

Helmi Hamdi



Professional Address

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Financial Stability Directorate
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EDUCATION

- **02-2015.** Associate Professor Qualification. CNU section 05 (Certificate). C.N.R.S France.
- **06-2010.** Associate Professor of Economics Qualification. CNU section 05 (Certificate). C.N.R.S France.
- **2008. Doctorate** in Applied Financial Economics. Faculty of Applied Economics. Paul Cezanne University. Aix-Marseille III.
Dissertation Topic: Monetary and Financial innovations: the transformation of banking strategies within a competitive universe. (With the Highest Honors, 456 Pages).
Dissertation supervisor: Pr. Jean-Pierre Centi (Dean of the Faculty of Applied Economics).
Advisory Committee: Pr. A. Cartapanis (I.E.P Aix-Marseille University), Pr. G. Bramoullé (Aix-Marseille University), Pr. D. Torre (GREDEG University of Nice), Pr. C. Aubin (University of Poitiers), Pr. J.P Centi (Aix-Marseille University),
- **2004. M.Sc** in Applied Financial Economics. Faculty of Applied Economics. Paul Cezanne University Aix-Marseille III. 2004. (With the Highest distinction, Major).
- **2002. B.A.** in Economics of Banking and Finance. With the highest distinction (Major).

TRAINING AND COURSES

- 2008. Training on Econometrics of Finance, IAE, Paul Cezanne University
- 2008. Training on Microeconometrics, CEDERS, Aix-Marseille University II
- 2008. Training on Econometrics Analysis with STATA, CEFI, Aix-en-Provence.
- Summers 1999...2002. (3 months). Intern/Training at the Central Bank of Tunisia (Research Department).

PROFESSIONAL CERTIFICATES

- Certificate in Blockchain Technology. University of Hong Kong.
- Certified Bitcoin Expert. The Blockchain British Council.

- Certificate in Bitcoin and Cryptocurrencies. Berkeley. University of California. USA
- Certificate in: Fintech. University of Hong Kong
- Certificate in Macro-Econometric Forecasting. The IMF Institute for Capacity Development.
- Certificate in Energy Subsidy reforms. The IMF Institute for Capacity Development.
- Certificate in Financial Programming and Policies: Macroeconomic Accounts & Analysis. The IMF Institute for Capacity Development.
- E-payment system in Practice. VISA Singapore.
- Certificate in Trade and Poverty (Using STATA), U.N.C.T.A.D Virtual Institute, Geneva. Switzerland.

FIELDS OF EXPERTISE

- Economics of Banking & Finance,
- Economics of Payment systems
- Financial Liberalization, Capital Flows and crisis
- Fiscal Policy
- Macro-econometrics,
- Monetary Policy,
- Energy policy and modelling.

PROFESSIONAL & ACADEMIC EXPERIENCES

- Since 11/2010-...Senior Economist at Financial Stability Directorate (FSD). The Central Bank of Bahrain.
- January- April 2018. Consultant at the UNDP
- Since 02/2012-... MENA Countries Economic Expert (part-time consultant) at Euromoney Country Risk. London
<http://www.euromoneycountryrisk.com/Search.aspx?search=helmi+hamdi>
- 09/2011-10/2012. Economic Advisor at OECD-MENA Centre for Investment. Manama, Bahrain.
- 2005-2010. Assistant Professor and Tutor. Faculty of Applied Economics. Paul Cezanne University Aix-Marseille III and Research Fellow at the CAE/CERGAM.
- Since 2004. Economic researcher at C.A.E. Paul Cézanne University Aix-Marseille III.
- 2003- 2008. Researcher at the Centre d'Analyse Economique. Aix-Marseille University.
- 01/2003 to 09/2003. Economist at Economie du Nord.
- 07/2002 to 12/2002. Economist at the International Company of Negotiation.

OTHER PROFESSIONAL AND ACADEMIC ACTIVITIES

- **Since September 2018-** Member of the Advisory Board. Euromoney. London
- **December 2015- December 2017.** Guest Editor for the Journal *Economies* on the Special topic; Financial Reforms and Economic Development.
- **Mai-June 2016.** Reviewer for Wikipedia Academic for articles related to MENA - Middle East & North Africa.
- **April-June. 2016.** External Economic Expert for the College of Islamic Economics and Finance – Um al Qura University, Saudi Arabia.
- **Mars 2015.** Reviewer for Oxford Economics UK on the annual report on Turkey.

