

EFFAT UNIVERSITY  
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# EDIB SMOLO

## PERSONAL DETAILS

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Date of Birth:	11/03/1980
Sex:	Male
Nationality:	Bosnian
Marital Status:	Married
Passport No.:	B1242198
Permanent Residence:	Ilidža, Bosnia and Herzegovina (B&H)
Current Residence:	Jeddah, Saudi Arabia

## EDUCATION

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2019	International Centre for Education in Islamic Finance (INCEIF) Ph.D. in Islamic Finance
2007	International Islamic University Malaysia (IIUM) Master of Economics (Specialization: Islamic Banking & Finance)
2005	International Islamic University Malaysia (IIUM) Completed nine (9) subjects from Political Science Department
2003	International Islamic University Malaysia Bachelor of Economics (Honors) Bachelor of Islamic Revealed Knowledge and Heritage (Honors)
1999	Islamic High school Elči Ibrahim-Paša Madrasah (First Class Honors)

## SPECIALIZATIONS / CERTIFICATES

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2022	Introduction to Blockchain for Financial Services An online certificate from Insead through Coursera
2020	Financial Markets (Honors) An online certificate from Yale University through Coursera
2020	Fundamentals of Quantitative Modeling An online certificate from Wharton School, University of Pennsylvania through Coursera
2008	Political Management, Certificate for Professional Specialization Bulgarian School of Politics, New Bulgarian University and Council of Europe.
2008	WEB Development (Level I) Cultural Centre “King Fahd”, Sarajevo, B&H.
1999	Hafiz al-Qur'an – Memorized the Holy Qur'an

## ACTIVITIES \ EXPERIENCES

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1. Assistant Professor & Chair of Finance Department – Effat University (EU), Jeddah, Saudi Arabia (KSA) (August 2022 – current).
2. Global Shari'ah Coordinator - The Frontier, Karachi, Pakistan (May 2022 – current).  
*I am providing consultancy services related to Islamic finance products and services and coordinating the Shari'ah board(s) of the Frontier.*
3. Assistant Professor – International University of Sarajevo (IUS), Sarajevo, Bosnia & Herzegovina (March 2020 – August 2022).  
*In March 2020, I was appointed as an Assistant Professor in finance at IUS. I am teaching the following subjects: (a) Islamic Economics; (b); Econometrics I (c) Econometrics II; (d) Introduction to Microeconomics; (e) Money and Banking; Corporate Finance and (g) Financial Literacy – at the undergraduate level and (a) Advanced Financial Management; and (b) Financial Management – at the postgraduate level.*
4. Adjunct Professor – IUS, Sarajevo, B&H (October 2019 – March 2020).  
*In October 2019, I started teaching economic courses at IUS. During that semester, I taught three (3) subjects, namely: (a) Introduction to Microeconomics; (b) Money and Banking; and (c) Econometrics I.*
5. Secretary-General – Political party “Independent bloc” (Nezavisni blok), Sarajevo, B&H (April 2019 – October 2019).
6. Project Coordinator and Manager – Ourika Real Estate d.o.o. Sarajevo Ilidža, B&H (January 2018 – August 2018).  
*At Ourika Real Estate, I was in charge of project coordination and management of all steps related to legal documentation, processing, evaluating, arranging, and overseeing activities carried out at the investment location in Sarajevo, Bosnia and Herzegovina. Ourika is a new residential village under construction for investors from Saudi Arabia.*
7. Consultant – LFS Financial Systems GmbH, Berlin, Germany (May 2017 – October 2018)  
*As an Islamic Banking Expert, I provided the necessary Islamic finance expertise to establish an SME bank, Bank Usabawan in Brunei Darussalam. Among other things, I provided the following services:*
  - *A review of Islamic Finance products from competitors in Brunei as well as non-Islamic finance products of LFS;*
  - *Support LFS consultants in designing Shari'ah-compliant products that are competitive in the local market and that meet LFS standards;*
  - *Review and adapt credit procedures and tools to ensure full compliance with the requirements of the local Shari'ah board;*
  - *Preparation of training material for operational staff (presentations, case studies, exercises);*
  - *Assessing risks related to Shari'ah-compliant SME credit products.*
8. Director/CEO – Contact Travel Ltd., Mostar, B&H (January–October 2017)  
*Contact Travel Ltd. is a limited liability company focusing on tourism, hotel, and catering. There have been five business units with 47 permanently employed staff and eight seasonal workers. My primary role as the CEO was to improve the company's performance and advance the tourism section, which was the company's original idea but primarily ignored since the establishment in 2008. My task was to promote our businesses in the local and international markets by creating new cooperation, partnerships, and networks.*
9. International Islamic Finance Manager – TOSAN, Tehran, Iran (June 2015 – March 2016)  
*As the International Islamic Finance Manager, my primary role was to assist TOSAN with upgrading its core banking solutions to meet international Islamic finance needs. On top of that, I am responsible for providing in-*

