

Kaouther TOUMI

Curriculum Vitae – December 2020

Associate professor – University of Toulouse 3 Paul Sabatier, France
Researcher, Laboratoire Gouvernance et Contrôle Organisationnel
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Through my research, teaching and engagement in collective actions, I aim to contribute to shaping a more sustainable and ethical financial system that enables the achievement of the Sustainable Development Goals (SDGs). I'm particularly interested in the Ethical & Islamic finance and banking field of research but also open to new opportunities and interdisciplinary research

Research Interest: *Islamic Banking and Finance; Shariah and Corporate Governance; Risk Management; ESG Rating; Value Relevance. Emerging research interest: SDGs; Islamic Microfinance; Empowerment, Entrepreneurship.*

ACADEMIC EXPERIENCE

2012 _ present	Associate Professor - Finance University of Toulouse 3, France Researcher, Laboratoire Gouvernance et Contrôle Organisationnel LGCO
2019	Visiting Researcher – Islamic Finance Zitouna University, Tunisia
2016	Visiting Researcher – Islamic Finance Durham University, UK
2010 – 2011	Teaching and Research Fellow - Management Sciences University of Montpellier, France Montpellier Research in Management MRM
2009 – 2010	Teaching and Research Fellow - Management Sciences University of Via Domitia of Perpignan, France Montpellier Research in Management MRM
2005 – 2007	Teaching Assistant - Finance University of Monastir, Tunisia

EDUCATION & QUALIFICATION

2012	CNU Qualification in Management Sciences – Finance (Section 06) Conseil National des Universités CNU – France.
2007- 2011	PhD in Management Sciences - Finance/Islamic Finance Obtained with "very honorable distinction with unanimous congratulations from the jury" at the University of Montpellier - France, and the University of Sfax – Tunisia. Co-supervisors: Prof. Jean-Laurent Viviani and Prof. Lotfi Belkacem. Ph.D. Title: Capital Structure, Profitability, and Risks of Islamic Banks.
2003 - 2004	MSc Research in Actuarial and Financial Sciences Institute of Financial Sciences and Insurance (Institut des Sciences Financières et d'Assurance) – ISFA. University of Lyon 1, France.

RESEARCH EXPERIENCE

Articles

- Agbodjo, S., Toumi, K., & Hussainey, K. (2020). Accounting standards and value relevance of accounting information: a comparative analysis between Islamic, conventional and hybrid banks. *Journal of Applied Accounting Research*. (Ranking: HCERES B; CNRS 3; ABDC B; SCImago Q3)
- Toumi, K., (2019). "Islamic ethics, capital structure and profitability of banks, what makes Islamic banks different?" *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 13 No. 1, pp. 116-134. (Ranking: ABDC B; SCImago Q3)
- Toumi, K., Viviani, J.L, Chayeh Z., (2018). "The measurement of the displaced commercial risk in Islamic banks" *The Quarterly Review of Economics and Finance*. Volume 74, pp 18-31. (Ranking: HCERES B; CNRS 3; ABDC B; SCImago Q2)
- Toumi, K., Viviani, J.L, (2013). "Le risque lié aux comptes d'investissement participatifs: un risque propre aux banques islamiques" *Revue de Sciences de Gestion*, pp 259-260 (Ranking: HCERES C; FNEGE 4)
- Toumi, K., (2009). "L'impact des comptes d'investissement participatifs sur le ratio prudentiel des banques islamiques" *Cahier de la Finance Islamique* N°2, pp. 39-49.

