

Mohamed Salah El-Komi

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Department of Economics, School of Business
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Academic Positions:

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|---------------------|---|
| Jun. 2017-present | Associate Professor (with tenure), Economics Department, American University in Cairo, Cairo, Egypt. |
| Sept. 2012-May 2017 | Assistant Professor, Economics Department, American University in Cairo, Cairo, Egypt. |
| Oct. 2010-May 2011 | Visiting Scholar, Economics Department, Rice University, Houston, USA. |
| 2010-2012 | Lecturer (Assistant Professor) of Finance and Economics, Durham Business School, Durham University, UK. |
| 2008-2010 | Adjunct Professor, Department of Economics, University of Texas at Dallas, USA. |
| 2006-2008 | Researcher, Texas Schools Project, University of Texas at Dallas, USA. |

Education:

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| 2006-2010 | Ph.D. Public Policy and Political Economy (Economic Policy)
University of Texas at Dallas, School of Economic, Political and Policy Sciences, USA |
| 2004-2006 | Master of Science in Applied Economics
University of Texas at Dallas, School of Economic, Political and Policy Sciences, USA |
| 1998-1999 | Master of Arts in International Political Economy
University of Warwick, School of Social Sciences, UK |
| 1990-1995 | Bachelor of Commerce and Business Administration (Major: Accounting)
Helwan University, Faculty of Foreign Trade, Cairo, Egypt |

Research Interests:

Behavioral and Experimental Economics, Behavioral finance, Islamic Finance, Development Economics, Public Policy

Grants, Awards and Consultancy:

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| 2025 | (Behavioral Science Advisor) Air Pollution Management and Climate Change Project, World Bank and Government of Egypt – USD 98,634, Cairo, Egypt, <i>December 2024 – August 2025</i> (7-month firm contract) |
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2024	(PI) Climate Change Research Grant, American University in Cairo: Behavioral Insights to Improve the Outcomes and Operations of Greater Cairo Air Quality Management and Climate Change (GCAQMCC) Project – EGP 620,000 (\$20,675)
2023	(PI) Refugees Research Grant, American University in Cairo: Economic and Behavioral Challenges Facing Refugees, IDPs (Internally Displaced Persons) and Immigrants Project – EGP 582,000 (\$18,760)
2019	Conference Organizing Grant, the American University in Cairo: Behavioral Economic Solutions for Egypt 2019 and launching the BEDMLab – \$6,744
2019	Centennial Grant, Provost of the American University in Cairo: Establishing the Behavioral and Economic Decision-Making Lab (BEDMLab) – EGP 853,081 (\$62,000)
2019	(PI) Research Grant, the American University in Cairo: Stereotyping and micro-aggression in the workplace: an experimental comparison between Arabs and Europeans (with Dr. Sheheryar Banuri, University of East Anglia, UK) - \$10,000
2018	(Co-PI) Research Grant, American University in Cairo: Informality in Egypt: Examining the Entrepreneurial Skills of the Poor – EGP 362,000 (\$22,209)
2016	(Co-PI) Research Grant, SFSD (Sawiris Foundation for Social Development) – J-PAL (Abdul Latif Jameel Poverty Action Lab), Cairo, Egypt: Assessing the Impact of Job Creation Programs in Upper Egypt (Capital Assistance component) – EGP 4,048,781 (\$456,087)
2016	(PI) Research Grant, American University in Cairo: Informality in Egypt: Credit Considerations - \$10,000
2015	(PI) Research Grant, Economic Research Forum (ERF), Cairo, Egypt: Gender and Equality - \$25,000
2014	(PI) Research Grant, Global Development Network (GDN)/Economic Research Forum (ERF), Cairo, Egypt: The Nexus between Informal Credit and Informal Labor for Micro and Small Enterprises (MSEs) in Egypt - \$30,000
2014	(PI) Research Grant, American University in Cairo: The Role of Informal Credit in Egypt's Micro and Small Enterprises - \$6,500
2014	Conference Grants, American University in Cairo: 11 th Harvard University Forum on Islamic Finance, Harvard University, USA; 4 th Islamic Banking and Finance Conference, Lancaster University, UK
2009	Research Assistantship, James Baker III Institute of Public Policy, Rice University; Graduate Student Honorarium, Southern Economic Association Conference; Bursary, AfrEA-NONIE-3ie Impact Evaluation Conference in Cairo, Egypt
2006-2010	Graduate Student Scholarship, University of Texas at Dallas; Teaching Assistantship, Department of Economics (2008-2010); Research Assistantship, Texas Schools Project (2006-2008)

2004-2005	Fulbright Pre-Doctoral Grant, University of Texas at Dallas
1998-1999	British Chevening Scholarship, University of Warwick, UK
1997	Fulbright Grant, Diplomatic Training, Washington D.C.

