

Rihab Grassa, Ph.D

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<https://scholar.google.com/citations?user=dSZaJvgAAAAJ&hl=en> Research Gate: https://www.researchgate.net/profile/Rihab_Grassa
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Dr. Rihab Grassa is Faculty in the Higher Colleges of Technology in Dubai-UAE as well as external associate researcher for the Laboratoire Interdisciplinaire de Gestion Université-Enterprise in the High Institute of Accounting and Business Administration, University of Manouba, Tunisia. She worked as a researcher/analyst in KPMG Global Islamic Finance in Dubai, and as a manager for Islamic finance services in KPMG Tunisia. She is currently working on a number of projects that will promote the development of Islamic finance in Middle East and North African countries. She is an invited speaker to a number of prominent professional and academic forums and editor board member of many ranked journal in which she keep trying in promoting the necessary infrastructure for the sustainable development of the Islamic finance industry. She remains actively engaged in the Islamic Finance industry, through preparing reports for governmental and financial institutions, conference contributions, research, publishing and drafting of reports and case of studies. She has published a wide variety of academic papers and conference proceedings, and has presented topic related to Islamic banking, Islamic finance, economic growth, financial development, Sukuk market, risks, governance...

Education

HEA Fellowship, Higher Education Academy, 2022
Ph.D., Accounting and Islamic finance, ISCAE, University of Tunis- Tunisia, 2016
M.A., Accounting, , ISCAE, University of Tunis- Tunisia, 2009
B.Sc., Accounting, IHEC, University of Carthage (Tunisia), 2002

Work Experience

Higher Colleges of Technology, Dubai
2019- present
Modul University, Dubai
Assistant Professor, 2018-2019 University
University of Modern Science, Dubai
Assistant Professor, 2016-2018

KPMG, Global Islamic Finance department, Dubai
Researcher / analyst, 2011-2013
KPMG Tunisia,
Manager for Islamic finance sector, 2009-2011
Faculte des Sciences Economiques de Sousse – Tunisia,
Lecturer, 2009-2010
Tunisian for Audit and Management,
Senior auditor, 2006-2009

Publications:

Total published Articles: 35
SCOPUS Listed articles: 30
Listed articles in Australian Business Council Dean (ABDC, 2018): 28
Listed in articles in Association of British Business Schools (ABS, 2018): 27
H index: 19
I10-index: 25
Scopus index: 13

Editorial Service:

Associate Editor

International Journal of Islamic and Middle Eastern Finance and Management (Scopus, ADBC, ABS).

Editors Board member:

Journal of Islamic Accounting and Business Research (Scopus, ADBC, ABS).
Journal of Economic Development and Cooperation (Scopus, ADBC, ABS).
Journal of Economic Cooperation and Development – SESRIC (Scopus). Indonesian
The Indonesian Journal of Sustainability Accounting and Management (ADBC)
Journal of Islamic Monetary Economics and Finance (Scopus)

Memberships

Research Fellows for Economic Research Forum (World Bank Subsidiary)
Tunisian Association for Islamic Finance
Club des étudiants pour la création d'entreprise
Laboratoire interdisciplinaire de gestion université-entreprise », ISCAE Tunis, Tunisia
Voluntary advisor in Global Development Network
Voluntary advisor in Grow Movement

AWARD

- Outstanding Paper in the 2022 Emerald Literati Awards for the paper “Do ownership structures affect risk disclosure in Islamic banks? International evidence” published in the Journal of Financial Reporting and Accounting
- Social science prize in the 3rd Forum for Women in Research (QUWA): Women Empowerment for Global Impact **(10,000 AED)**.
- Highly Commended Paper certificate from Emerald for the paper “Corporate Governance of Islamic Banks: A comparative study between GCC and Southeast Asia Countries”.

