# APPENDIX E: DISSERTATION TOPIC PROPOSAL FORM

**Please complete and submit it on MyLearning by 26 April 2023. The Research Ethics Screening form should be completed separately later with the consultation of your supervisor.**

**This is used for allocation of supervisors not for assessment.**

**DO NOT SUBMIT TO THE STUDENT OFFICE.**

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| **Programme of Study:** MSc Banking & Finance | | |

**PROVISIONAL TITLE**

This may be your first attempt at a title. It may change as your work progresses. At this stage it should closely mirror the content of your proposal.

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| A comparison of Islamic and conventional banks in the GCC countries financial structures and performances in light of COVID-19 |

**BACKGROUND**

This should explain why you feel the research you are planning is worthwhile. This may be expressed in the form of a problem which needs solving, or something you find of interest. You are expected to demonstrate, in brief, a clear link between the previous work that has been done in this field and the content of your proposal. You should indicate the key literature sources from which you intend to draw your ideas.

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| There are several reasons for choosing this topic one of the reasons is that Due to their dedication to concepts like risk- and profit-sharing, Islamic banks may be particularly well-positioned to withstand the financial crisis because of COVID-19. How covid has impacted Islamic and conventional banks in the GCC region. Another reason would be the merits and shortcomings of each model can be revealed by contrasting how Islamic and conventional banks performed during this crisis. This comparison may also reveal how both types of banks can move forward with improved performance.  And Investors and other banking industry stakeholders may be interested in this topic since it pertains to how various bank types are faring in this difficult period. To compare the differences between Islamic and conventional banks in the GCC countries before and after COVID, I am going to lengthen the year span of the data in my research from the prior work, making it at least 30 to 40 years old. It will include more challenging factors, including Tobin' Q, can be utilized to evaluate the effectiveness of COVID-19. |

**RESEARCH QUESTIONS AND HYPOTHESES**

This should provide a clear indication of what your research seeks to achieve.

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| 1. What is the impact of COVID-19 on the financial structure and performance of Islamic banks compared to conventional banks in the GCC countries? 2. Analyzing the pre- and post-covid effects of capital structures on the profitability of conventional and Islamic banks? 3. To determine how the macroeconomic conditions of the GCC countries affect the credit risk of Islamic and conventional banks? 4. To assess how the GCC countries' levels of liquidity before and after COVID affect the profitability of Islamic and conventional banks? 5. To compare the ROA or ROE of a bank before and after COVID implementation in the GCC region, considering changes to its capital structure or asset utilization? |

**PROPOSED METHODOLOGY**

This section should detail how you intend to achieve your research objectives.

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| **Research Design:** This section gives an overall view of the method chosen and the reason for that choice. |
| For this study, time series data can be used to evaluate how the pandemic has affected the GCC countries' conventional and Islamic banks' financial standing and operational efficiency. Researchers can examine the trends and patterns of financial data over time, such as shifts in bank assets, liabilities, and profitability, by using time series data. The time series data can also be used to determine the immediate and long-term impacts of the COVID-19 pandemic on the financial health of both types of banks. Furthermore, the relationship between COVID-19 and the financial makeup and operating results of Islamic and conventional banks in GCC nations can be determined using time series analysis techniques like Autoregressive Integrated Moving Average (ARIMA), Vector Autoregression (VAR), and Granger Causality. These methods can assist in determining the causal link between the pandemic and the performance of both kinds of banks as well as in forecasting future financial data trends based on past trends.  Using a panel of data, this model can be used to examine how COVID-19 has affected the financial makeup and operating efficiency of Islamic institutions in comparison to conventional banks in the GCC. OLS This model can be used to examine the effects of different macroeconomic variables, such as GDP growth, inflation, unemployment rate, interest rate, and governmental policies, on the financial structure and performance of banks. Researchers can compare the performance of Islamic and conventional banks and investigate how the COVID-19 pandemic has affected their financial structure using the panel data analysis methodology. |
| **Data Collection:** This section should include much more detail about how specifically the data are to be collected and associated issues of access and ethics. |
| The research article from the Journal of Economic and Administrative Sciences that was used as the data source for previous paper. I used an alternative methodology and study to approach my data. The World Development Indicator, the Global Economic Monitor, and capital IQ are where the data is found. Because one of the goals is to examine specifically in conventional and Islamic banks, the data was gathered from a variety of sources. The GCC region is a second reason because there are various norms and regulations there, and pre- and post-covid is a third reason since it is challenging to find data before and after covid. |

**TIMESCALE**

This should provide a guide to the anticipated completion of each stage of your research.

