

## CURRICULUM VITAE

### PROFESSOR ABDULRAZZAK CHARBAJI

Date and Place of Birth: Beirut 7-25-1948  
Nationality: Lebanese  
Sex: Male  
Marital Status: Married  
Address: P.O.Box: 11- 2065 Riad El Solh Beirut  
11072100 Lebanon. Land Line: 961 -1 - 355046 Mobile 961 -3 - 714279  
E-mail: [Prof., charbaji@charbaji.com](mailto:Prof., charbaji@charbaji.com)  
**Computer Skills:** Econometrics Eviews, SPSS, Advanced SPSS,  
Excel and Microsoft Project.

#### EDUCATION:

<u>Year</u>	<u>Degree</u>	<u>Institution</u>	<u>Area of Study</u>
1978	Ph.D.	Univ. of Northern Colorado Department of Applied Statistics & Research Methods Univ. of Northern Colorado. U.S.A <a href="http://www.unco.edu">http://www.unco.edu</a>	Applied Statistics & Research Methods <a href="http://www.unco.edu/coe/asr/m/programs.htm">http://www.unco.edu/coe/asr/m/programs.htm</a> <a href="http://www.unco.edu/coe/asr/m/index.htm">http://www.unco.edu/coe/asr/m/index.htm</a>
1975	M.A.	Univ. of Northern Colorado. U.S.A	Business Administration/ Financial Management
1971	B.A.	Beirut Arab University	Commerce/Economics

#### Published Research In International Referred Journals:

" The Effect of Globalization on Commitment to Ethical Corporate Governance and Corporate Social Responsibility in Lebanon", Social Responsibility Journal (2009).

<http://www.emeraldinsight.com.ezproxy.aub.edu.lb/Insight/viewContainer.do;jsessionid=F8FECFB1ECF1459573B900E5DE0A6B28?containerType=Journal&containerId=6000003>

"Assessing the Global Readiness of Arab Countries to Join the WTO: A Multivariate analysis" Journal of Economic & Administrative Sciences (JEAS) Vol. 24, No. 1, June 2008 (1 - 14). [http://jeas.cbe.uaeu.ac.ac/jeas2008\\_Jun/01\\_Assess.pdf](http://jeas.cbe.uaeu.ac.ac/jeas2008_Jun/01_Assess.pdf)  
<http://jeas.cbe.uaeu.ac.ac>

[Developing a model to restructure the overpopulated banking industry in Lebanon](#)

Author(s): Abdulrazzak Charbaji

Managerial Auditing Journal; Volume: 16 Issue: 1; 2001 Case study

[View HTML](#) | [View PDF](#) (90 KB) | [Reprints & Permissions](#) 2. Market List Item 2:

[A path analytic study of the attitude toward e-government in Lebanon](#)

Author(s): Abdulrazzak Charbaji, Tarik Mikdashi

Corporate Governance; Volume: 3 Issue: 1; 2003 Case study

[View HTML](#) | [View PDF](#) (63 KB) | [Reprints & Permissions](#) 3. Market List Item 3:

[APPLYING FACTOR ANALYSIS TO FINANCIAL RATIOS OF INTERNATIONAL COMMERCIAL AIRLINES](#)

**Author(s):** Hamdi F. Ali, Abdelrazzak Charbaji

International Journal of Commerce and Management; Volume: 4 Issue: 1/2; 1994 General review

 [View PDF](#) (628 KB) | [Reprints & Permissions](#) 4. Market List Item 4:

[Individuality, willingness to take risk, and use of a personal e-card: A Lebanese study](#)

**Author(s):** Abdelrazzak Charbaji, Souad E.L. Jannoun

Journal of Managerial Psychology; Volume: 20 Issue: 1; 2005 Research paper

 [View HTML](#) | [View PDF](#) (105 KB) | [Reprints & Permissions](#) 5. Market List Item 5:

[EFFECTS OF SOCIALIZATION ON NEWCOMERS' ROLE ORIENTATION IN LEBANESE COMMERCIAL BANKS](#)

**Author(s):** Khalil Nakib, Abdelrazzak Charbaji, Jamal Hamdan


International Journal of Commerce and Management; Volume: 3 Issue: 3/4; 1993 General review

 [View PDF](#) (511 KB) | [Reprints & Permissions](#) 6. Market List Item 6:

