

## THESIS REVIEW

**Kainat Jawaid**

*Candidate*

*BA in Accounting and Finance  
Specialisation: Financial Services*

***Islamic vs Conventional Banking in Pakistan***

*Title of the Thesis*

<i>Aspect</i>	<i>Perfect score</i>	<i>Given score</i>
<b>1. Recent aspect of the chosen topic and the applied method</b>	<b>10</b>	<b>9</b>
The thesis is an innovative exposition of a social, economic or enterprising subject.	2	1
The subject is professionally sound.	2	2
The research aim is clearly set – providing evidence for the detailed and profound understanding of the subject, so that the thesis would not be superficial nor inconsequential, but in-depth and analytical.	2	2
Research aims are met in the thesis.	2	2
Research questions, methods, results, conclusions, and recommendations are presented in a coherent manner.	2	2
<b>2. Theoretical grounding of the thesis</b>	<b>30</b>	<b>28</b>
The student relies on the literature that serves the thorough elaboration of the topic.	5	4
Besides the domestic compulsory literature, the student relies on a broader and international scope of literary results.	5	5
The (domestic and international) literary results are up-to-date, varied in number and adequate to the subject.	5	5
Referencing in the text of the dissertation is complete, and the list of references is correct.	5	5

The summary in theoretical grounding of the thesis is laid out in a well-structured and coherent fashion.	5	5
The arguments have own critical elements which leads to an appropriate choice and interpretation of relevant theories and models.	5	4
<b>3. The applicability of processing method and the quality of research</b>	<b>25</b>	<b>24</b>
Proper choice and rational application of the processing method is of high value.	5	5
The student gathered and evaluated evidence from his/her own.	4	4
The research process has been displayed in details.	5	5
Research questions are convincing.	4	3
Broad set of data and information have been collected and analysed, particularly from own research.	4	4
The student is able to interpret the reliability of figures.	3	3
<b>4. Analytical and critical tone of the thesis as well as its practical relevance</b>	<b>20</b>	<b>20</b>
The analysis is professional; the methods used are derived from the literature.	3	3
Theories are applied sensitively, critically and professionally.	3	3
Clear arguments and suggestions are presented in a distinct part of the dissertation.	3	3
The arguments and suggestions flow, with good cross-referencing between analytical parts of the dissertation.	2	2
Recommendations are presented in a coherent and implementable manner.	3	3
Results are profound and professionally sound.	3	3
Recommendations are critically reflected by the process of implementation.	3	3
<b>5. Structure, style and appearance of the thesis</b>	<b>15</b>	<b>15</b>
Clear (understandable) command of the written word.	3	3
The structure of the dissertation is coherent, which is easy to follow.	3	3
The student applies – own and referred – charts, tables and graphs in connection with the subject.	2	2
Charts and tables are clearly drawn. Their use of language is appropriate.	2	2
Impressive style that encourages engagement (without proof reading errors).	2	2
Sections relate well to each other and build up to form a convincing whole (length, splitting and proportionality of chapters).	3	3
<b>Total:</b>	<b>100</b>	<b>96</b>

**Overall assessment** *(with comments, at least in five sentences):*

In the exploration of the thesis delves into the everyday experiences of banking customers and the performance of banks in the unique landscape of Pakistan. With a clear focus on service quality and customer satisfaction, the study feels like a journey through the challenges posed by the introduction of Islamic banking in the country. The research objectives are like signposts guiding this journey, and the theoretical framework is a well-crafted map offering insights from existing literature. Imagine the methodology as a toolkit, including a user-friendly questionnaire and a variety of statistical tools, making it feel like the author is hands-on in understanding the intricacies of the banking world. The findings tell a story of a strong connection between service quality and customer satisfaction in Pakistan's banking scene, yet they introduce a plot twist—revealing that service quality and customer happiness might not be the sole heroes in determining the success of financial institutions. As the thesis concludes, it's like a storyteller wrapping up a tale, leaving readers, including bankers, policymakers, and academics, with a sense of reflection on the intricate narrative of banking practices in Pakistan. In essence, the thesis humanizes the complex world of finance, making it relatable and insightful.

I recommend the thesis for acceptance.

**Evaluation scheme** *(please, underline the recommended mark):*

0-50 marks	1 (failed)
51-62 marks	2 (pass)
63-74 marks	3 (satisfactory)
75-86 marks	4 (good)
<u>87-100 marks</u>	<u>5 (excellent)</u>

Budapest, 07 December 2023

Supervisor's name: Malik Danish Majid

DocuSigned by:

Malik Danish Majid

8EE4B2C1C8A042B...

Signature of supervisor