*house training on Islamic banking and finance, both for TOSAN and other clients in Iran. I am also responsible for international sales and marketing of its products, primarily its core banking solutions.*

10. Islamic Finance Manager – Indra Technology Solutions Malaysia Sdn. Bhd., Kuala Lumpur, Malaysia (December 2013 – March 2014) *Left the post to complete my Ph.D.*

*As Islamic Finance Manager, my duties and responsibilities include but are not limited to the following:*

- *Work on assignments or consultation required by Indra regarding Indra Group’s clients in Islamic finance in documentation, developing Shari’ah-compliant products in the area of retail, corporate, and treasury.*
- *Analyze Indra’s IT solutions on request to define the works needed to be done in the solutions to comply with Islamic regulation (Shari’ah).*
- *Conduct, upon the request of Indra, research-related work for Indra Group’s clients.*
- *Preparation of commercial proposals.*
- *Conduct workshops on sites of Indra Group and at Indra Group’s clients’ sites.*
- *Assist Indra Group Software Development Team in assessing Shari’ah compliance knowledge and know-how.*
- *Provide training sessions and workshops to Indra Group’s clients.*

11. Shari’ah Coordinator – International Islamic Liquidity Management Corporation (IILM), Kuala Lumpur, Malaysia (February 2012 – March 2013)

*As IILM’s internal Shari’ah Coordinator, I am responsible for the coordination of IILM’s Shari’ah processes, including (but not limited to) the following:*

- *act as the initial point of reference for Shari’ah related issues*
- *act as the secretary to and coordinator for the Shari’ah Committee (SC)*
- *escalate any matters to management and the SC as necessary*
- *work with the business and legal team in designing and structuring transactions, taking into account various Shari’ah concerns*
- *participate actively in products development with internal and external parties*
- *ensure that documentation reflects Shari’ah considerations*
- *conduct research, legal analysis, and market analysis*
- *conduct ongoing Shari’ah monitoring and reporting to SC*
- *communicate Shari’ah decisions by SC internally*
- *liaise with external Shari’ah officers and other related parties*
- *prepare periodic Shari’ah reports*
- *conduct internal Shari’ah training*

12. Consultant – Malaysian Rating Corporation Berhad (MARC), Kuala Lumpur (2011 – 2014)

*As a consultant, I provide a training course on Sukuk (Islamic Certificates) twice a year.*

13. Consultant – REDmoney Sdn. Bhd., Kuala Lumpur (2011 – 2015)

*As a consultant, I provide training courses on various Islamic banking and finance topics.*

14. Consultant – Intuition Publishing Limited, Dublin, Ireland (June 2010 – September 2010)

*As a consultant, I was tasked to develop an online/eLearning platform for HSBC Bank, namely:*

- *Tutorial 1: HSBC Islamic aspects of corporate banking products;*
- *Tutorial 2: Case studies on bank/client interface on corporate banking products.*

15. Researcher – International Shari’ah Research Academy (ISRA), Kuala Lumpur, Malaysia (April 2009 – February 2012).

- *Coordinator for many research projects, including a textbook on Islamic Financial System*

- *Working on products development for local and international banks and financial institutions*
  - *Coordinator for Islamic Capital Market Unit*
  - *Coordinator for Islamic Banking Unit*
  - *Conducted day-to-day research activities*
  - *Feature Editor for ISRA Bulletin*
  - *Participated actively in various discussions and forums regarding arising issues in Islamic finance both with academia and practitioners*
  - *Authored and co-authored several book chapters, academic papers in international refereed journals, conference and magazine articles*
16. Senior Associate – DD VGT Osiguranje (Insurance Company), Visoko, B&H (Nov 2007-March 2009).
- *Prepared weekly and monthly reports to the management*
  - *Conducted market research and collected market data*
  - *Reviewed policy and business plans*
  - *Worked with sales team in evaluating projects, etc.*
17. Researcher (Internship), Kuwait Finance House (Malaysia) Berhad, (Dec 2006-March 2007).
- *Consultancy work done for the possible introduction of Islamic microfinance in Malaysia*
18. Marketing Assistant, Unis Promex d.d. Sarajevo, B&H (Jan – May 2004).
- *Worked closely with government agencies in getting necessary documents for export of goods*
  - *Establishing good relationships with foreign counterparties*
  - *Helping in organizing and running of a presentation at a military fair in Malaysia*
  - *Developed a website for the company*
19. Practical training at 'LOKmicro' (microfinance) company, Sarajevo, B&H (June – July 2001).