[QUANTITATIVE TECHNIQUES TRANSFER IN LEBANON: IMPLICATIONS FOR THE FINANCIAL SECTOR](#)

**Author(s):** Abdelrazzak Charbaji, Tarek Mikdashi, Hadi Chebaro

International Journal of Commerce and Management; Volume: 4 Issue: 4; 1994 General review

 [View PDF](#) (437 KB) | [Reprints & Permissions](#)

**"What's next: merger in the Lebanese banking sector" Advances in Financial Planning and Forecasting vol 1, 2003. USA.**

<http://www.elsevier.com/homepage/nfp-data/nfp-2003apr.pdf>

**"An Exploratory Investigation of Corporate Social Responsibility on the Firm's Financial Performance in Lebanon" Social Responsibility an international journal ISSN 1675-8625., Volume 1 No. 1 / 2 ; April 2004 available at:**

<http://socialresponsibility.biz/vol1no1.html>

**"Predicting the Government's Decision to Seek A Rescheduling of External Debt." Journal of Applied Economics. London School of Economics, 1993, 25, PP: 751-75.**

<http://ideas.repec.org/a/taf/applec/v25y1993i6p751-57.html>

[http://econpapers.repec.org/article/tafapplec/v\\_3A25\\_3Av\\_3A1993\\_3Ai\\_3A6\\_3Ap\\_3A7\\_51-57.htm](http://econpapers.repec.org/article/tafapplec/v_3A25_3Av_3A1993_3Ai_3A6_3Ap_3A7_51-57.htm)

**"A Discriminant Function Model for Admission at Undergraduate level." International Review of Education. Volume 38, No. 5 September 1992. Netherlands, PP: 508-518.**

**"Motives for buying organic food in Lebanon", Journal of Environmental Sciences, Volume 26, No. 2; 2003. <http://conf.mans.edu.eg/jenvsci>**

**"Applying Factor, Cluster and Multidiscriminant Analysis for Classifying Firms Based on Their Financial Ratios: Application to the Gulf Banks" Advances in Quantitative Analysis of Finance and Accounting. USA, Volume 3. (Part B) 1995, PP: 21-32.**

**"A Path Analytic Investigation Of Job Complexity, Psychographics and Demographics As Determinants of Employees' Turnover" The Bi-Annual Journal of Skyline Business Journal (SBJ), Volume III-No. 2 Spring 2007.**

" Will Electronic Journals Replace Paper-Print Versions in Lebanon ?" Skyline Business Journal, Volume 1 No.2 Spring 2005

[http://www.skylinecollege.info/Abstracts\\_%20S%2005.pdf?vlink=vAcademic](http://www.skylinecollege.info/Abstracts_%20S%2005.pdf?vlink=vAcademic)

" Perceptions of Lebanese Working Women Regarding the Barriers Preventing Their Attainment of Senior Professional Positions", Under consideration for publication.

## Conferences

1. "Users' Attitudes towards the Utilization of Online Government and Business Services in Lebanon", International Conference on The Impact of Information and Integrated Statistical Systems on Socio-Economical Development, 8-10 November 2008 Ras Al Khaimah, UAE.  
<http://www.rakeconconf.ae/program12.html>
2. "The Influence of Type of University Culture on Faculty Usage of WebCT in Lebanon and Saudi Arabia", The Second IASTED International Conference on EDUCATION AND TECHNOLOGY, The Second IASTED International Conference on **EDUCATION AND TECHNOLOGY ~ ICET 2006 ~** July 17-19, 2006 Calgary, Canada.  
[www.iasted.org/conferences/2006/Calgary/ICET2006PreliminaryProgram-Web.pdf](http://www.iasted.org/conferences/2006/Calgary/ICET2006PreliminaryProgram-Web.pdf)  
<http://www.actapress.com/PaperInfo.aspx?PaperID=27543>
3. "The Relationship Between The Scale Of Change And The Style Of Change In Management Leadership In An E-Commerce Environment: Cross-Validation" The International Conference on Computer Science, Software Engineering, Information Technology, e-business, and Applications (CSITeA-03), Rio de Janeiro, Brazil, June 5-7, 2003. Reference: Narayan C. Debnath , General Chair and Program Chair, CSITeA-03 <http://www.isca-hq.org> PP.325-332.  
<http://www.cin.ufpe.br/~rsc/Program.pdf>
4. "A Causal Analysis of The relation Between Economic Development and Financial Markets: The Case of Arab and Developing Countries". Paper #PB03-115. The National Chiao-Tung University in Taiwan, and Rutgers, the State University of New Jersey, USA 11th Annual Conference on Pacific Basin Finance, Economics and Accounting. The Financial Market & Economic Development Track. DATE : May 30-31, 2003.  
Reference: Prof. Cheng-few Lee [cflee@cc.nctu.edu.tw](mailto:cflee@cc.nctu.edu.tw)  
<http://WWW.PBFEA2003.NCTU.EDU.TW>
5. Corporate Social Responsibility Implementation In Lebanon :A Causal Recursive System". The 10<sup>th</sup> Annual Research Seminar, New York, USA., Fordham University & the Deming Institute, 23<sup>rd</sup> – 24<sup>th</sup> February 2004. Reference: Joyce Orisini, Professor of Management, Fordham University .277-281 Holloway Rd. New York., USA.  
<http://www.deming.edu/CSW/CSWfeb2304.html>

