



Abubakar Balarabe Karaye

Date of birth: 1986 | **Nationality:** Nigerian (Nigeria) | **Gender:** Male | **Phone:** (+964) 000000 (Mobile) | **Email address:** abubakar.karaye@tiu.edu.iq | **Address:** Departments of Finance and Banking, Tishk International University, Departments of Accounting, Tishk International University, 44000, Erbil, Iraq (Work) | **Address:** Erbil, Kurdistan Region, Iraq., 44000, Erbil, Iraq (Home) | **Address:** Kano, Nigeria, 700234, Kano, Nigeria (other)

• WORK EXPERIENCE

10 NOV 2024 - CURRENT - ERBIL, IRAQ

HEAD OF ACCOUNTING, BANKING, AND FINANCE DEPARTMENT TISHK INTERNATIONAL UNIVERSITY

1 JUN 2023 - 1 JAN 2024 - ERBIL, IRAQ

ACTING HEAD OF FINANCE AND BANKING DEPARTMENT TISHK INTERNATIONAL UNIVERSITY

1 OCT 2021 - CURRENT - ERBIL, KURDISTAN REGION, IRAQ

LECTURER TISHK INTERNATIONAL UNIVERSITY

Lecturing, Instructing, Tutoring, and Advising students of the Department of Finance & Banking

2017 - 2022 - KANO, NIGERIA

LECTURER IYUSUF MAITAMA SULE UNIVERSITY KANO

Lecturing, Instructing, Tutoring, and Advising students of Undergraduate students

2015 - 2017 - KANO,, NIGERIA

ASSISTANT LECTURER NORTHWEST UNIVERSITY

Lecturing, instructing, tutoring, and advising students of the Department of Accounting and Finance.

1 JUL 2014 - APR 2015 - KANO, NIGERIA

GRADUATE ASSISTANT NORTHWEST UNIVERSITY

Instructing, tutoring, and advising students of the Department of Accounting and Finance

1 JUL 2011 - 30 JUN 2012 - ZARIA, NIGERIA

ASSISTANT ACCOUNTANT ELECTRICITY METER COMPANY NIGERIA CERTIFICATE OF SERVICE

National Youth Service (NYSC) Primary Assignment

• EDUCATION & TRAINING

28 Sep 2016 - 4 Jan 2022 - ANKARA, TÜRKİYE

DOCTOR OF PHILOSOPHY IN BUSINESS ADMINISTRATION-PHD (FINANCE)- HACETTEPE UNIVERSITY

The expected date of my dissertation defense is 30th November, 2021

Field(s) of study:Corporate Finance | **Final grade:** 3.69/ 4.00 CGPA | **Level in EQF:** 8 | **Type of credits:** ECTS | **Number of credits:** 240 | **Thesis:** The Impact of Corporate Governance on Financial Performance of Firms In Africa. | **Address:** Üniversiteler, Hacettepe Beytepe Kampüsü, 06800 Çankaya/Ankara06800 | **Website:** www.hacettepe.edu.tr

21 Feb 2013 - 27 May 2014 - ANKARA, NIGERIA

MBA IN FINANCE (ACADEMIC MBA)- ÇANKAYA UNIVERSITY ANKARA

Field(s) of study:Business Finance | **Final grade:** First class Honors (4.00/4.00 CGPA) | **Level in EQF:** 7 | **Type of credits:** ECTS | **Number of credits:** 102.5 | **Thesis:** THE IMPACT OF CORPORATE GOVERNANCE ON PERFORMANCE : THE COMPARISON OF NIGERIA AND TURKEY | **Address:** Yukarıyurtçu Mahallesi Eskişehir Yolu 29. Km, Mimar Sinan Caddesi No:4, 06790 Etimesgut İşçi Blokları, Mahallesi, Öğretmenler Cd. No:14, 06530 Çankaya/Ankara 06790 | **Website:** www.cankaya.edu.tr

1 Mar 2007 - 31 Mar 2011 - KANO, NIGERIA

BS.C ACCOUNTING- BAYERO UNIVERSITY KANO

Field(s) of study:Accounting | **Final grade:** Second class Upper honors (4.29/5.00 CGPA) | **Level in EQF:** 6 | **Address:** BUK Along new site Bayero university Kano Kano around, Janbulo Second Gate Rd, Nigeria700241 | **Website:** www.buk.edu.ng