- **May-2015.** External Economic Expert for the College of Business and Economics. University Al Ain, UAE.
- **September 2014.** Reviewer for Oxford Business Group- Banking Chapter- on Bahrain
- **Since 04/2013-...**Contributor for the Daily Journalist.
<http://thedailyjournalist.com/world-contributor-2/>
- **Since 09/2010.** Research Fellow at the Euro Area Business Cycle Network (EABCN).
<http://www.eabcn.org/person/helmi-hamdi>
- **Since 2009.** Research Fellow CERGAM. Aix-Marseille Universite.
http://cergam.univ-amu.fr/sites/cergam.univ-amu.fr/files/public/cv_helmi_hamdi_mars_16_cergam.pdf
- **Since August 2008.** Member Directory at the European Association for Research on Services
<http://www.reser.net/about-us/members/members-directory/hamdi-dr-helmi>

PUBLICATIONS

Peer reviewed articles

1. HAMDI, H (2018). What Drives Banking Profitability after the International Financial Crisis of 2008? Evidence from Eurozone Banks. Forthcoming in *Bankers, Markets & Investors*. With Rachdi. H, Hakimi A. & Guesmi K.
2. HAMDI, H (2018). Linkage between Terrorism and Economic Growth: A panel cointegration analysis. Forthcoming in *Frontiers in Finance and Economics*. With H. Rachdi and A. Hakimi.
3. HAMDI, H (2018). Liberalization, banking Crises and Growth. What role do Institutions have in MENA countries? Forthcoming in the *Journal of Policy Modeling*. With H. Rachdi and A. Hakimi.
4. HAMDI, H (2018). External liabilities, domestic institutions and banking crises in developing economies. *Review of International Economics*. With Boukef-Jlassi N. & Joyce, P. J.Feb-2018.
5. HAMDI, H (2017). Does Corruption Limit FDI and Economic Growth? Evidence from MENA countries. Forthcoming in the *International Journal of Emerging Markets*. With Hakimi A
6. HAMDI, H (2017). "Finance and growth nexus: What Role for Institutions in Developed and Developing Countries?" *Journal of Economic Development*. December 2017 issue Vol. 42, No. 4.
7. HAMDI, H (2017). Diversification, Bank Performance and Risk: Have Tunisian Banks Adopted the New Business Model? *Forthcoming in Financial Innovations*. With Hakimi A. & Zaghdoudi K
8. HAMDI, H (2016). Non-Linear Modelling of Money Demand in Tunisia: Evidence from the STAR Model. *Economics Bulletin*. Vol. 36 No. 4 p.A193.
9. HAMDI, H (2016). Pouvoir de marché et stabilité financière : Etude du secteur bancaire Tunisien. in the *African Development Review*. Volume 28, Issue 4 Décembre 2016 pages 416–429 With Zidi M and Djelassi M.

10. HAMDI, H (2016). Trade Liberalization, FDI inflows and Co2 emission. A comparative study between Tunisia and Morocco. *Renewable & Sustainable Energy Reviews*. Volume 58, May 2016, Pages 1445–1456. With Hakimi A.
11. HAMDI, H (2016). Financial Liberalization and the Environmental Quality: Evidence From Tunisia. *With Sbia, R, Boukef-Jlassi and Hakimi A. Energy Study Review Vol, 22.*
12. HAMDI, H (2016). Bank Competition and Risk Appetite : Evidence from Tunisia, Forthcoming in The *International Journal of Business and Finance Research*. (With Hakimi A and Zaghdoudi K).
13. HAMDI, H (2016). Gulf Cooperation Council Stock Returns and the Effect of Domestic Monetary Policy Shocks. *International Journal of Economics and Financial Issues*. VOL 6, NO 2. 629-639.
14. HAMDI, H (2015). Financial Reform and Economic Development. *Economies* 2015, 3(4), 235-236. Editorial Note.
15. HAMDI, H (2015). Global Banking: of headwinds, Emerging Regulations and Survival. *The Global Analyst*. November 2015.
16. HAMDI, H (2015). Empirical Evidence on the Long-Run Money Demand Function in the GCC Countries". *International Journal of Economics and Financial Issues*. 2015, 5(2), 603-612. Avec Sbia R and Said. A.
17. HAMDI, H (2015). The Role of Information Communication Technology and Economic Growth in Recent Electricity Demand: Fresh Evidence from Combine Cointegration Approach in UAE. *Journal of the knowledge Economy*. July 2015. Springer
18. HAMDI, H (2015). Testing the concentration-performance relationship in the Tunisian banking sector: Evidence from dynamic Panel Data Analysis. *East-West Journal of Business and Economics*. N°1 of the XVIII volume (2015). With *Hakimi A*
19. HAMDI, H (2014). Modeling Causality between Electricity consumption and Economic Growth in BRIICS Countries. *Journal of Quantitative Economics*. With *Sbia, R and Hakimi A. Forthcoming.*
20. HAMDI, H (2014). Economic Growth, Electricity Consumption, Urbanization and Environmental Degradation Relationship in UAE. *Ecological Indicators* 45 (2014) 622–631. With Muhammad Shahbaz; Rashid Sbia and Ilhan Ozturk.
21. HAMDI, H (2014). Financial deepening and Economic Growth in GCC. *International Economic Journal*. Vol. 28, Iss. 3, 2014. Routledge Taylor & Francis Online
22. HAMDI, H (2014). Financial Liberalization, Desegregated Capital flows and the probability of banking crises: Evidence from 58 developing countries. *Economic Modelling*. Forthcoming. With *Boukef-Jlassi, N.*
23. HAMDI, H (2014). Bitcoin: Central Banks new Nemesis? *The Global Analyst*. February 2014

