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## EDUCATION

- 2019 International Centre for Education in Islamic Finance (INCEIF)  
Ph.D. in Islamic Finance
- 2007 International Islamic University Malaysia (IIUM)  
Master of Economics (Specialization: Islamic Banking & Finance)
- 2005 International Islamic University Malaysia (IIUM)  
Completed nine (9) subjects from Political Science Department
- 2003 International Islamic University Malaysia  
Bachelor of Economics (Honors)  
Bachelor of Islamic Revealed Knowledge and Heritage (Honors)
- 1999 Islamic High school  
Elçi Ibrahim-Paša Madrasah (First Class Honors)

## TEACHING EXPERIENCE

- Aug '22 - present Assistant Professor  
Effat University, Jeddah, Saudi Arabia.
- Mar '20 - Aug '22 Assistant Professor  
International University of Sarajevo, B&H.
- Oct '19 – Mar '20 Adjunct Professor  
International University of Sarajevo, B&H.
- 2017 - 2018 Lecturer  
College for Tourism and Management Konjic, B&H.



2008 - 2009	Assistant Lecturer Sarajevo School of Science and Technology, Sarajevo, B&H.
2005 – 2007	Assistant Lecturer Kulliyyah of Economics and Management Sciences, IIUM.
2004 – 2005	Assistant for Research and Editing SPICE Department, IIUM.

## RESEARCH EXPERIENCE

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## PUBLICATIONS

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### A. Book/Chapter in Book Publications

1. Smolo, E. & Raheem, M.M. (Eds.). (2024). *The Future of Islamic Finance: From Shari'ah Law to Fintech*. Leeds: Emerald Publishing Limited. ISBN: 978-1-83549-906-1. <https://doi.org/10.1108/9781835499061>
2. Smolo, E. & Raheem, M.M. (2024). A brief overview of Islamic finance: From Madinah Market to the Wall Street. In Smolo, E. & Raheem, M.M. (Eds.). *The Future of Islamic Finance: From Shari'ah Law to Fintech* (pp. 1–14). Leeds: Emerald Publishing Limited. <https://doi.org/10.1108/978-1-83549-906-120241001>
3. Smolo, E. (2024). Navigating Modern Economic Challenges: The Islamic Economics Paradigm in Focus. In Smolo, E. & Raheem, M.M. (Eds.). *The Future of Islamic Finance: From Shari'ah Law to Fintech* (pp. 15–27). Leeds: Emerald Publishing Limited. <https://doi.org/10.1108/978-1-83549-906-120241002> (Scopus)
4. Smolo, E. (2024). Islam and Free-Trade: Contributions of Muslim Scholars to Modern Economic Theories. In Smolo, E. & Raheem, M.M. (Eds.). *The Future of Islamic Finance: From Shari'ah Law to Fintech* (pp. 49–64). Leeds: Emerald Publishing Limited. <https://doi.org/10.1108/978-1-83549-906-120241004> (Scopus)
5. Smolo, E., Saba, I., Ismail, N. & Mahomed, Z. (2024). Integrating Islamic Finance into the Sustainable Development Goals (SDGs). In Smolo, E. & Raheem, M.M. (Eds.). *The Future of Islamic Finance: From Shari'ah Law to Fintech* (pp. 65–82). Leeds: Emerald Publishing Limited. <https://doi.org/10.1108/978-1-83549-906-120241005> (Scopus)
6. Avdukic, A. & Smolo, E. (2024). Promoting Sustainable Development through Islamic Social Finance. In Smolo, E. & Raheem, M.M. (Eds.). *The Future of Islamic Finance: From Shari'ah Law to Fintech* (pp. 121–139). Leeds: Emerald Publishing Limited. <https://doi.org/10.1108/978-1-83549-906-120241008>
7. Smolo, E. & Mahomed, Z. (2024). Digital currencies and their impact on the Islamic finance industry. In Smolo, E. & Raheem, M.M. (Eds.). *The Future of Islamic Finance: From Shari'ah Law to Fintech* (pp. 189–206). Leeds: Emerald Publishing Limited. <https://doi.org/10.1108/978-1-83549-906-120241012>
8. Adznan, S., Sanusi, S. Zaki, H.O., Smolo, E. & Raheem, M.M. (2024). Islamic Banking and the Fourth Industrial Revolution: The Current Application, Adoption, and Future Challenges of Artificial Intelligence. In Smolo, E. & Raheem, M.M. (Eds.). *The Future of Islamic Finance: From Shari'ah Law to Fintech* (pp. 207–219). Leeds: Emerald Publishing Limited. <https://doi.org/10.1108/978-1-83549-906-120241013>
9. Musari, K., Masrohatin, S., Hidayat, S.E. & Smolo, E. (2024). The Future of Islamic Finance. In Smolo, E. & Raheem, M.M. (Eds.). *The Future of Islamic Finance: From Shari'ah Law to Fintech* (pp. 221–242). Leeds: Emerald Publishing Limited. <https://doi.org/10.1108/978-1-83549-906-120241014> (Scopus)