## ACADEMIC / TEACHING EXPERIENCES

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### A. Academic Experience

Aug '22 - present	<i>Assistant Professor</i> Effat University, Jeddah, Saudi Arabia.
Mar '20 - Aug '22	<i>Assistant Professor</i> International University of Sarajevo, B&H.
Oct '19 – Mar '20	<i>Adjunct Professor</i> International University of Sarajevo, B&H.
2017 - 2018	<i>Lecturer</i> College for Tourism and Management Konjic, B&H.
2008 - 2009	<i>Assistant Lecturer</i> Sarajevo School of Science and Technology, Sarajevo, B&H.
2005 – 2007	<i>Assistant Lecturer</i> Kulliyyah of Economics and Management Sciences, IIUM.
2004 – 2005	<i>Assistant for Research and Editing</i> SPICE Department, IIUM.

### B. Courses Taught (Undergraduate)

1. Principles of / Introduction to Microeconomics
2. Econometrics I & II
3. Islamic Economics

4. Money and Banking
5. Corporate Finance
6. Finance
7. Financial Literacy
8. Banking, Financial Institutions & Markets
9. Public Finance
10. Monetary Economy
11. Principles of Management
12. Business Finance
13. Management of Small and Medium Enterprises

### C. Courses Taught (Postgraduate)

1. Financial Management
2. Advanced Financial Management
3. Financial Reporting & Analysis

### D. PhD & Master Theses Supervision

1. Alsuhaibani, Alhanouf. (2023). The Impact of financial development on environment, social, and governance (ESG) Performance: the case of MENA countries. (Master Thesis) Jeddah: Effat University.
2. Almotairi, Waad. (2023). Financial performance analysis of hospitality industry in Saudi Arabia. (Master Thesis) Jeddah: Effat University.

### ACADEMIC (OTHERS) / PROFESSIONAL MEMBERSHIPS

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Aug '22 – to date	Associate Member - Senior Associate, Chartered Institute of Islamic Finance Professionals (CIIF), Kuala Lumpur, Malaysia.
2021 – to date	Editorial advisory board member, <i>International Journal of Islamic and Middle Eastern Finance and Management</i> , (ISSN 1753-8394).
2020 – to date	Editorial board member, <i>Journal of Political Science and International Relations</i> , (ISSN 2640-2769).
2020 – to date	Associate Editor, <i>Journal of Economic Cooperation and Development (JECD)</i> (ISSN 1308-7800) – SCOPUS Journal.
2008 – 2011	Features Editor, ISRA Bulletin, ISRA.

### ADMINISTRATIVE / LIDERSHIP EXPERIENCES

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March 13, 2023.	Conference Chair, the <i>8th International Islamic Finance Conference (IIFC2023)</i> on “Beyond Synergy: Role of Islamic Finance in Transforming Mergers & Acquisition”, EU, Jeddah, KSA
Aug '22 – to date	Chair of Finance Department, EU, Jeddah, KSA Director of Master of Science in Finance Program, EU, Jeddah, KSA
Jan '21 – Feb '22	Vice-Dean for Scientific and Research Activities, Faculty of Business and Administration, International University of Sarajevo
Oct '09 – Jan '12	Coordinator, Islamic Capital Market Unit, ISRA

Apr '09 – Oct '09	Coordinator, Islamic Banking Unit, ISRA
2004 – 2006	President of Bosnian Student Society “BOŠNJAK” IIUM, Kuala Lumpur, Malaysia
May 2005	International League of Humanists Organizing Committee member for Annual Award Giving Ceremony where Tun Dr. Mahathir Mohammad was the main guest and recipient of the leading award, “The Ambassador of Peace for Asia”, Sarajevo, BiH.

