



Dr. Naoufel Omar MAHFOUDH

Assistant Professor

Personal Data

Nationality | Tunisian

Date of Birth | 17/11/1974

Department | Financial Sciences

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Language Proficiency

Language	Read	Write	Speak
Arabic	Proficient	Proficient	Proficient
English	Proficient	Proficient	Proficient
Frensh	Proficient	Proficient	Proficient

Academic Qualifications (Beginning with the most recent)

Date	Academic Degree	Place of Issue	Address
February 2012	PhD in Economics	Higher Institute of Economics and Management of Nice, France	Avenue des Diabes Bleus, 06300 Nice, France
September 1998	Diploma of Advanced Studies in Macrodynamics and Funding open economies	Higher Institute of Economics and Management of Nice, France	Avenue des Diabes Bleus, 06300 Nice, France
June 1997	Master's Degree in Economics	Faculty of Economics and Management of Tunis, Tunisia	Farhat Hached University Campus - P.O. 248 - El Manar II - Tunis 2092, Tunisia

PhD, Master or Fellowship Research Title: (Academic Honors or Distinctions)

PhD	The creation of the free trade area Tunisia- European union and its effects on the employment in Tunisia. Theoretical analysis and empirical analysis.
Master	Links between growth and job creation. Performance comparison and finding explanations. For France and the United States of America between 1973 and 1997.
Fellowship	Obtaining the Doctoral Diploma with unanimous jury congratulations with publication



Professional Record: (Beginning with the most recent)

Job Rank	Date		
Assistant Professor	Applied College	Imam Abdelrahman Bin Faisal University P.O. 383, Dammam 31113, Saudi Arabia	Since 08/09/2015
Assistant Professor	Higher Institute of Management of Gabes	Jilani Habib Street 6002 Gabes Tunisia	02/08/2012
Teaching Assistant	Higher Institute of Management of Gabes	Jilani Habib Street 6002 Gabes Tunisia	23/09/2002

Administrative Positions Held: (Beginning with the most recent)

Administrative Position	Office	Date
General Supervisor of the Male Section, Applied College in Rakah	The Office of the Vice Dean of the Applied College, Male Section, in Rakah	Since December 2020
Member of the Risk Management Committee Hemaya in the College	Business administration office	June 2020
The committee to prepare benchmarks for the Training and Continuing Education Office in the College	Business administration office	January 2020
Scientific committee member in the Financial Sciences Department	Business administration office	2015-2020
Academic council member in the Financial Sciences Department	Business administration office	2015-2020

Scientific Achievements

Published Refereed Scientific Researches

(In Chronological Order Beginning with the Most Recent)

#	Name of Investigator(s)	Research Title	Publisher and Date of Publication
1	Imen GMACH, Nadia ABAOUB, Rubina KHAN, Naoufel MAHFOUDH, Amira KADDOUR	A review of a recommendation filtering system approach based on reliable sustainable opinion mining.	Technological Sustainability, Emerald Publishing Limited, January 2022. https://doi.org/10.1108/TECHS-09-2021-0012 .
2	Naoufel MAHFOUDH, Imen GMACH	The Effects of Fiscal Effort in Tunisia: An Evidence from the ARDL Bound Testing Approach.	Economies, Vol. 9, No. 4, 194. December 2021 https://doi.org/10.3390/economies9040194
3	Imen GMACH, Naoufel MAHFOUDH, Samreen JAFRI	A Semantic Study for Understanding the variables affecting Decisions-Making.	Solid State Technology, Vol. 63, No. 5, pp. 7662-7669, December 2020.
4	Imen GMACH, Naoufel MAHFOUDH, Melek GHNIMA	An Opinion Mining Recommender System: Review and Approach.	36 th International Business Information Management Association (IBIMA) Conference: 4-5 November 2020, Granada, Spain.