6. " A Causal Investigation of The Direct and Indirect Effects of Corporate Social Responsibility on The Firm's Financial Performance via Improved Employees' involvement". Conference on corporate Social Responsibility, London Metropolitan University, 3<sup>rd</sup> – 5<sup>th</sup> September 2003. Reference: David Crowther, Professor of Corporate Social Responsibility, London Metropolitan University. 277-281 Holloway Rd. London N7 8DB.
7. "Motives For Buying Organic Food In Lebanon". The First Annual Conference of Environment "The Environment and Health Safety", Mansoura University, Egypt. April 8-10, 2003. Reference: Office of the vice president for community seduce and environmental development. Phone: (050)223-4976 Fax: (050)225-6075 . E-mail: [muvpe@mans.edu.eg](mailto:muvpe@mans.edu.eg).

#### **Published Research In Local Journals:**

"How Employees Decide Whom or What to use as Referent for Purposes of Making Equity Comparison." NDU. Palma Journal. Volume 3- Issue Number 6 II, 1995. PP: 75-84.

"Antecedents of Human Development Index HDI: Assessment of Causal Effects." NDU. Palma Journal. Issue Number 2, spring 1993. PP: 9-19.

"Judging the Accuracy of the HDI and The Euromoney's Political Risk Index: A Predictive Validity." NDU. Palma Journal. Volume 3- Issue Number 6 II, 1995. PP: 71-74.

"The Missing Ingredient In Implementing *eCRM* In Lebanon." The General Manager, Volume 11 Number 111 & 112, November-December 2003.

#### **Books: Published in English and/or Arabic:**

- Free Econometrics Booh Using Eviews, SPSS and Excel ( 2009) Available at: <http://www.charbaji.com/catdetails.php?catid=3>
- Applied Econometrics for Business and Economics Using Internet, SPSS and Excel ( English). Dar –Leila , Beirut Lebanon 2000.
- Statistics Using Internet, SPSS and Excel. ( English) Dar –Leila, Beirut Lebanon 2001.
- Research Methods Using Computer Software (Arabic). Dar El -Ilm Lel Malayeen, Beirut Lebanon 1990.
- Marketing Research Using Internet, SPSS and Excel ( English) Dar –Leila, Beirut Lebanon 1999.
- Applied Econometrics Using computer. Dar El -Ilm Lel Malayeen, Beirut – Lebanon 1986.
- Descriptive Statistics Using Computer (Arabic). Dar El -Ilm -Lel Malayeen, Beirut - Lebanon 1987.
- Marketing Research Using SPSS and Excel ( Arabic). Dar El -Ilm Lel Malayeen, Beirut – Lebanon 1997.

### **GRADUATE STUDENT COMMITTEES--Doctoral:**

**Iman Abou Khalil,1999** “Computer & its Implementation: Effects on the Lebanese Society”. Department of Sociology. Lebanese University

**Huda Roumani, 2001** “Statistical and Mathematical Models To Explain and Predict the Variation in the Output Al-Shariq Textile Industry in Syria”. School of Economics, Department of Statistics. Syria.

