



Rashed Isam Ashqar

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ABOUT ME

Ashqar has a Ph.D. in Finance from the University of Porto in Portugal. He completed his master's degree in Finance in 2018 at the University of Minho in Portugal and his bachelor's degree in Accounting in 2016 from An-Najah National University in Palestine. He is an Assistant Professor in Finance at the Al Zaytona University of Science & Technology (ZUST). Also, he is a Collaborator Researcher at the Centre for Tourism, Sustainability, and Well-being (CinTurs), and he was a financial analyst for some companies. He was an Invited Professor at the Faculty of Economics at the University of Algarve and he was a Post Doctoral Researcher at the School for Management, Hospitality, and Tourism at the University of Algarve. He participated in and presented his research at more than 10 international conferences. He has published in the fields of finance and tourism, namely, he has authored a book, book chapters, conference papers, and journal articles. His main research interests are Behavioral Finance, Household Finance, Tourism, and Hospitality.

WORK EXPERIENCE

Assistant Professor in Finance

Al Zaytona University of Science & Technology (ZUST) [01/10/2023 – Current]

Country: Autonomous Palestinian Territories

Taught some Finance and Economics courses:

Primary & Secondary Financial Markets

Financial Management

Derivatives, Options & Forex Market

Financial Computer Applications

Mortgage & Loan Market

Personal Finance

Pension Funds, Guarantees & Savings Institutions

Principles of Insurance & Takaful

Macroeconomics

Collaborator Researcher

Research Centre for Tourism, Sustainability and Well-being (CinTurs) [01/12/2022 – Current]

Country: Portugal

I am developing research on tourists' health and well-being with some CinTuts members.

Invited Professor

Faculty of Economics- University of Algarve [15/02/2023 – 30/09/2023]

Country: Portugal

Taught courses in Research Methodology and Finance for master students for two degrees: a Master in Management and a Master in Tourism Economics and Regional Development. Also, I participated in the jury of Master students.

Post Doctoral Researcher

School of Management, Hospitality and Tourism - University of Algarve [01/09/2022 – 01/10/2023]

Country: Portugal

Working as a Research Member in the Guest Intelligence Chain Project nº ALG-01-0247-FEDER-047399, promoted in a consortium by DENGUN and the UNIVERSITY OF ALGARVE. The Project aims to investigate new knowledge that will be applied to new solutions supported by Blockchain technology. This will allow the secure collection and use of information from Health and Wellness tourists, thus generating confidence.

See more: <https://www.guestic.pt/home>

Financial Analyst

Air Liquide [18/07/2022 – 01/11/2023]

Country: Portugal

Verified invoices, performed invoice processing, and assisted in reconciliation (when required) for Affiliates. Assisted in the resolution of invoice discrepancies with the Finance function of Affiliates. Assisted in the resolution of invoice discrepancies in systems with business users. Performed follow-up on Work In Progress items with business users in systems. Worked closely with the Bank Recon team to ensure all invoices are posted for payment made. Performed month-end closing activities. Assisted with internal control activities in accordance with group policies. Supported external/internal audit activities. Assisted with ad hoc activities/requests from the Finance function of Affiliates or Team Leads. Suggested and implemented process improvement and process standardization.

Research Fellow

School of Management, Hospitality and Tourism - University of Algarve [31/12/2021 – 31/08/2022]

Developed a literature review about Personalization in Hospitality, Customer Relationship Management (CRM), and Intellectual Capital Measurements, and health and well-being. Prepared a survey for individuals over 17 years of age who have participated in a health and well-being activity. Organized a Special Track "Personalization in Hospitality" as part of the Sustainability Challenges in Tourism, Hospitality and Management conference- TMS 2022, which will take place on 16-18 November 2022, - Olhão, Portugal. Edited a forthcoming IGI Global Book publication entitled " Measuring Consumer Behavior in Hospitality for Enhanced Decision Making " by an international publisher of progressive academic research.

Customer Care Advisor

Google [31/05/2021 – 31/12/2022]

Provided optimal advice regarding different queries of the business clients. Created a meaningful rapport with key decision makers in the marketing industry and serve as a consultant for their online advertising strategy. Understand the business goals of your clients in order to match the required online advertisement solutions. Provided strategic campaign support to educate your clients. Achieved strong customer satisfaction with a focus on quality and results.

Arabic Language Tutor

Província Portuguesa da Companhia de Jesus [30/09/2020 – 29/05/2021]

Taught the Arabic Language to Portuguese students at levels A1 and A2. Assisted them in acquiring Arabic language skills. Helped them to speak, read, and write the Arabic Language.