10. Smolo, E. & Raheem, M.M. (2024). Conclusion: Beyond the Horizon. In Smolo, E. & Raheem, M.M. (Eds.). *The Future of Islamic Finance: From Shari'ah Law to Fintech* (pp. 243–249). Leeds: Emerald Publishing Limited. <https://doi.org/10.1108/978-1-83549-906-120241015> (Scopus)
11. Smolo E. (2024). *Uvod u islamsko osiguranje (Tekāful)* [Introduction to Islamic Insurance (Takāful)]. Sarajevo: Economic and Social Research Institute (ESREIN). ISBN: 978-9926-8940-0-9.
12. Smolo E., Iqbal, M. A. & Akdemir, A. (2024). “The Efficiency of Participation Banking Sector in Turkey: A DEA Approach”. In Mansour N. & Bujosa, L. (Eds.), *Islamic Finance: New Trends in Law and Regulation* (pp. 61–73). Cham: Springer Nature. [https://doi.org/10.1007/978-3-031-48770-5\\_7](https://doi.org/10.1007/978-3-031-48770-5_7). ISBN 978-3-031-48769-9. (Scopus)
13. Smolo, E. (2023). “The Finance-Growth Nexus and the Role of Institutional Development: A Case Study of the Western Balkan Countries”. In T. Tufek-Memišević, M. Arslanagić-Kalajdžić, & N. Ademović (Eds.), *Interdisciplinary Advances in Sustainable Development* (pp. 22–37). Springer International Publishing. [https://doi.org/10.1007/978-3-031-17767-5\\_2](https://doi.org/10.1007/978-3-031-17767-5_2). (Scopus).
14. Smolo E. (2022) “Financial markets and integration: The case of Bosnia and Herzegovina.” In Nielsen, K. L. & Šiljak, Dz. (Eds.), *Bosnia and Herzegovina and European Integration: Obstacles and Challenges* (pp. 32-49). Sarajevo: International University of Sarajevo. ISBN 978-9958-896-59-0
15. Smolo, E., & Šiljak, D. (2022). Bosna-Hersek'teki Güncel Makroekonomik Gelişmeler [Current Macroeconomic Developments in Bosnia and Herzegovina]. In E. Topcu & M. Mulalić (Eds.), *Bosna-Hersek: Ekonomi ve Siyaset Çerçevesinde Ülke Analizi* (pp. 157–203). İTO (İstanbul Ticaret Odası). ISBN 78-605-137-891-6.
16. Smolo E. (2022) “Islamska ekonomska misao i slobodno tržište: uloga islamskih učenjaka.” In Čvalić, A. and Mehmedović, R. (Eds.), *Slobode u muslimanskom svijetu*. (pp. 95-131). Tuzla: Udruženje građana “Multi”. ISBN 978-9926-8496-8-9.
17. Smolo E. (2022) “The Importance of FDI and Institutions in the Development of the Western Balkans.” In Mulalić, M., Topcu, E., & Muhasilović, J. (Eds.), *The Western Balkans Cooperation, Geopolitics and Economic Transitions and Relations*, (pp. 246-260). Sarajevo: International University of Sarajevo. ISBN 978-9958-896-54-5.
18. Smolo E. (2020) “Does Bank Concentration and Financial Development Contribute to Economic Growth? Evidence from OIC Countries.” In Ali, A. E. S., Ali, K. M., & Azrag, M. H. (Eds.), *Enhancing Financial Inclusion through Islamic Finance, Volume II*. Palgrave Studies in Islamic Banking, Finance, and Economics. Palgrave Macmillan, Cham. ISBN 978-3-030-39938-2, [https://doi.org/10.1007/978-3-030-39939-9\\_3](https://doi.org/10.1007/978-3-030-39939-9_3).
19. Smolo E. (2020). Islamic Finance and Limited Purpose Banking (LPB): Two Sides of the Same Coin. In Rafay, A. (Ed.), *Growth and Emerging Prospects of International Islamic Banking*, (pp. 100-116). Hershey, PA: IGI Global. ISBN 978-1-799-81611-9. <https://doi.org/10.4018/978-1-7998-1611-9>.
20. Smolo E. (2019). The Role of Waqf (Endowment) in Economic Development of Bosnia & Herzegovina: A Historical Overview and Future Prospects. In Ali, K.M., Hassan, M.K., & Ali, A.E.E.S. (Eds.), *Revitalization of Waqf for Socio-Economic Development*, Volume I, (pp. 59-83). Palgrave Macmillan. ISBN 978-3-030-18445-2. <https://doi.org/10.1007/978-3-030-18445-2>.
21. Smolo, E. (2019). *The effect of bank concentration and financial development on economic growth and income volatility: evidence from the OIC countries*. (Doctoral dissertation), INCEIF, Kuala Lumpur.
22. Haneef, R. & Smolo E. (2015). Sukuk Markets. In ISRA, *Islamic Capital Markets: Principles & Practices*, (pp. 411-471). Kuala Lumpur: ISRA & Securities Commission Malaysia. ISBN 978-967-349-626-4.
23. Haneef, R. & Smolo E. (2014). Reshaping the Islamic Finance Industry: Applying the Lessons Learnt from the Global Financial Crisis. In Ahmed, H., Asutay, M., & Wilson, R. (Eds.), *Islamic Banking and Financial Crisis: Reputation, Stability, and Risks*, (pp. 21-39). Edinburgh: Edinburgh University Press. ISBN 978-0-7486-4761-3. DOI: 10.3366/edinburgh/9780748647613.003.0002
24. Smolo E. (2013). *Uvod u islamsku ekonomiju i finansije: teorija i praksa*. Sarajevo: Dobra Knjiga. ISBN 978-9958-27-128-1.



25. Mirakhor, A. & Smolo E. (2013). Risk Sharing as the Epistemological Foundation of Islamic Finance. In Kamali, M.H. & Yussof, S. A. (Eds.), *Islamic Transactions and Finance: Principles and Developments*, (pp. 29-66). Kuala Lumpur: The Malaysian Current Law Journal Sdn. Bhd & International Institute of Advanced Islamic Studies. ISBN 978-967-0379-32-6.
26. Mirakhor, A. & Smolo E. (2012). Discovering the Roots of Conventional and Islamic Finance. In Dar, Humayon (Ed.), *Global Islamic Finance Report (GIFR) 2012*, (pp. 148-153). London: Edbiz Consulting Limited. ISBN 978-0-9570932-0-1.
27. Smolo E. (2012). An Overview of Islamic Microfinance. In Trakic, A. & Tajuddin, H. H.A. (Eds.), *Islamic Banking and Finance: Principles, Instruments and Operations*, (pp. 217-237) Ampang: The Malaysian Current Law Journal. ISBN 978-967-0379-01-2.
28. Smolo E. and Habibovic E. (2012). Barriers to Growth of Islamic Finance: Issue of Standardization. In Trakic, A. & Tajuddin, H. H. A. (Eds.), *Islamic Banking and Finance: Principles, Instruments and Operations*, (pp. 715-737). Ampang: The Malaysian Current Law Journal. ISBN 978-967-0379-01-2.
29. ISRA. (2011). *Islamic Financial System: Principles & Operations*. Kuala Lumpur: ISRA. ISBN 978-967-349-127-8 (Project Coordinator and co-author of three chapters).
30. Smolo E. & Hassan, M. K. (2010). Capital Adequacy Requirements for Islamic Financial Institutions: Key Issues. In QFINANCE (Ed.), *Islamic Finance: Instrument and Markets*, (pp. 61-66). London: Bloomsbury Information Ltd. ISBN 978-1-84930-017-9. DOI: 10.5040/9781472920379.0015.
31. Smolo E. (2010). *Al-Bay' Bithaman Ajil, Musharakah Mutanaqisah and Ijarah Sukuk: A Theoretical Comparison*. Saarbrücken, Germany: Lambert Academic Publishing. ISBN 978-3-8383-5041-7.