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| **Target date** | **Tasks to be achieved** |
| 15th June  12th July  20th august  21st September | Introduction and Literature review should be done.  Collect all relevant data for the research.  Econometric models should be done. (Doing Stata)  Conclusion and references |

**RESOURCES**

This will provide an indication of the viability of your proposal, in terms of data access and equipment, and should include an acknowledgement of any anticipated problems in any area.

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| **Finance:** Include realistic costs such as travel, subsistence, help with data analysis or postage for questionnaires |
| **Data Access:** State how you will access the required data, for example, do you have contacts within relevant organisations?   * I have no contacts. The information is only sourced from publicly accessible, cost-free online websites. |
| **Equipment:** State how you intend to analyse the data, including computer software packages to be used.   * Using Stata alone to perform econometric models. |

**ETHICAL ISSUES RELATED TO YOUR RESEARCH PROPOSAL**

This should provide a consideration of ethical issues related to the processes, outcomes, and implication of the project.

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| It is suggested that the scope of this research be expanded to include further consequences. It's challenging to use more challenging variables, such as Tobin' Q, in my research to make it appear different from earlier studies. And the performance of COVID-19 can be evaluated using this. I would advise future academics to take the study's suggestions into account, use a new variable, and extend the year period. Additionally, data is hard to get by, therefore I would advise looking outside of your current circle of influence for GCC region Islamic and conventional banks and their financial reports. |

**REFERENCES**

Provide a list of 5 literature sources to which you have referred in the background section that relate to the previous work undertaken in your area of study.

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| 1. [The impact of COVID-19 on financial structure and performance of Islamic banks: a comparative study with conventional banks in the GCC countries | Emerald Insight](https://www.emerald.com/insight/content/doi/10.1108/JEAS-07-2021-0138/full/html?casa_token=YWbNWvWwdgIAAAAA:_ssmRLxbAtUA9NgtRTDE3p3DnsvuLF_KiXNxu9-A-wtXR6F6p8kLpxdbsuPvTo3ZkBhrwFWCs_91h6jXy16ouAJPW68Xv08RO95gMfxGq0eC07iq4Ms) |
| 2. [COVID-19 effect on Islamic vs. conventional banks’ stock prices: Case of GCC countries - ScienceDirect](https://www.sciencedirect.com/science/article/pii/S170349492200024X?casa_token=PnSvyR4ONGAAAAAA:AuVN6BmAmrKQEDneYeyPii5zltZlG0FcUv8a7d5U9YX5r2FGWwSP8yLKKqKnGAiWN1RcAczdRg) |
| 3. [IMPACT OF THE COVID-19 PANDEMIC ON ISLAMIC BANK INDICES OF THE GCC COUNTRIES | International Journal of Islamic Banking and Finance Research (cribfb.com)](https://cribfb.com/journal/index.php/ijibfr/article/view/1381) |
| 4. [Effect of COVID‐19 on the performance of Islamic and conventional GCC banks - Abdulla - 2022 - Review of Financial Economics - Wiley Online Library](https://onlinelibrary.wiley.com/doi/full/10.1002/rfe.1151?casa_token=ZCRCaQDBLmwAAAAA%3A2tP8koSA5LWOShpf_CISd-vdkh7NeXI938H2no3UcT3SRxFLNCe4mfYvCS4ojLs0Jmf-ivoTbtF8Gws) |
| 5. [The Impact of COVID-19 pandemic on Islamic and conventional financial markets: International empirical evidence - ScienceDirect](https://www.sciencedirect.com/science/article/pii/S1062976922000515?casa_token=vSZRk3JrUjcAAAAA:A7FzR8T8-i_HPrSMo2jzC6uyId_XTfcMYTRado9ImJIptSeavG5q_Drm4rGz5AI7uwPRU60-_w) |

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| Assigned Supervisor: |  |