

# Rima Charbaji EL-Kassem

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Gender: Female Address: Doha- Qatar  
Date of Birth: 01-01-1983 Email: [rima.charbaji@gmail.com](mailto:rima.charbaji@gmail.com)  
Marital Status: Married Telephone: +974 33802733  
British National Insurance Number: SK045132A  
Nationality: British / Lebanese

## Core Skills and Capabilities

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- MBA graduate with a high GPA
- Leadership (won by elections: **MBA student representative**)
- Excellent communication skills
- Excellent team player
- Client Relationship skills
- Strong Research and Administrative Skills
- SPSS and STATA
- MS Project
- Bloomberg, Morning star, Zawya, & basic knowledge of Pertrac.
- Fluent in English and Arabic
- Very highly committed
- Expert in conducting quantitative SWOT Analysis

## Education

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- 2006 – 2008** American University of Beirut  
MBA- Finance
- 2001 – 2004** American University of Beirut  
Bachelor of Business Administration – Finance

## Work Experience

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### May 2014 till present Research Projects Manager for the Social and Economic Survey Research Institute (SESRI) - Qatar University (Qatar)

- Project research and analysis: participate in all phases of the project including the development of the questionnaire, formatting of the questionnaire, debugging of the programming script, analysis and participating in the meetings to discuss pretest results, checking the data during production, cleaning and assist in analyzing the data and participate in writing of reports /papers/summaries.
- Project Management: Main point of contact with the client. Working with the lead principle investigator, operations and IT units, I prepare the timeline and determine what resources, processes, and other materials necessary to complete the project in the desired timeline. I draw up plans for every phase of project execution, at times delegating tasks. I am ultimately responsible and accountable for the successful delivery of the projects' outputs. I provide leadership throughout all the phases of the projects, and I am responsible of all deliverables to the client such as questionnaire, data and/or reports.
- Administrative tasks: I liaise between survey operations, sampling and IT units for programming and additional sample requests. I am the main contact person between IT Unit, Operation Unit and project team for all programming purposes (except for some randomization scripts from sampling Units). I carry a full range of administrative tasks to keep all stages of a project moving forward. I ensure that

the standard operating procedure are implemented and the files are saved (Kick-off and Post Project meetings). I am responsible for submitting IRB application and renewals for every project.

**January 2012 till April 2014 (Maternity leave)**

**September 2011 till the 29<sup>th</sup> of December 2011 Market Manager Standard and Poors (London)**

- Worked as a market manager for the Index Services Equity Markets department at S&P
- Research, input, interpret and verify corporate actions and ensure they are correctly applied in Standard & Poor's proprietary index calculation system
- Consult a variety of sources including but not limited to: Bloomberg, Reuters, Company IR websites, stock exchange etc.
- Perform price validations and quarterly/share float updates. Also responsible for monitoring and reviewing IWF share changes.
- Maintain close customer focus with internal clients on a daily basis by communicating changes in stock data and addressing client data requests, as well as proactively communicating any major issues to Senior Managers or Team Lead. Influence and communicate to executive level managers and Index Committee members regarding specific market research that potentially affect index changing events.

**September 2010 till August 2011 (Maternity leave)**

**September 2008 till August 2010 Research Analyst Europe Arab Bank (London)**

- I worked for the Product Sourcing Unit (Investment Management).
- Studied and compared structure products issuing term sheets for SIP.
- Assisted my manager in building the Due Diligence Questionnaire (DDQ) and meeting and selecting fund managers.
- Monitored the performance of the existing funds and prepared a monthly report to compare Arab Bank funds to peer group using Bloomberg, Zawya, IFIS, UBS platform and Morningstar.
- I was also responsible for conducting research, and administrative roles such as preparing presentations, and arranging conferences and meetings , translating documents from English to Arabic and vice versa.
- I also coordinated with treasury to come back with ideas for the pitch book on monthly basis

**April 2008 till August 2008 (Temp. Contract) Database Analyst FitchRatings (London)**

- Responsible for the thorough review of financial report information and extracting all relevant data for input to the Database. Transferring all worksheet model reference numbers to the financial report and balancing all sections within Datin/ Edinbank.
- Ensuring a full appreciation of the varied accounting practices used by the range of reporting countries.
- Highlighting and referring all questionable data to ensure clarification and a quality end product.
- Ensuring all completed reports are passed to the Quality Controller for approval and update to the database.