24. HAMDI, H (2014). The Dynamic Relationship between CO2 Emissions, Energy Usage and Growth in Gulf Cooperation Council countries: An aggregated analysis. *Economie Appliquée* ISMEA. Issue 2, With Sbia, R.
25. HAMDI, H (2014). Dynamic Relationship between Electricity Consumption and Economic Growth in A Small Open Economy: the case of Bahrain. *Economic Modelling*. With Sbia, R & Shahbaz, M.
26. HAMDI H, (2014). The Duration of Relationship Banking and The Performance Of Tunisian Firms: An Empirical Test. *Journal of Applied Business Research*. January/February, volume 30, number1. 2014 issue. With Hakimi A.
27. HAMDI, H (2014). A Contribution of Foreign Direct Investment, Clean Energy, Trade Openness, Carbon Emissions and Economic Growth to Energy Demand in UAE," *Economic Modelling*, Elsevier 01/2014; Volume 36 (January 2014): Pages 191–197. With Sbia, R & Shahbaz, M.
28. HAMDI, H (2013). Multivariate Granger Causality between Financial Development, Investment and Economic Growth: Evidence from Tunisia. *Journal of Quantitative Economics*. Vol. 11, Nos. 1&2, January-July 2013. With Hakimi A and Sbia, R
29. HAMDI, H., (2013). A Note on Electricity-Growth Nexus in Bahrain. *Bulletin of Energy Economics*, 1(4), 28-34. With and Sbia, R
30. HAMDI, H (2013). Banking Crisis. How to avoid them? *The Global Analyst*. Media Five Publication. November 2013. India.
31. HAMDI H, (2013), The Relationships between Natural Resources rents, trade openness and economic growth in Algeria. *Economics Bulletin*, Vol. 33 No. 2 pp. 1649-1659 (with R Sbia).
32. HAMDI H, (2013), Dynamic Relationship between Oil Revenues, Government Spending and Economic Growth in an oil-dependent economy. *Economic Modelling* Vol pp 118–125. Elsevier (with R Sbia)
33. HAMDI H, (2013), Fiscal policy and economic growth in PIIGS countries: An Empirical Assessment, *Journal of Applied Business Research*. September/October 2013 issue, Volume 29, Number 5. PP 1334-1339 (with R Sbia).
34. HAMDI H, (2013), Did Financial Liberalization Lead To Bank Fragility? Evidence form Tunisia. *The International Journal of Business and Finance Research*. V7 (5), 2013 (With Hakimi A and Djelassi M).
35. HAMDI H, (2013), Multivariate Granger causality between FDI and Economic Growth in Tunisia. *Economics Bulletin*, Vol. 33 No. 2 pp. 1193-1203. (With R Sbia, Hakimi W and Hakimi A).
36. HAMDI H, (2013), Re-examining Government Revenues, Government Spending and Economic Growth in GCC countries. *Journal of Applied Business Research*. May/ June 2013 issue, Volume 29, Number 3.
37. HAMDI H, (2013), Testing Export-led Growth in Tunisia and Morocco: New Evidence using the Toda and Yamamoto procedure “*Economics Bulletin*, 2013, Vol. 33 No. 1 pp. 677-686.

38. HAMDI H, (2013), Are Investment And Saving Cointegrated? Evidence from Middle East and North African Countries? *The International Journal of Business and Finance Research* Vol 7 N4 2013. With Sbia. R.
39. HAMDI H, (2012), What Determines the Duration of the Bank-Enterprise Relationships For Tunisian Firms? *Journal of Applied Business Research*. Volume 28, Number 6, November/December 2012. The Clute Institute. (With Hakimi A and Djelassi M).
40. HAMDI H, (2012), Modeling Non-Interest Income at Tunisian deposit banks. *Asian Economic and Financial Review* Vol.2, No.1, pp.88-99. (With Hakimi A and Djelassi M). Asian Economic and Social Society.
41. HAMDI H, (2012), The Relationship between Costs and Availability of Credit: An Empirical Study for Some Tunisian Firms. *Journal of Applied Business Research*, Vol 28, No 3 (2012) (with Hakimi A and Djelassi M).
42. HAMDI, H (2012). Payment systems in the new era: an immense opportunity for the Poor (2012), The *Global Analyst*. Media Five Publication. India. December 2012.
43. HAMDI, H (2012). Rethinking Cash Reserve Ratio. *The Global Analyst*. Media Five Publication. India. November 2012.
44. HAMDI H, (2011), Can E-Payment Systems Revolutionize Finance of the Less Developed Countries? The Case of Mobile Payment Technology. *International Journal of Economics and Financial Issues*. Vol. 1, No. 2, 2011, 46-53.
45. HAMDI H, (2011), “The Determinants of the Number of Bank Relationships for Tunisian firms: a Panel Data analysis.” *Middle Eastern Finance and Economics*. Issue 10, pp 30-40 (co-authored with Hakimi A and Djlassi M). EuroJournals Publisher, Inc.
46. HAMDI H, (2011), “Single *versus* multiple bank relationships and firm performance: an econometric model for some Tunisian firms”. *International Research Journal of Economics and Finance*. (Co-authored with Hakimi A and Djlassi M). Vol 63. pp 46-55. Euro.Journals Publisher.
47. HAMDI H, (2011), “Financial Liberalization and Banking Profitability: A Panel Data Analysis for Tunisian Banks”. *International Journal of Economics and Financial Issue*. Vol. 1, no. 2, pp. 19-32. (Co-authored with Hakimi A and Djlassi M).
48. HAMDI H (2010), “A Microeconomic Model of Competition between Different Means of Payments.” *Global Business & Economics Review (Anthology)*.Vol 2, 83-93 December 2010 (Bougi G). Inderscience Publishers (ISSN: 1553-1392).
49. HAMDI H (2010), Competition Between new and Old Payment Systems. *Anales Economica Aplicada*. 01/2010.
50. HAMDI H (2010), “Is there a Relationship between E-payment System and Economic Growth?” *Global Business & Economics Review (Anthology)*.Vol 2, pp 113-122 December 2010. Inderscience Publishers (ISSN: 1553-1392).

