Durham University Business School

BETTER BUSINESS THINKING

10th September 2014

To Whom It May Concern:

Dear Sir or Madam:

Re: Mr ***Mohammed Naif Alotaibi***

This is to inform that Mohammed Naif Alotaibi is a fulltime Ph.D student registered at the Durham University Business School, Durham University working under my supervision on the topic entitled '*Analysing e-Commerce and e-Service Practices of Saudi Arabian Banks*' since October 2010.

I am pleased to inform you that Mr Alotaibi has recent presented a research paper titled as *Aspects of E-commerce Services in Saudi Arabia: Comparing Islamic and Conventional Banks on Demand and Supply Conditions* at t the Kyoto-Durham International Workshop in Islamic Economics and Finance, which, this year, took place at Durham University Business School, as in alternate year the workshop takes place in Kyoto, Japan.

I should note that thirty academic papers were presented at the workshop from academics and PhD students from both Kyoto University and Durham University; and Mr Alotaibi has received a certificate of recognition for his efforts in efficiently helping me in organising the workshop.

Please do not hesitate to contact me if you require further information.

Yours Sincerely,

Yours sincerely,

Dr. Mehmet Asutay
Professor of Middle Eastern and Islamic Political Economy & Finance
Director, Durham Centre for Islamic Economics and Finance
Durham University Business School, Durham University
Email: mehmet.asutay@durham.ac.uk