2 Jan 2006 - 13 Dec 2006 - KANO, NIGERIA

ADVANCED DIPLOMA IN ACCOUNTING AND AUDITING - BAYERO UNIVERSITY KANO

Field(s) of study:Accounting and Auditing | **Final grade:** Credit hounors (4.03/5.0 CGPA) | **Level in EQF:** 5 | **Address:** BUK Along new site Bayero university Kano Kano around, Janbulo Second Gate Rd, Nigeria 700241 | **Website:** www.buk.edu.ng

1 Dec 2005 - 23 May 2006 - KANO, NIGERIA

DIPLOMA IN DATA PROCESSING & INFORMATION TECHNOLOGY- INTERSYSTEM COMPUTER INSTITUTE

Field(s) of study:Basic Data Processing & Information Technology | **Final grade:** 'B' class (74/100) | **Level in EQF:** 4 | **Type of credits:** 100% | **Address:** Plot 11, zoo Road, Kibiya House, P.o.Box 204 Kano700224 | **Website:** www.intersystem-ng.com

1 Jul 2000 - 30 Jun 2003 - DAURA, NIGERIA

SENIOR SCHOOL CERTIFICATE (WAEC AND NECO)- FEDERAL GOVERNMENT COLLEGE DAURA

Field(s) of study:Senior Secondary School | **Level in EQF:** 4 | **Address:** Daura, Katsina State , Nigeria.824232

1 Sep 1997 - 30 Jun 2000 - DAURA, NIGERIA

JUNIOR SCHOOL CERTIFICATE - FEDERAL GOVERNMENT COLLEGE DAURA

Field(s) of study:Junior Secondary School | **Level in EQF:** 3 | **Address:** Daura, Katsina State , Nigeria824232

1 Jul 1992 - 30 Jun 1997 - KANO, NIGERIA

CERTIFICATE OF PRIMARY EDUCATION

Field(s) of study:Primary School | **Level in EQF:** 1 | **Address:** 10 Yan Dutse Rd, Nassarawa, Kano, P.O.Box 1058, Kano700231

● **LANGUAGE SKILLS**

Mother tongue(s): **HAUSA**

UNDERSTANDING		SPEAKING		WRITING
Listening	Reading	Spoken production	Spoken interaction	

ENGLISH	C2	C2	C2	C2	C2
TURKISH	C1	C1	C1	C1	C1
ARABIC	A1	A1	A1	A1	A1

● **SKILLS**

Stata Application | IBM SPSS | E-Views | Amos | Microsoft Office | Online collaboration tools (Miro, Trello, Asana, Zoom, Teams etc.)

● **PUBLICATIONS**

Modelling Long-Term Investment Dynamics Using Markov Chain Analysis: A Two-State Probabilistic Approach
SCOPUS and ESCI Indexed

Abubakar, H., Sayed, A. I. A., Karaye, A. B., and Abubakar, M.S. (2026). OPSEARCH (Forthcoming).
<https://doi.org/10.1007/s12597-026-01219-6>.

Hybrid Multi-objective Framework for Optimization with Application to Financial Risk Prediction
Scopus and ESCI Indexed at the date of Publication

Abubakar, H., Sayed, A. I. A., Karaye, A. B. (2026). Journal of Applied Mathematics, 2026 (1), 1-28.
<https://doi.org/10.1155/jama/9145091>.

Factors influencing the Islamic Fintech acceptance: moderating role of Islamic financial literacy. 2025
Mahmoud, M.A., Ma'aji, M.M., Abdullahi, M.S., Karaye, A.B. & Garba, A.S. (2025).Journal of Islamic Accounting and Business Research, Vol. ahead-of-print.

Mapping Corporate Governance: Exploring the Adaptation of Regulatory Frameworks in African Markets
Karaye, A.B. (2024). Eurasian Journal of Management & Social Sciences 5(2) 1-19.

Optimization of Weibull Distribution Parameters with Application to Short-Term Risk Assessment and Strategic Investment Decision Making. 2024
Abubakar, H., Misiran, M., Sayed, A. A. I., & Karaye, A. B. (2024).Optimization & Information Computing, 12(6), 1684-1709.

