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| **Department** | | Finance, Risk Management and Banking | |
| **Discipline** | | Insurance and Banking | |
| **Research Focus Area** | | **Insurance and Banking** | |
| **Total capacity for 2024** | | 8 (5 MPhil and 3 PhD) | |
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| **Supervision Team details:** | | | **Academic Profiles** |
| **Prof Athenia Bongani Sibindi**  **[[1]](#footnote-1)(Contact person for this focus area)**  Office: NSR 5-84  Email: [sibinab@unisa.ac.za](mailto:sibinab@unisa.ac.za)  ORCID: [0000-0003-0953-8424](https://orcid.org/0000-0003-0953-8424)  Institutional repository link: <http://hdl.handle.net/10500/20122>  Niche areas:   * Sustainable insurance * Corporate governance * Financial market development   2024 Supervision capacity:   * MPhil: 2 * PhD: 1 | | | Athenia Bongani Sibindi is a Professor of Finance, Risk Management and Insurance. He is a holder of a PhD in Finance degree obtained from UNISA. Further, Athenia is a Fellow of the Insurance Institute of South Africa (FIISA) and Certified Risk Management Practitioner (CRM Prac). He has published extensively on financial markets and contemporary issues in insurance research and supervised several masters and PhD students to completion. His research interests include, sustainable insurance, corporate governance and financial market development. Athenia is knowledgeable in several econometric techniques. Proposed studies should be quantitative in nature. |
| **Prof Joseph Chisasa**  Office: NSR 5-121  Email: [chisaj@unisa.ac.za](mailto:chisaj@unisa.ac.za)  ORCID: <https://orcid.org/0000-0002-8923-1424>  Niche areas:   * Contemporary Issues in Banking Research   2024 Supervision capacity:   * MPhil: 1 * PhD: 1 | | | Joseph Chisasa is a Professor of Agricultural Finance. He completed his doctoral degree in 2015 at Unisa. He has published in international journals in the areas of bank credit and agricultural output, demand for credit by smallholder farmers, operational risk management and remittances. Prof. Chisasa has supervised several PhD and master’s students in the areas of funding models for agricultural banks, macroeconomic fundamentals and agricultural output, stokvels and financial intermediation. Studies using cross-sectional and time series secondary data will be given preference. |
| **Prof Charles Nyoka**  Office: NSR 5-105  Email: [nyokac@unisa.ac.za](mailto:nyokac@unisa.ac.za)  Niche areas:   * Contemporary Issues in Banking Research * FinTech   2024 Supervision capacity:   * MPhil: 0 * PhD: 0 | | | Charles Nyoka is an Associate Professor in the Department of Finance, Risk Management and Banking. He holds a PhD in the field of banking. His research areas of interest include banking, risk management and corporate governance. |
| **Dr Ntwanano Jethro Godi**  Office: NSR 5-120  Email: [godinj@unisa.ac.za](mailto:godinj@unisa.ac.za)  ORCID: <https://orcid.org/0000-0001-5871-8507>  Niche areas:   * Contemporary Issues in Insurance Research * Risk Management   2024 Supervision capacity:   * MPhil: 2 * PhD: 1 | | | Jethro Godi is the Chair of the Department of Finance, Risk Management and Banking. He is a holder of a PhD in degree obtained from Unisa. He has published in international journals on risk management as well as financial market development topics. Jethro is also currently supervising a number of Masters and PhD students. Proposed studies could be either quantitative or qualitative in nature. |
| **Total Capacity for 2024** | | | 5 MPhil students  3 PhD students |
| **Research scope** | | | The research area is broad and covers FinTech, banking and insurance. **The specific interest should be predicated on the need to address the policy syndrome, in the advancement of Africa Agenda 2063 and the attainment of the Sustainable Development Goals (SDGs) that relate to these focus areas.** Thus, studies should seek to propose workable solutions applicable to the African context. The research scope is based on quantitative analysis techniques, and entails econometric modelling, to a large extent. |