**Sept. 2007 - Feb. 2008 Graduate Assistant American University of Beirut**

Due to my very high grades I was granted a graduate assistantship during the last semester of my MBA studies, in this role I lectured finance to final year undergraduate students.

**May 2005 - May 2006 Administrative Assistant ProFinance (Lebanon)**

I was involved in a full range of administrative and finance duties in addition to retrieving research and writing briefs from issues articles.

**Sep. 2004 - April 2005 Finance Coordinator Chelder Abdul Lattif Jamil (Lebanon)**

I was the assistant to the Director of Finance. I performed administrative and Finance duties such as coordinating and communicating with Country General Managers and Country Financial Controllers. I had to report to the Director, follow up with minutes of the meetings, skim through cvs, and prepare power point presentations. I learned a lot of administrative skills such as arranging business travel forms, hotel

booking, sending DHL, faxing, scanning, binding, accounting, internet, outlook express, typing, and delegation of authority. In addition to basic knowledge in finance Beside, I have gained basic knowledge in JVs, PVs, reconciliation and re-invoicing.

**Sep. 2001- July 2002      Marketing Research Assistant      CHARBAJI Consultants (Lebanon)**

I assisted in conducting surveys (collecting data using questionnaire, feeding data using SPSS and describing data using indexes as well as tabular and graphical representation) in addition to learning basics in financial analysis.

## **Trainings**

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**August/September 2003      Trainee      HSBC (Lebanon)**

I worked in the Customer Service Department. I had to deal with customers, contact them to check if they are satisfied with the services and products the bank provides and check if they have any issues that they would like to bring to the bank's attention. Moreover, I learned how to help customers use internet banking and best of all how to show them the way to check their accounts on the screen, as well as their balances. I learned how to provide customers with a personal identification number (PIN) code to use with their ATM and Credit Cards.

**June/July 2003      Trainee      Byblos Bank (Lebanon)**

I was involved in serious customer activities such as: Letter of Credit, Clearing Checks, Investment and retirement plans in addition to personal loans with competitive rates and terms.

**June/July 2004      Trainee      BLOM Bank (Lebanon)**

I assisted in marketing research and retail banking.

## **Publications**

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1. El-Kassem, R.C., Lari, N., Al Naimi, M., Al-Thani, M.F., Al Khulaifi, B. and Al-Thani, N.K. (2022), "Impact of leadership gender stereotyping on managing familial conflict, matrimonial strategies, divorce decisions and marital satisfaction in Qatar," *Journal of Family Business Management- Emerald Insight*. <https://www.emerald.com/insight/content/doi/10.1108/JFBM-10-2021-0116/full/html?skipTracking=true> (SCOPUS)
2. El-Kassem, R. C., Lari , N., Al-Thani, M.F., Al-Khelaifi, B. (2021), A Path Analytic Investigation of Teleworking Challenges During the Covid-19 Pandemic in Qatar. *Academia Letters*, Article 2616. <https://doi.org/10.20935/AL2616>
3. El-Kassem, R.C., Lari, N., Al-Khelaifi, B. A. and Al-Thani, M. F., (June 2021), A Structural Equation Modeling Approach to Understanding the Causes of Psychological Distress during the Covid-19 Pandemic in Qatar. *Turkish Journal of Computer and Mathematics Education*. Vol. 12, Issue. 13, pp: 557-570. <https://turcomat.org/index.php/turkbilmater/article/view/8336>
4. El-Kassem, R.C., 2020, A Structural Equation Model of Perceived University Image In Qatar: Student Perspective. *International Journal of Management (IJM)*.Volume:11,Issue:8,Pages:721-730 (SCOPUS). [http://iaeme.com/MasterAdmin/Journal\\_uploads/IJM/VOLUME\\_11\\_ISSUE\\_8/IJM\\_11\\_08\\_066.pdf](http://iaeme.com/MasterAdmin/Journal_uploads/IJM/VOLUME_11_ISSUE_8/IJM_11_08_066.pdf)
5. El-Kassem, R.C., Al-Kubaisi, A. S., Al-Naimi M., Al-Hamadi A. & Al-Rakeb, N. (June 2020), Path Analytic Investigation of the Intention to Adopt E-government Services through Mobile Applications in Qatar (TAM Revisited), *International Journal of Advanced Research in Engineering and Technology (IJARET)*, 11(06), 2020, pp. 127-142 (SCOPUS).

