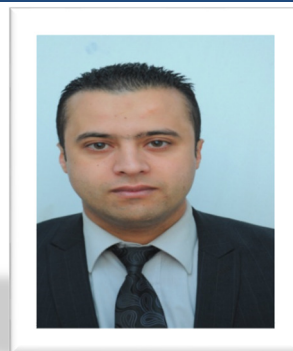


CURRICULUM VITAE



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 - ORCID : <https://orcid.org/0000-0002-7819-0575>
 - PUBLON : <https://www.webofscience.com/wos/author/record/ADE-6380-2022>

Education

University Degrees:

- **HDR degree** in Economic Sciences: Finance, September 2013 - Oum El Bouaghi University, Algeria
- **Ph.D. degree** in Economic Sciences: Finance, June 2012 - Oum El Bouaghi University, Algeria
- **Magister's degree** in Management Sciences: Enterprise Management, May 2007 - University of Oum El Bouaghi, Algeria.
- **Bachelor's degree** in Management Sciences: Finance, June 2003 - University of Constantine, Algeria.

Specialized Training:

- **May - October (2005)**: Specialized training in banking, under the supervision of experts from the Center for Training in Banking Professions CFPB, Paris, and the General Directorate of the General Inspectorate of the Bank of Algeria.

- **December 2005:** Specialized training in anti-money laundering, under the supervision of the experts of the International Financial Action Task Force (GAFI) and the Directorate General of the General Inspectorate of the Bank of Algeria.
- **February - May (2006):** Specialized training in banking control and supervision, Under the supervision of the International Monetary Fund (FMI) and the General Directorate of the General Inspectorate of the Bank of Algeria.

Functions and Affiliations

Professional Progression

Rank	Period
Temporary Teacher	October 2003 – June 2006
Inspector at the Bank of Algeria	September 2 nd , 2003 – October 2 nd 2008
Assistant Professor Class "B"	October 4 th , 2008 – December 25 th 2010
Assistant Professor Class "A"	December 26 th 2010 – June 12 th 2012
Associate Professor "B"	June 13 th 2012 – September 14 th 2013
Associate Professor "A"	September 15 th 2013 – January 13 th 2018
Professor	January 14 th 2018 Till today

Administrative and scientific Activities

Task	Period
Vice Dean in charge of post-graduation studies, scientific research and external relations, Faculty of Economic, Commercial and Management Sciences, University of Oum El-Bouaghi	April 2022 Till today
Head of Department of Management of institutions and Administrations, University of Oum El Bouaghi	August 2018 – April 2022
Head of the Department of Management Sciences, University of Oum El-Bouaghi	July 2009 – July 2013
Responsible for the permanent secretariat of the Public Procurement Committee of Oum El Bouaghi University	March 2009 Till today
Director of the House of Entrepreneurship at Oum El-Bouaghi University	March 2014 – February 2019

Editor-in-Chief of the Journal of Financial, Accounting and Managerial Studies	December 2013 Till today
Deputy Editor-in-Chief of the Journal of Human Sciences	May 2016 Till today
President of the National Association of Algerian Economists - Oum El-Bouaghi	May 2013 Till today
Head of a research team on: Finance of small and medium-sized enterprises, Accounting, Finance, Taxation and Insurance Laboratory, Oum El-Bouaghi University	June 2012 Till today

Membership of scientific bodies and committees:

- Member of the permanent sectorial committee for scientific research scientific research and technological development at the Algerian Ministry of Higher Education and Scientific Researc, from July 2022 to the present day.
- Member of University Profession Ethics Council, Oum El-Bouaghi University, from December 01, 2015 to the present day.
- Member of the Equal Membership Committee of Oum El Bouaghi University, from June 2014 till today.
- Certified expert at the regional commission of eastern Algerian universities.
- Accredited expert by the thematic research agency for the social sciences and humanities –Algeria.
- Certified expert and member of the scientific committees and editorial boards of many international and national scientific journals.
- Member of the Scientific Councils of Oum El Bouaghi University, Constantine 2 University, and the University Center of Mila.
- Member of the Scientific Council of Economic, Commercial and Management Sciences faculty, University of Oum El-Bouaghi.
- Certified expert at the Arab Planning Institute, Kuwait.