Accounting & Auditing Internship

The Talal Abu-Ghazaleh Organization [31/10/2015 – 29/03/2016]

Inspected accounting records and other financial documents to make sure they were accurate. Prepared financial documentation and written reports. Identified potential areas of opportunity and risk, and provided solutions for businesses and individuals. Ensured that financial and data risks are evaluated and that taxes are paid properly.

EDUCATION AND TRAINING

Ph.D. in Business and Management – Finance

University of Porto [30/09/2018 – 29/07/2022]

City: Porto

Country: Portugal

Thesis: "Three Essays on Household Finance". This thesis is composed of three research essays aimed at investigating the influence of personality, culture, and religion on household financial dimensions in the European setting.

M.Sc. in Finance (CFA Program University Partners)

University of Minho [13/09/2016 – 09/07/2018]

City: Braga

Country: Portugal

Thesis: "The effect of social performance on financial performance".

B.Sc. in Accounting

An-Najah National University [31/08/2013 – 31/07/2016]

City: Nablus

Country: Autonomous Palestinian Territories

Thesis: "The extent of the commitment of the Palestine Corporations to disclose the items of social accounting".

PROJECTS

Guest intelligence Chain

[01/01/2022 – Current]

Developed research activities regarding personalization in hospitality and health and Well being. Partnership with School of Management, Hospitality, and Tourism - University of Algarve and Dengun Startup Studio & Digital Agency

Network Analysis of the German Stock Market

[2018]

Evaluated the correlation between the price of stocks of DAX index in Germany over different periods of time using network analysis on Gephi software.

Apply International Finance for company creative CRASOMA Pharmaceuticals.

[2016]

Assessed and analyzed the exchange rate, spot, and forward rates of the currencies. Described the capital structure and the long-term financing decision.

PUBLICATIONS

Does better social performance improve financial performance?: empirical evidence for the Japanese market

[2018]

Ashqar, R.

Master Thesis

Do National Cultures Impact Mortgage and Financial Well-Being Levels? Evidence from Europe. Scientific Annals of Economics and Business, 68(3), 263–284.

[2021]

Ashqar, R. I., & Lobão, J.

Journal paper

"Does religion influence the household finance? Evidence from Europe", Studies in Economics and Finance

[2023]

Ashqar, R.I. and Lobão, J.

Journal paper

The Effect of Personality Traits on Household Finance: Evidence from Europe. 29th Annual Global Finance Conference.

[2022]

Ashqar, R. I., & Lobão, J.

Conference paper

Three Essays on Household Finance

[2022]

Ashqar, R.

Ph.D Thesis

CRM and Smart Technologies in the Hospitality. In: Reis, J.L., Peter, M.K., Varela González, J.A., Bogdanović, Z. (eds) Marketing and Smart Technologies. Smart Innovation, Systems and Technologies, vol 337. Springer, Singapore.

[2023]

Ashqar, R. I., Ramos, C., Sousa, C. and Matos, N.

Conference paper and chapter book

How to Use Information from Health and Wellness Tourism Customers to Achieve the Strategy Desired by Hoteliers. In: Carvalho, J.V., Abreu, A., Liberato, P., Peña, A. (eds) Advances in Tourism, Technology and Systems. Smart Innovation, Systems and Technologies, vol 345. Springer, Singapore.

[2023]

Ramos, C., Ashqar, R. I., Matos, N. and Sousa, C.

Conference paper and chapter book

Using Identity and Access Management Systems in Hotels: Evidence from Algarve, Portugal. In: Mesquita, A., Abreu, A., Carvalho, J.V., Santana, C., de Mello, C.H.P. (eds) Perspectives and Trends in Education and Technology. ICITED 2023. Smart Innovation, Systems and Technologies, vol 366. Springer, Singapore.

[2023]

Ashqar, R.I., Ashqar, H.I., Ramos, C.M.Q.

Conference paper and chapter book

Machine Learning in Health and Wellness Tourism. In: Zaphiris, P., et al. HCI International 2023 – Late Breaking Papers. HCII 2023. Lecture Notes in Computer Science, vol 14060. Springer, Cham.

[2023]

Ramos, C., Ashqar, R. I.

Conference paper and chapter book

Measuring Consumer Behavior in Hospitality for Enhanced Decision Making. IGI global.

[2023]

Ashqar et al.

Editor of this book

[Capital Indicators for Hotel Customer Experience to Support Strategic Management. IGI global.](#)

[2023]

Ashqar et al.

Chapter book

[Machine-Learning Holistic Review in Tourism and Hospitality. In: M. A. Musleh Al-Sartawi, A., Helmy Abd Wahab, M., Hussainey, K. \(eds\) Global Economic Revolutions: Big Data Governance and Business Analytics for Sustainability. ICGER 2023. Communications in Computer and Information Science, vol 1999. Springer, Cham.](#)

[2024]

Ashqar, R. I. and Ramos, C.

