FIBAA

Curriculum Vitae

Surname:	Saad
First Name:	Rachel
Date of Birth:	17/03/1984
Academic Qualification:	PhD in Business Administration, Beirut Arab University, 2022. MBA, Lebanese American University (LAU), 2008 (GPA 3.92). BS in Business - emphasis in International Business, LAU, 2006 (Graduated with Distinction).
Venia Legendi (qualification to teach):	University teaching experience at undergraduate and postgraduate/MBA levels, with a teaching focus in Banking and Finance and related business disciplines.
Further Qualifications:	Research Communication Lab 9: Increasing the Real-World Impact of Your Work — Taylor & Francis Group, October 14, 2026. How to Conduct Inclusive Research: Practical Choices for Responsible Methodology — Sage, October 14, 2026 (1-hour webinar). Advancing Research for a Sustainable Future Conference (ARSFC 2026) — Beirut Arab University, October 6, 2026 2026 - Research Communication Lab 8: Open Research & The Future of Publishing, Taylor & Francis Group. 2026 - Research Communication Lab 7: Research Data Management and Sharing, Taylor & Francis Group. 2026 - Publishing in Social Sciences and Humanities: Advice on Manuscript Quality, Journal Selection, and AI Use, Taylor & Francis Group. 2026 - Research Communication Lab 5: Mastering Academic Article Writing M&H, Days 1 & 2, Taylor & Francis Group. 2026 - Master Your Literature Review Workflow: From Analysis to Writing, Paperpal. 2026 - Research Communication Lab 1: Fundamentals of Publishing, Taylor & Francis Group. 2025 & 2024 - Mediation: Prevention and Conflict Management. 2022 - Online Instruction Design, HECD/USAID with Florida State College at Jacksonville (15 hours). 2022 - Erasmus+ Teaching Mobility, University of Santiago de Compostela, Spain. 2022 - Financial Markets, Yale University / Coursera. 2018 - Teaching Threshold Concepts and Recognizing Cognitive Overload, BAU / University of Roehampton. 2017 - Fulbright Junior Faculty Development Program; Excellence in Teaching to Promote Excellence in Student Learning; Critical Thinking; Teaching and Learning: Curriculum Design, Assessment and Feedback.

At the Higher Education Institution (to be accredited) since:	September 2016
Level of Employment (part-time or full-time):	Full-time, Assistant Professor, Faculty of Business Administration.
Teaching Focus:	Banking and Finance at undergraduate and postgraduate/MBA levels, with particular emphasis on bank management, corporate finance, investments and portfolio management, financial risk management, and financial markets. Current teaching (Fall 2026/2027) includes MBA Finance, Bank Management, Business Communication, and Management Information Systems. Previous teaching also covers Financial Management, Security Analysis, Investments, Portfolio Management, Fundamentals of Risk Management, Islamic Banking, E-Business, and other business-related courses.
Interdisciplinary Aspects:	Teaching activities combine Banking and Finance with Management Information Systems, Business Communication, E-Business, management, entrepreneurship, and business ethics. These interdisciplinary links enable the integration of financial and managerial decision-making with information systems, communication skills, ethical considerations, and practical business applications.
Activities in the Areas:	
- **Further Education**	Participation in and contribution to professional and continuing education activities, including academic workshops, training programs, seminars, and professional development initiatives in teaching, research, and business-related fields.
- **Research**	Research in Banking and Finance, with particular interests in banking efficiency and performance, governance and risk, financial technology, cryptocurrency adoption, and technology adoption in financial services. Active involvement in postgraduate research supervision, including DBA and publication in peer-reviewed academic journals.
- **Consultancy**	No formal consultancy activities to date. Professional expertise from banking and higher education is applied through academic advising, postgraduate supervision, quality assurance, curriculum and course development, and university committee activities.
How are personal research activities reflected in teaching activities?	Research activities are integrated into teaching through the use of recent studies, practical examples, and findings from relevant areas of research. Research on banking performance, risk, governance, and emerging financial technologies is used to relate theoretical concepts to current issues in the financial sector. Research experience is also applied to guide students in analyzing information, evaluating evidence, and completing research-based assignments and projects.

Work experience:	

- **General**	Beirut Arab University, Faculty of Business Administration, September 2016–present: Academic staff member; appointed Assistant Professor following completion of the PhD in Business Administration in 2022. BLOM Bank, June 2009–August 2016: Customer Service Officer. Beirut Arab University, February 2007–February 2010: Instructor. Lebanese American University, October 2006–August 2008: Graduate Assistant.
- **Activities as an Expert:**	Professional experience in banking, particularly in customer banking services, credit assessment, financial transactions, and foreign exchange operations. Academic expertise includes course coordination and development, quality assurance, academic advising, and supervision of undergraduate and postgraduate research
Publications:	Yamout, R., Saad, R., Abass, A. E., & ElMoussaoui, A. (2025). The determinants of the intention to use cryptocurrency for financial transactions: The mediating role of perceived risk in the UTAUT framework. *Edelweiss Applied Science and Technology, 9*(11), 1433–1442. Yamout, R., Saad, R., Abass, A. E., & ElMoussaoui, A. (2025). The antecedents of business owners' intention to use cryptocurrency in emerging markets: The mediating role of attitude. *Edelweiss Applied Science and Technology, 9*(7), 1996–2008. Saad, R. (2023). Examining the impact of governance, macroeconomic and political risk determinants on banks' efficiency. *Journal of Finance & Economics Research, 8*, 1–20. Saad, R., & Mostafa, N. (2022). Examining banks' failure in the MENA region. *BAU Journal – Society, Culture and Human Behavior, 3*(2), Article 4.
Memberships:	Current member of the Service and Social Community Committee and the Library Committee within the Faculty of Business Administration . Previous committee memberships include the Student Activities Committee, Quality Assurance Unit, and FIBAA Committee.
International experience through:	
- **Management Activities**	
- **Academic Activities**	Erasmus+ Teaching Mobility at the University of Santiago de Compostela, Spain (2022), and participation in the Fulbright Junior Faculty Development Program (2017). International academic development also includes participation in teaching and learning programs delivered in collaboration with the University of Roehampton, UK.
- **Personal Background/ Experience**	

Other:	Languages: Arabic, English, and French. Strong command of Microsoft Office applications,