Teaching

Graduate level:

Module	Level	Activity	Year
Bank audit	2 nd year master's: monetary and banking economy	Lecture	2022/2023
Basel Committee standards	3 rd year Bachelor's: monetary & banking economics	Lecture	2022/2023

Personal educational project	1 st year Bachelor's: management of institutions & administrations	Lecture & Tutorial	2015/2016 Till today
Institution and organization	1 st year Bachelor's: management of institutions & administrations	Lecture & Tutorial	2015/2016 Till today
Bank management	4 th year Bachelor's: Finance 1 st year master's: finance & banking	Lecture & Tutorial	From 2008/2009 To 2014/2015 2022/2023
Banks, customs and insurance	3rd year Bachelor's: accounting and finance	Lecture & Tutorial	2017/2018 Till today
Business creation	2nd year Bachelor's: management of institutions & administrations	Lecture & Tutorial	2016/2017 to 2019/2020
Bank risk management	2nd year master's: Insurance and risk management	Lecture & Tutorial	2011/2012 To 2016/2017
Corporate bank financing	1 st year master's: Business management	Lecture & Tutorial	2012/2013 To 2015/2016
Contemporary banking issues	3rd year Bachelor's: Banks	Lecture	2011/2012 To 2014/2015
financial mediation theory	1 st year master's: Finance and accounting	Lecture & Tutorial	2011/2012 To 2013/2014
Banking techniques	1 st year master's: Financial and banks	Lecture	2011/2012 To 2014/2015
International monetary and financial theories	2nd year master's: International economics	Lecture & Tutorial	2008/2009
international economy	2nd year Bachelor's: Management Sciences	Tutorials	2008/2009
Microeconomics	1 st year common core Economics, management and commercial sciences	Lecture	2005/2006
Descriptive statistics	1 st year common core Economics, management and commercial sciences	Tutorials	2003/2004 2004/2005
Business management	1 st year common core Economics, management and commercial sciences	Tutorials	2004/2005

Postgraduate level:

Module	Level	Year
Seminar on scientific publishing	1 st year PhD Economic Sciences, Management Sciences & Finance and Accounting Divisions	2020/2021 2021/2022

Seminar on professional ethics & plagiarism	1 st year PhD Economic Sciences & Management Sciences Divisions	2020/2021 2021/2022
Financial market risks	1 st year PhD in Finance and Banking	2016/2017 To 2018/2019
Education and pedagogy of education	1 st year PhD in Business management	2016/2017 To 2018/2019
Financial management	1 st year PhD in Business management	2014/2015 2015/2016
Central banks	1 st year PhD in Financial and banks	2012/2013 To 2014/2015
Bank risk management	1 st year PhD in Financial and banks	2012/2013 To 2014/2015
Financial intermediation	1 st year PhD in Financial and banks	2012/2013 To 2014/2015
International standards for banking supervision	1 st year PhD in Financial and banks	2012/2013 To 2014/2015

publications

- **Research Papers:**

- Maroua SOUAR, Zoubeir AYACHE, Role of small and medium-sized enterprises in promoting financial Algeria during the perio(2017-2021), Journal of Human Sciences Oum El Bouaghi University, Volume 09 Number 03 – December -2022.
- Amina BOUMAZA, Zoubeir AYACHE, Sovereign Islamic sukuk as an innovative legitimate alternative to finance public spending in Algeria in the light of the decline of traditional financing sources, Industrial Economics Journal –Khezzartech Volume 12 Number 02 – December -2022.
- Madjid HOUADFI, Zoubeir AYACHE, The importance of the Money market in Financing commercial Banks and the public Treasury in Algeria for the period 2015-2021, Economic studies journal- Eljelfa university, Volume 16 Number 03 – December -2022.
- Maroua SOUAR, Zoubeir AYACHE, Contribution of Sukuk Al Waqf to enhancing financial inclusion Study of the experiences of a group of Islamic countries, Journal of Economic and Financial Studies, Volume 15 – December -2022.
- Dallel ADIMI, Zoubeir AYACHE, Adapted model for developing cooperation between the university and industry sector in Algeria, Journal of Financial, Accounting and Managerial Studies, volume 09, Numero 1, June 2022.