## CONSULTING / TRAININGS / PROFESSIONAL LECTURES CONDUCTED

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1. Speaker at the *Multidisciplinary workshops on Fintech, Islamic Finance and Sustainability* on the topic “The Role of Fintech in Development of Islamic Finance” organized by Hamad Bin Khalifa University (HBKU), Doha, Qatar on 27 November 2022 (Webinar).
2. Speaker at the *6<sup>th</sup> International Conference on Islamic Banking and Finance (ICIBF-2022)* on the topic “Digitization of Civilization: A Bone for Smart Islamic Financial Inclusion and enhanced Socio-economic Ends” organized by Institute of Business Management, Karachi, Pakistan on 2-3 November 2022 (Webinar).
3. Speaker at *Global Leadership Forum* on the topic “Principles of Islamic Finance,” organized by KIMEP University, Kazakhstan on 7 February 2022 (Webinar).
4. Speaker at *World Halal Summit 2017* on the topic “Islamic Finance/Halal Industry between Ideals & Reality: Some Provoking Thoughts,” held in Istanbul, Turkey, 23-25 November 2017.
5. Speaker at *World Halal Summit 2016* on the topic “Global Economic Crisis from Islamic Finance Perspective,” held in Istanbul, Turkey, 15-17 December 2016.
6. Speaker at *World Halal Day 2016* on “Investment Opportunities in Islamic Banking,” organized by Center for Halal Quality Certification & United World Halal Development, Opatija, Croatia, 2-4 November 2016.
7. Trainer for a workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 20-21 May 2015, Hotel One World, Kuala Lumpur.
8. Trainer for a workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 24-25 September 2014, Hotel One World, Kuala Lumpur.
9. Trainer for a workshop on “Islamic Trade Finance: Structuring Shariah-Compliant Trade Finance Products.” Organized by MIF Training, REDmoney, 28-29 April 2014, Hotel Doubletree, Kuala Lumpur.
10. Trainer for a workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 23-24 April 2014, Hotel One World, Kuala Lumpur.
11. Guest Lecturer for Islamic Banking Master Program at the School of Economics and Business Sarajevo, University of Sarajevo, on topic “Islamic Certificates (*Sukuk*),” 28 December 2013, Sarajevo, Bosnia & Herzegovina.
12. Trainer for “Islamic Finance Academy” program on Day 1 ‘Shariah Principles and Islamic Finance Contracts’ and Day 2 ‘Islamic Corporate Banking and Trade Finance.’ Organized by MIF Training, REDmoney, 9-10 December 2013, Renaissance Hotel, Kuala Lumpur.
13. Trainer for a workshop on “Structuring Shariah-Compliant Trade Finance Products.” Organized by MIF Training, REDmoney, 13-14 November 2013, Renaissance Hotel, Kuala Lumpur.
14. Trainer for a workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 23-24 October 2013, Hotel One World, Kuala Lumpur.
15. Trainer for a workshop on “Islamic Trade Finance.” Organized by MIF Training, REDmoney, 23-24 September 2013, Kuala Lumpur [In-house training for EXIM Bank].
16. Trainer for a workshop on “Effective Sukuk Structuring: Case-driven Approach to Shariah Risk and Issues.” Organized by MIF Training, REDmoney, 3-4 September 2013, Renaissance Hotel, Kuala Lumpur.

17. Speaker at Sarajevo Halal Fair and Forum (SAHAF) on the topic “Global Trends in the Islamic Finance Industry,” Center Skenderija, Sarajevo, Bosnia & Herzegovina, 16 May 2013 (via video recorded presentation).
18. Trainer for a workshop on “Structuring Shariah–Compliant Trade Finance Products.” Organized by MIF Training, REDmoney, 14-15 May 2013, Hotel Doubletree, Kuala Lumpur.
19. Speaker on the topic “Islamic finance - Malaysian Experiences” for undergraduate students at Faculty of Economics, University of Sarajevo, 23 March 2013 (online via Skype).
20. Trainer for a workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 26-27 February 2013, Hotel One World, Kuala Lumpur.
21. Trainer for a workshop on “Shari’ah Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 12-13 September 2012, Hotel DoubleTree by Hilton, Kuala Lumpur.
22. Trainer for a workshop on “Islamic Trade Finance: Structuring Shariah–Compliant Trade Finance Products.” Organized by MIF Training, REDmoney, 20-21 March 2012, Hotel Doubletree, Kuala Lumpur.
23. Trainer for in-house training on “Basic Shari’ah Principles.” Organized by IILM for its staff. 16 Jan 2012, The Intermark, Kuala Lumpur.
24. Trainer for a workshop on “Islamic Banking Principles & Malaysia as an International Islamic Financial Centre.” Organized by REDmoney 31 January 2012, The Ritz Carlton Hotel, Kuala Lumpur.
25. Speaker on the topic “The Islamic Financial System: It’s Philosophy, Principles and Practices,” organized by Bosnian Islamic Society of Perth, WA, 8 January 2012, Social Sciences Lecture Theatre, University of Western Australia, Perth, Australia.
26. Presentation during the ISRA Council of Scholars meeting on “Issues Related to Late Payment Charges: A Dilemma Faced by Islamic Banks and Way Forward,” 30 November 2011, Hotel Intercontinental, Kuala Lumpur.
27. Speaker at the Asian Solidarity Economy Forum (ASEF 2011) on “Social Economy/Enterprise in Action: Islamic Initiatives,” organized by Asian Social Entrepreneurs Coalition (ASEC), 31 October 2011, Cheras, Kuala Lumpur.
28. Trainer for a workshop on “The Road to Sukuk Issuance: Shariah Risk and Issues.” Organized by Malaysian Rating Corporation Berhad (MARC), 29 July 2011, Hotel Equatorial, Kuala Lumpur.
29. Trainer for MIF Training “Islamic Finance Law School” Session 1 entitled “Legal, Documentation & Shariah Issues for Islamic Corporate Banking.” Organized by REDmoney 26 July 2011, Kuala Lumpur.
30. Speaker at the Special Session with EMBA Students from University of Wisconsin, Milwaukee on “Islamic Finance Industry: Current State, Challenges and Prospects,” INCEIF Auditorium, 2 June 2011, Kuala Lumpur.
31. *Alternative Macroeconomic Policy* – Project Coordinator, 2011.
32. Speaker at the Actuarial Science and Risk Management Seminar 2010 (ASRiM) on “Risk Management from Islamic Perspective,” organized by Faculty of Science and Technology, Universiti Sains Islam Malaysia (USIM), 13 January 2010. Nilai, Kuala Lumpur.
33. Textbook on Islamic Financial Market “*Islamic Financial System: Principles & Operations*” – Project Leader, October 2009 – June 2011.
34. Trainer for Affin Bank In-House Programme by INCEIF “Murabahah and BBA,” 30 September 2009, Affin Bank Berhad, Kuala Lumpur.
35. *Islamic Pricing Benchmark* – The project Coordinator, *completed*.
36. *A Comprehensive Review and Critical Appraisal of Islamic Home Financing* – Project Leader April 2009 – 2011.