- [http://www.iaeme.com/MasterAdmin/Journal\\_uploads/IJARET/VOLUME\\_11\\_ISSUE\\_6/IJARET\\_11\\_06\\_012.pdf](http://www.iaeme.com/MasterAdmin/Journal_uploads/IJARET/VOLUME_11_ISSUE_6/IJARET_11_06_012.pdf)
6. Sellami, A., El-Kassem R.C, Al Qassass H. and El-Emadi A. (2020), Determinants of Student Absenteeism/ Presenteeism in Qatar: A Path Analysis has been published at Frontiers of Contemporary Education:  
<http://www.scholink.org/ojs/index.php/fce/article/view/2925>
  7. El-Kassem, R. C. (May 2020), Factors Influencing Reading News on the Mobile Devices in Qatar in Light of Augmented Reality (AR) & Virtual Reality (VR), *International Journal of Advanced Research in Engineering and Technology (IJARET)*, 11(5), 2020, pp. 74-83. (SCOPUS)  
[http://www.iaeme.com/MasterAdmin/uploadfolder/IJARET\\_11\\_05\\_009/IJARET\\_11\\_05\\_009.pdf](http://www.iaeme.com/MasterAdmin/uploadfolder/IJARET_11_05_009/IJARET_11_05_009.pdf)
  8. El-Kassem R.C., Sellami, A. & Al Qassass H. (November 2019), “ Determinants of Parental Child’s School Preferences in Qatar. *Humanities & Social Sciences Reviews* , Vol. 7. pp. 309-319. DOI <https://doi.org/10.18510/hssr.2019.7656> (SCOPUS)
  9. El-Kassem, R.C. (2019) “ Servant Leadership and Perceived Challenges in STEM Classes: The Reinforcing Role of Problems and Management Techniques. *Humanities & Social Sciences Reviews* , Vol. 7. pp. 423-432. <https://doi.org/10.18510/hssr.2019.7148> (SCOPUS)
  10. [El-Kassem, R.C. \(2019\) “ Antecedents and Consequences of Work-Family Conflict in Qatar.” \*The Journal of Social Sciences Research , Academic Research Publishing Group, Vol. 5. Issue.6, pp. 1010-1019. https://arpgweb.com/pdf-files/jssr5\(6\)1010-1019.pdf\*](https://doi.org/10.18510/hssr.2019.7148)
  11. El-Kassem, R.C., Sellami, A. & Elawad, E.F.E. (13 November 2018), “Antecedents and consequences of perceived student employability in Qatar: parental perspective”. *International Review on Public and Nonprofit Marketing*. Springer Berlin Heidelberg, Volume 15 PP: 1–15  
<https://doi.org/10.1007/s12208-018-0214-6> (SCOPUS)
  12. El-Kassem, R. C. (2018). “Work-Life-Balance in Qatar: Implementing TOWS Analysis as a Variant of the Classic Strategic Tool, SWOT.” *Journal of WEI Business and Economics (JWEIBE)* Vol 7, No 2 (August 2018). [https://westeastinstitute.com/journals/wp-content/uploads/2018/08/1803\\_el-kassem.pdf](https://westeastinstitute.com/journals/wp-content/uploads/2018/08/1803_el-kassem.pdf)
  13. Sellami, A., El-Kassem, R. C., Al-Qassass, H. B., & Al-Rakeb, N. A. (2017). A Path Analysis of Student Interest in STEM, with Specific Reference to Qatari Students. *EURASIA Journal of Mathematics, Science and Technology Education*, 13(9): 6045-6067. ISSN: 1  
<https://www.ejmste.com/download/a-path-analysis-of-student-interest-in-stem-with-specific-reference-to-qatari-students-5011.pdf> (SCOPUS)
  14. El-Kassem, R. C. (2017). Determinants of Banks’ Profitability: Panel Data from Qatar. *Open Journal of Accounting*, 103-111. [https://file.scirp.org/pdf/OJAcct\\_2017083015104900.pdf](https://file.scirp.org/pdf/OJAcct_2017083015104900.pdf)
  15. Charbaji, R., Rebeiz, K., & Sidani, Y. (2010). Antecedents and consequences of the risk taking behavior of mobile commerce adoption in Lebanon. In *Handbook of research on e-government readiness for information and service exchange: Utilizing progressive information communication technologies* (pp. 354-380). IGI Global. <https://www.igi-global.com/chapter/antecedents-consequences-risk-taking-behavior/36486>
  16. **MBA Thesis:** Charbaji R. , Sidani Y., Rebeiz K. (2008), “Antecedents and Consequences of the Risk Taking Behaviour of Mobile Commerce Adoption in Lebanon.”  
[https://www.academia.edu/2819337/Antecedents\\_and\\_Consequences\\_of\\_the\\_Risk\\_Taking\\_Behavior\\_of\\_Mobile\\_Commerce\\_Adoption\\_in\\_Lebanon](https://www.academia.edu/2819337/Antecedents_and_Consequences_of_the_Risk_Taking_Behavior_of_Mobile_Commerce_Adoption_in_Lebanon)
  17. Charbaji. R. "QMS Implementation in Lebanon". Conference proceedings, a research paper presented in The Eleventh Annual Research Seminar – 21-22 February 2005. The Deming Cooperative - 417, Fordham University Graduate School of Business, 33 West 60th Street, NY 10023.

