



Professional Statement

- Passionate teacher with over 5 years of experience in higher education, focusing on the student-centered learning practice.
- Dedicated researcher in the fields of Digital and Financial Economics (Blockchain, Cryptocurrencies, Decentralized Finance), Water Management, Energy Economics, and Entrepreneurship.
- Passionate about blockchain technology and cryptocurrencies.
- An excellent team player, outcome-focused, and process-oriented academician.

Imad Chehade - Assistant Professor

Education

- **Ph.D in Economics**
Université de Rouen Normandie, France
2018 – 2023.
Thesis: Essays on the Economics of Blockchain Technologies and Cryptocurrencies
- **Master's in Economics and Financial Risk Management**
Université de Rouen Normandie, France
2017 – 2018
- **Master's in Financial Economics**
Université de Rennes 1, France
2016 – 2017
- **Master's in Banking and Finance**
Lebanese University, Lebanon
2014 – 2016

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Experience

Assistant Professor

American University of the Middle East (AUM)/Kuwait (Ranked 1st in Kuwait)
College of Business Administration (CBA)

December 2024 – Present

- Courses taught at undergraduate level: *Macroeconomics, Microeconomics, Financial Accounting, Financial Markets.*
- Member of the Finance Department at the College of Business Administration.
- *Representative of the Finance Department in the College's Events and Activities.*

Teaching and Research Assistant

Université de Rouen Normandie (URN), Rouen/France (Placed in the top 500 globally, Shanghai Ranking 2024)

Faculty of Law, Economics and Business Administration

Laboratory of Economics Rouen Normandie (LERN, UR 4702)

September 2023 – August 2024

- Courses (*192 hours of lectures and tutorials*) taught at undergraduate and graduate levels: *Markets and Price Systems, Macroeconomic Structures and Policies, Consumers and Producers, Research Methodology (Master 2).*
- Member of the Research Committee at the Faculty of Law, Economics and Business Administration.
- Courses supervised: *Markets and Price Systems and Research Methodology.*
- Supervising a team of Master students across disciplines for the smooth conduct of Economic and Financial Risk Management programs at the Faculty.

Teaching and Research Assistant

Université Paris-Saclay, Paris/France (Ranked 1st in France, EduRank 2024)

Faculty Jean Monnet

Research Center RITM (Réseaux, Innovation, Territoires et Mondialization)

September 2022 – August 2023

- Courses (*192 hours of lectures and tutorials*) taught at undergraduate level: *Economic Policy, Market Finance, Data processing and analysis.*
- *Member of the RITM Research Center.*
- Coordinating the activities of different task forces, committees for local and international Digital Economic projects (Digital currencies, Smart Contracts,

Present Status

- Department: Finance
- Rank: Assistant Professor
- Faculty Sufficiency: Participating
- Faculty Qualifications: Qualified in 2025 for the rank of *Maître de conférences* (France), Scholarly Academic (Kuwait).

Participating Faculty Activity (AUM, URN, Université Paris-Saclay)

- Regularly attending department and college meetings. ✓
- Serve on one or more committees at the college or university level. ✓
- Conduct research in parallel with the college's mission or research policy. ✓
- Occupy an administrative position (Doctoral Student Representative on the Department of Economics). ✓
- Provide student-related services (Coaching, directing extra-curricular activities, etc.). ✓
- Contribute to curriculum review and development processes. ✓
- Participate in the training and development of faculty members. ✓
- Represent the college in university or external committees, competitions, or projects. ✓
- Provide services to the college (Task force, project manager, course coordinator, etc.) ✓

Main Contributions

2018 -2019	Undergraduate Teaching, University of Rouen Normandy Member of LERN Research Center Laureate of a full scholarship funded by the Normandy Region Ambassador for the Sustainable Development Goals Member of the Students' Academic Activities Committee
2019 -2022	Undergraduate Teaching, University of Rouen Normandy Member of LERN Research Center Doctoral Student Representative on the Department of Economics Board Member of the Academic Affairs Committee
2022 -2023	Undergraduate Teaching, Faculty Jean Monnet, University of Paris-Saclay Member of RITM Research Center Member of the Economics Department Member of the Academic Affairs Committee
2023 -2024	Undergraduate and graduate Teaching, Faculty of Law, Economics and Business Administration, University of Rouen Member of LERN Research Center Member of the Academic Affairs Committee Research Event Organizer
2024-Present	Assistant Professor, College of Business Administration, AUM Member of the Finance Department Member of the College's Activities Committee Representative of the Finance Department in the College's Events and Activities