Iteratively Reweighted Least Squares-based Generalized Linear Model for Assessing the Impact of Macroeconomic Indicators on Property Investment
Abubakar, H., Misiran, M., Karaye, A. B., & Gambo, N. (2024). Journal of Reliability and Statistical Studies, 17(01), 241–266.

Proposed Conceptual Framework for the Effect of Female Representation in the Board and Statutory Audit Committee on Creative Accounting Practice
Bala, H., Sani, A.A., Al-Absy, M.S.M., Pantamee, A.A., Karaye, A.B. (2024).In: Hamdan, A., Braendle, U. (eds) Harnessing AI, Machine Learning, and IoT for Intelligent Business. Studies in Systems, Decision and Control, vol 550. Springer, Cham.

The Nexus between Board Audit Committee Attributes and Financial Performance of Firms in Africa 2024
Karaye, et al. International Journal of Applied Economics, Finance and Accounting, 19(2) 313-328.

Valuation of Indian Ipo's Allotment and Current Price Analysis - Are Indian Ipo's Overvalued? 2023

Nusrathunnisa, Khatoon, G., Bala, H., Benbelgacem, S., & Karaye, A. B. (2023). International Journal of Professional Business Review, 8(5) 10-12.

Audit firm attributes and income smoothing: the moderating influence of audit committee accounting expertise

Bala, H., Ahmad, W., Khatoon, G. & Karaye, A. B. (2022). Cogent Business & Management, 9(1) 1-17.

IFRS Adoption and Value Relevance of Accounting Information of Listed Industrial Goods Firms In Nigeria

Para, I., Bala, H., Khatoon, G., Karaye, A. B., & Abdullah, H. (2022).HJUOZ, 10(2), 564–571.

Audit Committee Attributes and Whistle-Blowing Policy 2022

Bala, H., Abdulwahab, A. I., Kwanbo, M. L., Khatoon, G., and Karaye, A. B. (2022). KUJHSS, 5(1) 1-6.

The Impact of Corporate Governance on Financial Performance of Companies in Southern Africa 2021

Karaye, A.B., Büyükkara, G. (2021).Journal of Business Research-Turk, 13 (2), 1817-1834.

The Effect of Ownership Concentration and Board Committees on Financial Performance: Evidence from Turkish and Nigerian Listed Companies 2015

Şener, İ. and Karaye, A. B. ICAN journal of Accounting and Finance- special Edition, 2, 118-135.

Board Composition and Gender Diversity: Comparison of Turkish and Nigerian listed Companies 2014

Şener, İ. and Karaye, A. B. (2014). Procedia- Social and Behavioral Sciences,150, 1002– 1011.

● **CONFERENCES & SEMINARS**

26 MAY 2026 - 27 MAY 2026 Szczecin, Poland

8th International Conference on Accounting, Business, Economics and Politics (ICABEP 2026)

4 DEC 2025 - 4 DEC 2025 TIU, Erbil Iraq

National Workshop on Financial Management of NGOs: The Essentials for Sustainable Success

30 OCT 2025 - 30 OCT 2025 TIU, Erbil Iraq

International Workshop on: Time Optimal Portfolio Selection.

28 OCT 2025 - 29 OCT 2025 TIU, Erbil Iraq

7th International Conference on Accounting, Business, Economics and Politics (ICABEP 2025)

2 JUN 2025 - 2 JUN 2025 TIU, Erbil Iraq

The ESG-Carbon Emissions Nexus: Does Board Gender Diversity Make a Difference?

2 JUN 2025 - 2 JUN 2025

Organization of the Petroleum Exporting Countries and the Future of Oil: An Analysis

25 MAR 2025 - 25 MAR 2025 TIU, Erbil, Iraq

International Workshop on Smarter Decision Making in Business and Policy: Hand on Multi-Criteria Analysis.

19 FEB 2025 - 19 FEB 2025 TIU, Erbil, Iraq

International Workshop on the Relationship Between Research and Economic Development

12 FEB 2025 - 12 FEB 2025 TIU, Erbil, Iraq

International Workshop on the controversy of Islamic Banks

6 FEB 2025 - 7 FEB 2026 Punjab, India

International Conference on Innovations and Challenges in Finance and Banking in the Era of Digitization and Artificial Intelligence.

