

subregion stands out for its political stability, economic-commercial indicators, and endless opportunities to attract foreign investment, mainly through Sovereign Investment Funds. Leadership and trust are required, along with other aspects that allow the production of training, remuneration, encouragement, and of course, the system quality of IT systems, as represented by intellectual equity. In line with the adoption of economic growth knowledge, the UAE Vision 2021 highlighted the importance of improving human capital (Petratos et al., 2020), while Vision 2030 of Saudi Arabia (Khan & Khan, 2020), Qatar (Nawaz & Koc, 2020), Bahrain (Al-Azzawi & Hasan, 2019), and Kuwait (Coombe et al., 2019) focused on boosting the knowledge base of the labour-power. The Gulf Cooperation Council (GCC) comprises six states, Saudi Arabia, Oman, the United Arab Emirates, Qatar, Kuwait, and Bahrain, with familiar political and economic objectives. The banking industry of the GCC suffered a major slowdown from 2014–2019, which is linked to the downturn in the economic situation of the countries of the GCC (Saleh, Moradi-Motlagh, and Zeitun, 2020). These changes caused the GCC governments to start various programs to diversify the region's economic sources, which was later translated into long-term ambitions. Consequently, the GCC nations have some advantages in the financial sector, especially as the Islamic banking and financing business grew following the global financial crisis of 2008.