51. HAMDI H (2010), “Does Monetary Innovation Affects the Central Bank’s Credibility? » *Global Business & Economics Review (Anthology)*. Vol 1, March 2009, pp 83-94 (with Bougi G). Inderscience Publishers (ISSN: 1553-1392).
52. HAMDI H (2007), “Some ambiguities concerning the development of electronic money” *Financial Theory and Practice*. vol. 31, issue 3, pages 293-307 (2007).
53. HAMDI H (2007) « Problemi razvoja elektroni_kog novca » *Financijska Teorija i Praksa*, Vol. 31 No. 3, pages 289-303 (2007). Croatia version.
54. HAMDI H (2008), “Currency Competition and Resources Economy (2008) *Annals: Economic Sciences Series*, Vol 4. PP 7-24 (co-authored with Centi J-P). Ovidius’ University Edition ISSN 1582-9383.
55. HAMDI H (2008), “The Credibility of the Central Bank In Front of the Challenges of Electronic Money (2008), *Annals: Economic Sciences Series* Vol 1, pp 8-18 (co-authored with Bougi G). Ovidius’ University Edition. ISSN 1582-9383.
56. HAMDI H (2009), « Cr dibilit  de la Banque centrale et Incertitude ». *Euro-Mediterranean Economics and Finance Review*. Special Edition. Vol 2, July 2009, pp 6-18 (with Bougi G).
57. HAMDI H (2009), « La concurrence bancaire   l’ re de l’ conomie num rique : le cas fran ais ». *Rivista di Studi Politici Internazionali*, Vol 76, N 2 p. 206-230 (co-authored with SBIA R).

Book

58. HAMDI H, (2011), **Bank Relationships, Determinants and Effects on the Firm Performance: The Tunisian Experience**. LAP LAMBERT Academic Publishing. With Hakimi A and Djlassi M.

Book Chapters

59. HAMDI H H (2006) « L’impact de la nouvelle  conomie sur le d veloppement des firmes ». *in, Pratique et Usages Organisationnels des STIC*. CERSIC/ERELLIF. Edition Reprographie ENSP 2006. With TEKA H.
60. HAMDI H (2010) Le probl me de diffusion d’une innovation dans le service de paiement: le cas de Moneo en France. RESER Edition. Sweden.

Report for International Institutions

61. HAMDI H (2012). **“On Going For Growth In Bahrain”**. OECD/MENA Centre for Investment. Bahrain. With R Sbia.

Submitted Papers

62. What drives the Banking Profitability in the five largest European countries after the multiple Crises? *Economics Bulletin*. With Hakimi A and Rachdi H.
63. Corruption, Investment and Growth: All the truth before and After the Social upsurge in Tunisia. *Economic Modelling*. Avec Hakimi A.

64. Financial liberalization, Financial Stability and Capital Control: Evidence from a multivariate framework for 25 developing countries. *Review of Financial Economics*. Avec Boukef-Jlassi.N
65. Information Quality and Credit Constraints. *Journal of Business*. Avec Hakimi A.
66. The Environmental Cost of Development in Emerging Economy submitted to *Environmental Modeling & Assessment*. Avec Sbia.R
67. The Effect of Urbanization, Affluence and Trade Openness on Energy Consumption: A Time Series Analysis in Malaysia submitted to *Energy*. Avec Sbia.R
68. Remittances and Growth. Evidence from Bangladesh. Submitted to *World Economy*.
69. Remittances and Inflation. Evidence from GCC. Submitted to *Journal of Economic Integration*.
70. Did banks and financial markets developments lead to economic growth in MENA region? Evidence from Dynamic panel data estimation. Submitted to *Journal of Policy Modeling*.
71. Recent innovation in retail payment systems: will the cash Survive? Avec Jean-Pierre Centi
72. Monnaie électronique *versus* espèces : la guerre économique des systèmes de paiement de détail. *Economie Appliquée*. Avec Jean-Pierre Centi
73. « Concurrence monétaire et économie des réseaux », Pluralisme monétaire et monnaies concurrentielles : Mythe ou réalité ? *Economie et Institution*. Avec Jean-Pierre Centi.