5	Naoufel MAHFOUDH, Fatima ALHAMSHARI, Bashayer ALISSA.	Trade Openness and Economic Growth: A Vision Based on Export Growth for MENA Countries.	International Journal of Econometrics and Financial Management, 6(2), 36-44. DOI: 10.12691/ijefm-6-2-2. September 2018
6	Naoufel MAHFOUDH	Relationship Financial Development and Economic Growth: An Empirical Test for MENA Countries.	Journal of Economics and Sustainable Development, Vol 9, No 18, 133-144. September 2018
7	Naoufel MAHFOUDH	The creation of the free trade area Tunisia-European union. Theoretical analysis and empirical analysis.	European University publishing, Saarbrucken, Germany December 2013
8	Naoufel MAHFOUDH	Evaluation of the effects of the creation of a free trade area with the European Union on the employment in Tunisia by means of a computable general equilibrium model.	6th International Colloquium about the theme " The politico--economic and social changes in the Arabic New World: stakes and perspectives ", May 2012, Gafsa, Tunisia.
9	Naoufel MAHFOUDH	The consequences of the commercial opening on the employment: Case of the manufacturing sector in Tunisia.	6th International Colloquium about the theme " The politico--economic and social changes in the Arabic New World: stakes and perspectives ", May 2012, Gafsa, Tunisia.
10	Naoufel MAHFOUDH	The effects of the commercial liberalization on the economic growth in Tunisia.	6th International Colloquium about the theme " The politico--economic and social changes in the Arabic New World: stakes and perspectives ", May 2012, Gafsa, Tunisia.
11	Naoufel MAHFOUDH	Commercial Opening and growth: impact of the trade inter and intra branch.	6th Meetings Euro-Mediterranean's (RIME-CEMAFI) on the theme " institutional Regulations, regional integration and convergence in the euro-Mediterranean zone, September 2002, Nice, France.

Refereed Scientific Research Papers Accepted for Publication

#	Name of Investigator(s)	Research Title	Journal	Acceptance Date

Scientific Research Papers Presented to Refereed Specialized Scientific Conferences

#	Name of Investigator(s)	Research Title	Conference and Publication Date
1	Imen GMACH, Naoufel MAHFOUDH, Melek GHNIMA	An Opinion Mining Recommender System: Review and Approach	36 th International Business Information Management Association (IBIMA) Conference: 4-5 November 2020, Granada, Spain.
2	Naoufel MAHFOUDH	Evaluation of the effects of the creation of a free trade area with the European Union on the employment	6th International Colloquium about the theme " The politico--economic and social changes in the Arabic New World:



		in Tunisia by means of a computable general equilibrium model	stakes and perspectives ", May 2012, Gafsa, Tunisia.
3	Naoufel MAHFOUDH	The consequences of the commercial opening on the employment: Case of the manufacturing sector in Tunisia	6th International Colloquium about the theme " The politico-economic and social changes in the Arabic New World: stakes and perspectives ", May 2012, Gafsa, Tunisia.
4	Naoufel MAHFOUDH	The effects of the commercial liberalization on the economic growth in Tunisia	6th International Colloquium about the theme " The politico-economic and social changes in the Arabic New World: stakes and perspectives ", May 2012, Gafsa, Tunisia.
5	Naoufel MAHFOUDH	Commercial Opening and growth: impact of the trade inter and intra branch	6th Meetings Euro-Mediterranean's (RIME-CEMAFI) on the theme " institutional Regulations, regional integration and convergence in the euro-Mediterranean zone, September 2002, Nice, France.

Completed Research Projects

#	Name of Investigator(s) (Supported by)	Research Title	Report Date

Current Researches

#	Research Title	Name of Investigator(s)
1	Governance and Economic Growth: Evidence from MENA Countries.	Dr. Naoufel MAHFOUDH and Dr. Imen GMACH
2	Toward a Semantic model analyzing the factors affecting the decision-making process	Dr. Imen GMACH and Dr. Naoufel MAHFOUDH
3	An opinion mining recommender system: Review and Approach	Dr. Imen GMACH and Dr. Naoufel MAHFOUDH
4	Tunisia's tax effort. A study analysis using the ARDL approach.	Dr. Naoufel MAHFOUDH, Dr. Imen GMACH and Ms. Fatima ALHAMSHARY
5	The Relationship between Some Macroeconomic Variables and the Balance of Payments in the Arab Financial Markets	Ms. Fatima ALHAMSHARY, Dr. Naoufel MAHFOUDH and Dr. Imen GMACH
6	Prices and economic growth. Estimating the inflation Threshold.	Dr. Naoufel MAHFOUDH, Ms. Fatima ALHAMSHARY and Ms. Raja AOUISSAOUI
7	Health insurance and Economic Development	Dr. Mona HALIM, Dr. Naoufel MAHFOUDH, Dr. Walaa REZK and Dr. Ragab ABOUHAMAD
8	The Impact of Trade Openness on Technology Transfer and Economic Growth: A Dynamic Panel Data Approach.	Dr. Naoufel Mahfoudh
9	Human Capital and Economic Growth: Cross-country Evidence.	Dr. Naoufel Mahfoudh