## B. Journal Publications

1. Šeho, M., Bacha, O. I., & Smolo, E. (2024). Bank financing diversification, market structure, and stability in a dual-banking system. *Pacific-Basin Finance Journal*, 86, 102461. DOI: <https://doi.org/10.1016/j.pacfin.2024.102461>. (Q1 - SCOPUS, SSCI)
2. Smolo, E. (2024). The Institutions-Finance-Growth Nexus: The Case Study of EU and European Transition Economies. *J Econ Law & Soc*, 1(1), 5–22. <https://doi.org/10.70009/jels.2024.1.1.1>
3. Meskovic, A., Aydin, Š., & Smolo, E. (2024). Enhancing Financial Inclusion through Financial Literacy: Perceptions and Impact of Investment Deposits in Islamic Finance in Bosnia and Herzegovina. *J Econ Law & Soc*, 1(1), 39–53. <https://doi.org/10.70009/jels.2024.1.1.3>
4. Elkhaldi, A., Abdul Kareem, A.A.A., Arfawi, M., & Smolo, E. (2024). Measuring Financial Inclusion for Mena Countries Using Sarma (2016) Approach. *Journal of Economic Cooperation and Development (JECD)*, 45(2), 267-288. (Q3 - SCOPUS)
5. Smolo, E. & Nagayev, R. (2024). Finance-Growth Nexus: Evidence from Systemically Important Islamic Finance Countries. *Journal of Islamic Accounting and Business Research*, 15(4), 684-700. <https://doi.org/10.1108/JIABR-01-2022-0020> (Q2 – SCOPUS, ABDC, ABS, ESCI, WoS)
6. Smolo, E. (2023). Asymmetric Impact of Microfinance on Economic Growth: Evidence from Bosnia and Herzegovina. *Heliyon* 9(12), pp. e22790. <https://doi.org/10.1016/j.heliyon.2023.e22790> (Q1 - SCOPUS, SCIE, WoS).
7. Smolo, E., Nagayev, R., Jahangir, R. & Tarazi, C.S.C. (2024). Resilience amidst turmoil: a multi-resolution analysis of portfolio diversification in emerging markets during global financial and health crises. *J Asset Manag* 25(1), 51–69. <https://doi.org/10.1057/s41260-023-00332-1> (Q2, SCOPUS, ABDC, ABS, ESCI, WoS)
8. Smolo, E., Jahangir, R., Nagayev, R., & Tarazi, C.S.C. (In Press). Resilience Amidst Turmoil: A Multi-Resolution Analysis of Portfolio Diversification in Emerging Markets during Global Financial and Health Crises. *Journal of Asset Management*. <https://doi.org/10.1057/s41260-023-00332-1> (Q2, SCOPUS, ABDC, ABS, ESCI, WoS)
9. Smolo, E., & Knezović, E. (2023). Financial literacy in Bosnia and Herzegovina. *Context: Journal of Interdisciplinary Studies*, 10(1), pp. 103-134. <https://doi.org/10.55425/23036966.2023.10.1.103>

10. Smolo, E. & Nagayev, R. (2023). Finance-Growth Nexus: Evidence from Systemically Important Islamic Finance Countries. *Journal of Islamic Accounting and Business Research*. (ahead-of-print) <https://doi.org/10.1108/JIABR-01-2022-0020> (Q2 – SCOPUS, ABDC, ABS, ESCI, WoS)
11. Smolo, E., Knezović, E., & Aydin, Š. (2023). Extending the concept of financial literacy: a case study of Bosnia and Herzegovina. *Heritage and Sustainable Development*, 4(1), pp. 11-22. <https://doi.org/10.37868/hsd.v5i1.145> (Q2, SCOPUS)
12. Smolo, E., Jahangir, R., Nagayev, R., & Aysan, A. F. (2023). Performance of Leading Islamic Capital Markets since the COVID-19 Outbreak. *Heliyon*, 9(1), pp. 1-12. <https://doi.org/10.1016/j.heliyon.2023.e12870> (Q1 - SCOPUS, SCIE, WoS)
13. Hanić, A., & Smolo, E. (2023). Islamic Approach to Corporate Social Responsibility: An international model for Islamic Banks. *International Journal of Islamic and Middle Eastern Finance and Management*. 16(1), 175–191. <https://doi.org/10.1108/IMEFM-07-2021-0284>. (Q2 - SCOPUS, SSCI, WoS)
14. Smolo, E. (2022). Bank Concentration and Economic Volatility in the OIC Countries: The Role of Financial Development. *Croatian Economic Survey*, 24(2), 79-121. <https://doi.org/10.15179/ces.24.2.3>. (Q3 – SCOPUS, ESCI, WoS)
15. Alnamlah, A., Hassan, M.K., Alhomaidi, A., & Smolo, E. (2022). A new model for screening Shariah-compliant firms. *Borsa Istanbul Review* 22(S1), S10-S23. <https://doi.org/10.1016/j.bir.2022.10.011>. (Q2 – SCOPUS, SSCI, WoS)
16. Smolo, E., Jahangir, R., Nagayev, R., & Tarazi, C.S.C. (2022). Performances of Islamic and Conventional Equities during the Global Health Crisis: Time-Frequency Analysis of BRICS+T Markets. *Review of Financial Economics*, 40(3), 259-280. <https://doi.org/10.1002/rfe.1152>. The Special Issue 2nd Best Paper Award. (Q2 - SCOPUS, ESCI, WoS)
17. Smolo, E. (2021). The FDI and Economic Growth in the Western Balkans: The Role of Institutions. *Journal of Economic Cooperation and Development (JECD)*, 42(4), 147-170. (Q3 - SCOPUS)
18. Smolo, E. (2021). Islamske finansije u doba Fintecha: Kratak osvrt. *Glasnik. LXXXIII(1-2)*, 43-60.
19. Smolo, E., Ibrahim, M. H., & Dewandaru, G. (2021). Impact of Bank Concentration and Financial Development on Growth Volatility: The Case of Selected OIC Countries. *Emerging Markets Finance and Trade*, 57(7), 2094-2106. DOI: <https://doi.org/10.1080/1540496X.2021.1903869>. (SSCI)
20. Smolo E., Šeho M., and Čavalić A. (2020). Fintech and Islamic Finance: A Critical Appraisal. *Acta Catallactica*, 1(1), 34-41.
21. Smolo E. and Musa, A.M. (2020). The (mis)use of al-Hilah (legal trick) and al-Makhraj (legal exit) in Islamic finance. *Journal of Islamic Accounting and Business Research*, 11(9), 2169-2182. DOI: <https://doi.org/10.1108/JIABR-01-2020-0009>
22. Smolo E. (2020). Bank Concentration and Economic Growth Nexus: Evidence from OIC Countries. *Applied Finance Letters*, 9, 81-111. DOI: <https://doi.org/10.24135/afl.v9i2.206>.
23. Smolo, E., Šeho, M., & Hassan, M. K. (2020). Development of Islamic Finance in Bosnia and Herzegovina. *Journal of Economic Cooperation and Development (JECD)*, 41(1), 121-144.
24. Šeho, M., Bacha, O. I., & Smolo, E. (2020). The effects of interest rate on Islamic bank financing instruments: cross-country evidence from dual-banking systems. *Pacific-Basin Finance Journal*. 62. DOI: <https://doi.org/10.1016/j.pacfin.2020.101292>. (SSCI)
25. Smolo, E., & Mirakhor, A. (2014). Limited Purpose Banking (LPB) and Islamic Finance: Could LPB Model Be Applied to Islamic Finance? *Humanomics*, 30(2), 122-135. DOI: <https://dx.doi.org/10.1108/H-08-2013-0053>.
26. Mirakhor, A. & Smolo, E. (2014). Epistemological Foundation of Finance: Islamic and Conventional. *Islamic Banking and Finance Review*, 1(1), 1-24.
27. Mirakhor, A. & Smolo, E. (2012). The State of Islamic Finance: Post-Crisis and Future Prospects. *Money and Economy*, 6(3), 1-39.
28. Mokhtar, S., Mokhtar, H.S.A., Smolo, E., & Mirakhor, A. (2012). Interest Free Banking as Means of Inclusive Finance in India: The Malaysian Paradigm. *Australian Journal of Islamic Banking and Finance (AJIBF)*, 1(1), 1-26.
29. Smolo, E. (2011). An Overview of Microfinance Sector in Bosnia and Herzegovina: Is There a Room for Islamic Microfinance? *Journal of Islamic Economics, Banking and Finance*, 7(2), 85-105.