**E. Book/Chapter in Book Publications**

1. Smolo, E. (2023). "The Finance-Growth Nexus and the Role of Institutional Development: A Case Study of the Western Balkan Countries". In T. Tufek-Memišević, M. Arslanagić-Kalajdžić, & N. Ademović (Eds.), *Interdisciplinary Advances in Sustainable Development* (pp. 22-37). Springer International Publishing. [https://doi.org/10.1007/978-3-031-17767-5\\_2](https://doi.org/10.1007/978-3-031-17767-5_2). (Scopus).
2. Smolo E. (2022) "Financial markets and integration: The case of Bosnia and Herzegovina." In Nielsen, K. L. & Šiljak, Dz. (Eds.), *Bosnia and Herzegovina and European Integration: Obstacles and Challenges* (pp. 32-49). Sarajevo: International University of Sarajevo. ISBN 978-9958-896-59-0
3. Smolo, E., & Šiljak, D. (2022). Bosna-Hersek'teki Güncel Makroekonomik Gelişmeler [Current Macroeconomic Developments in Bosnia and Herzegovina]. In E. Topcu & M. Mulalić (Eds.), *Bosna-Hersek: Ekonomi ve Siyaset Çerçevesinde Ülke Analizi* (pp. 157-203). İTO (İstanbul Ticaret Odası). ISBN 78-605-137-891-6.
4. Smolo E. (2022) "Islamska ekonomska misao i slobodno tržište: uloga islamskih učenjaka." In Čavalić, A. and Mehmedović, R. (Eds.), *Slobode u muslimanskom svijetu*. (pp. 95-131). Tuzla: Udruženje građana "Multi". ISBN 978-9926-8496-8-9.
5. Smolo E. (2022) "The Importance of FDI and Institutions in the Development of the Western Balkans." In Mulalić, M., Topcu, E., & Muhasilović, J. (Eds.), *The Western Balkans Cooperation, Geopolitics and Economic Transitions and Relations*, (pp. 246-260). Sarajevo: International University of Sarajevo. ISBN 978-9958-896-54-5.
6. Smolo E. (2020) "Does Bank Concentration and Financial Development Contribute to Economic Growth? Evidence from OIC Countries." In Ali, A. E. S., Ali, K. M., & Azrag, M. H. (Eds.), *Enhancing Financial Inclusion through Islamic Finance, Volume II* (pp. 51-109). Palgrave Studies in Islamic Banking, Finance, and Economics. Palgrave Macmillan, Cham. ISBN 978-3-030-39938-2, [https://doi.org/10.1007/978-3-030-39939-9\\_3](https://doi.org/10.1007/978-3-030-39939-9_3). (Scopus).
7. Smolo E. (2020). Islamic Finance and Limited Purpose Banking (LPB): Two Sides of the Same Coin. In Rafay, A. (Ed.), *Growth and Emerging Prospects of International Islamic Banking*, (pp. 100-116). Hershey, PA: IGI Global. ISBN 978-1-799-81611-9. <https://doi.org/10.4018/978-1-7998-1611-9>. (Scopus).
8. Smolo E. (2019). The Role of Waqf (Endowment) in Economic Development of Bosnia & Herzegovina: A Historical Overview and Future Prospects. In Ali, K.M., Hassan, M.K., & Ali, A.E.E.S. (Eds.), *Revitalization of Waqf for Socio-Economic Development*, Volume I, (pp. 59-83). Palgrave Macmillan. ISBN 978-3-030-18445-2. <https://doi.org/10.1007/978-3-030-18445-2>. (Scopus).
9. Smolo, E. (2019). *The effect of bank concentration and financial development on economic growth and income volatility: evidence from the OIC countries*. (Doctoral dissertation), INCEIF, Kuala Lumpur.
10. Haneef, R. & Smolo E. (2015). Sukuk Markets. In ISRA, *Islamic Capital Markets: Principles & Practices*, (pp. 411-471). Kuala Lumpur: ISRA & Securities Commission Malaysia. ISBN 978-967-349-626-4.
11. Haneef, R. & Smolo E. (2014). Reshaping the Islamic Finance Industry: Applying the Lessons Learnt from the Global Financial Crisis. In Ahmed, H., Asutay, M., & Wilson, R. (Eds.), *Islamic Banking and Financial Crisis: Reputation, Stability, and Risks*, (pp. 21-39). Edinburgh: Edinburgh University Press. ISBN 978-0-7486-4761-3. DOI: 10.3366/edinburgh/9780748647613.003.0002 (Scopus).
12. Smolo E. (2013). *Uvod u islamsku ekonomiju i finansije: teorija i praksa*. Sarajevo: Dobra Knjiga. ISBN 978-9958-27-128-1.
13. Mirakhor, A. & Smolo E. (2013). Risk Sharing as the Epistemological Foundation of Islamic Finance. In Kamali, M.H. & Yusoff, S. A. (Eds.), *Islamic Transactions and Finance: Principles and Developments*, (pp. 29-66). Kuala Lumpur: The Malaysian Current Law Journal Sdn. Bhd & International Institute of Advanced Islamic Studies. ISBN 978-967-0379-32-6.

