Economic Feasibility Study of the Faculty of Medicine intendend to be created at Al-Bayt University 2019.
- Member of Al-Bayt University Council for the years (2016-2017) and (2012-2013).
- Member of the Graduate Studies Committee at the Faculty of Business and Finance at Al-Bayt University for the academic year 2016-2017.
- Member of the Board of the College of Business and Finance at Al-Bayt University for the academic year 2016-2017.
- Member of the Committee of Conferences and Seminars at Al-Bayt University for the years: 2011, 2012, 2013, 2014, 2016-2017.
- Quality Officer in the Department of Economics of Business and Finance at Al-Bayt University for the years: 2010, 2011, 2012, 2013, 2014, 2015, 2016.
- Chairman of the disciplinary committee for students in the Faculty of Business and Finance at Al-Bayt University, for the academic year 2013-2014, 2014/2015.
- Member of the Graduate Studies Committee in the Department of Economics and Business at Al-Bayt University for years, 2012, 2013, 2014, 2015, 2016.
- Member of the Disciplinary Committee for students in the Faculty of Business and Finance at Al-Bayt University for the academic year 2011-2012-2015-2016, 2015-2016, 2016-2017.
- Member of the library committee at the College of Business and Finance for several years.
- Member of the Social Committee for the academic year 2016-2017.
- Council Decision of the Department of Economics of Business and Finance at Al-Bayt University for the academic year 2012-2013.2016-2017.
- Member of the Council of the Faculty of Economics and Administrative Sciences at Jerash University for the academic year 2009-2010.
- Council Decision of the Faculty of Economics and Administrative Sciences at Jerash University for the academic year 2009-2013.