WORKING PAPERS

Academic Working Papers

74. HAMDI, H, (2013). The Environmental cost of Skiing in the Desert. Evidence from Cointegration with unknown Structural breaks in UAE,"*MPRA Paper 48007*, University Library of Munich, Germany, revised 03 Jul 2013. With Shahbaz, Muhammad & Sbia, Rashid.
75. HAMDI, H, (2013). A Contribution of Foreign Direct Investment, Clean Energy, Trade Openness, Carbon Emissions and Economic Growth to Energy Demand in UAE,"*MPRA Paper 48675*, University Library of Munich, Germany, revised 27 Jul 2013. With Shahbaz, Muhammad & Sbia, Rashid.
76. HAMDI, H, (2013). "The Nexus between Electricity Consumption and Economic Growth in Bahrain,"*MPRA Paper 48472*, University Library of Munich, Germany, revised 19 Jul 2013. With Shahbaz, Muhammad & Sbia, Rashid.
77. HAMDI, H, (2012).. "Financial deepening and economic growth in Gulf Cooperation Council countries,"*MPRA Paper 49907*, University Library of Munich, Germany, revised 2012. With SBIA, Rashid & TAS, Bedri.

78. HAMDI, H, (2012). "Natural resource rents, fiscal policy and economic growth in Algeria," *MPRA Paper 49910*, University Library of Munich, Germany. With Sbia, Rashid.
79. HAMDI, H (2012). "Modeling causality between Electricity consumption and Economic Growth in BIICS Countries," *MPRA Paper 49909*, University Library of Munich, Germany, revised 2012. With Sbia, Rashid.
80. HAMDI, H (2012). "Error-correction based panel estimates of the relationship between CO2 emissions, energy usage and output in Gulf Cooperation Council countries," *MPRA Paper 49906*, University Library of Munich, Germany. With Sbia, Rashid.
81. HAMDI, H (2012). "Short-run and Long-run causality between electricity consumption and economic growth in a small open economy," *MPRA Paper 49904*, University Library of Munich, Germany. With Sbia, Rashid.
82. HAMDI H (2007). « La crédibilité de la banque centrale face aux défis de la monnaie électronique » *CAE Working Papers 56*, Aix-Marseille Université, CERGAM. With Gilbert Bougi.
83. HAMDI, H (2006). « La contribution des technologies de l'information et de communication dans la performance des marchés électroniques ». *CAE Working Papers 48*, Aix-Marseille Université, CERGAM.
84. HAMDI, H (2006). La nature de la concurrence monétaire à l'ère de l'économie numérique. *WP-CAE/CERGAM* with J-P Centi.

Professional Working Papers

85. HAMDI, H, (2017). A note on Cash in Circulation in Bahrain. *WPN*36 Central Bank of Bahrain*,. Financial Stability Directorate.
86. HAMDI, H, (2017). The Banking Sector Exposure to the Real Estate Sector in Bahrain. *WPN*35 Central Bank of Bahrain*,. Financial Stability Directorate.
87. HAMDI, H, (2017). Interaction and Interdependence Relationships between Oil Revenues, *WPN*34 Central Bank of Bahrain*, 23 pages. Financial Stability Directorate.
88. HAMDI, H, (2017). Government Spending and Economic Growth in Bahrain. *WPN*33 Central Bank of Bahrain*, 18 pages. Financial Stability Directorate.
89. HAMDI, H, (2017). Testing the Inter-Temporal Relationships between Government Revenues, Government Spending and Economic Growth in GCC Countries. *WPN*32 Central Bank of Bahrain*. Financial Stability Directorate.
90. HAMDI, H, (2017). Is Qatar facing a property bubble? *WPN*31 Central Bank of Bahrain*,. Financial Stability Directorate.
91. HAMDI, H, (2017). Currency Swap Arrangement as a response To financial crises. *WPN*30 Central Bank of Bahrain*, 23 pages. Financial Stability Directorate.
92. HAMDI, H, (2017). Taxation and remittances: the state of the debate. *WPN*29 Central Bank of Bahrain*, 23 pages. Financial Stability Directorate.