26 NOV 2024 - 26 NOV 2024

International Workshop on: The Role of Corporate Governance and Stakeholders in Driving Organizational Success and Advancing Sustainable Development Goals

8 OCT 2024 - 9 OCT 2024

6th International Conference on Accounting, Business, Economics and Politics ICABEP 2024

13 AUG 2024 - 13 AUG 2024 TIU, Erbil, Iraq

The Role of Derivatives Market in Risk Management

19 APR 2024 - 20 APR 2024 University of Cambridge, United Kingdom

The International Conference on Business and Technology (ICBTCAMBRIDGE 2024)

20 DEC 2023 - 20 DEC 2023

National Workshop: Unlocking the Future - Where Banking Services Meet the Digital Dawn.

12 DEC 2023 - 12 DEC 2023 Erbil, Iraq

International Workshop on ESG Integration in Global Finance: Strategies and Challenges

5 SEP 2023 - 6 SEP 2023 Abuja, Nigeria

16th Annual Banking and Finance Conference

11 MAY 2023 - 11 MAY 2023 Tishk International University, Erbil KRG, Iraq

National Workshop on Sales and Marketing Management in Kurdistan

15 MAR 2023 - 16 MAR 2023 Dubai, UAE

International Conference on Reinforcing Environmental, Social & Governance Practices in the 21st Century (ESG2023)

24 JAN 2023 - 26 JAN 2023 Tishk international University

Professional Ethics

15 JAN 2023 - 15 JAN 2023 Tishk International University, Erbil, Iraq

Inflation: Is the World Heading Toward Global Recession? Internal seminar presentation in the Faculty of Administrative Sciences and Economics, Tishk International University.

4 DEC 2022 - 4 DEC 2022 Tishk International University

International Workshop on "The landscape of Corporate Governance"

23 NOV 2022 - 23 NOV 2022 Tishk International University, Erbil, Iraq

National Workshop on the Biggest Type of Financial Market in the World; the FOREX Market

5 OCT 2022 - 6 OCT 2022 Jakarta, Indonesia

The 8th International Islamic Monetary Economics and Finance Conference

25 MAY 2022 - 26 MAY 2022 Erbil, Iraq

4th International Conference on Accounting, Business, Economics and Politics

23 APR 2022 - 23 APR 2022 Tishk International University, Erbil Iraq

1st International Workshop on Global Contributions on Mathematical Sciences: Operator Theory and its Interdisciplinary Applications

29 JAN 2022 - 30 JAN 2022 Minhaj University, Lahore, Pakistan

5th World Islamic Economics and Finance Conference

18 MAY 2015 - 20 MAY 2015 Lagos, Nigeria

Institute of Chartered Accountant of Nigeria, 1st Academic Conference

19 JUN 2014 - 21 JUN 2014 Rome, Italy

10th International Strategic Management Conference Certificate

● COMMUNITY SERVICE AND VOLUNTEERING

29 OCT 2013 - 7 NOV 2013

Turkey-Mediterranean Youth Peace Project (T.C Gençlik ve spor Bakanlığı)

1 AUG 2011 - 4 JUL 2012

National Youth Service Corps

1 AUG 2011 - 4 JUL 2012

Federal Road Safety Corps (NYSC Club)

● PROFESSIONAL QUALIFICATIONS AND TITLES

2 FEB 2023 - CURRENT

Doctoral Fellow Chartered Financial Manager (DFCFM)

Conferred by the Chartered Institute of Professional Financial Managers, United State of America (USA)

16 DEC 2021 - CURRENT

Certified Management Specialist CMS (London)

Conferred by London Graduate School, England (UK)

15 DEC 2021 - CURRENT

Certified Management Consultant (CMC)

Conferred by the Institute of Management Consultants Nigeria in accordance with the International Council of Management Consulting Institutes

15 DEC 2021 - CURRENT

Fellow of The Institute of Management Consultants (FIMC)

Conferred by the Institute of Management Consultant- IMC Nigeria

● TEACHING EXPERIENCE (COURSES)

2024

Project Evaluation and Finance

This course teaches the students the essentials of planning, evaluating, financing and managing projects at the micro and macro levels. Bringing a project in on time and to budget requires a particular skill set. To do it successfully managers need to have a thorough understanding of the financial implications of the variables within a project. This course enables to set budgets, master terminology, evaluate risk, interpret data and forecast cash flow and final profit and loss on any project.