- Dalal ADJALI, Lylia BENMANSOUR, Zoubeir AYACHE, Standard Impact of Algerian private and public SMEs on national added value study for 2002-2019, Journal of Human Sciences Oum El Bouaghi University, Volume 08 Number 03 – December -2021.
- Khatima LOUATI, Khaled REDJEM, Zoubeir AYACHE, Diagnosing the quality of the outputs of the human resource management information system a case study of Telecom Algeria state of Ouargla, Journal of Economic and Financial Studies, Volume 14 Number 01 – December -2021.
- Fateh HARKATI, Zoubeir AYACHE, The impact of global Petroleum Prices fluctuations on Algeria's trade balance (Standard study for 2000-2017), Journal of business and finance economy, El Oued university, Volume 06 Number 02 – December -2021.
- Zoubeir AYACHE, Khelfallah BENYOUCEF, Financial enhancing to technology financial of contribution inclusion in banking institutions -A field study on a sample of Al Baraka Bank of Algeria customers -, Journal of Economic and Financial Research, Oum El-bouaghi university, Volume 08 Number 02 – December -2021.
- Khelfallah BENYOUCEF, Kouidar MAACHE, Zoubeir AYACHE, The role of technological business incubators in the development of emerging enterprises in Algeria, Economic studies journal- Ziani Achour El Jelfa university, Volume 15 Number 03 – December -2021.
- Fatima Zohra FENAZI, Zoubeir AYACHE, Formulas of participatory financing between the intellectual standpoint and the actual application -An evaluation study of the reality of applying participatory formulas in the sector banking, Journal of Human & Social Sciences, University of Abdelhamid Mehri Constantine 2-, Volume 07 Number 03 – December -2021.
- Zoubeir AYACHE, Khelfallah BENYOUCEF, Mourad Massoud SAADAOU, The role of Strategic Performance in activating the balanced scorecard a field study of a sample of the economic institutions of Bouira and Laghouat, Al-riyada for Business Economics Journal, Volume 07 Number 02 – December -2021.
- Khelfallah BENYOUCEF, Zoubeir AYACHE, Kouidar MAACHE, The role of external auditing in activating the corporate governance system in Algerian economic institutions - a case study of the Tennis Port Corporation, Dirassat Journal Economic, University of Amar THELIDJI Laghouat, Volume 12 Number 02 – December -2021.
- Khelfallah BENYOUCEF, Zoubeir AYACHE, The Impact of Re-engineering Administrative Processes in Enhancing the Quality of Education in University: Field Study of a Sample of Universities, Al Bashaer Economic Journal, Mohamed TAHERI university, Volume 07 Number 01 – June -2021.
- Khelfallah BENYOUCEF, Zoubeir AYACHE, Measuring the impact of adopting an accounting reservation policy to reduce manipulation of financial statements a field study at the Sonatrach Foundation, Nomer branch, Province Ghardaia, Journal of the Economic Sciences Institute, Algiers 3 university, Volume 23 Number 02 – June -2021.
- Khelfallah BENYOUCEF, Zoubeir AYACHE, Reforming the local finance system and its role in activating local development in Algeria, Ibn Khaldûn Journal of Innovation and Development, Tiaret University, June 2020.