Published Papers:

"Perceptions of COVID-19-related nudges in the Arab world: A cross-country analysis of approval rates and associated factors." (with Makki, Fadi, et al.) *PLOS Global Public Health* 5.10 (2025): e0004692.

"Is It Who You Are or What You Get? Comparing the Impacts of Loans and Grants for Microenterprise Development." (with Crépon, Bruno and Adam Osman) *American Economic Journal: Applied Economics*, 16(1), 286-313, 2024.

"Market Segmentation and Non-Uniform Shariah Standards in Islamic Finance." (with Berg, Nathan and Jeong-Yoo Kim) *Journal of Economic Behavior & Organization*. vol. 132, pp. 39-49, 2016.

"Islamic finance: introduction and implications for future research and practice." (with Omneya Abdelsalam) *Journal of Economic Behavior & Organization*. vol. 132. S1-S3, 2016.

"Bank-insured RoSCA for microfinance: Experimental evidence in poor Egyptian villages." (with Mahmoud El-Gamal, Dean Karlan and Adam Osman) *Journal of Economic Behavior & Organization*. vol. 103, S56-S73, 2014.

"Islamic Finance: An Introduction." (with Omneya Abdelsalam) *Journal of Economic Behavior & Organization*. vol. 103, S1-S3, 2014.

"Experiments in Islamic Microfinance." (with Rachel Croson) *Journal of Economic Behavior and Organization*. vol. 95, pp. 252-269. 2013.

"Before or After the Bell: School Context and Neighborhood Effects on Student Achievement." (with Paul Jargowsky) in Harriet B. Newburger, Eugenie L. Birch, and Susan M. Wachter, eds., *Neighborhood and Life Chances: How Place Matters in Modern America*. University of Pennsylvania Press, 2011.

Working Papers:

"The impact of loans and grants on development: Evidence from microenterprises," (with Bruno Crepon and Adam Osman). *VoxDev Research Paper*. Jan. 2022. VoxDev (<https://voxdev.org/topic/firms-trade/impact-loans-and-grants-development-evidence-microenterprises-egypt>), USA.

"Is It Who You Are or What You Get? Comparing the Impacts of Loans and Grants for Microenterprise Development," (with Bruno Crepon and Adam Osman). *Abdul Latif Jameel Poverty Action Lab (J-PAL) Research Paper*. May 2020. J-PAL, MIT, Cambridge, USA.

"The Nexus between Informal Credit and Informal Labor for Micro and Small Enterprises (MSEs) in Egypt," (M. A. S. Said). *Economic Research Forum*, WP 1074. April 2017. ERF. Cairo, Egypt.

"Bank-Insured RoSCA for Microfinance: Experimental Evidence in Poor Egyptian Villages" (with Mahmoud El-Gamal, Dean Karlan and Adam Osman). *Baker Working Paper*. May 2011. James A Baker III Institute for Public Policy. Rice University. Houston, USA.

“Before or After the Bell?” (with Paul Jargowsky). *CALDER Working Paper*. August 09, 2010. Urban Institute. Washington D.C. USA.

Work in Progress:

“From Awareness to Action: Nudging Precautionary Behavior in Response to Air Pollution.” (with Sheheryar Banuri and Mohammed Hassan)

“Beyond Bins: Behavioral Insights for Sustainable Waste Practices in Greater Cairo.” (with Sheheryar Banuri)

“Nudging Commuters to use E-Buses in Cairo.” (with Sheheryar Banuri)

“Determinants of Informality of the Micro and Small Enterprises in Egypt.” (with Pansy ElKashef)

“Entrepreneurial Skills of the Poor: Experimental evidence on the behavioral characteristics of entrepreneurial success.”