Contribution to Scientific Conferences and Symposia

#	Conference Title	Place and Date of the Conference	Extent of Contribution

Membership of Scientific and Professional Societies and Organizations

- Macroeconomics and International Finance Association, CEMAFI International, France.
- Young Researchers Association Province the Alps in Nice, AJC06, France.
- Economists Association of Tunisians, Tunisia.
- The International Association for financial experts and at banks, Tunisia.
- Association of the Euro-Mediterranean Youth Exchange and volunteer work and demonstrations, Tunisia.
- Researchers Association of Economic Sciences, Tunisia.
- Association of researcher in quantitative economics, Tunisia.
- Young Researchers Association, Tunisia.

Teaching Activities

Undergraduate

#	Course/Rotation Title	No./Code	Extent of Contribution (no. of lectures/Tutorials. Or labs, Clinics)
1	Principles of Economics	ECON 201	Lecture / Contact Hours 60
2	Principles of Macroeconomics	ECON 202	Lecture / Contact Hours 45
3	Principles of Management	MGMT 203	Lecture / Contact Hours 60
4	Introduction to Financial Sciences	FINC 101	Lecture / Contact Hours 40
5	Money and Banking	FIN 308	Lecture / Contact Hours 45
6	Financial Statement Analysis	FIN 305	Lecture / Contact Hours 45
7	Finance and Investment Risk Analysis	FIN 309	Lecture / Contact Hours 45
8	Property and Liability Insurance	INSU 208	Lecture / Contact Hours 60
9	Risk Management	INSU 304	Lecture / Contact Hours 45
10	Property and Casualty Insurance	INSU 307	Lecture / Contact Hours 45
11	Liability Insurance	INSU 308	Lecture / Contact Hours 45
12	Training Course (Insurance)	INSU 310	Lecture / Contact Hours 30
13	Total Quality Management	SCM 305	Lecture / Contact Hours 45
14	Planning and Control Systems	SCM 302	Lecture / Contact Hours 45
15	Training Course (Supply Chain Management)	SCM 310	Lecture / Contact Hours 30



Brief Description of Undergraduate Courses Taught: (Course Title – Code: Description)