- Khelfallah BENYOUCEF, Zoubeir AYACHE, Abedenaim DEFROUR, The Importance of Corporate Governance in facing the problem of Shadowing and Disclosure of Financial Information an Econometric study of the Dubai Stock Market during 2000-2019, *Roa Iktissadia Review*, El Oued university, Volume 11 Number 01 – June -2021.
- Khaled MECIF, Zoubeir AYACHE, Abdellah ELFAYDA, The legal audit in Algeria using ICT - a case study -, *Annals of Bechar University in Economic Sciences*, Volume 07 Number 01 – June -2020.
- Zoubeir AYACHE, Khelfallah BENYOUCEF, The reality of developing the food industry in Algeria and the prospects for its development in early 2025 A standard case study of Algeria, *Economic Sciences, Management and Commercial Sciences Review - University of M'sila -*, Volume 12 Number 02 – December -2020.
- Zoubeir AYACHE, Khelfallah BENYOUCEF, The Implications of Innovative Accounting on Valuation Rules and Accounting Measurement, *Review of Human Sciences*, Biskra university, Volume 19 Number 02 – December -2019.
- Zoubeir AYACHE, Fatima Zohra FENAZI, Imene METLAOUI, An analytical study of the reality of financial technology in Arab Islamic banks Model a as Applications Blockchain-, *Journal of business and finance economy*, El oued university, Number 01 – June -2020.
- Zoubeir AYACHE, Amena BOUMAAZA, Fatima Zohra FENAZI, Evaluating the contribution of Islamic banks active in Algeria in financing national investment- a case study of AL Baraka and AL Salem banks, *Journal of Economy El-Manhel*, El oued university, Volume 03 Number 01 – June -2020.
- Zoubeir AYACHE, Halima BOUSSIKI, The response of retail interest rates to changes in director interest rates of the bank of Algeria: an econometric study for the period (1990-2017), *Economic Researcher Review*, Skikda University, Volume 07 Number 03 – December 2019.
- Zoubeir AYACHE, Sanaa LAIB, The reality of risk management in Algerian commercial banks in light of the adaptation to the standards of the Basel Committee (case study of a group of Algerian banks), *Aggregates of Knowledge Magazine*, Ali Kafi University Center – Tindouf, Volume 05 Number 02 – November 2019.
- Zoubeir AYACHE, Sanaa LAIB, Market risk management between Basel II agreements and Basel III reforms, *Dirassat Iqtissadiya journal*, university of Constantine 2, Volume 06 Number 02 – December 2019.
- Zoubeir AYACHE, Siham BOUDAB, The importance of technical business incubators in supporting and promoting small and medium enterprises, *Journal of Economic and Financial Studies*, Eloued university, Volume 12 Number 02 – December -2019.
- Zoubeir AYACHE, Fatima Zohra FENAZI, Islamic sukuk industry in the Arab world between the leadership of countries and the start of other countries - Analytical study of a group of Arab experience, *Finance and Business Economies Review*, University Center Abdelhafid Boussouf -Mila-, Volume 05 Number 01 – Mars -2019.
- Zoubeir AYACHE, Ahlem MAIZI, The application of governance's principles and mechanisms and its impact on evaluating the financial performance of banks - a case study of Al Baraka Bank Algeria in the period 2010-

2015, Journal of Economic and Administrative Sciences, Sudan University of Science and Technology, Volume 19 Number 01 – April -2019.