14. Mirakhor, A. & Smolo E. (2012). Discovering the Roots of Conventional and Islamic Finance. In Dar, Humayon (Ed.), *Global Islamic Finance Report (GIFR) 2012*, (pp. 148-153). London: Edbiz Consulting Limited. ISBN 978-0-9570932-0-1.
15. Smolo E. (2012). An Overview of Islamic Microfinance. In Trakic, A. & Tajuddin, H. H.A. (Eds.), *Islamic Banking and Finance: Principles, Instruments and Operations*, (pp. 217-237) Ampang: The Malaysian Current Law Journal. ISBN 978-967-0379-01-2.
16. Smolo E. and Habibovic E. (2012). Barriers to Growth of Islamic Finance: Issue of Standardization. In Trakic, A. & Tajuddin, H. H. A. (Eds.), *Islamic Banking and Finance: Principles, Instruments and Operations*, (pp. 715-737). Ampang: The Malaysian Current Law Journal. ISBN 978-967-0379-01-2.
17. ISRA. (2011). *Islamic Financial System: Principles & Operations*. Kuala Lumpur: ISRA. ISBN 978-967-349-127-8 (Project Coordinator and co-author of three chapters).
18. Smolo E. & Hassan, M. K. (2010). Capital Adequacy Requirements for Islamic Financial Institutions: Key Issues. In QFINANCE (Ed.), *Islamic Finance: Instrument and Markets*, (pp. 61-66). London: Bloomsbury Information Ltd. ISBN 978-1-84930-017-9. DOI: 10.5040/9781472920379.0015.
19. Smolo E. (2010). *Al-Bay' Bithaman Ajil, Musharakah Mutanaqisah and Ijarah Sukuk: A Theoretical Comparison*. Saarbrücken, Germany: Lambert Academic Publishing. ISBN 978-3-8383-5041-7.

## B. Journal Publications

1. Šeho, M., & Smolo, E. (*under review*). Sectoral loan and financing diversification, market structure and bank stability in a dual-banking system/of conventional and Islamic banks. *Journal of Banking and Finance*.
2. Smolo, E. & Nagayev, R. (*forthcoming*). Finance-Growth Nexus: Evidence from Systemically Important Islamic Finance Countries. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-01-2022-0020> (Q2 – SCOPUS, ABDC, ABS)
3. Smolo, E., Knezović, E., & Aydin, Š. (2023). Extending the concept of financial literacy: a case study of Bosnia and Herzegovina. *Heritage and Sustainable Development*, 4(1), pp. 11-22. (SCOPUS)
4. Smolo, E., Jahangir, R., Nagayev, R., & Aysan, A. F. (2023). Performance of Leading Islamic Capital Markets since the COVID-19 Outbreak. *Heliyon*, 9(1), pp. 1-12. <https://doi.org/10.1016/j.heliyon.2023.e12870> (Q1 - SCOPUS)
5. Hanić, A., & Smolo, E. (2023). Islamic Approach to Corporate Social Responsibility: An international model for Islamic Banks. *International Journal of Islamic and Middle Eastern Finance and Management*. 16(1), 175–191. <https://doi.org/10.1108/IMEFM-07-2021-0284>. (Q2 - SCOPUS, SSCI)
6. Smolo, E. (2022). Bank Concentration and Economic Volatility in the OIC Countries: The Role of Financial Development. *Croatian Economic Survey*, 24(2), 79-121. <https://doi.org/10.15179/ces.24.2.3>. (Q3 – SCOPUS, ESCI)
7. Alnamlah, A., Hassan, M.K., Alhomaidi, A., & Smolo, E. (2022). A new model for screening Shariah-compliant firms. *Borsa Istanbul Review* 22(S1), S10-S23. <https://doi.org/10.1016/j.bir.2022.10.011>. (Q2 – SCOPUS, SSCI)
8. Smolo, E., Jahangir, R., Nagayev, R., & Tarazi, C.S.C. (2022). Performances of Islamic and Conventional Equities during the Global Health Crisis: Time-Frequency Analysis of BRICS+T Markets. *Review of Financial Economics*, 40(3), 259-280. <https://doi.org/10.1002/rfe.1152>. **The Special Issue 2nd Best Paper Award**. (Q2 - SCOPUS, ESCI, WoS)
9. Smolo, E. (2021). The FDI and Economic Growth in the Western Balkans: The Role of Institutions. *Journal of Economic Cooperation and Development (JECD)*, 42(4), 147-170. (Q3 - SCOPUS)
10. Smolo, E. (2021). Islamske finansije u doba Fintecha: Kratak osvrt. *Glasnik*. LXXXIII(1-2), 43-60.
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14. Smolo E. (2020). Bank Concentration and Economic Growth Nexus: Evidence from OIC Countries. *Applied Finance Letters*, 9, 81-111. DOI: <https://doi.org/10.24135/afl.v9i2.206>.
15. Smolo, E., Šeho, M., & Hassan, M. K. (2020). Development of Islamic Finance in Bosnia and Herzegovina. *Journal of Economic Cooperation and Development (JECOD)*, 41(1), 121-144. (Q3 - SCOPUS)
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### C. Conference Proceedings, Conference and Seminar Papers

