## Michael Neubert, PhD

Core Faculty and Chair Strategic Management Committee https://www.ism.edu/

Date: December 3<sup>rd</sup> 2018

To whom it may concern:

It is my pleasure to recommend Dr. Khaled Zayed for a teaching position at your institution.

I have met Dr. Zayed in November 2018 at the International School of Management (ISM) in Paris, France when he attended my Fintech Seminar. This seminar explored the major areas of FinTech beginning with an introduction to financial technology before addressing topics such as digital money, cryptocurrencies, and emerging technologies, digital finance and alternative finance, FinTech regulation and RegTech, data security, the future of data driven finance, as well as, the core technologies driving FinTech including Blockchain, AI and Big Data.

I have had an opportunity to observe Dr. Zayed's participation and to evaluate his knowledge of the subject matter. I came to learn that Dr. Zayed is an alumnus of International School of Management (ISM) and is already teaching Big Data and HealthCare Management courses at Saint Peter's University in New Jersey, United States. I would rate Dr. Zayed's knowledge of Information Technology and Finance as excellent. He also published a book about IT Security Awareness, which reflects the current status of research.

I was pleased to learn that Dr. Zayed continues to take audit seminars at ISM despite the facts that he graduated with his PhD in 2016 in order to continuously increase his knowledge in Information Technology and Finance.

During my seminar, Dr. Zaved showed strong communication and team working skills.

Please contact me if you would like additional information regarding Dr. Khaled Zayed.

Sincerely Yours,

Michael Neubert. PhD.

Signature: Cul

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https://www.ism.edu/paris-faculty-directory/dr-michael-neubert-ph-d.html

E-Mail: Michael.neubert@faculty.ism.edu