Book Chapters

- Toumi, K., Louhichi, W., Viviani, J.L., (2012). "Alternative Financial Decision Principles: Theoretical Foundations of Islamic Banks' Capital Structure" In *Recent Developments in Alternative Finance: Empirical Assessments and Economic Implications*, William A. Barnett, Fredj Jawadi (ed.) Emerald Group Publishing Limited, pp.157-172.
- Toumi, K., Viviani, J.L, Belkacem, L., (2011). "A comparison of leverage and profitability of Islamic and conventional banks" Mondher Bellalah, Omar Masood and Jean-Luc Prigent (Ed), *Financial Crisis and Governance*, Cambridge Scholars Publishing, pp. 768-875.
- Toumi, K., Viviani, J.L, Belkacem, L., (2011). "Actual Risk Sharing Measurement in Islamic Banks, in *Finance and Sustainability: Towards a new paradigm? A Post-Crisis Agenda (Critical Studies on Corporate Responsibility, Governance and Sustainability)*" Volume 2. William Sun, Céline Louche, Roland Pérez (ed.). Emerald Group Publishing Limited, pp. 325-347.

Article Under Review

Centralized Shariah Governance Model and Shariah Governance Quality as the determinants of Shariah Non-Compliance Risk. With Wannas, W., (University of Sfax, Tunisia) and Asutay. M., (Durham University, UK). *Emerging Market Review* (Ranking: ABDC A; SCImago Q1; HCERES B; CNRS 3). *Minor Revision*.

Book Chapter Under Review

Réflexions théoriques autour de la gouvernance dans les banques islamiques. In *Tous gouvernants! Réflexions autour d'une gouvernance en mutation*. Martinez, I. Bédé, D (Ed).

Works Under Progress

Entrepreneurship, Economic Empowerment, and Political Empowerment: Empirical Evidence from Rural Northwestern Tunisia. With Ghalleb, N., and Asutay M.
Shariah Governance Quality and ESG Rating. With Boudawara, Y.

Collaboration with Socio-Economic Actors

2019 Head of research, Tamkeen for development, an ONG acting in the domain of empowerment of vulnerable populations – Tunisia

- *Rural entrepreneurship; Social entrepreneurship; Economic empowerment; Microfinance, Entrepreneurship training; SDGs*

Papers Presented at International Conferences

- 2021 8^{ème} Journées G. Doriot 3 "*L'entrepreneuriat à l'heure d'un effondrement sociétal ? Rôles, responsabilités et défis.*" 27 et 28 mai 2021, France - virtual conference
- 2020 SASE 32nd annual conference. 18-21 July 2020. Amsterdam - Virtual Conference.
- 2019 SASE 31th annual conference. 25-27 June- New York, USA.
- 2019 1st Tunisia International conference "*Risk Management, Financial Engineering and Financial Stability in IFIs*". 12-14 April-Hammamet, Tunisia.
- 2018 SASE 30th annual Conference. 23-25 June-Kyoto, Japan.
- 2018 AFC 39th annual conference. 16-17th May-Nantes, France.
- 2017 AFFI 34th annual conference, May 31-June 1-Valence, France.
- 2017 SASE 29th annual conference June-1 July 2017. Lyon- France.
- 2016 7th International Conference "*Islamic Banking and Finance: Risk Management, Regulation and Supervision*". 31 oct-1 Nov, Sarajevo. Bosnia and Herzegovina.
- 2016 7th annual Gulf Research Meeting 2016, 16-19 August - Cambridge University, UK.
- 2016 10th Kyoto-Durham international workshop on Islamic Economics and Finance. 3-4 August-Durham, UK
- 2016 The International Conference "*Islamic Finance, Islamic Economic Development and Sustainability*", 25-26 July-Durham, UK.
- 2012 1st Sfax International conference on Islamic economics and finance, June 22-23-Sfax, Tunisia.
- 2012 AFFI 29th annual conference, 14-16 May-Strasbourg. France
- 2011 AFFI 28th annual conference, 11-13 May-Montpellier. France
- 2011 6th International Finance conference" 10-12 March-Hammamet, Tunisia.
- 2011 IFSAM 10th conference of International Federation of Scholarly Associations of Management, 8-10 July-Paris Dauphine University. France
- 2010 GFC 17th conference of Global Finance Association, 27-30 June-Poznan, Poland
- 2010 AFFI 27th annual conference, 10-12 May-Saint Malo. France
- 2009 Workshop "*International Islamic Finance in Europe: from niche to mainstream*". ESC Lille, 23 Feb-Lille. France
- 2009 Colloque "*Management bancaire: Enjeux et nouveaux défis*". IAE Tours-19 Nov. France