30. Smolo, E. & Hassan, M. K. (2011). The Potentials of *Mushārahah Mutanāqisah* for Islamic Financial Institutions: An Overview. *International Journal of Islamic and Middle Eastern Finance and Management*, 4(3), 237-258. DOI: <https://doi.org/10.1108/17538391111166476>.
31. Haneef, R., Kunhibava, S., & Smolo, E. (2011). Mushārahah Mutanāqisah and Legal Issues: Case Study of Malaysia. *ISRA International Journal of Islamic Finance*, 3(1), 93-122.
32. Smolo, E., & Ismail, A.G. (2011). A Theory and Contractual Framework of Islamic Micro-Financial Institutions' Operations. *Journal of Financial Services Marketing*, 15(4), 287-295. DOI: <https://doi.org/10.1057/fsm.2010.24>.
33. Smolo, E. & Mirakhor, Abbas (2010). The Global Financial Crisis and Its Implications for the Islamic Financial Industry. *International Journal of Islamic and Middle Eastern Finance and Management*, 3(4), 372 – 385. DOI: <https://doi.org/10.1108/17538391011093306>. (SSCI)
34. Smolo, E. (2010). *Al-Bay' Bithaman Ajil* (BBA) as Practiced in Malaysia: A Critical Review. *Journal of Islamic Banking and Finance*, 27(1), 60-75.

### C. Conference Proceedings, Conference and Seminar Papers

1. Nagayev, R., Disli, M. & Smolo, E. (2023). 'On the Dynamic Links between Commodities and Islamic Equities: An Extended Analysis'. A paper presented at the 6<sup>th</sup> *International Conference on Islamic Finance*, 15 – 16 October 2023, Doha, Qatar.
2. Alsuhaibani, A. & Smolo, E. (2023). 'The Impact of Financial Development on Environment, Social, And Governance (ESG) Performance: The Case of MENA Countries'. A paper presented at the the XV *Annual International Conference "Environmental and Energy Economics: Climate Change Mitigation and Adaptation, Green Transition, Circular Economy"*, October 9-10, 2023, Belgrade, Serbia
3. Smolo E., Iqbal, M. A., & Akdemir, A. (2023). 'The efficiency of Participation Banking Sector in Turkey: A DEA Approach'. A paper presented at the *International Conference on Islamic Finance and Banking (ICIFB2023)*, September 10, 2022 (Online), Doha, Qatar. **The best paper award.** (SCOPUS)
4. Mustafa@Busu Z. & Smolo E. (2023). 'Analysis of the Existing Legal Provisions and the Judicial Approaches in Solving Cases Related to Islamic Banking and Finance'. A paper presented at the 8<sup>th</sup> *International Islamic Finance Conference (IIFC2023)*, March 13, 2023, Jeddah, KSA.
5. Smolo E. (2022). 'The Finance-Growth Nexus and the Role of Institutional Development: A Case Study of the Western Balkan Countries'. A paper presented at the *International Conference on Sustainable Development*, June 23-26, 2022, Sarajevo, Bosnia & Herzegovina (BiH). (SCOPUS)
6. Smolo E. (2022) "Islamska ekonomska misao i slobodno tržište: uloga islamskih učenjaka." A paper presented at the conference *Slobode u muslimanskom svijetu*, Sarajevo, May 17, 2022.
7. Smolo E. (2021). 'The Institutions-Finance-Growth Nexus: The Case Study of EU and European Transition Economies'. A paper presented at the XV. *International Balkan and Near Eastern Congresses Series on Economics, Business and Management*. Plovdiv, Bulgaria, May 29-30, 2021 (Online).
8. Smolo E. (2021). 'The FDI and Economic Growth in the Western Balkans: The Role of Institutions'. A paper presented at the *International Conference "Shaping The Future: Digital Economy and Recent Technology Trends"*. Tirana, Albania, 23 Apr 2021 (Online).
9. Smolo E. (2021). 'Finance-Growth Nexus: Evidence from Systematically Important Islamic Finance Countries.' A paper presented at the 11<sup>th</sup> *Foundation of Islamic Finance Conference (FIFC)*. Kuala Lumpur, Malaysia, 20-22 March 2021 (Online). **The best paper award.**
10. Smolo E., Ibrahim M.H. and Dewandaru G. (2020). 'Bank Concentration, Financial Development and Income Volatility: Evidence From The OIC Countries.' A paper presented at the 14<sup>th</sup> *Bulletin of Monetary Economics and Banking (BMEB)*. Organized by Bank Indonesia and APAEA, Jakarta, Indonesia, 27-28 August 2020 (Online).
11. Smolo E., Šeho M., and Čavalić A. (2020). Fintech and Islamic Finance: A Critical Appraisal. In D. Becirović & H. Delić (Eds.) *Zbornik Radova – Book of Proceedings* (pp. 149-157). Tuzla: Internacionalna poslovno – informaciona akademija. ISSN 2566 – 4514 (Print) ISSN 2566 – 4522 (Online).

