



June 3, 2022

**To Whom It May Concern:**

It is a great pleasure to recommend Ms. Hussah A. Alzamel for admission to your MSc program. She held a demonstrator position at the financial management department; I worked with her on several modules.

Ms. Alzamel is a serious hardworking faculty. She is well known for her perfect work as well as her behavioral record, and most importantly she respects the time. Besides that, she has proved herself as a multi-tasking person who can handle many tasks with high pressure.

I am very confident that Ms. Alzamel will have a great future. She has a keen interest in Finance, her advanced skills, and passion for the subject make her ideal fit for your program. She is highly advised to pursue her higher level of studies as she has the academic ability.

Ms. Alzamel has my highest recommendation for admission to your MSc program. Her curiosity, combined with her willingness to take challenges, leads me to believe that she will prove herself to be an asset to your esteemed institution. Please don't hesitate to contact me at [baibrahim@iau.edu.sa](mailto:baibrahim@iau.edu.sa) if you have any questions.

Sincerely,

Bassam A. Elbially, Ph.D.  
Assistant Professor of Finance,  
Imam Abdulrahman bin Faisal University