### **GRADUATE STUDENT COMMITTEES-- Major Advisor For Master's Thesis Submitted In Partial Fulfillment Of The Requirement For The MBA Degree In The Graduate School Of Business Administration And Economics At The Lebanese American University LAU (BUC)**

**1987-1988 - Aly H. Abdallah.** “Toward A Computerized Package For Short Term Business Loan Analysis”. Lebanese American University (BUC).

**1988-1989 - Khalid Z. El Korek.** “Predicting The Academic Performance Of The Graduate Students At Beirut University College Using A Multiple Linear Regression Model”. Lebanese American University (BUC).

**1988-1989 - Camille Abdul-Sater.** “Feasibility Study Of Production Of Vegetables Under Green Houses In Majdaloune In Bekaa Valley”. Lebanese American University (BUC).

**1989-1990 - Said M. Nassouh Wehbe.** “The Feasibility of Building Manufacturing Transformers In Lebanon”. Lebanese American University (BUC).

**1989-1990 - Huda S. Hawi** “Developing An Inventory And Control System For Beirut University College”. Lebanese American University (BUC).

**1991-1992 - Randa Abu Chacra.** “Effects Of Population On External Debt”. Lebanese American University (LAU).

**1992-1993 - Ramzi Abdul-Fattah.** “A Study Of The Markets Involved, Influencing Factors, And Formulating A Trading Strategy By Following A Technical Analysis Approach”. Lebanese American University (BUC).

**1992-1993 - Fadia Farah.** “The Impact Of Inflation On Organizational Performance In Lebanese Private Sector”. Lebanese American University (BUC).

**1993-1994 - Itidal Abel Lahham.** “The Attitude Of The Lebanese Towards Establishing An Islamic Bank In Lebanon”. Lebanese American University (BUC).

**1993-1994 - Hassan Ali Nasser Hatoum.** “Effects Of Computer Knowledge On Teaching Methods At A University Level”. Lebanese American University (BUC).

**1994-1995 - Rima Mishlawi Bizri.** “Gender Discrimination Against Female Accountants and Auditors In The Lebanese Workplace”. Lebanese American University (BUC).

### **GRADUATE STUDENT COMMITTEES-- Major Advisor For Master's Thesis Submitted In Partial Fulfillment Of The Requirement For The**

**MBA Degree In The Graduate School Of Business Administration And Economics At Notre Dame University NDU- Louaize**

1992-1993 - Robert Gharios. “ The Effect Of The World Bank’s Loans On Human Development”. Notre Dame University.

1992-1993 - Ziad Haddad. “ Applying Factor, Cluster, Multidiscriminant And Path Analysis For Classification Of The Lebanese Commercial Banks”. Notre Dame University

1993-1994 - Wassim El- Jamal. “ End-User Satisfaction Of EDP In The Lebanese Commercial Banks”. Notre Dame University

1994-1995 - Suzan Lynn Assaf. “ The Role Of U.S. Covert Action In A Changing World Order”. Notre Dame University

1993-1994 - Youssef Samy Haddad. “ The Effect Of Military Expenditure On The Human Development Index Via Political Risk Score And Government Expenditure On Health In Developing Countries”. Notre Dame University (NDU).

1995-1996 - Samar Joseph Ghossein. “ Is There An Audit Expectation Gap In Lebanon?”. NDU.

1995-1996 - Hady Kahy. “ Foreign Direct Investment: Antecedents And Consequences”. Notre Dame University.

**GRADUATE STUDENT COMMITTEES-- Major Advisor For Master's Thesis Submitted In Partial Fulfillment Of The The Requirement For The DEA’s At Universite Saint- Esprit, Kaslik- Faculte’ de Gestion Et des Sciences Commerciales**

1997-1998 - Bassem El Kaissi. “ Consumers’ Attitude Towards Korean Cars in The Lebanese Market”. Universite Saint- Esprit, Kaslik (USEK).

1997-1998 - Mirna Bayeh. “ Testing TQM Practices On Customer Satisfacyion In Byblos Bank In North Lebanon”. Universite Saint- Esprit, Kaslik (USEK).

1998-1999 - Hilda Khairalla. “ A Recursive System For The Variables Leading To Teamwork: The Case Of Commercial Banks In Bekaa”. Universite Saint- Esprit, Kaslik (USEK).