Certifications and Prizes

- **Token Launch Strategy**, Lifetime Certificate, Alyra Blockchain School, Paris, France – May 2023.
Alyra is the first Blockchain school in France. Alyra's blockchain experts enabled me to obtain a micro-certification attesting to my expertise in launching DeFi tokens, following a technical training course on launching smart contracts.
- **National Status of Ph.D Student-Entrepreneur**, 2-year lifetime Certificate, Pépite Normandie, Rouen, France – November 2022.
This certificate was awarded to me by the Pépite Normandie commitment committee following the validation of my entrepreneurial project "CedarWave & CedarSave: means of stabilization, investment, and payment crypto via blockchain in Lebanon." This project involves the launch of a stablecoin and an eco-responsible DeFi token designed specifically to address the currency depreciation and declining purchasing power of Lebanese citizens
- **Doctoral status as Ambassador for the Sustainable Development Goals**, 3-year lifetime Certificate, Normandy University, Caen, France – September 2021
- **Winner of the Innovative Challenge First Prize** at an Awards Ceremony in Sustainable Development and Corporate Social Responsibility. Doctoral Seminar (Doctoriales) Vallée de Seine in collaboration with Normandy University and CY Cergy Paris University, Paris, France – April 2020
This competition enabled me to work with a multidisciplinary team on a challenging project for a company concerned with Equine biosafety called "Equiways". Contest with other teams working on different challenges, and present to the jury a perspective based on innovative solutions to the problems posed.

Research Interests

- Blockchain and Cryptocurrencies;
- Energy Economics;
- Financial Inclusion and Economic Growth
- Risk Management and Sustainable Development;

COBART Research Topics

Topic	Target Journal	Target Submission Date	Target Publication Date
Climate Change and Geopolitical Risk	Ongoing – Q1 Journals	2025	2026
Sovereign Debt and ESG Score	Ongoing – Q1 Journals	2026	2026

Peer Reviewed Journal Articles and Working Papers (Last 5 years)

- Tahsaldar, M., Chehade, I., El Nemar, S., Vrontis, D., & Hasnaoui, J. (2025). Change Management of Water Governance and Public Service: The Case of Drinking Water Management. *Strategic Change*. SCOPUS: Q1
- Chehade, I. (2022). Blockchain and DLT in the Banking System. *Revue d'économie financière*, 145, 253- 275. <https://doi.org/10.3917/ecofi.145.0253> FNEGE: Rank 4
- Al-Mohamad, S., Jreisat, A., Chehade, I., El-Kanj, N., & Hoti, A. (2025). The Asymmetric Impact of Oil Price Shocks on GCC Stock Markets: New Evidence from Extreme Tail MTNARDL. (*Emerging Science Journal*), **submitted paper under review**. SCOPUS: Q1
- Tahsaldar, M., Chehade, I., El Nemar, S., Kokkinopoulou, E., Vrontis, D. (2025). Optimizing internal control systems for effective management: A COSO framework of water governance (*Kybernetes, Emerald Publishing*), **submitted paper under review**. SCOPUS: Q1

- Al-Mohamad, S., Khaki, A.R., Chehade, I., Bakry, W., Jreisat, A., & Mekdessi, S. (2025). Impact of oil price shocks on stock returns in main oil-importing countries: Evidence from extreme trail MTNARDL. (*Energy*), **submitted paper under review**. SCOPUS: Q1
- Chehade, I. (2025). The Place of digital currencies in emerging economies. The Journeys of Rouen and Kinshasa, Ouvrage Collectif, France, **submitted paper under review**. N/A
- Chehade, I, lehlé, V. (2025). Typology of Reward Systems in Bitcoin Mining Pools: An Economic Analysis, in *MOCUB conference Proceedings*, PURH, France, **submitted paper under review**. N/A
- Chehade, I, Bakhit, W. (2025). Potential of Tokenization during Economic Crises, **in press**.
- Chehade, I., Tahsaldar, M, EL Nemar, S. (2025). A Comprehensive ERP Framework for Smart Water Management: Leveraging Blockchain, Smart Contracts, and IoT-Enabled Smart Water Meters, **in press**.



Other Intellectual Contributions (Last 5 years)

Conferences

- Chehade, I. (December 2023). **The Development Era of Decentralized Digital Currencies**. Central Bank Digital Currencies Study Days: Towards the Digital Euro, Perspectives, and Challenges, Rouen, France.
- Chehade, I. (November 2023). **The Role of Central Bank Digital Currencies (CBDCs) in the European Economy**. International conference led by the Network of the BQI (Bonus Quality International) project, Rouen, France.
- Chehade, I. (July 2023). **Development of Digital Currencies: State of the Art**. Douala Days on Digital Currencies and Microfinance, Challenges and Issues in Africa, Session on CBDC in the African Context, Douala, Cameroon
- Chehade, I. (May 2023). **Climate change and the ecological impact of cryptocurrencies**. Scientific seminar: Sustainable Development and Social Responsibility, proposed by Normandie Université, Lycée de la Vallée du Cailly, Rouen, France
- Chehade, I. (October 2022). **Banking infrastructure and the implementation of public blockchains**. RITM Research seminar. Université Paris-Saclay, Paris, France.
- Chehade, I. (March 2022). **Bitcoin Halving and Mining Pools Reward Systems**. Crypto Assets & Digital Asset Investment Conference, Rennes School of Business, Rennes, France. I presented the findings of Scharnowski & Shia (2022): "Bitcoin Blackout: Proof-of-Work and the Centralization of Mining."
- Chehade, I. (February 2022). **Blockchain and Distributed Ledger Technologies in the banking sector**. Digital economy research seminar, Université Inter-Ages (UIA), Caen, France.
- Chehade, I. (December 2021). **Opportunities for the Adoption of Blockchain Technology in Central and Commercial Banks**. Lebanese University research seminar, in collaboration with the Center of Careers, Innovation & Entrepreneurial, online.
- Chehade, I. (May 2019). **Blockchain and Distributed Ledger Technologies in the Banking System**. Tomorrow's Challenges: The Major Economic Challenges of the 21st Century, Digital Finance Session, Faculty of Law, Economics and Management, Rouen, France.