AWARDED RESEARCH GRANTS

- SURF Research Grant “Covid-19 and Performance disclosure: Empirical Evidences from ADX and DFM listed companies”, 2022 **(12,000 AED)**
- First edition of Islamic Finance Research Supporting, Saudi Central bank, “Degree of Sharia compliance”, 2022, with a group of valuable researchers” **(20,000 USD)**
- Interdisciplinary research Fund “Development of a sustainable ecosystem towards zero hunger: a collaboration with grace conserve project-UAE RED CRESCENT ”, 2021 (with a group of valuable researchers” **(200,000AED)**
- SURF Research Grant “The effect of COVID 19 and Oil price shock on the UAE stock market performance”, 2020 **(6,000 AED)**
- Interdisciplinary research Fund “Building a Smart Sharia index for ADX”, 2020 (with Sonia Ben Abdallah, Mariam Dhahri, Zakaria Boulanouar, Ahmed al Shemi” **(200,000AED)**
- Winning research project: “Political Islam, revolution, social transformation and the Islamization of the financial system: a comparative study between countries in North Africa, Indonesia and Pakistan” (with Kaouthar Gazdar, Enass Abdallah and Philp Vermonte), ***Global Development Network’s Global Research Competition 2012, (32 000 USD)***

PUBLICATIONS OF RESEARCH PAPERS:

1. **Grassa, R.**, Sarea, A., El-Halaby, S., & Damak, A. N. (2022). BETWEEN TWO CRISES: DO ISLAMIC BANKS SUFFER?. *Journal of Islamic Monetary Economics and Finance*, 8(2), 251-274.

2. **Grassa, R.**, Khlif, H., & Khelil, I. (2022). The development of Islamic accounting education in the UAE and its challenges: an institutional perspective. *Journal of Financial Reporting and Accounting*.
3. **Grassa, R.**, Moumen, N., Kabir Hassan, M., & Hussainey, K. (2022). Market discipline and capital buffers in Islamic and conventional banks in the MENA region. *Eurasian Economic Review*, 12(1), 139-167.
4. Abdulla, H., Alfalasi, A., & **Grassa, R.** (2022). Would Blockchain Disrupt the Accounting and Auditing Professions? An Exploratory Study in the UAE. In *Contemporary Research in Accounting and Finance* (pp. 295-310). Palgrave Macmillan, Singapore.
5. Alkhaja, A. A., Almheiri, A. O., Almansoori, O. M., Alabdulla, O. A., Almarri, S. A., Elchaar, R., & **Grassa, R.** (2022). Credit Control for Accounts Receivable Management: A Case Study of a Pharmaceutical Company. In *Contemporary Research in Accounting and Finance* (pp. 135-149). Palgrave Macmillan, Singapore.
6. Abdennadher, S., **Grassa, R.**, Abdulla, H., & Alfalasi, A. (2021). The effects of blockchain technology on the accounting and assurance profession in the UAE: an exploratory study. *Journal of Financial Reporting and Accounting*.
7. Gazdar, K., **Grassa, R.**, & Hassan, M. K. (2021). The Development of Islamic Finance in Tunisia after the Arab Spring: Does Political Islam Matter?. *Politics & Policy*, 49(3), 682-707.
8. **Grassa, R.**, Moumen, N., & Hussainey, K. (2020). Do ownership structures affect risk disclosure in Islamic banks? International evidence. *Journal of Financial Reporting and Accounting*.
9. **Grassa, R.**, Moumen, N., & Hussainey, K. (2020). Is bank creditworthiness associated with risk disclosure behavior? Evidence from Islamic and conventional banks in emerging countries. *Pacific-Basin Finance Journal*, 61, 101327.
10. El-Halaby, S., Albarrak, H., & **Grassa, R.** (2020). Influence of adoption AAOIFI accounting standards on earning management: evidence from Islamic banks. *Journal of Islamic Accounting and Business Research*.
11. **Grassa, R.**, Moumen, N., & Hussainey, K. (2021). What drives risk disclosure in Islamic and conventional banks? An international comparison. *International Journal of Finance & Economics*, 26(4), 6338-6361.