1. Mustafa@Busu Z. & Smolo E. (2023). 'Analysis of the Existing Legal Provisions and the Judicial Approaches in Solving Cases Related to Islamic Banking and Finance'. A paper presented at the *8th International Islamic Finance Conference (IIFC2023)*. Jeddah, KSA, March 13, 2023.
2. Smolo E. (2022). 'The Finance-Growth Nexus and the Role of Institutional Development: A Case Study of the Western Balkan Countries'. A paper presented at the *International Conference on Sustainable Development*. Sarajevo, Bosnia & Herzegovina, June 23-26, 2022.
3. Smolo E. (2022) "Islamska ekonomska misao i slobodno tržište: uloga islamskih učenjaka." A paper presented at the conference *Slobode u muslimanskom svijetu*, Sarajevo, May 17, 2022.

4. Smolo E. (2021). 'The Institutions-Finance-Growth Nexus: The Case Study of EU and European Transition Economies'. A paper presented at the XV. *International Balkan and Near Eastern Congresses Series on Economics, Business and Management*. Plovdiv, Bulgaria, May 29-30, 2021 (Online).
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7. Smolo E., Ibrahim M.H. and Dewandaru G. (2020). 'Bank Concentration, Financial Development and Income Volatility: Evidence From The OIC Countries.' A paper presented at the *14<sup>th</sup> Bulletin of Monetary Economics and Banking (BMEB)*. Organized by Bank Indonesia and APAEA, Jakarta, Indonesia, 27-28 August 2020 (Online).
8. Smolo E., Šeho M., and Čavalić A. (2020). Fintech and Islamic Finance: A Critical Appraisal. In D. Bećirović & H. Delić (Eds.) *Zbornik Radova – Book of Proceedings* (pp. 149-157). Tuzla: Internacionalna poslovno – informaciona akademija. ISSN 2566 – 4514 (Print) ISSN 2566 – 4522 (Online).
9. Smolo, E. and Šeho, M. (2020). 'Development of Islamic Finance in Selected Balkan Countries: Prospects and Challenges.' A paper presented at the *12<sup>th</sup> Conference on Islamic Economics and Finance: Sustainable Development for Real Economy*. Organized by Islamic Research and Training Institute (IRTI) and Istanbul Sabahattin Zaim University (IZU), 14-20 June 2020 (Online).
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11. Smolo, E. (2017). 'The Role of Waqf (Endowment) in Economic Development of Bosnia & Herzegovina: A Historical Overview and Future Prospects.' A paper presented at the *Research Workshop on Revival of Waqf for Socio Economic Development*. Jointly organized by IRTI, Islami Bank Bangladesh Limited (IBBL), & Center for Zakat Managment (CZM), Dhaka, Bangladesh, November 4-5, 2017. Bangladesh.
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## D. Research Papers

