SUPPLEMENT 2 TO THE CALL OF THE 37TH OTDK
ECONOMICS SECTION

AUTHOR CONTRIBUTION

We, the undersigned, **Nour Al Khatib and Sabbir Ahmed**, hereby declare that we participated in the following work processes related to our TDK paper titled **The Role of Credit Risk Management in Mitigating Credit Defaults: A Comparative Study of Traditional and Islamic Banks in Syria**, submitted to the 37th OTDK:

Subtask[1] **I was involved in the following tasks**	**Extent of participation (0–100%)**[2] *Name of author 1*
Concept development	Nour Al Khatib (50%), Sabbir Ahmed (50%)
Processing of literature, exploration of theoretical background	Nour Al Khatib (50%), Sabbir Ahmed (50%)
Methodology	Nour Al Khatib (80%), Sabbir Ahmed (20%)
Programming	Nour Al Khatib (80%), Sabbir Ahmed (20%)
Validation	Nour Al Khatib (50%), Sabbir Ahmed (50%)
Formal analysis	Nour Al Khatib (80%), Sabbir Ahmed (20%)
Data collection	Nour Al Khatib (100%)
Data cleaning, database maintenance	Nour Al Khatib (80%), Sabbir Ahmed (20%)
Writing - preparing an original draft	Nour Al Khatib (80%), Sabbir Ahmed (20%)
Writing - review and editing	Nour Al Khatib (20%), Sabbir Ahmed (80%)
Visualization	Nour Al Khatib (50%), Sabbir Ahmed (50%)
Supervision	Nour Al Khatib (50%), Sabbir Ahmed (50%)
Project administration	Nour Al Khatib (50%), Sabbir Ahmed (50%)

In the case of work conducted within a research group, provide the identifying details of the research project (title, identification number, etc.):

Date: 07 January 2025

_____
Student submitting the TDK paper *(name*)
signature

For multiple-author TDK papers:

_____
Co-author *(Nour Al Khatib*)
signature

_____
Co-author *(Sabbir Ahmed*)
signature

[1]* *The following list is a sample, which can be freely modified and extended. Based on CRediT (Contributor Roles Taxonomy): https://credit.niso.org/*
[2] *In the case of multiple-author TDK papers, fill in for each author by increasing the number of columns – author 1, author 2, etc. In the case of work done in a research group, it is sufficient to fill in only for the author if the work had no co-authors.*