18. Charbaji. R. "Corporate Responsibility Involvement in Lebanon", The General Manager, Volume 11- No. 109 &110 September-October **2003**, pp. 19-20. Beirut- Lebanon
19. Charbaji. R. "What New Challenges Facing the Local Banks in Lebanon?" International Arab Journal of Information Technology (IAJIT). vol. 2, no. 2, July **2005** issue 4 (Jordan : Zarqa University).  
[http://charbaji.com/uploaded/books/applieconometrics/2104519\\_publication%20%20in%20journal%20of%20information%20technology.pdf](http://charbaji.com/uploaded/books/applieconometrics/2104519_publication%20%20in%20journal%20of%20information%20technology.pdf)

## Presentations at Conferences

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1. Work-Life-Balance in Qatar: Implementing TOWS Analysis as a Variant of the Classic Strategic Tool, SWOT: A research paper presented at the West East Institute Conference Harvard Faculty Club, Boston August 1 through August 3, **2018**.
2. "Perception of Commercial Banks Workers Towards Work life Balance in Lebanon." A research paper presented in The 11th International Human Resource Management Conference, Aston Business School, Birmingham, United Kingdom 9-12 June **2010**.
3. QMS Implementation in Lebanon: A research paper presented in The Eleventh Annual Research Seminar – 21-22 February **2005**. The Deming Cooperative - 417, Fordham University Graduate School of Business, 33 West 60th Street, New York 10023.

## Computer Literacy

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Fluent in Microsoft Office Programs: Power point, Outlook, E-Views and basic knowledge of Visual Basic. I used Excel as a modeling tool in business finance (in capital budgeting, project evaluation and financial ratio analysis) and I used SPSS & STATA in business research.

## References

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**Strong references upon request**

## Personal Page

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[https://www.researchgate.net/profile/Rima\\_Charbaji\\_El-Kassem](https://www.researchgate.net/profile/Rima_Charbaji_El-Kassem)



<https://www.scopus.com/authid/detail.uri?authorId=57195577640>



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