

Research Topics & Ideas: Finance

About this document

This PDF contains 51 **finance research topics** for dissertations and theses, organized into 10 areas of finance, from banking, regulation and financial stability to sustainable and green finance. Each topic is written as a researchable question and linked to a completed dissertation (2022–2026, 31 universities), so you can see how it was studied in practice. Use it to shortlist finance dissertation topics and thesis ideas, then narrow one down to your own population, setting and timeframe.

By [Derek Jansen](#) (MBA) · Reviewed by [Eunice Rautenbach](#) (DTech) · Grad Coach · October 2026

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Contents

Banking, regulation and financial stability · 5 topics	2
Corporate finance and governance · 5 topics	2
Entrepreneurial finance, private equity and venture capital · 5 topics	2
Financial markets, volatility and forecasting · 5 topics	3
Financial reporting, auditing and earnings quality · 5 topics	3
Fintech, blockchain and digital assets · 5 topics	4
Investment strategy and asset pricing · 5 topics	4
Personal finance, literacy and retirement · 6 topics	5
Real estate and housing finance · 5 topics	5
Sustainable and green finance · 5 topics	6
How to turn a topic into your research question	7

Banking, regulation and financial stability

1. Why did post-crisis banking reform stop where it did?

See it in a real dissertation: [Too big to fail, too hard to reform? Institutional veto points and bank business power in post-crisis banking regulation](#) · R Hsieh · University of Oxford · 2025

2. How does access to banking shape inequality within a single city?

See it in a real dissertation: [Essays on Banking and Inequality](#) · Agustín Hurtado · University of Chicago · 2024

3. What explains the growth of regional banking outside the traditional centers?

See it in a real dissertation: [The Recent Rise of Southern Banking](#) · Thomas D. Hills · Georgia State University · 2022

4. How does a global capital rule such as Basel III change lending to small firms?

See it in a real dissertation: [The impact of Basel III on Bangladeshi commercial banks and their lending towards SMEs](#) · Md Rajib Hasan · University of the West of Scotland · 2025

5. Does regulating payday lending change anything else in a neighborhood?

See it in a real dissertation: [When payday is not enough: the impact of small loan regulation on reported crime in Cincinnati, Ohio](#) · Colleen D. Mair · University at Albany, State University of New York · 2023

Corporate finance and governance

6. How much of firm performance can be traced to a CEO's background rather than the firm's?

See it in a real dissertation: [Essays on CEO Background and Corporate Performance](#) · Busra Agcayazi · West Virginia University · 2023

7. Do acquirers anchor on the wrong number when they price a deal?

See it in a real dissertation: [Essays on Bidder Anchoring and Cultural Narratives in Mergers and Acquisitions](#) · Jie Feng · Durham University · 2025

8. Do cross-sector bank and insurance mergers create shareholder value or destroy it?

See it in a real dissertation: [Bank-Insurance Mergers and Acquisitions \(M&A\) and Shareholders' Value](#) · Richard Mochoge Ondimu · Aston University · 2022

9. Which governance structures actually constrain corporate tax avoidance?

See it in a real dissertation: [Tax Avoidance, Corporate Governance, and Corporate Policies](#) · Yang Yang · West Virginia University · 2022

10. Do layoffs show up in earnings per share, and does the age of the firm change that?

See it in a real dissertation: [The Relationship Between Percentage of Layoffs, Company Age, and Earnings Per Share in Tech Firms](#) · Demarco Dejon Pope · Walden University · 2025

Entrepreneurial finance, private equity and venture capital

11. How do investors judge a startup when there is almost no evidence yet?

See it in a real dissertation: [Decision-Making in Early-Stage Startups: How Venture Capitalists and Angel Investors Evaluate Uncertainty](#) · Andrew M. Pence · University of San Diego · 2026

12. How much of a venture decision is about the founder rather than the business?

See it in a real dissertation: [Assessment of Founders in Venture Capital Investment Decisions](#) · Gregory Gerald Hennessy · Claremont Graduate University · 2023

13. Does impact-focused venture capital accept lower returns, or find different deals?

See it in a real dissertation: [Three essays on social impact venture capital](#) · Yunus Emre IŞIK · University of Oxford · 2025

14. How does a reporting rule change whether a public firm backs startups?

See it in a real dissertation: [Regulatory Firm Boundaries and Corporate Venture Capital Investments](#) · Ginha Kim · University of Chicago · 2026

15. What actually works for an agricultural startup trying to raise capital?

See it in a real dissertation: [Effective Strategies for Accessing Capital for Startup Agricultural Entrepreneurs in St. Vincent and the Grenadines](#) · Tonya Pompey · Walden University · 2026