12. Boujlil, R., Hassan, M. K., & **Grassa, R.** (2020). Sovereign debt issuance choice: Sukuk vs conventional bonds. *Journal of Islamic Monetary Economics and Finance*, 6(2), 275-294.
13. Gazdar, K., Hassan, M. K., Safa, M. F., & **Grassa, R.** (2019). Oil price volatility, Islamic financial development and economic growth in Gulf Cooperation Council (GCC) countries. *Borsa Istanbul Review*, 19(3), 197-206.
14. **Grassa, R.**, Hassan, M. K., & Turunen-Red, A. H. (2018). Political Islam, Democracy, and Islamic Finance Development. In *Management of Islamic Finance: Principle, Practice, and Performance* (Vol. 19, pp. 223-237). Emerald Publishing Limited.
15. **Grassa, R.**, & Miniaoui, H. (2018). Corporate choice between conventional bond and Sukuk issuance evidence from GCC countries. *Research in International Business and Finance*, 45, 454-466.
16. **Grassa, R.**, Chakroun, R., & Hussainey, K. (2018). Corporate governance and Islamic banks' products and services disclosure. *Accounting Research Journal*.
17. **Grassa, R.**, El-Halaby, S., & Hussainey, K. (2019). Corporate governance and multi-corporate disclosures evidence from Islamic banks. In *Research in Corporate and Shari'ah Governance in the Muslim World: Theory and Practice*. Emerald Publishing Limited.
18. **Grassa, R.** (2018). Deposits structure, ownership concentration and corporate governance disclosure in GCC Islamic banks: Empirical evidence. *Journal of Islamic Accounting and Business Research*.
19. Kolsi, M. C., & **Grassa, R.** (2017). Did corporate governance mechanisms affect earnings management? Further evidence from GCC Islamic banks. *International Journal of Islamic and Middle Eastern Finance and Management*.
20. Gazdar, K., **Grassa, R.**, & Hassan, M. K. (2017). Openness, culture, legal environment and Islamic Finance. In *Handbook of empirical research on Islam and economic life* (pp. 47-71). Edward Elgar Publishing.
21. **Grassa, R.** (2016). Ownership structure, deposits structure, income structure and insolvency risk in GCC Islamic banks. *Journal of Islamic Accounting and Business Research*.
22. **Grassa, R.**, & Chakroun, R. (2016). Ownership structure, board's characteristics and corporate governance disclosure in GCC banks: what about Islamic banks?. *International Journal of Accounting, Auditing and Performance Evaluation*, 12(4), 360-395.

23. **Grassa, R.** (2016). Corporate governance and credit rating in Islamic banks: does Shariah governance matters?. *Journal of Management & Governance*, 20(4), 875-906.
24. **Grassa, R., & Hassan, M. K.** (2015). Islamic finance in France: Current state, challenges and opportunities. *International Journal of Islamic Economics and Finance Studies*, 1(1), 65-80.
25. **Grassa, R.** (2015). Shariah supervisory systems in Islamic finance institutions across the OIC member countries: An investigation of regulatory frameworks. *Journal of Financial Regulation and Compliance*.
26. Gazdar, K., & **Grassa, R.** (2015). What determines Islamic financial development? Empirical evidence from GCC countries. *Islamic finance: Risk, stability and growth*, 295-313.
27. **Grassa, R., & Miniaoui, H.** "Islamic vs. Conventional Banking: Further Evidences on Profitability, Efficiency and Stability".(2015), Global Islamic Finance report, UK (
28. **Grassa, R., & Gazdar, K.** (2014). Macroeconomic, Legal and Cultural determinants of Islamic banking development. *La Revue du FINANCIER*, (204-205.)
29. **Grassa, R., & Gazdar, K.** (2014). Financial development and economic growth in GCC countries: A comparative study between Islamic and conventional finance. *International Journal of Social Economics*.
30. **Grassa, R., & Matoussi, H.** (2014). Corporate governance of Islamic banks: A comparative study between GCC and Southeast Asia countries. *International Journal of Islamic and Middle Eastern Finance and Management*.
31. **Grassa, R., & Matoussi, H.** (2014). Is corporate governance different for Islamic banks? A comparative analysis between the Gulf Cooperation Council and Southeast Asian countries. *International Journal of Business Governance and Ethics*, 9(1), 27-51.
32. **Grassa, R., & Gazdar, K.** (2014). Law and Islamic finance: How legal origins affect Islamic finance development?. *Borsa Istanbul Review*, 14(3), 158-166.
33. Said, A., & **Grassa, R.** (2013). The determinants of sukuk market development: does macroeconomic factors influence the construction of certain structure of sukuk?. *Journal of Applied Finance & Banking*, 3(5), 251-267.
34. **Grassa, R.** (2013). Shari'ah governance system in Islamic financial institutions: New issues and challenges. *Arab Law Quarterly*, 27(2), 171-187.

35. **Grassa, R.** (2013). Shariah supervisory system in Islamic financial institutions: New issues and challenges: A comparative analysis between Southeast Asia models and GCC models. *Humanomics*.
36. **Grassa, R.** (2012). Islamic banks' income structure and risk: evidence from GCC countries. *Accounting Research Journal*.