1	Principles of Economics ECON 201: The objective of this course is to introduce students to a variety of economic concepts including: Fundamental concepts of economics, Theory of supply and demand, Elasticity and its applications, Consumer behavior, Production cost & perfect competition, Monopoly pricing, price, discrimination, Oligopoly, monopolistic competition, National income accounting, GTP income and growth, Aggregate supply and demand, fiscal policy, Inflation and unemployment.
2	Principles of Macroeconomics ECON 202: This course is an introduction to the behavioral science of economics which focuses on the aggregate behavior of households, firms and the government. Topics covered include gross domestic product, national income, economic growth, unemployment, inflation, the business cycle, fiscal policy and monetary policy, and international trade.
3	Principles of Management MGMT 203: This course will cover the major functions of management and their role in formulating and applying the objectives, policies, and procedures in managing a successful business. The emphasis will be on individual and group behavior, communication, the decision-making process, leadership, and motivation in relation to the functions of management. Management theories will also be introduced in this course and will include a systematic study of management theory and practice.
4	Introduction to Financial Sciences FINC 101: This course introduces students to fundamental concepts of economics, finance and insurance. It explores microeconomics and macroeconomics topics, the role and environment of managerial finance, time value of money, accounting in action, the main concepts of insurance and their application in different lines, and how to deal with the various types of risks.
5	Money and Banking FIN 308: This course aims to help students to understand a variety of topics in Money and Banking. These topics include: The overview and importance of financial sector, the financial structure and analysis, Interest rate mechanism and its term structure, General principles of bank management: liquidity management, asset management, liability management, capital adequacy management, how monetary policy works in the economy, The Central Bank Balance Sheet, Supply of money in an economy, Risk and regulations in banking sector.
6	Financial Statement Analysis-FIN 305: This course aims to provide students with an understanding and use of the financial statements and to develop skills in the analysis of financial statements for business decision making. Course develop the expertise in analyzing financial statements for investments, credit, business and management decisions. They learn how to identify the potential investment opportunities.
7	Finance and Investment Risk Analysis FIN 309: The objective of the course is to give an overview of the risks faced by financial institutions and how they can be managed, following key areas will be covered in the course: The risk management and its process, Risk identification and prioritization process, Methods of risk assessment and analysis, Risk controlling techniques, Risk transfer and the methods of risk monitoring.
8	Risk Management-INSU 304: This course purpose to teach and to debate on several types of risks. Define risk as a result of uncertainty and within a range of decision-making roles. Introduce the implementation of quantitative risk analysis using risk measurement techniques to assess the severity and consequences of a given risk as well as its overall threat. Explicate and use techniques to manage risk in a complete, global, and integrated manner.



9	Property and Liability Insurance INSU 208: This course is designed to provide a basic understanding of main concepts related to the property and liability insurance field. Emphasis will be on the property and liability insurance industry, types of policy contracts and their legal framework related. This course will cover product liability insurance; Commercial general liability; Homeowner insurance, Worker compensation and Directors and officer liability. It will also lay out the practices in international insurance markets.
10	Property and Casualty Insurance-INSU 307: The main purpose is to introduce students to a variety of topics in Property and Casualty Insurance and to discuss insurance regulations regarding property and casualty issues. Teach the basic terms, definitions and contract descriptions. In addition to this, to discuss the general insurance concepts of property and casualty.
11	Liability Insurance-INSU 308: The main purpose is to introduce students to a variety topic in Liability Insurance and to teach them the basic issues of liability. Introduce them the legal environment of liability. Explain to them the liability underwriting. Comprehend products, indemnities and commercial general liability. Make them understand liability system and tort reform.
12	Training Course (Insurance) INSU 310: This course aims to help students to prepare their personal report. With the last phase of the practical training, the students should write a personal report. The report should be presented in a simple way reflecting the main ideas and benefits derived from the training, describing the nature of work, tasks assigned to her, and general outlines of the organization.
13	Total Quality Management SCM 305: This course purpose to introduce students to a variety of topics in total quality management. These topics include: The Total Quality Approach to Quality Management, Strategic Management: Planning and Execution for Competitive Advantage, Quality Management, Ethics, and Corporate Social Responsibility, Partnering and Strategic Alliances, Leadership and Change and Team Building and Teamwork, Effective Communication and Education and Training.
14	Planning and Control Systems SCM 302: The warehouse is an essential part of today's supply chain. The course involves students in sourcing, producing, and distribution of goods. The course teaches crucial issues in any business organization regarding warehouse management. In this course students discuss in length the operations of a warehouse and how to operate this function in an efficient and effective manner in order to minimize the cost.
15	Training Course (Supply Chain Management) SCM 310: The aim of this course is to help students to: <ul style="list-style-type: none"> • Develop employer-valued skills such as teamwork, communications and quantitative reasoning. • Apply business concepts and theories to real-world decision-making. • Increase proficiency in specific business disciplines, such as operations management, marketing, accounting, statistics, economics, finance, and business law and identify the current developments and future prospects in their field. • Meet professionals and mentors who can provide guidance, feedback, and support. • Observe and participate in business operations and decision-making. • Expand network of professional relationships and contacts.