Organization of Scientific Conferences, Meetings and Round Tables

- 2019 *Chair*. Round table on the Islamic Financial Engineering in the Fintech Era. TICIEF 2019 Conference. Zitouna University - Tunisia
- 2019 *Co-chair*. Conference on "Arbitration between Islamic Fiqh and Civil Law". November, Zitouna University, Tunis – Tunisia
- 2019 *Co-chair*. Tunisia International Conference on Islamic Economics and Finance TICIEF 2019 "Risk Management in Islamic Financial Institutions". April, Zitouna University, Hammamet – Tunisia

- 2018 *Member of the scientific committee.* 1th International Conference "Règles Prudentielles Bâloises et Normes Comptables Internationales: Évolution, enjeux et impacts sur l'activité des institutions bancaires " April, University of Hassan II Casablanca – Morocco.
- 2018 *Member of the scientific committee.* 4th Islamic Finance Conference "Blockchain, Smart contracts and Islamic Financing" Effat University, Jeddah-KSA
- 2017 *Member of the scientific committee.* 5th Sfax International Forum on Islamic Finance SIFIF 2018. Zitouna University, Sfax - Tunisia
- 2017 *Member of the scientific committee.* 12th International Conference on Islamic Economics and Finance ICIEF 2018. Um Al Qura University, Mekkah, KSA
- 2012 *Member of the organizing committee.* 3rd Annual Conference of the French Council on Islamic Finance COFFIS, Paris-France
- 2011 *Member of the organizing/scientific committee.* 28th AFFI Spring Annual Conference, Montpellier University - France
- 2010 *Member of the organizing committee.* Doctoral meeting of PhD students and doctors association in economy and management, Montpellier Univ.- France

Visiting Programs

- 2020 Visiting researcher at the Alliance for Research on the Mediterranean and North Africa [ARENA], Tsukuba University, Japan.
- *Fellowships for Research in Japan from the Japan Society for the Promotion of Science JSPS. (Reported to 2021 due to coronavirus pandemic)*
 - *Research thematics: Women empowerment, Entrepreneurship, Islamic Finance.*
- 2019 Visiting researcher at the Research Unit for Islamic Economics and Finance. Zitouna University, Tunisia.
- *Co-chairing TICIEF 2019 International Conference.*
 - *Lectures on Research Methodologies in Islamic Economics and Finance.*
- 2016 Visiting researcher at Durham Center for Islamic Economics and Finance DCIEF. Durham University, UK
- *Presenting articles at :*
 - *The International Conference on Islamic Finance, Islamic Economic Development and Sustainability, Durham, 25-26 July.*
 - *10th Kyoto-Durham international workshop on Islamic Economics and Finance. 3-4 August.*
 - *7th annual Gulf Research Meeting 2016, 16-19 August - Cambridge University.*
 - *Attending the Durham Summer School in Islamic Economics and Finance (1 week training).*

Peer-reviewing activity

- *Journal of International Financial Markets, Institutions & Money* (Ranking : ABDC A; SCImago Q1; HCERES B; CNRS 3).
- *Economic Modelling* (Ranking: ABDC A; SCImago Q2; HCERES A; CNRS 2).
- *Emerging Market Review* (Ranking: ABDC A; SCImago Q1; HCERES B; CNRS 3).
- *Journal of Financial Reporting and Accounting* (Ranking: ABDC B; SCImago Q3; HCERES B; CNRS 3).

- *International Journal of Islamic and Middle Eastern Finance and Management* (Ranking: ABDC B; SCImago Q3).
- *Islamic Economic Studies* (Ranking: ABDC C).