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7. Smolo, E. (2021). "Ima li šanse za nove generacije na Balkanu: Mladi u rukama vladajućih elita" *AlJazeera Balkans* (published 12 June 2021, <https://balkans.aljazeera.net teme/2021/6/12/uloga-mladih-u-razvoju-zapadnog-balkana-izazovi-i-prilike>).
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11. Smolo, E. (2020). "Krediti MMF-a - kopija afere respiratori" *AlJazeera Balkans* (published 24 Nov 2020, <http://balkans.aljazeera.net/vijesti/krediti-mmf-kopija-afere-respiratori>).
12. Smolo, E. (2020). "Sunovrat društva: BiH se guši u neznanju" *AlJazeera Balkans* (published 19 May 2020, <http://balkans.aljazeera.net/vijesti/sunovrat-drustva-bih-se-gusi-u-neznanju>).
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20. Smolo, E. (2016). "Trends, challenges and opportunities in Islamic Finance in Bosnia and Herzegovina" *Islamic Finance News*, 2 November 2016, Vol. 13, Issue 44, p. 20.
21. Smolo, E. (2013). "Koliko vi volite Maleziju, toliko ja volim Bosnu i Hercegovinu" *Bošnjaci.net* (published 4 Apr 2013, <http://bosnjaci.net/prilog.php?pid=48579>).
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26. Mirakhor, A. & Smolo, E. (2011). "Do Conventional and Islamic Finance Share Common Epistemology?" *Global Islamic Finance*, August 2011, pp. 48-53.
27. Smolo, E. & Smajic, M. (2011). "Recent Fiasco in Qatar: The Need for Good Governance (Shari'ah Governance)" *ISRA Bulletin*, Vol. 8, April 2011, pp. 3-4.
28. Smolo, E. (2011). "Standard Procedure: The Future of Islamic Finance Industry Lies in Its Consistency" *Business Islamica*, February, pp. 47-49.
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31. Yaacob, H & Smolo, E. (2010). "It is not a murabaha contract; it is just an English law of contracts" *Opalesque Islamic Finance Intelligence*, May 2010, Issue No. 9, pp. 8-11.
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39. Smolo, E. (2006). "Bosna - Malezija: Bošnjačka dilema", *Kakanjske Novine*, br. 39, Kakanj, 15 Feb 2006, p. 18.
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41. Smolo, E. (2005). "Islamska ekonomija nije ni kapitalistička niti socijalistička", *Novi Horizonti*, Zenica, November 2005, pp. 52-53.

## F. Editing and Translating

1. Mogahed, Yasmin (29 March, 2011) "Why Do People Have to Leave Each Other?" Retrieved from <http://www.suhaibwebb.com/personaldvlp/character/why-do-people-have-to-leave-each-other/> ("Zašto ljudi moraju napustiti jedni druge?" published at <http://akos.ba/zasto-ljudi-moraju-napustiti-jedni-druge/>, 3 April, 2012).
2. Mogahed, Yasmin (24 March, 2011) "People leave each other. But do they return?" Retrieved from <http://www.suhaibwebb.com/relationships/marriage-family/spouse/people-leave-each-other-but-do-they-return/> ("Ljudi ostavljaju jedni druge: Ali, da li se oni vraćaju?" published at <http://akos.ba/ljudi-ostavljaju-jedni-druge-ali-da-li-se-oni-vracaju/>, 31 Mar, 2012).
3. Riggs, Thomas (Ed.). *Worldmark Encyclopedia of Religious Practices*, Vol. 1-3, New York: Thomson Gale, 2006 (Translation of selected countries with majority Muslim population). *Unpublished*.
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## G. Book Reviews

1. Smolo E. (2010). Jimmy Stewart is Dead: Ending the World's Ongoing Financial Plague with Limited Purpose Banking, by Laurance J. Kotlikoff, *IIUM Journal of Economics & Management*, Vol. 18 No. 2, pp. 255-259. International Islamic University Malaysia.
2. Smolo E. (2007). Confessions of Economic Hit Man, by John Perkins, *Intellectual Discourse*, Vol. 15, No. 1, pp. 105-108, International Islamic University Malaysia.

## H. Work-in-Progress/Working Papers

1. The Effect of Global Financial Crisis and Global Health Crisis on Portfolio Diversification: Evidence Using Multi-Resolution Analysis
2. The impact of remittance on unemployment: The case of developing countries
3. Financial Literacy Competencies among Citizens of Bosnia and Herzegovina
4. The impact of microfinance on economic growth: Evidence from Bosnia and Herzegovina based on ARDL approach

## SKILLS

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Computer literate: MS Office (Word, PowerPoint, Excel, etc.)

Econometric software: STATA, EViews, R

Graphic design tools: Adobe Products (InDesign, Photoshop & Illustrator)

Strong analytical and problem-solving abilities.

Communication skills: I was a IIUM English Public Speaking Debate club member for four years. I have participated in over 50 debates locally as well as internationally. I also adjudicated several tournaments, both national and international.

## LANGUAGES

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Bosnian	( Native )
English	( Professional )
Arabic	( Good )
Bahasa Malayu	( Basics )
German	( Beginner )

## GOALS / OBJECTIVES

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I am seeking a career in teaching or working in Banking, Finance, Insurance, or Capital Market with particular reference to the Islamic Takaful, Banking and Finance or anywhere else where my knowledge could be of use to my family, humankind, and me in general.

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