| **Reading:**  **Subject Field** | | | **This is a selection of articles and/or recent books in this research focus area. ‎Further reading over and above these is essential:**     * Frost, J. (2020). The economic forces driving FinTech adoption across countries. Netherlands Central Bank, Research Department * Gomber, P., Koch, J and Siering, M. (2017). Digital Finance and FinTech: Current Research and Future Research Directions. Journal of Business Economics, 87 (5): 537-580 * Makina, D. (ed) (2019). Extending Financial Inclusion in Africa. Elsevier, San Diego, CA, USA * Mohammad, N. (2016). Research on financial services innovations: A quantitative review and future research directions. International Journal of Bank Marketing, 34 (7): 1042-1068 * Sibindi, A.B. (2018). The Determinants of South African Banks’ Capital Buffers. Journal of Economics and Behavioral Studies, 10(1), pp.234-244. * Sibindi, A.B. and Makina, D. (2018). Are the determinants of banks’ and insurers’ capital structures homogeneous? Evidence using South African data. Cogent Economics & Finance, 6(1), p.1519899. * Wilson, J.O.S, Casu, B., Girardone, C. and Molyneux, P. (2009). Emerging Theses in Banking: Recent Literature and Directions for Future Research. Working Paper Series WP 07/09, Cass Business School, City University London * You can also visit the [Directory of Open Access Journals (DOAJ)](https://doaj.org/) and [African Journals Online (AJOL)](http://www.ajol.info/) for journal articles related to the topics |
| **Resources: Scholar community** | | | * International Conference on Financial Services (IFS), hosted every 2 years by the University of South Africa (UNISA) * African Finance Association (annual conference in May each year, hosted by the AfricaGrowth Institute).<http://www.africagrowth.com/event_conf.htm> * Insurance Institute of South Africa annual conference. <https://www.iisa.co.za/> * American Risk and Insurance Association annual meetings. <http://aria.org/events/> * Basel committee on Banking Supervision. [www.bis.org](http://www.bis.org) * South Africa Institute of Financial Markets (SAIFM). [www.saifm.co.za](http://www.saifm.co.za) |
| **Potential M&D research focus areas or research projects** | | | |
| **Unit of Analysis** | **Research Focus** | | |
| **FinTech** | With the advent of the 4IR, Financial technology (FinTech) is being adopted at various pace across the globe. Notwithstanding, research in this area is still at a nascent stage. Proposed studies in this area need to test the following issues amongst others:   * Establish the determinants of FinTech adoption. * Demonstrate the link between FinTech and financial inclusion. * Establish whether FinTech adoption fosters bank competition. * Establish whether InsurTech fosters insurer competition. * Demonstrate the link between FinTech adoption and bank efficiency. * Demonstrate the nexus between InsurTech and insurer Efficiency. * Determine whether adoption of FinTech leads to reduced cost of financing.   This research focus area will have the capacity for one **PhD** candidates and one masters **(MPhil)** candidates. | | |
| **Contemporary issues in banking research** | There are number of recurrent themes in banking research upon which studies can be based on. These include:   * Bank lending * Bank credit risk * Bank liquidity * Capital regulation * Bank efficiency * New banking business models   This research focus area will have the capacity for one **PhD** candidates and one masters **(MPhil)** candidates. | | |
| **Contemporary issues in insurance research** | Insurance research is very broad as it covers life insurance, non-life insurance and pensions research. This research focus area will entertain any novelty concepts within the realm of the following:   * Insurance economics * Alternative risk financing * Cyber risks *(observed growing trends in cyber-attacks or cyber breaches or cyber-risk exposures)* * Directors and Officers Liability (D & O)   *The Steinhoff corporate scandal coupled with the State Capture Commission hearings in South Africa have led to an awareness on the need for this insurance coverage.*  Studies could for instance, establish the relationship between Corporate Social Responsibility (CSR) and Directors and Officers Liability claims.   * Pension policy reform   This research focus area will have the capacity for one masters (**MPhil**) candidate. | | |
| **Other areas in Banking and Insurance.** | Students are welcome to submit research outlines in other areas of banking and insurance as well. These will also be evaluated, and if a supervisor with the relevant expertise in the chosen research area is available, the student might be considered. | | |

1. Please note that consulting the research focus area leader is no assurance that your application will be approved. If, however, your application is approved, it is also not a guarantee that he/she will be allocated as your supervisor. [↑](#footnote-ref-1)