2023

Risk Management and Insurance

The course teaches students a comprehensive view of risk management principles and insurance practices. Students will understand the coreconcepts of identifying, assessing, and effectively mitigating various types of risks faced by individuals and organizations. This includes an in-depth exploration of insurance markets, policies, and products, allowing students to evaluate and select insurance solutions tailored to specific risk exposures. Additionally, ethical and regulatory considerations within the realm of risk management and insurance will be

examined, emphasizing their significance in financial decision-making and broader societal welfare. Write here the description...

2023

International Finance

The objective of this course is to enhance students' understanding and knowledge of international financing. Students will be introduced to global financial markets and the operations of multinational enterprises. Topics will be discussed in class including but not limited to Globalization and the Multinational Corporations, The Foreign Exchange Market, The Balance of Payments, and Exchange Rate Systems

2023

Ethics In Everyday Life

The course serves as an introduction to Ethics in Everyday life. Ethics are concerned with the moral dimension of our actions. Moral behavior is concerned primarily with the interpersonal dimension of our behavior: how we treat one another individually and in groups - and, increasingly, other species and the environment. The key here is that morality brings us into contact with others and asks us to consider the quality of that contact.

2023

International Economics

This course is designed to enable the students to understand the basic concepts of external balance, foreign exchange markets, and macroeconomic problems of an open economy under different exchange rate regimes. The course also aims at exposing students to issues of the Foreign Exchange Market specifically spot, forward, and futures markets in connection with external balance accounts. The course also introduces the basic theories about external balance and open economy macroeconomics to the students.

2023

Research Methodology

The course is designed to guide students about the production of high-quality research in the business environment; to give the students guidance on how to access literature and compile a literature review; to equip

the students with a basic understanding of the philosophies of applied business and social research, so that the

students can select one which is most appropriate to their needs.

2022

Managerial Accounting

Management accounting is concerned with the measurement and reporting of financial and other types of information to managers in their pursuit of organizational and other goals. Management accounting is a dynamic discipline that interacts with many facets of the organizational environment in which it exists across nations, industrial settings, and management functions. It entails the application both of long-established techniques as well as newly emerging concepts.

2022

Banking Operations

This course concentrates on the mechanism of banking operations and management. The course covers the basic principles of banking operations and management, risk management and hedging, banking competition, growth and development in the Banking Industry, and Management of Loans and deposits.

2022

Financial Statement Analysis

This course analyzes how firms communicate through financial statements. Students will use financial statement analysis as an integral part of the strategic analysis of firms while understanding how accounting regulations and managerial discretion influence presented financial statements. Course modules include strategic analysis, risk and profitability analysis using ratios, accounting analysis, and prospective analysis. At the end of the course, students will be able to interpret and analyze financial statements, analyze cash flows, make judgments about earnings quality, uncover hidden assets and liabilities, and use financial statement analysis prospectively to forecast and value firms using cash flow-based and accounting-based valuation methods.

2021

Business Finance

The course is intended to provide students with the introductory exposure to the basic principles underpinning finance and financial transactions, markets, and institutions. Topics covered in this course include an introduction to finance, types of finance, the financial environment in which businesses operate, players and their roles in the financial environment, financial analysis techniques, basic financial mathematics topics such as simple, compound, nominal, real interest, annuities, and bond valuation. The foundation provided in this course supports students to undertake further specialized courses in finance

2021

Principles of Banking

This course concentrates on the mechanism of money, and banking. The course covers Money, the Functions of Money, the relationship between Money, Monetary Policies and Banks, Principles of Bank Management, risk management, and hedging, Banking competition, growth and development in the Banking Industry, and Management of Loans and deposits.

2021

Introduction to Banking

This course provides the students with a basic overview of the concepts of Banking, its importance, and its different types; explains factors that influence the demand for and the supply of money, how banks create money; evolution and structure of different types of banking institutions; the sources of funds, functions, and the management of the banks; principles of borrowing and lending; the role of banking in the economy, and non-bank financial intermediation.