- Zoubeir AYACHE, Ahlem BERHAILI, The impact of governance in the activation of the investment decision on the capital markets, Al Bashaer Economic Journal, Bechar university, Volume 04 Number 01 – April - 2018.
- Zoubeir AYACHE, Halima BOUSSIKI, Evaluation of the effectiveness of monetary policy in Algeria using the random error correction model (VECM) during the period 1990-2016, Finance and Business Economics Review, University Center Abdelhafid Boussouf -Mila-, Volume 04 Number 01 – Mars-2018.
- Zoubeir AYACHE, Sanaa LAIB, Implementation of Basel III reforms in Arab banks Case Study of Gulf Banks (KSA, UAE, Bahrain), Journal of North African Economies, Chlef university, Volume 04 Number 01 – August- 2018.
- Zoubeir AYACHE, Samira MENACERA, Loan guarantee programs as a mechanism to support the establishment and development of small and medium enterprises - Reading in the experiences of Arab countries, Journal of Financial, Accounting and Managerial studies, Oum Elbouaghi University, Volume 07 Number 01 – June-2017.
- Zoubeir AYACHE, Rachid BOUKHALFA, Zeineb GUERIWA, Developmental leadership of human capital in light of the challenges of the 21st century, Journal El-Baheth in Human and Social Sciences, El oued university, Number 09 – June-2017.
- Zoubeir AYACHE, Zakaria KHALFALLAH, Evaluation the policy of inflation targeting strategy in emerging-market and developing economies (EMDEs), Journal of Economic and Financial Studies, El oued university, Number 10 – Mars-2017.
- Zoubeir AYACHE, Naoufel BAALLOUL, Examining the co-integration relationship between the exchange rate of the dinar and the balance of payments, a case study of Algeria in the period 2000-2015, Al Bashaer Economic Journal, Tahri Mohamed University Bechar, Volume 03 Number 02 – June-2017.
- Zoubeir AYACHE, Nassim BOUKEHIL, The development and modernization of the banking services in the light of the trend towards the economy knowledge, "the case of Algeria", Milev Journal of Research and Studies, University Center Abdelhafid Boussouf -Mila-, Number 05 – June-2017.
- Zoubeir AYACHE, Nour Elhana BRAHAM, The Contributions Of Strategic Planning And Its Role In Crisis Management Within The Economic Institution - Case Study: Volkswagen Corporation's Crisis - Automotive Industry, Journal of Human Sciences, Oum El Bouaghi university, Number 07 – June-2017.
- Zoubeir AYACHE, Nour Elhana BRAHAM, Towards a practical contribution to activate the role of strategic analysis as a mechanism for selecting a competitive strategy in the economic institution- Field study of Phosphate Mines Institution- Tebessa, Economic Development Review, El Oued university, Number 07 – June-2017.

- Zoubeir AYACHE, Soumeia ABABSSA, Electronic banking as an introduction to the modernization and development of Algerian banks, *Journal of Human Sciences*, university of Constantine 1, Number 46, December 2016.
- Zoubeir AYACHE, Sana LAIB, Reforms of the global banking system after the global financial crisis, *journal of humanities*, Biskra University, Number 45, November 2016.
- Zoubeir AYACHE, Ibtissem FILALI, The reality of small and medium private enterprises in Algeria during the period 2010-2014 and their role in developing the national economy outside the hydrocarbon sector, *Economic Researcher Review*, Skikda university, Number 05, June 2016.
- Zoubeir AYACHE, Samira MENACERA, The Islamic finance as an alternative to the small and medium enterprises, *Milev Journal of Research and Studies*, University Center Abdelhafid Boussouf -Mila-, Number 03 – June-2016.
- Zoubeir AYACHE, Faten BACHA, The possibilities of tourism in Algeria from a technological point of view between reality and aspirations, *Annals of Guelma University for Social and Human Sciences Journal*, Guelma university, Number 14, Mars 2016.
- Zoubeir AYACHE, Ithem BOUDJAADAR, Modern trends of banking activities and their role in the global financial crisis, *Journal of Economic and Financial Studies*, El Oued university, Volume 01, Number 09, 2016.
- Zoubeir AYACHE, Soumia ABABSSA, The role of tax incentives in attracting foreign direct investment in Algeria, *Journal of Financial, Accounting And Managerial studies*, Oum El bouaghi university, Number 04, December 2015.
- Zoubeir AYACHE, Dalal ADJALI, The role of structural capital in supporting Algerian insurance institutions, *Review of Human Sciences*, Biskra University, Number 41, September 2015.
- Zoubeir AYACHE, Dalal ADJALI, The role of intellectual capital management in enhancing organization competitiveness- An Empirical study on Algerian Insurance Organizations, *Mediterranean Journal Of Social Sciences*, ISSN 2039-9340, E-ISSN 2039-2117, Vol 6, No 3, May 2015 edition, pages 311-324, Rome, Italy.
- Zoubeir AYACHE, Dalal ADJALI, Using strategic intellectual property management to maximize value- An Empirical Study on the Algerian Insurances Companies, *SJASS*(Scottish journal of arts and Scientific studies), ISSN 2047-1278, Vol 25, Num 1, MARS 2015, pages:20-34.
- Zoubeir AYACHE, Samira MENACERA, Leasing as an alternative to financing small and medium enterprises, *Journal of Human Sciences*, Constantine 1 university, Number 41, June 2014.
- Zoubeir AYACHE, Naima GUENAM, Factors affecting the use of the information system in Algerian institutions - Studying the technology acceptance model and the perceived risks, *Journal of Financial, Accounting And Managerial studies*, Oum El Bouaghi University, Number 01 – June -2014.
- Zoubeir AYACHE and Naima GUENAM, The impact of flexible benefits plan on organization commitment and intention to quit, *Mediterranean Journal Of Social Sciences*, ISSN 2039-9340, E-ISSN 2039-2117, Vol 5, No 8, May 2014 ,pages 136-145, Rome, Italy.