Institutional Scientific Responsibilities

April 2020 - present	Member of the Research Council. Paul Sabatier Institute of Technology – Toulouse, France
Sept 2012 - present	Member of the Research Commission. Paul Sabatier Institute of Technology – Site d’Auch, France
2019 – 2020	Vice-president of the committee for recruitment of associate professors in Management Sciences – University of Toulouse 3 Paul Sabatier - France
2019-2020	Member of the Institute of Management Sciences’ technical review panel - committee for evaluation of associate professors careers - Peshawar, Pakistan
2014 – 2015	Internal member of the committee for recruitment of associate professors in management sciences, University of Toulouse 3 Paul Sabatier - France

Supervision of Students in MSc (Research)

- University of Toulouse 1 Capitole – Toulouse School of Management TSM, France
- University of Sfax – Faculty of Economic Sciences and Management, Tunisia

Jury for Best Papers

2019 **Member of the Jury.** Award for the best paper on the application of Agent-based Simulation (ABS) in Islamic Finance. The Islamic Development Bank IDB-Jeddah (KSA)

Softwares for Statistics and Econometrics Analysis

STATA, SPSS, Gretl, NVIVO

PEDAGOGIC RESPONSABILITIES

IUT A Paul Sabatier – University of Toulouse 3 Paul Sabatier

2012 – present	Head of studies - professional bachelor’s degree program “Commercial and financial risk management in non-financial organizations” GFCRO.
2016 – 2018	Deputy head of the department “Management of firms and administrations” GEA.
2014 – 2015	Member of the committee for higher education accreditation of professional bachelor’s degrees.
2013 – 2014	Member of the national committee for self-evaluation of professional bachelor’s degrees.
2013 – 2014	Responsible for the self-evaluation of the professional bachelor’s degree program GFCRO.
2012 – present	Head of the tutored projects on credit risk management and debt recovery process of non-financial firms, professional bachelor’s degree GFCRO.
2012-present	Responsible for planning’s for bachelor’s degree programs
2012 – 2016	Member of the students’ recruitment committee – professional bachelor’s degree program GFCRO
2012 – 2014	Member of GEA department council
2012 – 2014	Member of the training and university life commission

TEACHING EXPERIENCE

University of Toulouse 3 – France

Professional bachelor's degree program "Commercial and Financial Risk Management in Non-financial Organizations" GFCRO.

- Financial markets; Long-term financing; Risk management methodologies; Investment choices; Alternative finance; International risk management

University of Montpellier 2 - France

Bachelor's Degree program in Marketing Techniques

- Direct marketing; distribution

University of Perpignan Via Domitia - France

Bachelor's Degree program in Management

- Capital markets, Inferential statistics; Management control; Introduction to accounting

University of Monastir - Tunisia

Professional bachelor's Degree program in Risk Management

- Financial risk management in finance and insurance

University of Zitouna – Tunisia

Master of Science (Research & Professional) in Islamic Economics and Finance (1st and 2nd year)

- Research methodologies in Islamic Economics and Finance; Islamic capital markets; Governance of Islamic financial institutions.

MISCELLANEOUS

Main Professional Certificates on Islamic Banking and Finance

2016 Islamic Banking and Finance, Durham University Business School-UK.

2011 Certified Islamic Banker Certificate CIB, CIBAFI-Bahrain.

Speaker - Managerial Meetings

2016 *Banque Islamique: Intermédiation, Gouvernance et Réglementation.* Round Table - Club of Finance at IAE-IGR Rennes, France

2013 *La Finance Islamique, un concept qui s'internationalise.* Round table on Ethical finance - ISFA actuaries forum 2013 at the Institute of financial sciences and insurance ISFA, Lyon-France

2010 *Exposition des banques islamiques au risque commercial déplacé.* Conference on risk management in Islamic Finance - Arrow Consulting Group, Paris-France

Professional Distinction

- Ranked in the Top 100 of WOMENi2020 (#57) and WOMENi2019 (#70) celebrating 300 most influential women in Islamic Business and Finance. Cambridge IFA, UK.

Civil Society Engagement

2019 Tamkeen for Development T4D, Tunis-Tunisia.

2014-2016 Co-Founder - Network of Tunisian Competencies at Toulouse RC2T, Toulouse-France

2011-2014 Executive Member – French Council for Islamic Finance COFFIS, Paris-France

Languages

Arabic, French and English