12. Smolo, E. and Šeho, M. (2020). 'Development of Islamic Finance in Selected Balkan Countries: Prospects and Challenges.' A paper presented at the *12<sup>th</sup> Conference on Islamic Economics and Finance: Sustainable Development for Real Economy*. Organized by Islamic Research and Training Institute (IRTI) and Istanbul Sabahattin Zaim University (IZU), 14-20 June 2020 (Online).
13. Smolo, E. (2018). 'Does Bank Concentration and Financial Development Contribute to the Economic Growth? Evidences from the OIC Countries.' A paper presented at the *The Role of Islamic Financial Inclusion in Achieving Sustained Economic Growth and Poverty Alleviation in IsDB Member Countries*. Organized by IRTI in collaboration with Ibn Sina University, Khartoum, Sudan, November 25-28, 2018.
14. Smolo, E. (2017). 'The Role of Waqf (Endowment) in Economic Development of Bosnia & Herzegovina: A Historical Overview and Future Prospects.' A paper presented at the *Research Workshop on Revival of Waqf for Socio Economic Development*. Jointly organized by IRTI, Islami Bank Bangladesh Limited (IBBL), & Center for Zakat Management (CZM), Dhaka, Bangladesh, November 4-5, 2017. Bangladesh.
15. Smolo, E. (2015). 'Introduction to Islamic Accounting.' A paper presented at the *26<sup>st</sup> Annual Islamic Banking Conference: "Global Experience of Islamic Finance: Financing Modes, Instruments, Services and Products"*. Organized by Iran Banking Institute, Central Bank of the Islamic Republic of Iran, Tehran, Iran, 1-2 September 2015.
16. Smolo, E. & Mirakhor, A. (2012). 'Limited Purpose Banking (LPB) and Islamic Finance: Could LPB Model Be Applied to Islamic Finance?' In *Proceedings of the 2nd Global Islamic Marketing Conference, Abu Dhabi 17-18 January 2012*. The United Arab Emirates University and the International Islamic Marketing Association, Abu Dhabi, UAE, pp. 140-148.
17. Smolo, E., Haneef, R., & Hasan, S.M. (2012). 'Islamic Banks and the Issue of Late Payment Charges: Some Issues to Ponder.' In *Proceedings of the 2nd Global Islamic Marketing Conference, Abu Dhabi 17-18 January 2012*. The United Arab Emirates University and the International Islamic Marketing Association, Abu Dhabi, UAE, pp. 156-164.
18. Vejzagic, M. & Smolo, E. (2011). 'Maqasid Al-Shari'ah in Islamic Finance: An Overview.' In Z. Kefeli, N. Ahmad, A. Shaharuddin, Z. Shafii, & H. Misbah (Eds.) *Post-Crisis Economic Challenges for the Contemporary Muslim Ummah: Proceedings of the 4th Islamic Economic System Conference 2011 (iECONS 2011), 4-5 October 2011*. Universiti Sains Islam Malaysia (USIM), Nilai, Malaysia, pp. 511-527.
19. Mirakhor, A. & Smolo, E. (2011). "The State of Islamic Finance: Post-Crisis and Future Prospects." A paper presented at the *2<sup>1st</sup> Annual Conference on Monetary and Exchange Rate Policy*. Organized by Monetary and Banking Research Institute, Central Bank of the Islamic Republic of Iran, Tehran, Iran, 17-18 May 2011.
20. Smolo, E. (2011). "An Overview of the Global Financial Crisis and Islamic Finance: Is Islamic Finance a Viable Alternative?" A paper presented at the *International Conference on Banking and Finance Perspectives (ICBFP'2011)*. Organized by Department of Banking and Finance, Eastern Mediterranean University, Famagusta – North Cyprus, 13-15 April 2011.
21. Haneef, R., Kunhibava, S., & Smolo, E. (2011). "*Mushārahah Mutanāqisah* and Legal Issues: Case Study of Malaysia." A paper presented at the *Second Foundation of Islamic Finance Conference: "Islamic Banking Products: Theory, Practice & Issues."* Organized by Universiti Putra Malaysia, Kuala Lumpur, Malaysia, 8-10 March 2011.
22. Yaacob, H., Mohammad, M. & Smolo, E. (2010). "International Convention for Islamic Finance: Towards a Standardisation." A paper to be presented at the *Annual Conference on Islamic Banking and Finance*. Organized by Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), Manama, Bahrain, 1-2 December 2010.
23. Haneef, R. & Smolo, E. (2010). "Reshaping the Islamic Finance Industry: Applying the Lessons Learnt from the Global Financial Crisis." A paper presented at the *Durham Islamic Finance Conference 2010: "Islamic Finance and Financial Crisis: Issues at Regulatory, Organizational and Product Levels,"* Organized by Durham University, Durham, U.K. and IRTI, Jeddah, Saudi Arabia, 14-15 July 2010.
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  29. Musa, A.B.M. & Smolo, E. (2009) “*Al-Hilah* (legal trick) and *al-Makbraj* (legal exit): The Difference Between the Two and Their Application in Islamic Finance.” A paper presented at *International Seminar on Muamalat, Islamic Economics and Finance (SMEKI 09).*
  30. Smolo, E. & Smolo, A. (2009). “Microfinancing in Bosnia and Herzegovina: Prospects and Challenges for Development of Islamic Microfinancing Sector.” A paper presented at the *1<sup>st</sup> Unilorin International Conference on Islamic Banking and Finance.* Organized by IRTI, Jeddah and University of Ilorin, Ilorin, Nigeria, 6<sup>th</sup>-8<sup>th</sup> October 2009.
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#### D. Research Papers

1. Yaacob, Hakimah, Mohammad, Marjan and Smolo, Edib (2011) “International Convention for Islamic Finance: Towards Standardisation.” *ISRA Research Paper*, No. 29.
2. Haneef, Rafe and Smolo, Edib (2010) “Reshaping the Islamic Finance Industry: Applying the Lessons Learnt from the Global Financial Crisis.” *ISRA Research Paper*, No. 11.

#### E. Articles for Magazines, Newspapers, Bulletins and Web Portals

1. Smolo, E. (2022). “Islam bez muslimana i muslimani bez islama” Aljazeera Balkans (published 19 May 2022, <https://balkans.aljazeera.net/opinions/2022/5/19/islam-bez-muslimana-i-muslimani-bez-islama>).
2. Smolo, E. (2022). “Vežite kaiševе – najgore tek dolazi” Aljazeera Balkans (published 07 May 2022, <https://balkans.aljazeera.net/opinions/2022/5/7/vezite-kaiseve-najgore-tek>).



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4. Smolo, E. (2021). “Spremite se za porast kamatnih stopa” *AlJazeera Balkans* (published 20 December 2021, <https://balkans.aljazeera.net/opinions/2021/12/20/spremite-se-za-porast-kamatnih-stopu>).
5. Smolo, E. (2021). “Inflacija – trenutni problem ili kriza u nastajanju” *AlJazeera Balkans* (published 6 December 2021, <https://balkans.aljazeera.net/opinions/2021/12/6/inflacija-trenutni-problem-ili-kriza-u-nastajanju>).
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8. Smolo, E. (2021). “Godinu dana pandemije u BiH: Šta (ni)smo naučili?” *AlJazeera Balkans* (published 20 Mar 2021, <https://balkans.aljazeera.net/opinions/2021/3/20/godinu-dana-pandemije-u-bih-sta-nismo-naucili>).
9. Smolo, E. (2021). “Jedino gore od korone su ponuđena rješenja za koronu” *AlJazeera Balkans* (published 2 Jan 2021, <https://balkans.aljazeera.net/opinions/2021/1/2/jedino-gore-od-korone-su-ponudena-rjesenja-za-koronu>).
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13. Smolo, E. (2020). “Ekonomska kriza: Trebamo 'novu pogodbu' ili Maršalov plan” *AlJazeera Balkans* (published 1 May 2020, <http://balkans.aljazeera.net/vijesti/ekonomska-kriza-trebamo-novu-pogodbu-ili-marsalov-plan>).
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15. Smolo, E. (2020). “Da li je realno povećati minimalac na 500 eura?” *AlJazeera Balkans* (published 25 Jan 2020, <http://balkans.aljazeera.net/vijesti/da-li-je-realno-povecati-minimalac-na-500-eura>).
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17. Smolo, E. (2020). “Korona virus i plan Božiji: Nije ljudski, a ni vjerski miješati se u Božije”, *Preporod*, br. 3/1157, Sarajevo, 1 Feb 2020, p. 51.
18. Smolo, E. (2019). “Zapad bliži načelima islama od zemalja s muslimanskom većinom” *AlJazeera Balkans* (published 23 May 2019, <http://balkans.aljazeera.net/vijesti/zapad-blizi-nacelima-islama-od-zemalja-s-muslimanskom-vecinom>).
19. Smolo, E. (2018). “Nismo ovce koje tjerate kamo poželite”, *Oslobodenje*, God. LXXV/br. 25.840, Sarajevo, 3 Nov 2018, pp. 28-29.
20. Smolo, E. (2016). “Trends, challenges and opportunities in Islamic Finance in Bosnia and Herzegovina” *Islamic Finance News*, 2 November 2016, Vol. 13, Issue 44, p. 20.
21. Smolo, E. (2013). “Koliko vi volite Maleziju, toliko ja volim Bosnu i Hercegovinu” *Bošnjaci.net* (published 4 Apr 2013, <http://bosnjaci.net/prilog.php?pid=48579>).
22. Smolo, E. (2012). “Islamic Finance from Local Initiatives to a Global Market Player: Can It Bridge the East and the West?” *Bulletin (European Association Banking and Financial History)*, Issue 2, pp. 46-50.
23. Smolo, E. & Mirakhor, A. (2012) “Limited Purpose Banking and Islamic Finance” *Business Islamica*, Vol. 6, Issue 5, pp. 34-36.