Financial markets, volatility and forecasting

16. Which volatility model prices short-dated options best in practice?

See it in a real dissertation: [Which Volatility Model Best Prices 1-Month ATM European Calls? Evidence from 100 S&P 500 Firms](#) · Tiffany Yu · King's College London · 2026

17. Has speculation made commodity prices more volatile, or only more visible?

See it in a real dissertation: [Financialization and Price Volatility: An Empirical Analysis on Speculation in the Oil Market](#) · Audry Oliveira Carnivale · University of Denver · 2024

18. How does consolidation in a lending market affect price discovery?

See it in a real dissertation: [Three Essays on the Farm Credit System and Soybean Markets: Consolidation, Competition, and Price Discovery](#) · Joshua Lee Strine · Purdue University · 2026

19. How far do investor expectations about the stock market drive real decisions?

See it in a real dissertation: [Essays on Stock Market Expectations and Financial Decisions](#) · Shanxiang Yang · West Virginia University · 2026

20. Can a macro forecast be improved by shrinking a very large set of predictors?

See it in a real dissertation: [Nowcasting GDP using Bayesian shrinkage approach and identifying Implied Volatility Surface using Symbolic Regression](#) · Jiayi Luo · Iowa State University · 2022

Financial reporting, auditing and earnings quality

21. Why do firms report non-GAAP numbers, and do regulators read them the same way?

See it in a real dissertation: [Non-GAAP disclosure: new insights from regulators, executives and firms](#) · Pu Tan · Loughborough University · 2025

22. Does a CEO's personal tax position change how the firm reports earnings?

See it in a real dissertation: [The impact of CEO income tax on earnings management, employment decisions, and corporate social responsibility](#) · Kai Gao · University of Southampton · 2026

23. How much does the source of an earnings forecast change what analysts believe?

See it in a real dissertation: [The Effects of Sources of Earnings Forecasts and Degree of Source Expertise on Subjects' Estimates of Earnings per Share: A Field Experiment](#) · John M. Hassell · Indiana University – Purdue University Indianapolis · 2023

24. Can emissions accounting sit inside a normal set of financial statements?

See it in a real dissertation: [Investigating compatibility between physical greenhouse gas emissions accounting and general-purpose financial statements](#) · Jimmy Jia · University of Oxford · 2025

25. Whose earnings forecast holds up better in a crisis, the manager's or the analyst's?

See it in a real dissertation: [The Comparative Impact of the Dot-com Bubble, Great Financial Crisis, and Covid-19 on the Relative Properties of Management Earnings Guidance and Analyst Earnings Forecasts](#) · Matthew E. Maylath · Kennesaw State University · 2026

Fintech, blockchain and digital assets

26. Where does machine learning add something a linear model cannot in finance?

See it in a real dissertation: [Essays on Machine Learning in Finance](#) · Tian Zhao · University of North Carolina at Chapel Hill University · 2024

27. What happens to crypto lending markets under stress?

See it in a real dissertation: [Modelling and Simulation of Cryptocurrency Lending](#) · Golo Feige · Harvard University · 2024

28. Do personality traits predict who buys cryptocurrency?

See it in a real dissertation: [The Dark Tetrad and the Intention to Invest in Cryptocurrency](#) · Amy Bauer-Sinicin · West Virginia University · 2025

29. What happens to mispricing once everyone starts trading against it?

See it in a real dissertation: [Machine Learning, Quantitative Portfolio Choice, and Mispricing](#) · Carter Kent Davis · University of Chicago · 2022

30. Does a cryptocurrency holding count as a protected investment at all?

See it in a real dissertation: [Regulation of Cryptocurrency as an Investment under International Investment Law](#) · Nanjwan Yale Damap · University of Derby · 2026

Investment strategy and asset pricing

31. Which asset pricing anomalies survive once you account for how they were found?

See it in a real dissertation: [Essays in Empirical Asset Pricing](#) · Mehdi Khorram · Louisiana State University · 2022

32. What are investors actually being paid for when they take currency risk?

See it in a real dissertation: [Essays on the Currency Risk Premium](#) · Yi Liu · University of North Carolina at Chapel Hill University · 2026

33. Do institutional investors stabilize a market or amplify its moves?

See it in a real dissertation: [Essays on Institutional Investors](#) · AU Ahmed · University of Chicago · 2022

34. Do emerging market funds earn the fees they charge?

See it in a real dissertation: [Evaluating the Returns of Emerging Market Mutual Funds](#) · Constantinos Athanailos · University at Albany, State University of New York · 2022