Teaching Experience:

2018-2025 Behavioral Economics, Intermediate Microeconomics, Principles of Microeconomics, American University in Cairo

2017 Behavioral Economics, Financial Inclusion, Intermediate Microeconomics, Advanced Microeconomics, American University in Cairo

2016 Intermediate Microeconomics, Principles of Microeconomics, American University in Cairo

2015 Intermediate Microeconomics, Principles of Microeconomics, American University in Cairo

2014 Islamic Economics and Finance; Advanced Microeconomic Theory for Graduate students, Principles of Microeconomics, American University in Cairo

2013 Behavioral and Experimental Economics; Principles of Microeconomics, Islamic Economics and Finance for Executive Education, American University in Cairo; Behavioral Finance for MBA, Durham University

2012 Intermediate Microeconomics; Mathematics for Economists, American University in Cairo; Behavioral Finance for MBA, Durham University

2011/12 Islamic Finance for master’s students; Behavioral Finance for MBA, Durham University

2010 Foundations of Finance for undergraduates; MBA Economics, Durham University

2010 Teaching Assistant (Advanced Research Design, Social Statistics), University of Texas-Dallas

2008-2010 Principles of Microeconomics, University of Texas-Dallas (Undergraduate – Instructor)

2006 Principles of Economics, Midwestern State University, Texas (Online Course – Instructor)

Professional Affiliations:

Association for the Advancement of Behavioral Economics (country representative), American Economic Association, Economic Science Association, Southern Economic Association, Egyptian Diplomatic Club, Economic Research Forum

Conference Papers and Invited Presentations:

Beirut Economics Research Seminar Series, AUB (American University of Beirut) and LAU (Lebanese American University), Beirut, Lebanon, 8 October 2025.

"Designing and Applying Behavioral Interventions for Climate Change in Greater Cairo."

SABE (Society for the Advancement of Behavioral Economics) Annual Conference, Trento, Italy, 5-7 June 2025.

"Behavioral Interventions for Climate Change in Greater Cairo."

The 3rd Arab Savings and Financial Literacy Conference, Cairo, Egypt, 11 October 2023.

"Behavioral Economics: A Tool for a More Rational Financial Decision-Making."

Ethical Finance, Accountability and Governance Seminar, Durham University Business School, Durham, UK, Feb. 24, 2022.

"Islamic Behavioral Finance: Behavioral Finance form and Islamic Point of View."

The 3rd Annual BX Arabia Summit 2020, Virtual, 20-21 December 2020.

"The Application of Behavioral Sciences in the Arab World: Challenges and Behavioral Visions."

10th Annual International Psychiatry Congress, Kasr Al-Ainy Faculty of Medicine, Cairo University, Egypt, February 18, 2020.

"Behavioral Economics in Egypt: Applying Psychology to Economic Decision-Making."

Public Policy Excellence Program 2019/2020, ECES (The Egyptian Center for Economic Studies), Cairo, Egypt, January 21, 2020.

"The Role of Behavioral Economics in Designing Public Policy,"

Behavioral Economic Solutions for Egypt 2019, AUC, Cairo, Egypt, December 2-3, 2019.

"Behavioral Economics and it Applications."

BX Arabia 2019, The Arab Summit on Behavioral Economics and Nudging, Beirut, Lebanon. April 12-13, 2019.

"Behavioral Insights and Old Bureaucracies."

ASSA (Allied Social Sciences Association) /MEEA (Middle East Economic Association) Annual Conference, Atlanta, USA. January 5-7, 2019.

"Impact of Village Credit Unions on Social Capital: Experimental Evidence from Egypt."

Distinguished lecture, Roundtable Discussions Series, Egyptian Center for Economics Studies (ECES), March 20, 2018, Cairo, Egypt

"Behavioral Economics: A New Approach for Economic Analysis – Applications on Local Development."

Keynote speaker, the 7th International Conference on Islamic Banking and Finance, Bosnian Central Bank and Sarajevo School of Business, Sarajevo, Bosnia. November 1, 2016.

"Behavioral Considerations of Managing Risk in Islamic Finance."

Experimental Economics Seminar Series, University of East Anglia, UK (April 25, 2016).

"Social Capital Effects of Credit Unions for the Poor."

Economic Research Forum (ERF) Workshop on the Economics of Informality, August 2014, Cairo, Egypt

"The Nexus between Informal Credit and Informal Labor for Micro and Small Enterprises (MSEs) in Egypt."

4th Islamic Banking and Finance Conference, June 2014, Lancaster University, UK

"The Puzzle of Uniform Standards and Market Segmentation Among Islamic Banks."