2015

Financial Reporting II

This course analyzes how firms communicate through financial statements. Students will use financial statement analysis as an integral part of the strategic analysis of firms while understanding how accounting regulations and managerial discretion influence presented financial statements. Course modules include strategic analysis, risk and profitability analysis using ratios, accounting analysis, and prospective analysis. At the end of the course, students will be able to interpret and analyze financial statements, analyze cash flows, make judgments about earnings quality, uncover hidden assets and liabilities, and use financial statement analysis prospectively to forecast and value firms using cash flow-based and accounting-based valuation methods.

2015

Taxation II

The course teaches students the rules governing Capital Gain Tax, Value Added Tax, and Corporate Tax in Nigeria. The course also exposes the students to the basic rules governing the calculation and evaluation of these taxes in Nigeria

2014 - 2015

Financial Reporting I

This course deals with how firms communicate to their external stakeholders through financial statements. Students will learn the basic accounting rules on how to create financial statements. The students will also learn the rules governing the preparation and presentation of financial statements according to International Accounting Standards (IAS 1). Furthermore, the courses expose the students to a basic understanding of International Financial Reporting Standards (IFRS).

2014 - 2015

Taxation I

The course teaches students the introductory part of tax and taxation, the rules governing Personal Income Tax in Nigeria, and the Pay As You Earn Tax (P.A.Y.E.). The course also exposes the students to the basic rules governing the calculation and evaluation of these taxes in Nigeria

● **UNIVERSITY, DEPARTMENTAL AND FACULTY COMMITTEE MEMBERSHIP**

14 JAN 2024 - CURRENT

International Conference on Accounting, Business, Economics and Politics (ICABEP) 2025 Organizing Committee

18 NOV 2024 - CURRENT

University AI Policy Committee

5 OCT 2023 - CURRENT

Disciplinary Committee

1 OCT 2023 - CURRENT

Industrial Advisory Committee

25 JAN 2023 - CURRENT

Faculty Examination Committee

10 OCT 2022 - CURRENT

Thesis Handbook Improvement Committee

15 OCT 2022 - 25 OCT 2023

Departmental Examination Committee

13 FEB 2015 - 30 JUL 2015

Accreditation committee

8 DEC 2014 - 30 JUL 2015

Faculty Seminar committee

● **ADMINISTRATIVE AND ACADEMIC POSITIONS**

1 FEB 2026 - CURRENT

Head of Scientific Committee of the 8th International Conference on Accounting, Business, Economics and Politics (ICABEP 2026)

10 NOV 2024 - CURRENT

Head of Accounting, Banking and Finance Departments

8 OCT 2024 - 9 OCT 2024

Session Chair at the 6th International Conference on Accounting, Business, Economics and Politics 2024

17 SEP 2024 - CURRENT

Head of Thesis Handbook Improvement Committee

1 SEP 2024 - CURRENT

Head of Disciplinary Committee

1 JUN 2023 - 1 JAN 2024

Acting Head of Finance and Banking Department

6 FEB 2022 - CURRENT

Academic Advisor for Undergraduate student

1 SEP 2014 - 30 JUL 2015

Student Coordinator

● **AWARDS AND SCHOLARSHIPS**

28 SEP 2015 - 15 OCT 2021

Turkey Scholarship (TÜRKİYE BURSLARI)

Full Scholarship to study Turkish Proficiency Course and PhD. in Business Administration with specialization in Accounting and Finance. Granted by the Presidency For Turks Abroad And Related Communities, Turkey.

12 OCT 2012 - 30 JUL 2014

501 Kwankwasiya Masters Scholarship

Full Scholarship to Study Masters In Business administration In Cankaya University, Ankara, Turkey. Granted by Kano State Government, Nigeria.

● **POSITION IN ACADEMIC RESEARCH ORGANIZATIONS**

31 OCT 2024 - CURRENT

Reviewer- Journal of Islamic Business and Management

1 JUL 2022 - CURRENT

Reviewer- Eurasian Journal of Management & Social Sciences (EJMSS)

2022 - CURRENT

Reviewer- TUBITAK ULAKBIM Indexed Journals