Conference paper and chapter book

[Identity and Access Management in Tourism and Hospitality. In: Montenegro, C., Rocha, Á., Cueva Lovelle, J.M. \(eds\) Management, Tourism and Smart Technologies. ICMTT 2023. Lecture Notes in Networks and Systems, vol 773. Springer, Cham.](#)

[2024]

Rashed Isam Ashqar, Huthaifa I. Ashqar, Célia M.Q. Ramos

[Profiling the Motivations of Wellness Tourists Through Hotels Services and Travel Characteristics. In: Rocha, A., Adeli, H., Dzemyda, G., Moreira, F., Colla, V. \(eds\) Information Systems and Technologies. WorldCIST 2023. Lecture Notes in Networks and Systems, vol 800. Springer, Cham](#)

[2024]

Ashqar, R. I. and Ramos, C.

Conference paper and chapter book

[Health and well-being tourists. In TMS ALGARVE 2022 – Tourism and Management Studies International Conference, Olhão, Portugal, 16-19 Nov. 22., p. 43. ID 510. ISSN: 978-989-9127-13-5](#)

[2022]

Ashqar, R.I., Ramos, C., Sousa, C. & Matos, N.

Conference paper

[Knowledge management and intellectual capital indicators in the management of tourism activity. In TMS ALGARVE 2022 – Tourism and Management Studies International Conference, Olhão, Portugal, 16-19 Nov. 22., p. 168. ID 511. ISSN: 978-989-9127-13-5.](#)

[2022]

Ramos,C., Ashqar, R.I., Matos, N. & Sousa, C.

Conference paper

The Effect of Personality Traits on Household Finance: Evidence from Europe (Under review)

[2023]

Journal paper

Profiling of using the wellness tourists the technologies through hotels services and travel characteristics (Under review)

[2023]

Journal paper

Wellness Tourists: What can influence customer satisfaction and recommendation through social media? (Under review)

[2023]

Journal paper

[Design of Dashboards for CRM associated with Health and Wellbeing Tourism. \(Upcoming\).](#)

[2024]

Celia Ramos, Rashed Isam Ashqar, Alexandre Contreiras

NETWORKS AND MEMBERSHIPS

Centre for Tourism, Sustainability and Well-being (CinTurs)

[Algarve, Portugal , 07/12/2022 – Current]

Collaborator Researcher

Center for Economics and Finance at University of Porto

[Porto, Portugal , 01/01/2022 – 10/08/2023]

Association member

General Union of Palestinian Economists

[Ramallah, Palestine, 01/07/2021 – Current]

Association member

TMS ALGARVE 2022 Conference: Sustainability Challenges in Tourism, Hospitality and Management.

[Algarve, Portugal , 16/11/2022 – 18/11/2022]

Conference scientific committee

3rd International Conference in Information Technology & Education

[Manaus, Brazil, 05/02/2023 – Current]

Conference scientific committee

The 2023 Multidisciplinary International Conference of Research Applied to Defense and Security

[Bogotá, Colombia, 06/07/2023 – 08/07/2023]

Conference scientific committee

CONFERENCES AND SEMINARS

4th International Conference on Tourism Technology & Systems.

[Santiago, Chile.]

Ramos, C., **Ashqar, R. I.**, Matos, N. and Sousa, C. (2022). "How to use information from Health and Wellness Tourism customers to achieve the strategy desired by hoteliers".

Link: https://www.icotts.org/_files/ugd/38e66b_b99e7d5fb51843339b13f1f5946926b7.pdf

The 2022 International on Marketing and Technologies.

[Santiago de Compostela, Spain.]

Ashqar, R. I., Ramos, C., Sousa, C. and Matos, N. (2022). "CRM and Smart Technologies in the Hospitality"

Link: <http://www.icsporto.com/icmarktech/Programicmarktech22.pdf>

HCI International 2023

[Copenhagen, Denmark, 23/07/2023 – 28/07/2023]

"Machine Learning in Health and Wellness Tourism"

INTERNATIONAL CONFERENCE ON GLOBAL ECONOMIC REVOLUTIONS: THE ERA OF THE DIGITAL ECONOMY

[Sharjah, United Arab Emirates, 27/02/2023 – 28/02/2023]

"Machine-Learning Holistic Review in Tourism and Hospitality"

WorldCist'23 - 11st World Conference on Information Systems and Technologies

[Pisa, Italy, 04/04/2023 – 06/04/2023]

"Profiling the motivations of wellness tourists through hotels services and travel characteristics".