CONFERENCES PARTICIPATION:

1. "Legal Origin and Islamic Finance Development: New Evidences", Law and Development Conference, collaboration with the Global Forum on Law, Justice, and Development (GFLJD) hosted by the World Bank, December, 2019- Dubai, UAE
2. "Deposits Structure, Ownership Concentration and Risk Disclosure in Islamic Banks: International Evidence "12th ICIEF 2019, Islamic Development Bank, Umm Alqura, Saudi Arabia
3. "The Impact of Civil Laws on the Growth and Development of the Islamic Financial Services Industry (Obstacles, Challenges, Opportunities, etc.): Tunisia's Experience", Roundtable on "Creating a Legal Environment for Islamic Finance Contracts, General Council of Islamic Banks and Financial Institutions, April 2017. Manama, Bahrain
4. "Corporate Choice among Conventional Bond and Sukuk Issuance in the Gulf Region", The World Bank Islamic Research and Training Institute (IRTI), Guidance Financial Group 2nd Annual Symposium on Islamic Finance, "Developing Long-Term Financing and Islamic Capital Markets", December 8-9, 2016, Rabat, Morocco
5. "Did Corporate Governance Mechanisms affect Earnings Management ? Further Evidence from GCC Islamic Banks", The International Conference On Islamic Banking And Finance, Umm Al-Qura University- Saudi Arabia (with Dr. Chakib Kolsi)
6. "Market Discipline and Governance across GCC Countries: Comparative Study between Islamic and Conventional Banks Depositors" ,Gulf Research Meeting, Cambridge, August 2016,UK
7. "Emiratisation, Employment and Social Development in UAE", Gulf Research Meeting, Cambridge, August 2014,UK

8. "Islamic Finance and Economic Growth: Empirical Evidence from GCC Countries", Research Symposium in Business and Economics, May 2nd, 2013, The American University of Sharjah, UAE
9. "The impact of Sharia supervisory board characteristic's on Islamic bank performance", under publication (with Hamadi Matoussi and Samir Trabelsi)
10. "Law And Islamic Finance: How Legal systems affect Islamic Finance Growth?", 5th international conference on Islamic banking and finance, Central bank of Jordan- IRTI-IDB, October 2012.(with Kaouthar Gazdar)
11. "The Effect of Corporate Governance on Islamic Banks' Ratings: Evidence from GCC Countries " Gulf Research Meeting, Cambridge, July 2012,UK (with Hamadi Matoussi)
12. "What determines Islamic Financial Development: Empirical Evidence from GCC countries?", Gulf Research Meeting, Cambridge, July 2012,UK (with Kaouthar Gazdar)
13. "The Determinants of the Development Of The Sukuk Market In GCC Countries », International Conference On Islamic Capital Markets, Bapepam-LK and IRTI – IDB, June 2012, Indonesia (with Kaouthar Gazdar)
14. "Is corporate governance different for Islamic bank?", Economic Research Forum, March 2012, Egypt (with Hamadi Matoussi)
15. "La finance Islamique et l'environnement bancaire tunisien: opportunité et contrainte" African forum for Islamic Finance, April 2011 (with KPMG France)
16. "The impact of Sharia supervisory board characteristic's on Islamic bank performance", Corporate Governance & the Global Financial Crisis, Wharton, University of Pennsylvania, Philadelphia, USA, September 2010 (with Hamadi Matoussi and Samir Trabelsi).
17. "Islamic banks' income Structure and risks: evidence from GCC countries", 17th annual Global finance conference, Poznan, Poland June 2010
18. "Investment portfolio and Islamic banks' performance: Evidence from the GCC countries", The 11th Mediterranean research meeting, Florence march 2010. (With Hamadi Matoussi)

19. "Islamic finance, interest, and the social role of the Islamic financial institutions", Working paper, March 2009.
20. "Investment portfolio, profitability and risks of the Islamic banks: the case of the GCC countries", First International Symposium in Computational Economics and Finance, February 2010.
21. "The impact of Sharia supervisory board characteristic's on Islamic bank performance", The First Annual Conference on IFRS Adoption, Governance and Financial Markets, December 2009 (with Hamadi Matoussi and Samir Trabelsi).
22. "Toward a free interest finance: the case of Islamic Banks" Mediterranean Critical Study in accounting and Finance, July 2009, (with Hamadi Matoussi).