

Curriculum Vitae

Surname:	Saad
First Name:	Rachel
Date of Birth:	17-03-1984
Academic Qualification:	PhD in Business Administration Beirut Arab University, Lebanon, 2022 Master of Business Administration (MBA) Lebanese American University (LAU), Lebanon, 2008 GPA: 3.92 Bachelor of Science in Business Administration (International Business) Lebanese American University (LAU), Lebanon, 2006 Graduated with Distinction PhD in Business Administration Beirut Arab University, Lebanon, 2022 Master of Business Administration (MBA) Lebanese American University (LAU), Lebanon, 2008 GPA: 3.92
Venia Legendi (qualification to teach):	Business Administration, Banking and Finance, Financial Management, Investments, Risk Management, Islamic Banking and Related Business Disciplines.
Further Qualifications:	• Seminar on Academic Publishing and Research Dissemination, organized by Taylor & Francis Group, January 2026. • Paperpal Workshop: <i>Master Your Literature Review Workflow: From Analysis to Writing</i>, February 2026. • Seminar: <i>Analyzing the Lebanese Budget Process</i>, organized by the Faculty of Business Administration, Beirut Arab University, in collaboration with the Basil Fuleihan Institute, February 2026. • Advanced Workshop on Mediation and Conflict Management (12 hours), Beirut Arab University, 2025. • Workshop on Mediation: Prevention and Conflict Management (10 hours), AUF-USJ-BAU, 2024. • Online Instruction Design Certificate, USAID Higher Education Capacity Development Program, 2022. • ERASMUS+ International Credit Mobility Program, University of Santiago de Compostela, Spain, 2022. • Financial Markets Certificate, Yale University (Coursera), 2022. • Work Ready Now Certification, USAID Higher Education Capacity Development Program, 2020. • Fulbright Junior Faculty Development Program, 2017. Various certificates in curriculum design, assessment and feedback, critical thinking, mentoring, project

	management, and quality assurance.
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At the Higher Education Institution (to be accredited) since:	August 2016
Level of Employment (part-time or full-time):	Full-Time Academic Staff Member
Teaching Focus:	Business Administration, Banking and Finance, Financial Management, Investments, Portfolio Management, Security Analysis, Risk Management, Islamic Banking
Interdisciplinary Aspects:	Finance, Banking, Economics, Financial Technology (FinTech), Information Systems, Entrepreneurship, Risk Management, Business Ethics, Corporate Governance, Public Policy, and Data Analytics.
Activities in the Areas:	
- Further Education	The candidate regularly participates in professional development activities related to teaching excellence, curriculum design, educational technology, conflict resolution, mentoring, and international academic mobility. Recent training includes ERASMUS+ Teaching Mobility, Fulbright Faculty Development, Online Instruction Design, Work Ready Now, and Mediation and Conflict Management workshops.
- Research	Research interests include banking performance, bank failure prediction, capital structure, financial technology, cryptocurrency adoption, investment decision-making, risk management, and financial markets in emerging economies. Research activities contribute to curriculum development and student research supervision.
- Consultancy	Provides academic and professional expertise in banking, finance, quality assurance and curriculum development
How are personal research activities reflected in teaching activities?	Personal research activities are integrated into teaching through the use of current academic literature, case studies, empirical evidence, and real-world business applications. Research findings are incorporated into classroom discussions, student projects, and assessment activities, enabling students to develop analytical and evidence-based decision-making skills.

Work experience:	
- General	Beirut Arab University (2016–Present) Assistant Professor/Lecturer, Faculty of Business Administration. Responsible for teaching undergraduate and postgraduate courses, academic advising, senior project supervision, curriculum development and course coordination.
- Activities as an Expert:	BLOM Bank (2009–2016) Customer Service Officer. Responsible for customer relationship management, banking operations, loan processing support, foreign exchange transactions, and financial advisory services.



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	Beirut Arab University (2007–2010) Instructor of Microeconomics, Macroeconomics, and Econometrics. Lebanese American University (2006–2008) Graduate Assistant in Business and Economics courses.
Publications:	Saad, R. (2023). <i>Examining the Impact of Governance, Macroeconomic and Political Risk Determinants on Banks' Efficiency</i>. Journal of Finance & Economics Research, 8, 1–20. Saad, R., & Mostafa, N. (2022). <i>Examining Banks' Failure in the MENA Region</i>. BAU Journal – Society, Culture and Human Behavior. Yamout, R., Saad, R., Abass, A. E., & ElMoussaoui, A. (2025). <i>The Determinants of the Intention to Use Cryptocurrency for Financial Transactions: The Mediating Role of Perceived Risk in the UTAUT Framework</i>. Edelweiss Applied Science and Technology. Yamout, R., Saad, R., Abass, A. E., & ElMoussaoui, A. (2025). <i>The Antecedents of Business Owners' Intention to Use Cryptocurrency in Emerging Markets: The Mediating Role of Attitude</i>. Edelweiss Applied Science and Technology.
Memberships:	• Member, Library Committee. • Member, Student Activities Committee. • Member, Social Services Committee.
International experience through:	
- Management Activities	Departmental Secretary of the Business Administration Department and active contributor to accreditation, curriculum development, academic administration, and quality enhancement initiatives. Former member of the Faculty Quality Assurance Unit and participation in institutional committees supporting continuous improvement and academic excellence.
- Academic Activities	Participation in international academic development and mobility programs, including the ERASMUS+ International Credit Mobility Programme at the University of Santiago de Compostela (Spain) and the Fulbright Junior Faculty Development Program. Regular participation in international workshops, seminars, and professional development activities related to teaching excellence, research development, academic publishing, and higher education innovation.
- Personal Background/ Experience	More than fifteen years of combined academic and professional experience in higher education and banking, with expertise in finance, banking, business administration, quality assurance, research supervision, and curriculum development.
Other:	E-mail: r.saad@bau.edu.lb ORCID: 0000-0003-0790-4080 https://www.linkedin.com/in/rachel-saad-446bb227b/



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