**WORK EXPERIENCE:**

<u>Years</u>	<u>Institution/Organization</u>	<u>Position</u>	<u>Responsibilities</u>
1981-Present	Lebanese University, College of Business Administration & Economics	<b>Professor</b> of Applied Statistics & Business Research Methods	Taught Business and Marketing Research; Business Computer; Econometrics & Statistics Courses
1986-Present	Lebanese American University, School of Business  LAU	<b>Professor</b> of Applied Statistics and Business Research Methods	Taught Graduate and Undergraduate Business and Marketing Research; Business Computer; Country Risk (International Finance) & Statistics Courses
2006-2007	King Faisal University (Saudi Arabia- Al Ahsa- Hofhof)	<b>Professor</b>	Applied Econometrics, Statistics and Marketing Research
1992-1995	NotreDame University, Division of Business Administration  NDU	<b>Associate Professor</b>	I was the Chairperson for the Department of Marketing 1994-1995. I taught Graduate and Undergraduate Business and Marketing Research; Business Computer; Country Risk (International Finance) & Statistics Courses
1990-1991	American University of Beirut, PSPA - AUB	Lecturer	Taught Country Risk Analysis, & Research Courses
1997-1999	Universite Saint-Esprit De Kaslik  USEK	<b>Professor</b> of Applied Statistics and Research Methods	Taught Country Risk (International Finance); Business Research & Marketing Research In the Ph.D. Program
1977-1978	University of Northern Colorado, Department of Applied Statistics & Research Methods- UNC	Consulting Editor. Journal of Experimental Education	Research & Teaching Assistant

## **Consultation Experience:**

**Consultant and/or Team Leader for different consulting firms in Lebanon and Arab Countries since 1980.**

**-Conducted a SWOT analysis for consultation & research institute on the City Development project - Oct. 2005 through April 2006 for Ministry of Interior and Municipalities - Lebanon.**

**-Conducted an investigation for the creation of an enabling environment for the Lebanese small and medium enterprises (SMEs since Feb. 2006), for the Ministry of Economy and Trade - Lebanon.**

**-Senior Consultant with Team International on different projects since 1986:**

**- Jointly with Swedec International and Development Services participated in a study on establishing a planning, monitoring and evaluation unit at DGVTE, Ministry of Education. Phases III & IV: develop MIS, procedures, indicators and training manuals.**

**- Investigating the labour market in Saudi Arabia.**

**- Feasibility study for launching a joint stock company in Uzbekistan.**

**-Freelance Consultant with Khatib & Alami consulting firm – Lebanon, from January 2003 to August 2003 on the Progress Report for the Council for Development and Reconstruction (CDR) and on building DSS database for the Council for Development and Reconstruction in Lebanon.**

**-Freelance Consultant with Al-Saif Managerial Studies and Consultants in Saudi Arabia since 1995 on different projects related to need assessment, feasibility studies and marketing research projects.**

**- Established on December 2003, “Status of Lebanese Woman index”.**

***-Director of “CHARBAJI Consultants” since 2001.*** I developed appropriate methods for obtaining reliable and valid data, conducted need assessment and analysis, supervised the development and storage of information, constructed new indexes and developed improved statistical methods and quantitative models for policy-related research on political and economic change in the Arab World. Provided support to teams dealing with statistical methodology; prepared summary reports and participated in training seminars and workshops. I gave training in the following areas:

**-Using Excel as a financial modeling tools.**

**-Quantitative techniques and forecasting models using Eviews and advanced SPSS.**

**-Marketing Research**



**Workshop (UNDP)**

**“Major Field Administration and Security Workshop At Arab Universities” May 14-15, 2003 Educational Testing Services (ETS) Tunis, Tunisia**

**Courses taught:**

**Graduate and Undergraduate Courses taught at different universities in Lebanon including: The Lebanese University, American University of Beirut (AUB), Lebanese American University (LAU), Beirut Arab University (BAU), NotreDam University (NDU) , Universite Saint-Esprit De Kaslik (USEK) in addition to KFU in Saudi Arabia during 1981- 2008:**

- **Business and the Computer (Computer Applications for Business).**
- **Applied Statistics for Business and Economics.**
- **Using Statistics for Process Control and Improvement;**
- **Business Research Methods.**
- **Marketing Research Methods.**
- **Applied Econometrics for graduate and undergraduate students.**