Postgraduate

#	Course/Rotation Title	No./Code	Extent of Contribution (no. of lectures/Tutorials. Or labs, Clinics)



Brief Description of Postgraduate Courses Taught: (Course Title – Code: Description)

1	
2	

Course Coordination

#	Course Title and Code	Coordination	Co-coordination	Undergrad.	Postgrad.	From	to
1	Principles of Economics ECON 201	Yes		Yes		2016	2022
2	Liability Insurance INSU 308	Yes		Yes		2016	2021
3	Money and Banking FIN 308	Yes		Yes		2016	2018
4	Risk Management INSU 304	Yes		Yes		2016	2018
5	Property and Casualty Insurance INSU 307	Yes		Yes		2016	2018
6	Principles of Management MGMT 203	Yes		Yes		2020	2021
7	Property and Liability Insurance INSU 208	Yes		Yes		2020	2022
8	Introduction to Financial Sciences FINC 101	Yes		Yes		2022	2023

Guest/Invited Lectures for Undergraduate Students

#	Activity/Course Title and Code	Subject	College and University or Program	Date
1	Value Added Tax Concept	Economics	College	November 28, 2017
2	Moneybox	Money and Banking	College	October 31, 2017
3	Insurance basics	Insurance	College	February 13-18-20, 2020
4	The way to self-employment. Skills required to start your small business.	Entrepreneurship	College	November 4, 2020
5	Insurance basics	Insurance	College	February 14-16-18, 2021

Student Academic Supervision and Mentoring

#	Level	Number of Students	From	to
1	5-6	7	2018	2018
2	3-4	21	2019	2020
3	5-6	30	2020	2021
4	5-6	175	2021	2022



Supervision of Master and/or PhD Thesis

#	Degree Type	Title	Institution	Date

Ongoing Research Supervision

#	Degree Type	Title	Institution	Date

Administrative Responsibilities, Committee and Community Service (Beginning with the most recent)

Administrative Responsibilities

#	From	To	Position	Organization
1	December 2020	Present	General Supervisor of the Male Section, Applied College in Rakah	Applied College, Imam Abdulrahman Bin Faisal University

Committee Membership

#	From	To	Position	Organization
1	March 2021		Member	The Student Behavior Control Subcommittee
2	March 2021		Member	The Crisis Management Committee at the Applied College
3	January 2021		Member	The Benchmarking Preparation Committee for the Office of Training and Continuing Education
4	January 2021		Member	The committee for preparing comprehensive course descriptions for the Supply Chain Program, Department of Administrative Sciences
5	June 2020		Member	The Committee for Harmonization of the Plan of the College of Computer, College of Business Administration and Applied College
6	June 2020		Member	The Risk Management Committee Hemaya in the College
7	January 2020		Member	The committee to prepare benchmarks for the Training and Continuing Education Office in the College
8	September 2019		Member	The Department Council, Financial Sciences Department, Community College in Dammam and Qatif
9	September 2019		Member	The Scientific Council, Financial Sciences Department, Community College in Dammam and Qatif
10	September 2018		Member	The committee for preparing the annual program report at the Community College in Dammam and Qatif
11	September 2017	2018	Member	Development Committee, Community College in Dammam and Qatif
12	September 2016	2018	Member	Scientific Research Committee, Community College in Dammam and Qatif
13	September 2016	2019	Member	The Department Council, Administrative and Financial Sciences Department, Community College in Dammam and Qatif
14	September 2016	2019	Member	The Scientific Council, Administrative and Financial Sciences Department, Community College in Dammam and Qatif



Scientific Consultations

#	From	To	Institute	Full-time or Part-time

Volunteer Work

#	From	To	Type of Volunteer	Organization
1	March 2022		Participation in the volunteer work platform of the Ministry of Human Resources and Social Development.	Charities
2	April 2022		A strength campaign	Imam Abdulrahman Bin Faisal University

Personal Key Competencies and Skills: (Computer, Information technology, technical, etc.)

1	Diploma in Financial Management from IBMI (Online) On June 2022
2	Certificate in Mastering Human Resource Management from UniAthena (Online) On June 2022 in partnership with Acacia University Arizona
3	CE Ethical Decision Making in Risk and Insurance from The Institutes Risk and Insurance Knowledge Group (Online) on July 2022
4	Software: Eviews, STATA, SPSS, GAMS
5	Office: Word, Excel, Power Point

Last Update

16/9/2022