International Conference in Information Technology & Education

[Manaus, Brazil, 29/06/2023 – 30/06/2023]

Using Identity and Access Management Systems in Hotels: Evidence from Algarve, Portugal.

The 2023 International Conference on Management, Tourism and Technologies

[Bogotá, Colombia, 04/05/2023 – 06/05/2023]

Identity and Access Management in Tourism and Hospitality

Global Finance Conference

[Barga, Portugal.]

Ashqar, R. I., and Lobão J. (2022), "The Effect of Personality Traits on Household Finance: Evidence from Europe"

Link: <https://www.glofin.org/program>

TAKE 2022 Theory and Applications in the Knowledge Economy.

[Porto, Portugal.]

Ashqar, R. I., and Lobão J. (2022), "Does Religion Influence the Household Finance? Evidence from Europe".

Link: <https://take-conference2022.com/programme-2/>

TMS ALGARVE 2022: Sustainability Challenges in Tourism, Hospitality, and Management.

[Algarve, Portugal.]

Ashqar, R. I., Ramos, C., Sousa, C. and Matos, N. (2022). "Health and Well-Being Tourists"

Link: <http://www.esght.ualg.pt/tms2022/public/site/arquivos/BOA22.pdf>

TMS ALGARVE 2022: Sustainability Challenges in Tourism, Hospitality, and Management.

[Algarve, Portugal.]

Ramos, C., **Ashqar, R. I.**, Matos, N. and Sousa, C. (2022). "Knowledge Management and Intellectual Capital Indicators in the Management of Tourism Activity".

Link: <http://www.esght.ualg.pt/tms2022/public/site/arquivos/BOA22.pdf>

Introduction to Systematic Literature Review: A Practical Approach

[CinTurs - Research Centre for Tourism, Sustainability and Well-being, 08/05/2022]

The ALGARVE TECH HUB SUMMIT

[Algarve, Portugal, 28/03/2022 – 03/04/2022]

Data Analysis Workshops (19 ECTS)

[EEG Generating Skills, University of Minho., 30/09/2016 – 29/10/2021]

Prevention of fraud in European Funds Conference

[University of Porto, Porto, Portugal. , 05/2021]

Research Training workshop on Introduction to R

[NIPE, School of Economics and Management, University of Minho, Braga, Portugal., 12/2020]

Scientific Publishing Workshop (Selected the presented article for fast-track procceses).

[Review of Business Management RBGN, 11/2020]

Winter School in Data Analysis in Quantitative Studies

[Institute of Social Sciences, University of Minho, Braga, Portugal., 04/2020]

Workshop “How to Submit a Journal Article and Get it Published”,

[Karger Publishers, 04/2020]

Workshop “How to Write an Effective Research Paper”

[Karger Publishers, 04/2020]

Workshop “Reproducible Research and Modern Data Analysis: Concepts, Skills and Tools”,

[Banco de Portugal, Porto, Portugal. , 11/2019]

EEG Research Day 2018 Conference” Deliver presentation”

[University of Minho, Braga, Portugal. , 02/2018]

Summer school in Data Analysis-Stata

[UMinhoExec - Executive Business Education. Braga, Portugal. , 08/2017 – 10/2017]

EEG Research Day 2017 Conference “Participate”

[University of Minho, Braga, Portugal., 02/2017]

LANGUAGE SKILLS

Mother tongue(s): **Arabic**

Other language(s):

English

LISTENING C1 READING C1 WRITING C1

SPOKEN PRODUCTION C1 SPOKEN INTERACTION C1

Portuguese

LISTENING B1 READING B1 WRITING B1

SPOKEN PRODUCTION B1 SPOKEN INTERACTION B1

Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user

DIGITAL SKILLS

Data Analytics

STATA (high proficiency) / R / R Studio / R Markdown / EVIEWS / SPSS / Microsoft Excel

Network Analysis and Math Computation

Gephi Software / Wolfram mathematica

Accounting and Finance

Qualtrics - SAP / Al Shamel Pro Accounting Software / Microsoft Office

RECOMMENDATIONS

Coordinating Professor, University of Algarve, School of Management, Hospitality and Tourism

Name: Célia Ramos

Email: cmramos@ualg.pt

Scientific Coordinator of the project “Guest intelligence Chain”

Assistant Professor, University of Porto, Faculty of Economics

Name: Júlio Lobão

Email: jlobao@fep.up.pt

Advisor of my PhD Thesis

Full Professor, University of Minho, School of Economics and Management

Name: Manuel Armada

Email: rarmada@eeg.uminho.pt

Former Dean of EEG at University of Minho