93. HAMDI, H, (2017). De-risking and its implication on the banking sector. **WPN*28 Central Bank of Bahrain**, 23 pages. Financial Stability Directorate.
94. HAMDI, H, (2016). Fluctuations of oil prices and the Macroeconomy of a small dependent oil economy: The case of Bahrain. **WPN*27 Central Bank of Bahrain**, 23 pages. Financial Stability Directorate.
95. HAMDI, H, (2016). A Note On The Consequences Of Oil Price Drop On The Mena Region. With Mai al Hoori. **WPN*26 Central Bank of Bahrain**, 28 pages. Financial Stability Directorate.
96. HAMDI, H, (2016). The relationship between oil price and foreign reserves in Bahrain. **WPN*25 Central Bank of Bahrain**, 14 pages. Financial Stability Directorate.
97. HAMDI, H, (2016). Understanding the Chinese Market Meltdown. **WPN*24 Central Bank of Bahrain**, 9 pages. Financial Stability Directorate. With Mai al Hoori
98. HAMDI, H, (2016). Is there a relationship between Financial Inclusion and Financial Stability? **WPN*23 Central Bank of Bahrain**, 12 pages. Financial Stability Directorate.
99. HAMDI, H, (2016). The cost of Interest rates for households: a comparative analysis between Conventional and Islamic retail bank in Bahrain. **WPN*22 Central Bank of Bahrain**, 23 pages. Financial Stability Directorate.
100. HAMDI, H, (2016). Banking activities in a chaotic universe: an update. **WP Series N21 Central Bank of Bahrain**, the FSD. September 2016.
101. HAMDI, H, (2016). Bitcoin: the challenge for central Banks. **WP Series N20 Central Bank of Bahrain**, the FSD. May 2015.
102. HAMDI, H, (2015). The contribution of the financial sector development on Economic Growth in Bahrain. Evidence from a Cointegration Analysis. **WP Series N19 Central Bank of Bahrain**, the FSD. September 2014.
103. HAMDI, H, (2015). Small countries with a large banking sector. Assessing the risks. **WP Series N18 Central Bank of Bahrain**, the FSD. May 2013.
104. HAMDI, H, (2012). Measuring banking competition on Bahrain: evidence from Ross-Panzar H-Statistics approach. **WP Series N17 Central Bank of Bahrain**, the FSD. October 2014.
105. HAMDI, H, (2014). Did banks and financial markets developments lead to economic growth in MENA region? **WP Series N16 Central Bank of Bahrain**, the FSD. April 2014.
106. HAMDI, H, (2013). Fiscal Policy, Government Expenditures and Non-Oil GDP Growth in Bahrain: Evidence from a cointegration analysis. **WP Series N15 Central Bank of Bahrain**, the FSD February 2014.
107. HAMDI, H, (2013). Islamic Finance: History, Emergence and Challenges. **WP Series N14 Central Bank of Bahrain**, the FSD, September 2013.
108. HAMDI, H, (2013). E-banking development in Bahrain. **WP N*13 Central Bank of Bahrain**, the FSD, September 2011. With Al-Ansari Q and Al-Sadek M.

109. HAMDI, H, (2013). Financial Inclusion in Bahrain. *WP Series N°12 Central Bank of Bahrain*, Financial Stability Directorate. Qadar Al-Ansari July 2011.
110. HAMDI, H, (2012). What Determine the Bank Interest Rate Margins in Bahrain? Evidence from a Random Panel Data Estimation *WPN°11 Central Bank of Bahrain*, Financial Stability Directorate. 32 pages. July 2011.
111. HAMDI, H, (2012). Banking Failure: types, origin and prevention. *WPN°10 Central Bank of Bahrain*, Financial Stability Directorate. 32 pages. July 2012.
112. HAMDI, H, (2012). Banks and banking activities in the new millennium: the challenge for banking supervision. *WPN°9 Central Bank of Bahrain*, 23 pages. Financial Stability Directorate. December 2012.
113. HAMDI, H, (2011). Evolution of the structure of banking income in Bahrain: the role of diversification. *WPN°8 Central Bank of Bahrain* of the FSD. 22 pages. June 2011.
114. HAMDI, H, (2011). The Unrest in Bahrain: a critical assessment. *WPN°7 Central Bank of Bahrain Economic Note* of the FSD. 11 pages. April 2011.
115. HAMDI, H, (2011). E-payment systems before, during and after the unrest. *WPN°6 Central Bank of Bahrain Economic Note* of the FSD, 10 pages. April 2011.
116. HAMDI, H, (2011). Comparing the evolution of e-payment systems in Bahrain: number of transactions and total value. *WP N°5 Central Bank of Bahrain*, 22 pages. Financial Stability Directorate.
117. HAMDI, H, (2011). Exploring interest rate spreads in selected retail banks in Bahrain. *WP N°4 Central Bank of Bahrain*, 21 pages Financial Stability Directorate.
118. HAMDI, H, (2011). Credit and Deposit Interest rate margins: statistical analyses of Bahraini banking sector. *WP N°3 Central Bank of Bahrain*, 28 pages Financial Stability Directorate. February 2011.
119. HAMDI, H, (2011). Measuring competitiveness in the economy of Bahrain. *WP N°2 Central Bank of Bahrain*, Financial Stability Directorate. 14 pages. January 2011.
120. HAMDI, H, (2010). Banks and banking activities in the new millennium: the challenge for banking supervision. *WPN°1 Central Bank of Bahrain*, 23 pages. Financial Stability Directorate. December 2010.