24. Smolo, E. (2012). "New Sukuk Guidelines by Securities Commission Malaysia: An Overview" *Islamic Finance News*, 25 January 2012, Vol. 9, Issue 3, pp. 17-18.
25. Smolo, E. (2011). "Malaysia as a Global Leader in the Sukuk Market: Should We Worry?" *Islamic Finance News*, 30 November 2011, Vol. 8, Issue 47, pp. 25-26.
26. Mirakhor, A. & Smolo, E. (2011). "Do Conventional and Islamic Finance Share Common Epistemology?" *Global Islamic Finance*, August 2011, pp. 48-53.
27. Smolo, E. & Smajic, M. (2011). "Recent Fiasco in Qatar: The Need for Good Governance (Shari'ah Governance)" *ISRA Bulletin*, Vol. 8, April 2011, pp. 3-4.
28. Smolo, E. (2011). "Standard Procedure: The Future of Islamic Finance Industry Lies in Its Consistency" *Business Islamica*, February, pp. 47-49.
29. Smolo, E. and Smajic, M. (2011). "A Road ahead for Islamic Finance Industry: A Need for Standardization" *Islamic Finance News*, 12 January 2011, Vol. 8, Issue 1, pp. 18-19.
30. Smolo, E. (2010). "The Malaysian Approach: Current State of Islamic Finance" *Business Islamica*, July, pp. 50-53.
31. Yaacob, H & Smolo, E. (2010). "It is not a murabaha contract; it is just an English law of contracts" *Opalesque Islamic Finance Intelligence*, May 2010, Issue No. 9, pp. 8-11.
32. Smolo, E. (2010). "Islamic Finance Practices at the Crossroads" *Opalesque Islamic Finance Intelligence*, 27 April 2010, Issue No. 8, pp. 16-17.
33. Smolo, E. (2010). "Managing Default in Musharakah Mutanaqisah" *ISRA Bulletin*, Vol. 5, June 2010, pp. 5-7.
34. Laldin, M. A. & Smolo, E. (2010, April 27). "Risk-sharing promotes a stable Islamic financial system" *Reuters*, Opinion.
35. Smolo, E. (2010, 5 April). "Current Trends in Islamic Finance Globally" [in Korean] *Maeil Economic Daily*, Seoul, Korea, p. B3.
36. Smolo, E. (2009). "Sustaining the Growth of Islamic Financial Industry: What Needs to Be Done?" *Islamic Finance Bulletin*, RAM, October-December 2009, Issue No. 26, pp. 15-23.
37. Smolo, Edib (2009). "Islamic Home Financing: The Case of Saudi Arabia", *Islamic Finance Bulletin*, RAM, July-September 2009, Issue No. 25, pp. 6-15.
38. Smolo, E. (2009). "Financial Derivatives from Islamic Perspective", *Islamic Finance Bulletin*, RAM, April-June 2009, Issue No. 24, pp. 16-24.
39. Smolo, E. (2006). "Bosna - Malezija: Bošnjacka dilema", *Kakanjske Novine*, br. 39, Kakanj, 15 Feb 2006, p. 18.
40. Smolo, E. (2006). "Bajram u Kuala Lumpur: Druženje uz ručak sa studentima i uspješnim Bosancima u Maleziji", *Dnevni Avaz*, Sarajevo, 13 Jan 2006, p. 18.
41. Smolo, E. (2005). "Islamska ekonomija nije ni kapitalistička niti socijalistička", *Novi Horizonti*, Zenica, November 2005, pp. 52-53.

## F. Editing and Translating

1. Mogahed, Yasmin (29 March, 2011) "Why Do People Have to Leave Each Other?" Retrieved from <http://www.suhaiwebb.com/personaldvlp/character/why-do-people-have-to-leave-each-other/> ("Zašto ljudi moraju napustiti jedni druge?" published at <http://akos.ba/zasto-ljudi-moraju-napustiti-jedni-druge/>, 3 April, 2012).
2. Mogahed, Yasmin (24 March, 2011) "People leave each other. But do they return?" Retrieved from <http://www.suhaiwebb.com/relationships/marriage-family/spouse/people-leave-each-other-but-do-they-return/> ("Ljudi ostavljaju jedni druge: Ali, da li se oni vraćaju?" published at <http://akos.ba/ljudi-ostavljaju-jedni-druge-ali-da-li-se-oni-vracaju/>, 31 Mar, 2012).
3. Riggs, Thomas (Ed.). *Worldmark Encyclopedia of Religious Practices*, Vol. 1-3, New York: Thomson Gale, 2006 (Translation of selected countries with majority Muslim population). *Unpublished*.



4. Muhammad Arif Zakauallah, *The Cross and the Crescent: The Rise of American Evangelicalism and the Future of Muslims*, Kuala Lumpur: The Other Press, 2004. (*Križ i Polumjesec: Uspon Američkog Evanđelizma i Budućnost Muslimana*, Dobra Knjiga, Sarajevo, Bosnia and Herzegovina, 2008).

## G. Book Reviews

1. Smolo E. (2010). Jimmy Stewart is Dead: Ending the World's Ongoing Financial Plague with Limited Purpose Banking, by Laurance J. Kotlikoff, *IUM Journal of Economics & Management*, Vol. 18 No. 2, pp. 255-259. International Islamic University Malaysia.
2. Smolo E. (2007). Confessions of Economic Hit Man, by John Perkins, *Intellectual Discourse*, Vol. 15, No. 1, pp. 105-108, International Islamic University Malaysia.