11th Harvard University Forum on Islamic Finance, April 2014, Harvard University, USA

"Islamic Credit Unions and Social Capital."

World Bank Entrepreneurial Ecosystem in MENA Conference, February 2014, Cairo, Egypt

"Innovation in Financial Inclusion."

Economic Seminar Series, Heriot-Watt University, Edinburgh, UK (November 21, 2012).

"Establishing Credit Unions for the Poor."

4th International Finance and Banking Society Conference, June 2012 Valencia, Spain

"Bank-Insured RoSCA for Microfinance: Experimental Evidence from Rural Egypt."

3rd Annual Meeting of ASFEE (French Experimental Economics Association), May-June 2012, Montpellier, France

"Bank-Insured RoSCA for Microfinance: Experimental Evidence from Egypt."

8th International Conference on Islamic Economics and Finance, Qatar Foundation, Dec. 2011, Qatar

"Efficiency of Islamic Finance Contracts: Microfinance Experiments."

1st Annual Symposium on Empirical Research in Islamic Finance, Aston Business School, December 2011, Birmingham, UK

"Behavioral Islamic Finance"

Annual International Meeting of the Economic Science Association, July 2011, Chicago, USA

"Bank-Insured RoSCA for Microfinance: Experimental Evidence in Poor Egyptian Villages."

European Economic Association 25th Annual Conference, August 2010, Glasgow, UK

"Experiments in Islamic Microfinance: Moral Hazard in Islamic Finance Contracts."

The African Econometric Society 15th Annual Conference, July 2010, Cairo, Egypt

"Experimental Studies of Alternative Islamic Microfinance Models."

Southern Economic Association 79th Annual Conference, November 2009, San Antonio, USA

"Access to Credit for Micro-Entrepreneurs using Islamic Finance: An Experimental Approach."

AfrEA-NONIE-3ie Conference on Perspectives on Impact Evaluation: Approaches to Assessing Development Effectiveness, March 2009, Cairo, Egypt.
“Impact Evaluation of Islamic Microfinance using Laboratory Experiments.”

The Federal Reserve Bank of Philadelphia conference on “Reinventing Older Communities: How Does Place Matter?”, March 2008, Philadelphia.
“Before or After the Bill? School Context and Neighborhood Effects on Achievement (with Paul Jargowsky). “

Departmental and Professional Service:

Dec. 2019-present	Director, Behavioral and Economic Decision-Making Lab (BEDMLab) at AUC: https://business.aucegypt.edu/research/behavioral-and-economic-decision-making-laboratory , Cairo, Egypt
Sep. 2020-present	Member, IRB (Institutional Research Board), AUC, Cairo, Egypt
Jun. 2018-Jul. 2019	Plenipotentiary Minister, Deputy Director, Department of International Co-operation, Ministry of Foreign Affairs, Cairo, Egypt
2012-2016	Guest Editor of JEBO (Journal of Economic Behavior and Organization) first special issue on Islamic finance
2014	Doctoral External Examiner, Department of Economics University of Sidney, Australia
2012	Co-organizer, JEBO (Journal of Economic Behavior and Organization) Conference on Islamic Finance, October 2012, Birmingham, UK
2011-2012	Deputy Director, Centre for Behavioral Economics and Finance, Durham University
2011-2018	Member, Durham Centre for Islamic Economics and Finance, Durham University
2012-present	Research associates/fellow, Economic Research Forum, Egypt
2011	Co-organizer, 1 st Annual Symposium on Empirical Research in Islamic Finance, Aston Business School, December 2011, Birmingham, UK
2010 - 2022	Referee: Journal of Economic Development and Culture; Journal of King Abdul Aziz: Islamic Economics and Finance; Journal of Economic Behavior and Organization; Borsa Istanbul Review; Journal of Behavioral and Experimental Finance; Global Economics and Management Review; Review of Development Economics; Asian Journal of Law and Economics; Cambridge Elements; Experimental Economics

Dissertation Supervision:

Doctoral: Saeed Binmahfouz and Hashem Alnemer, Durham Business School, Finance; Amira Al-Masrafawy, Faculty of Political and Economic Sciences, Cairo University

Master's: 9 MSc Finance; 15 MA Finance and Financial Management and 2 MBA, Durham Business School; 3 MA Economics, American University in Cairo
Undergraduate: 15 Accounting and Finance and 5 Economics, Durham Business School

Languages:

Arabic (native), English (fluent), French (intermediate)

References:

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