PAPERS IN PEER-REVIEWED CONFERENCES PROCEEDING

2016

- 85 Profitability Behavior of the Banking Sector: The Evidence from the Largest 5 EMU Countries. **Vietnam Symposium in Banking and Finance, Hanoi, 17-18 November 2016**
- 86 External Liabilities, Domestic Institutions and Banking Crises in Developing Economies. With Nabila Boukef and Joseph Joyce

- **20th Annual International Conference on Macroeconomic Analysis and International Finance.** May 26-28, 2016 Crète. Greece.
- **65th Congress of The French Economic Association (Association Française de Science Economique/AFSE).** Nancy, France, on June 27-29, 2016,
- **The International Network for Economic Research (INFER).** June 8-10, 2016 Reus (Catalonia). Spain

2013

- 87 Financial Liberalization, Desegregated Capital flows and the probability of banking crises: Evidence from 58 developing countries. **29th GdRE Annual International Symposium on Money, Banking and Finance.** University of Nantes. France

2012

- 88 HAMDI H (2012) « Quelles relations entre banques marche financier et croissance économique dans la Région MENA. **Forum de l'Association des Economistes Tunisiens VIII.** 7-9 Juin Hammamet Tunisie
- 89 HAMDI H (2012) Short-run and Long-run causality between Electricity consumption and Economic Growth in BIICS Countries. **International Conference on Economic Modeling.** Seville 02-05 July 2012 (with R Sbia)
- 90 HAMDI H (2012) CO2 emissions, energy consumption, and output in Gulf Cooperation Council (GCC) countries: a dynamic panel cointegration analysis. **International Conference on Economic Modeling.** Seville 02-05 July 2012. (with R Sbia)

2011

- 91 HAMDI H (2011) : « Libéralisation financière et fragilité bancaire : application aux banques tunisiennes » Forum de l'association des économistes tunisiens 6--8 juin 2011 « Quel modèle de développement pour la Tunisie démocratique ? » *with Abdellaziiz Hakimi.*
- 92 HAMDI H (2011) « Les déterminants du nombre des relations bancaires : application empirique aux entreprises tunisiennes » First Middle East North Africa Meeting on Financial,, Fiscal Policies,, Economic Growth and Intégration in MENA Région 05-06 May 2011 *with Abdellaziiz Hakimi*

2010

- 93 HAMDI H and BOUGI G (2010) A microeconomic model of competition between different means of payments. **15th Business and Economic Society International Conference.** Athens 15/19 July 2010.
- 94 HAMDI H (2010) Is there a relationship between e-payment system and economic growth? **15th Business and Economic Society International Conference.** Athens 15/19 July 2010. (Best Article in the Conference/Awarded).
- 95 HAMDI H (2010) Competition between new and old payment system. **The XXIV International Conference of Applied Economics-ASEPELT.** Alicante, Spain June 2010.
- 96 HAMDI H (2010) TIC, Innovations dans les services de paiements et création de richesse. **The XX RESER Congress: The Resilience of the Global Service Economy.** September 30th – October 2nd, Gothenburg, SWEDEN (Poster presentation)

2009

- 97 HAMDI H (2009) Le problème de diffusion d'une innovation dans le service de paiement : le cas de Moneo en France. *The XIXth RESER Congress* « Public and private services in the global economy ». Budapest, September 24th-26th 2009. Hungary.
- 98 HAMDI H (2009)? "The banking crises: Does financial innovation Matters? *The 2009 Institute for Human Studies Summer Seminar*, Bryn Mawr College, Pennsylvania USA. From 24 to 31 July 2009.
- 99 HAMDI H (209) « La monnaie électronique menace-t-elle les décisions des autorités monétaires? » *5th International Finance Conference*. 12-13-14 Mars 2009 Hammamet. [organisée par l'université Cergy Pontoise et ISC Paris]
- 100 HAMDI H and BOUGI G (2009) « Does monetary innovation affect the central bank's credibility? » *13rd Business and Economics Society International Conference*. Acapulco/Mexico, from the 2nd to 7th of January 2009.

2008

- 101 HAMDI H (2008) « New Financial Intermediaries » 17/ 18 October 2008, GREDEG- CNRS, Nice.
- 102 HAMDI H and CENTI JP (2008) « Currency competition and the new economy ». *3rd International conference « Present Issues of Global Economy »* Ovidius University of Constanta. Romania 9/11 October 2008.
- 103 HAMDI H and BOUGI G (2008) « La crédibilité de la banque centrale face aux défis de la monnaie électronique » *3rd International conference « Present Issues of Global Economy »* Ovidius University of Constanta. Romania 9/11 October 2008.

2007

- 104 HAMDI H (2007) « La contribution des technologies de l'information et de communication dans la performance des marchés électroniques ». *4th International Finance Conférence*. Hammamet. 15-16-17 March 2007.
- 105 HAMDI H (2007) « Nouvelles technologies et électronisation de l'activité marchande », Les 3^{ème} journées d'Entreprise. *2^{ème} colloque international sur : Entreprenariat, Innovation et Développement*. Gafsa 2-3-4 Mars 2007
- 106 HAMDI H (2007) « How financial Innovations reduce the transaction costs? *ATINER*. Athens 6-9 August 2007. Greece.

2006

- 107 HAMDI H (2006) « Banques centrales et défis de la globalisation ». 5^{èmes} Journées d'Économie Financière « *La Crédibilité : Politique Monétaire et Performance Financière* », Mahdia 28/29 April 2006.
- 108 HAMDI H (2006) *Entrepreneuriat et Entreprise dans la Nouvelle. Economie: Contextes, Financement, Stratégie, Gouvernance et Performance*. Gafsa-Tunisia with H. TEKA

109. HAMDI H (2006) «L'impact de la nouvelle économie sur le développement des firmes ». International conference « *Pratiques et usages organisationnels des sciences et technologies de l'information et de la communication* » Rennes, 7-8-9 septembre 2006. Co-authored with H. TEKA

2005

110. HAMDI H (2005). «ICT Revolution and Dynamic of Trade in Tunisia». *Entrepreneuriat et Entreprise dans la Nouvelle Economie : Contextes, Financement, Stratégie, Gouvernance et Performance*. Gafsa Tunisia.