## PATENTS

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## PRESENTATIONS

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1. Speaker at the 8<sup>th</sup> International Conference on Islamic Banking and Finance (ICIBF-2024) on the topic "Navigating Modern Economic Challenges: The Islamic Economics Paradigm In Focus" organized by Institute of Business Management, Karachi, Pakistan on 12-13 November 2024 (Online).
2. Speaker at the 1<sup>st</sup> AlBaraka Summit in Istanbul on the topic "Islamic Economic Ecosystems at a National Scale: Addressing Country-Specific Needs and Implications" organized by AlBaraka Forum, Istanbul, Türkiye, on 24-25 May 2024.
3. Speaker at the 7<sup>th</sup> International Conference on Islamic Banking and Finance (ICIBF-2023) on the topic "Islamic Finance in the Digital Age: Fostering Financial Inclusion and Socio-economic Progress" organized by Institute of Business Management, Karachi, Pakistan on 14-15 November 2023 (Webinar).
4. Speaker for the SCIEF Talk series, on the topic "Insights from Islamic Finance Markets performance during Pandemic: Lessons learned for the present economic landscape" organized by Saudi Spanish Center for Islamic Economics and Finance (SCIEF), 25 May 2023 (Webinar).
5. Speaker at the Multidisciplinary workshops on Fintech, Islamic Finance and Sustainability on the topic "The Role of Fintech in Development of Islamic Finance" organized by Hamad Bin Khalifa University (HBKU), Doha, Qatar on 27 November 2022 (Webinar).
6. Speaker at the 6<sup>th</sup> International Conference on Islamic Banking and Finance (ICIBF-2022) on the topic "Digitization of Civilization: A Bone for Smart Islamic Financial Inclusion and enhanced Socio-economic Ends" organized by Institute of Business Management, Karachi, Pakistan on 2-3 November 2022 (Webinar).
7. Speaker at Global Leadership Forum on the topic "Principles of Islamic Finance," organized by KIMEP University, Kazakhstan on 7 February 2022 (Webinar).
8. Speaker at World Halal Summit 2017 on the topic "Islamic Finance/Halal Industry between Ideals & Reality: Some Provoking Thoughts," held in Istanbul, Turkey, 23-25 November 2017.

9. Speaker at *World Halal Summit 2016* on the topic “Global Economic Crisis from Islamic Finance Perspective,” held in Istanbul, Turkey, 15-17 December 2016.
10. Speaker at *World Halal Day 2016* on “Investment Opportunities in Islamic Banking,” organized by Center for Halal Quality Certification & United World Halal Development, Opatija, Croatia, 2-4 November 2016.
11. Trainer for a workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 20-21 May 2015, Hotel One World, Kuala Lumpur.
12. Trainer for a workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 24-25 September 2014, Hotel One World, Kuala Lumpur.
13. Trainer for a workshop on “Islamic Trade Finance: Structuring Shariah–Compliant Trade Finance Products.” Organized by MIF Training, REDmoney, 28-29 April 2014, Hotel Doubletree, Kuala Lumpur.
14. Trainer for a workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 23-24 April 2014, Hotel One World, Kuala Lumpur.
15. Guest Lecturer for Islamic Banking Master Program at the School of Economics and Business Sarajevo, University of Sarajevo, on topic “Islamic Certificates (*Sukuk*),” 28 December 2013, Sarajevo, Bosnia & Herzegovina.
16. Trainer for “Islamic Finance Academy” program on Day 1 ‘Shariah Principles and Islamic Finance Contracts’ and Day 2 ‘Islamic Corporate Banking and Trade Finance.’ Organized by MIF Training, REDmoney, 9-10 December 2013, Renaissance Hotel, Kuala Lumpur.
17. Trainer for a workshop on “Structuring Shariah–Compliant Trade Finance Products.” Organized by MIF Training, REDmoney, 13-14 November 2013, Renaissance Hotel, Kuala Lumpur.
18. Trainer for a workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 23-24 October 2013, Hotel One World, Kuala Lumpur.
19. Trainer for a workshop on “Islamic Trade Finance.” Organized by MIF Training, REDmoney, 23-24 September 2013, Kuala Lumpur [In-house training for EXIM Bank].
20. Trainer for a workshop on “Effective Sukuk Structuring: Case-driven Approach to Shariah Risk and Issues.” Organized by MIF Training, REDmoney, 3-4 September 2013, Renaissance Hotel, Kuala Lumpur.
21. Speaker at Sarajevo Halal Fair and Forum (SAHAF) on the topic “Global Trends in the Islamic Finance Industry,” Center Skenderija, Sarajevo, Bosnia & Herzegovina, 16 May 2013 (via video recorded presentation).
22. Trainer for a workshop on “Structuring Shariah–Compliant Trade Finance Products.” Organized by MIF Training, REDmoney, 14-15 May 2013, Hotel Doubletree, Kuala Lumpur.
23. Speaker on the topic “Islamic finance - Malaysian Experiences” for undergraduate students at Faculty of Economics, University of Sarajevo, 23 March 2013 (online via Skype).
24. Trainer for a workshop on “Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 26-27 February 2013, Hotel One World, Kuala Lumpur.



25. Trainer for a workshop on “Shari’ah Risks and Issues in Structuring Sukuk.” Organized by Malaysian Rating Corporation Berhad (MARC), 12-13 September 2012, Hotel DoubleTree by Hilton, Kuala Lumpur.
26. Trainer for a workshop on “Islamic Trade Finance: Structuring Shariah–Compliant Trade Finance Products.” Organized by MIF Training, REDmoney, 20-21 March 2012, Hotel Doubletree, Kuala Lumpur.
27. Trainer for in-house training on “Basic Shari’ah Principles.” Organized by IILM for its staff. 16 Jan 2012, The Intermark, Kuala Lumpur.
28. Trainer for a workshop on “Islamic Banking Principles & Malaysia as an International Islamic Financial Centre.” Organized by REDmoney 31 January 2012, The Ritz Carlton Hotel, Kuala Lumpur.
29. Speaker on the topic “The Islamic Financial System: It’s Philosophy, Principles and Practices,” organized by Bosnian Islamic Society of Perth, WA, 8 January 2012, Social Sciences Lecture Theatre, University of Western Australia, Perth, Australia.
30. Presentation during the ISRA Council of Scholars meeting on “Issues Related to Late Payment Charges: A Dilemma Faced by Islamic Banks and Way Forward,” 30 November 2011, Hotel Intercontinental, Kuala Lumpur.
31. Speaker at the Asian Solidarity Economy Forum (ASEF 2011) on “Social Economy/Enterprise in Action: Islamic Initiatives,” organized by Asian Social Entrepreneurs Coalition (ASEC), 31 October 2011, Cheras, Kuala Lumpur.
32. Trainer for a workshop on “The Road to Sukuk Issuance: Shariah Risk and Issues.” Organized by Malaysian Rating Corporation Berhad (MARC), 29 July 2011, Hotel Equatorial, Kuala Lumpur.
33. Trainer for MIF Training “Islamic Finance Law School” Session 1 entitled “Legal, Documentation & Shariah Issues for Islamic Corporate Banking.” Organized by REDmoney 26 July 2011, Kuala Lumpur.
34. Speaker at the Special Session with EMBA Students from University of Wisconsin, Milwaukee on “Islamic Finance Industry: Current State, Challenges and Prospects,” INCEIF Auditorium, 2 June 2011, Kuala Lumpur.
35. *Alternative Macroeconomic Policy* – Project Coordinator, 2011.
36. Speaker at the Actuarial Science and Risk Management Seminar 2010 (ASRiM) on “Risk Management from Islamic Perspective,” organized by Faculty of Science and Technology, Universiti Sains Islam Malaysia (USIM), 13 January 2010. Nilai, Kuala Lumpur.
37. Textbook on Islamic Financial Market “*Islamic Financial System: Principles & Operations*” – Project Leader, October 2009 – June 2011.
38. Trainer for Affin Bank In-House Programme by INCEIF “Murabahah and BBA,” 30 September 2009, Affin Bank Berhad, Kuala Lumpur.
39. *Islamic Pricing Benchmark* – The project Coordinator, *completed*.
40. *A Comprehensive Review and Critical Appraisal of Islamic Home Financing* – Project Leader April 2009 – 2011.