- Zoubeir AYACHE, Basel III agreement as a response to the requirements of the global banking system, Review of Human Sciences, Biskra University, Volume 13, Number 3, May 2013.
 - Ahmed BOURAS, Zoubeir AYACHE, The Algerian banking system in light of adaptation to international standards of banking supervision, Journal of Human Sciences, Constantine 1 university, Number 30, December 2008.
 - Ahmed BOURAS, Zoubeir AYACHE, International standards of banking supervision and their applications to the banking systems of developing countries, Constantine 1 university, Number 27, June 2007.
- Published Books :
 - Enterprise Mathematics : concepts and applications, First edition, 2022, Laboratory of Accounting, Finance, Collection and Insurance, Oum El-Bouaghi University, Algeria, ISBN 978-9931-768-04-3
 - International Accounting Standards and International Financial Reporting Standards IAS/IFRS, First edition, 2020, Dar Al Wafa for printing and publishing, Alexandria, Egypt, ISBN978-977-753-705-6.

Interests and Qualifications

– Scientific interests:

Banks, financial institutions, stock exchange and financial markets, financial analysis, enterprise strategy, enterprise finance, small and medium enterprises, entrepreneurship, foreign trade, public transactions, modern methods of enterprise management.

– Membership of the research projects:

Subject	Period/Contract	Role	Status
The role of modern financing alternatives in solving the startups' financing issues in Algeria PRFU :F03N01UN040120220001	01/01/2022 – 31/12/2025	Team head	In progress
Evaluation of the effectiveness of financing and accompaniment of small and medium enterprises in Algeria (a project with social and economic repercussion).	Contract No. 249 dated May 23, 2021, between the General Directorate of Scientific Research and Technological Development and Oum El-Bouaghi University.	Team head	In progress
The role of Islamic finance in promoting entrepreneurial projects in Algeria PRFU : F01L02UN040120230006	01/01/2023 – 31/12/2026	Member	In progress

<p>The role of modern financing alternatives in solving the problem of financing small and medium enterprises in Algeria</p> <p>PRFU : F03N01UN040120180004</p>	<p>01/01/2018 – 31/12/2021</p>	<p>Team head</p>	<p>Achieved</p>
<p>The impact of financial liberalization on the financial system</p> <p>M 0302013009 CNEPRU</p>	<p>01/01/2014 – 31/12/2017</p>	<p>Team head</p>	<p>Achieved</p>
<p>The impact of applying the Basel II agreement on financing small and medium enterprises</p> <p>M 03020100009CNEPRU</p>	<p>01/01/2012 – 31/12/2015</p>	<p>Member</p>	<p>Achieved</p>