TEACHING TAUGH

More than 650h at Aix-Marseille University, Paul Cézanne University and Aix-Marseille school of economics.

2009-2010

- Macroeconomics, Money and Banking Intermediation, Microeconomic of Uncertainty, and Economics of Innovation.

2008-2009

- Economics of Money and Banking. Macroeconomics (Level II). Corporate Finance (Level I). Microeconomics ((Level II). Market Economics. Economics of Innovation.

2007-2008

- Macroeconomics (Theory and Analyse), Corporate Finance
- Tutorial Methodology.

2006-2007

- Financial Mathematics. Principles of Economics (Level I). Macroeconomics (Theory and Analyse). Quantitative Methods (Level I). Quantitative Methods (Level II). Macroeconomics.

2005-2006

- Corporate Finance, Macroeconomics, Microeconomics.
- Tutorial Methodology. Faculty of Applied Economy. Paul Cézanne University. Aix-en-Provence.

SOFTWARE SKILLS

- Windows package (word, Excel, Access...), Internet.
- Econometric Modelling with Gretl, E-views, Microfit, STATA, SPSS, SAS, R, etc.

GRANTS AND AWARDS

2018. Listed in the 2018 **ALBERT NELSON** Marquis Lifetime Achievement Award. Marquis Who's Who Ventures LLC.

2018. Listed in **Who's Who in the World, Top 3% of the World Most Accomplished Individuals.**

2018. Listed in the **2018 WHO'S WHO IN THE WORLD (35th Edition).** Marquis Who's Who Ventures LLC.

2017. The **Albert Nelson Marquis Lifetime Achievement Award**

2017. Listed in **WHO'S WHO ASIA 2017**. Marquis Who's Who Ventures LLC.
2016. Selected among the **TOP 100 PROFESSIONALS** by IBC. Cambridge.
2016. Selected among **THE 2000 OUTSTANDING INTELLECTUALS OF THE 21ST CENTURY** by the Cambridge International Biographic Center. 10th Edition. Cambridge.
2016. Listed in **WHO'S WHO IN THE WORLD 2016 (33rd Edition)**. Marquis Who's Who Ventures LLC.
2016. Selected among **the 2000 Outstanding Intellectuals of the 21st Century** by the Cambridge International Biographic Center. 10th Edition
2016. Listed in **Who's Who in the World 2016 (33rd Edition)**
2010. Best Research Article at Business & Economic Society International. Athens 9-11 July
2009. Paul Cezanne University Fellowship
2008. Paul Cezanne University Fellowship
2006: The Tunisian Minister of Higher Education Grant
2005: The Tunisian Minister of Higher Education Grant
2004: The Tunisian Minister of Higher Education Grant
2002: F.S.J.E.G.J Award

LANGUAGES

1. Arabic : Native Language
2. French: Native Language
3. English : Full professional proficiency
4. Italian : Basic
5. German: Elementary

JOURNAL REFEREE (*manuscript reviewer for academic journals*)

Economics and Econometrics:

Structural Change and Economic Dynamics, Economics Bulletin, Economic Modelling, Financial Innovation, International Economic journal, Global Economics and Management Review, Emerging Market Finance and Trade, The African Development Review, Finance Research Letter. The International Review of Applied Economics, Economies, The Journal of Economics and International Finance, The Journal of Applied Economics. International Journal of Islamic and Middle Eastern Finance and Management.

Economics of Energy:

Energy Economics, Energy Policy, Energy Studies Review, Environmental and Ecological Statistics, Energy and Policy Research. Sustainability.

Other:

The African Journal of Business Management, Economics Research International, The Global Journal of Business, Management and Accounting, The Universal Journal of Education and General Studies, The International Research Journal of Management and Business Studies, The Global Journal of Economics and Finance (GJEF), The Journal of Research in International Business and Management, The Journal of Research in Economics and International Finance, The Global Advanced Research Journal of Economics, Accounting And Finance.

EXTERNAL REVIEWER

- ✓ College of Business and Economics. University Al Ain, UAE.
- ✓ College of Islamic Economics and Finance - UQU, Saudi Arabia.

OTHERS

- ✓ Visiting Researcher at the Central Bank of Bahrain, August. 2010.
 - ✓ Visiting Researcher at the ARAB MONETARY FUND, February 2010 (Abu Dhabi)
 - ✓ Member of the International Institute of Finance 2010-2015.
 - ✓ Member of the Centre d'Analyse Economique 2004-2008
 - ✓ Member of the CERGAM since 2009
 - ✓ Member of ATUGE "Association Tunisienne des Grandes Ecoles"
 - ✓ Member of Financial Economists
 - ✓ Member of The Econometric Society
 - ✓ Member of Ludwig von Mises Institute
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