35. Does a fund manager investing in their own fund change how it performs?

See it in a real dissertation: [Determinants of Portfolio Manager Ownership](#) · Liang Sun · University of North Texas · 2022

Personal finance, literacy and retirement**36. What does the credit reporting system do to the households inside it?**

See it in a real dissertation: [Essays on Household Finance](#) · Benedict Andrew Guttman-Kenney · University of Chicago · 2024

37. How does student loan policy change the choices borrowers make afterward?

See it in a real dissertation: [Student Loan Policy and Economic Behavior](#) · Diego Briones · University of Virginia · 2026

38. What does student debt forgiveness cost, and who ends up paying for it?

See it in a real dissertation: [Opportunity Cost of Student Loan Debt Forgiveness: Testing the Impact of Four Policy Options on United States' Economy](#) · Emelia Akhlaghi · Claremont Graduate University · 2023

39. How do immigrants without a social security number save for retirement?

See it in a real dissertation: [Retirement Investment Behaviors of ITIN Immigrants](#) · Krzysztof Zoltek · DePaul University · 2026

40. How should savings policy be designed for people who do not choose optimally?

See it in a real dissertation: [Saving, Liquidity, and Policy Design under Imperfect Choice: Essays in Behavioral Public Finance](#) · Thomas Willingham · University of Virginia · 2026

41. How do Black undergraduates weigh the debt they are taking on?

See it in a real dissertation: [Perceptions of student loan debt: a phenomenological study exploring black undergraduate students' experiences](#) · P.A. Prather · University of Louisville · 2023

Real estate and housing finance**42. How do housing costs shape the rest of a household's finances?**

See it in a real dissertation: [Essays in Household and Housing Finance](#) · John Wendell Heilbron · University of Chicago · 2022

43. How does a nearby all-cash sale move real estate prices around it?

See it in a real dissertation: [Essays in Real Estate Economics and Finance](#) · Zipei Zhu · University of North Carolina at Chapel Hill University · 2026

44. Where do the frictions sit between capital and the housing it is meant to finance?

See it in a real dissertation: [Capital Flows, Intermediaries, and Market Frictions in Housing and Small Business Finance](#) · Q Wang · Purdue University · 2026

45. Who pays for decarbonizing a building when the tenant gets the savings?

See it in a real dissertation: [Financial and Leasing Structures for Decarbonizing Industrial Real Estate](#) · Cherry Xinlan Yang · Rhode Island School of Design · 2026

46. What does housing financialization do to a city that investors have discovered?

See it in a real dissertation: [Dispossession by Accumulation: Housing Financialisation in Halifax, Nova Scotia](#) · Jacob Addison Wilson · Carleton University · 2024

Sustainable and green finance

47. What actually stops a green bond from being greenwashing?

See it in a real dissertation: [Mitigating Greenwashing Concerns in the Green Bond Market](#) · Yu Xiang Brian Wang · Northeastern University · 2023

48. Do investors give up return for an ethical screen, and by how much?

See it in a real dissertation: [A Risk & Return Analysis of ESG Focused ETFs](#) · Annamarie Khandji · University at Albany, State University of New York · 2022

49. Did disclosure regulation change what sustainable funds actually hold?

See it in a real dissertation: [Impact of the sustainable finance disclosure regulation on investment funds](#) · Danny Dekker · Loughborough University · 2026

50. Does climate exposure show up in how a firm's risk gets priced?

See it in a real dissertation: [Essays on Corporate Failure, Risk Pricing, and ESG Information](#) · Maria Francisca Carvalho · Lancaster University · 2026

51. Does a company's ESG record change what its credit costs?

See it in a real dissertation: [The ESG–finance nexus: empirical investigations across firms, credit pricing, and loan structuring](#) · Rupali Vashisht · University of Southampton · 2026

How to turn a topic into your research question

A topic is a starting point, not something you can research yet. These four steps take you from a topic on this list to a focused question you can actually answer.

- 1. Shortlist three, not one.** Pick three topics from this list that genuinely interest you and fit the access you have to people and data.

Recommended reading: [How to find and choose a dissertation topic](#)

- 2. Read the dissertation behind each one.** Its literature review and its "recommendations for future research" section show you what is already known and what is still open.

Recommended reading: [How to find a research gap](#)

- 3. Narrow it to your setting.** Name one population, one setting and one thing you will measure or explore. That turns a broad topic into a question you can finish.

Recommended reading: [How to write a research question](#)

- 4. Line up your aims, objectives and questions.** Your committee will check that they agree.

Recommended reading: [Research aims, objectives and questions](#)

Work through these once and you will have a focused question rather than a broad topic, which is what the rest of your proposal is built on.