Workshops

- Chehade, I. (January 2024). **How to apply for the Bachelor's and master's in economics?** Journées portes ouvertes (JPO), Faculty of Law, Economics and Management, Rouen, France.
- Chehade, I. (November 2023). **How to apply for a doctorate?** Find out about career opportunities after a doctorate. Conduct research in Master 2 Economics et Financial Risk Management, Faculty of Law and Economics, Rouen, France.
- Chehade, I. (November 2023). **How to Earn Your First Bitcoins? Understanding the Principles of Blockchain and Cryptocurrencies**. *Fête de la Science*, Faculty of Science and Technology, Rouen, France.
- Chehade, I. (November 2021). **Opportunities for the Adoption of Blockchain Technology in the Banking Sector**.
- Chehade, I. (March 2019). **Economic potential of blockchain technology**. My Thesis in 180 seconds (MT180) competition, Le Havre, France.

Projects

- **Digital currencies and microfinance: Challenges and issues. International research project dealing with Central Bank Digital Currencies (CBDCs), France & Democratic Republic of Congo (January 2023-November 2024)**
 - Contribution focused on analyzing the development of digital currencies, including centralized (mobile currencies and MNBCs) and decentralized (cryptocurrencies, stablecoins, tokens), with an emphasis on centralized finance (CeFi) and decentralized finance (DeFi).
 - Participation in discussions on challenges of private digital currencies and transformations in microfinance due to digital innovations.
 - Examination of the de facto advent of CBDCs through mobile money and mobile banking services offered by telecom operators and FinTech.
 - Contribution to the LERN's CBDC network, focusing on challenges and prospects of the digital euro and the emergence of digital microfinance in Africa.
 - Interaction with various speakers, including Central Banks, the International Association of Francophone Microfinance Researchers (AICFM), and microfinance stakeholders in Africa, enriches analysis and understanding of the subject.
- **Application of smart contracts to documentary credit. CATALYSE research project, France (June 2022-June 2024).**
 - The project aims to analyze blockchain mechanisms for executing commitments, focusing on economic incentives and contractual rules for private justice in logistics in the Seine Valley.
 - Consortium includes the universities de Rouen Normandie, Le Havre, and Cergy Paris University, with a focus on legal certification for contracts in supply chain management.
 - The objective is to streamline logistics flows, facilitate digital transition, secure transactions, and clarify legal aspects of contracts via blockchain.
 - Participation in assessing the economic usefulness of smart contracts in international trade, specifically creating a documentary credit via smart contract between a buyer in Le Havre and a seller in China.
 - Responsibilities included translating the value of goods for the buyer, setting the final price between parties, and resolving payment timing issues.
- **Classification of Bitcoin-derived reward systems. Multidisciplinary research project MOCUB, France (September 2021-November 2025)**
 - This project involves economics, law, and computer science specialists, and four laboratories (CERMUD, LERN, CUREJ, LITIS) within two Norman universities (Le Havre and Rouen Normandie).
 - Collaboration on the BQRE "Financing and Payment on Blockchain" in 2019, granted by the University of Rouen Normandy.
 - Contributions included:
 - Clarifying reward modalities: Conducted a bibliographic task to understand economic agents' strategies by describing rules determining their payoffs, particularly for cryptocurrency mining pools.
 - Axiomatization of reward modalities: Reinforced theoretical work aimed at precisely formulating various reward functions via a set of properties, based on work in theoretical economics.

Other Professional Contributions

Thesis supervisor

- *Member of the Jury for an Internship Report: "Management of Financing Files with a Risk Master Master 2 Professional Thesis, Money Banking Finance Insurance Course, Specializing in Financial Risk Economics and Management, Rouen, France.*
- *Member of the Jury for a Research Dissertation: "Towards the End of Cash?" Master 2 Research Thesis, Money Banking Finance Insurance Course, Specializing in Financial Risk Economics and Management, Rouen, France.*



Computer Skills

Statistics & Data Analysis

- *SPSS, R, Stata, EViews*

Texte processing

- *Word, Google Docs, LATEX*



Languages

English

- *Proficient*

French

- *Proficient*

Arabic

- *Native language*