## GRANTS AND FELLOWSHIPS

1. *Financial Literacy in Bosnia and Herzegovina*, Project leader, project financed by the Center for Advanced Studies, Sarajevo, Bosnia and Herzegovina.
2. Smolo, E., & Šiljak, D. (2022). Bosna-Hersek'teki Güncel Makroekonomik Gelişmeler [Current Macroeconomic Developments in Bosnia and Herzegovina]. In E. Topcu & M. Mulalić (Eds.), Bosna-Hersek: Ekonomi ve Siyaset Çerçevesinde Ülke Analizi (pp. 157–203). İTO (İstanbul Ticaret Odası). ISBN 78-605-137-891-6. - Project financed by the Istanbul Chamber of Commerce.
3. Smolo E. (2022) "İslamska ekonomska misao i slobodno tržište: uloga islamskih učenjaka." In Čavalić, A. and Mehmedović, R. (Eds.), *Slobode u muslimanskom svijetu*. (pp. 95-131). Tuzla: Udruženje građana "Multi". ISBN 978-9926-8496-8-9. - Project financed by MULTI, Tuzla, Bosnia and Herzegovina.
4. ISRA. (2011). *Islamic Financial System: Principles & Operations*. Kuala Lumpur: ISRA. ISBN 978-967-349-127-8 (Project Coordinator and co-author of three chapters).

## AWARDS AND HONORS

1. Smolo, E. (2023). 'Asimetrični uticaj mikrofinansija na ekonomski rast: dokazi iz Bosne i Hercegovine [Asymmetric Impact of Microfinance on Economic Growth: Evidence from Bosnia and Herzegovina]'. **Secured the 3<sup>rd</sup> place** in the prestigious 'GOLDEN S FOR THE BEST PAPER IN ECONOMICS AND BANKING 2023' awards program organized by Sparkasse Bank dd, Bosnia & Herzegovina.
2. Smolo, E., Iqbal, M. A., & Akdemir, A. (2023). 'The efficiency of Participation Banking Sector in Turkey: A DEA Approach'. A paper presented at the International Conference on Islamic Finance and Banking (ICIFB2023), September 10, 2022 (Online), Doha, Qatar. **The best paper award.** (SCOPUS)
3. Smolo, E., Jahangir, R., Nagayev, R., & Tarazi, C.S.C. (2022). Performances of Islamic and Conventional Equities during the Global Health Crisis: Time-Frequency Analysis of BRICS+T Markets. *Review of Financial Economics*, 40(3), 259-280. <https://doi.org/10.1002/rfe.1152>. **The Special Issue 2nd Best Paper Award.** (Q2 - SCOPUS, ESCI, WoS)
4. Smolo E. (2021). 'Finance-Growth Nexus: Evidence from Systematically Important Islamic Finance Countries.' A paper presented at the 11<sup>th</sup> Foundation of Islamic Finance Conference (FIFC). Kuala Lumpur, Malaysia, 20-22 March 2021 (Online). **The best paper award.**

## THESIS SUPERVISIONS

### A. PhD & Master Theses Supervision

1. Alsuhaibani, Alhanouf. (2023). The Impact of financial development on environment, social, and governance (ESG) Performance: the case of MENA countries. (Master Thesis) Jeddah: Effat University.
2. Almotairi, Waad. (2023). Financial performance analysis of hospitality industry in Saudi Arabia. (Master Thesis) Jeddah: Effat University.
3. Alamoudi, Maryam. (2024). "The Role of Patient Capital in Enhancing Banks' Financial Resilience During the COVID-19 Pandemic: The Case of GCC Countries." (Master Thesis) Jeddah: Effat University.
4. Farash, Ula. (2024). "The Impact of Green Investment on the Corporate Profitability: Evidence from GCC Countries." (Master Thesis) Jeddah: Effat University.

### B. Undergraduate Theses / Research Projects



1. Yakasai, Safiya. (2023). Exploring the Dynamics of E-banking in Saudi Arabia: An Analysis of Customer Satisfaction. (Undergraduate Thesis) Jeddah: Effat University.
2. Tabhi, Hanin. (2023). A Comparison Study of Financial Performance of Islamic Banks and Conventional Banks in Saudi Arabia. (Undergraduate Thesis) Jeddah: Effat University.
3. Khard, Fatimah. (2024). The Role of the Fintech Industry in Saudi Arabia's Vision 2023. (Undergraduate Thesis) Jeddah: Effat University.
4. Baqays, Lujain. (2024). The Effects of Islamic Finance in on Economic Development. (Undergraduate Thesis) Jeddah: Effat University.
5. Elghali, Malak. (2024). Assessing the Economic Feasibility of Vertical Farming. (Undergraduate Thesis) Jeddah: Effat University.

## PROFESSIONAL MEMBERSHIPS

Aug '23 – to date	Editorial board member, <i>Journal of Islamic Economics and Philanthropy (JIEP)</i> , (E-ISSN: 2655-335X).
Aug '22 – to date	Associate Member - Senior Associate, Chartered Institute of Islamic Finance Professionals (CIIF), Kuala Lumpur, Malaysia.
2021 – to date	Editorial advisory board member, <i>International Journal of Islamic and Middle Eastern Finance and Management</i> , (ISSN 1753-8394).
2020 – to date	Editorial board member, <i>Journal of Political Science and International Relations</i> , (ISSN 2640-2769).
2020 – to date	Associate Editor, <i>Journal of Economic Cooperation and Development (JECD)</i> (ISSN 1308-7800) – SCOPUS Journal.
2008 – 2011	Features Editor, ISRA Bulletin, ISRA.

## RELEVANT SKILLS

Computer literate: MS Office (Word, PowerPoint, Excel, etc.)

Econometric software: STATA, EViews, R

Graphic design tools: Adobe Products (InDesign, Photoshop & Illustrator)

Strong analytical and problem-solving abilities.

Communication skills: I was a IIUM English Public Speaking Debate club member for four years. I have participated in over 50 debates locally as well as internationally. I also adjudicated several tournaments, both national and international.

## REFERENCES