

UNIVERZITA KARLOVA

Fakulta sociálních věd

Záznam o průběhu obhajoby disertační práce

Akademický rok: 2019/2020

Jméno a příjmení studenta: PhDr. Karolína Vozková
Rok narození: 1990
Identifikační číslo studenta: 88454120

Typ studijního programu: doktorský
Studijní program: Ekonomie a finance
Studijní obor: Ekonomie a finance
Identifikační čísla studia: 454839

Název práce: Bank fee and commission income – its determinants and impact on bank's profitability and risk
Pracoviště práce: Institut ekonomických studií (23-IES)
Jazyk práce: angličtina
Jazyk obhajoby: čeština
Školitel: doc. Ing. Zdeněk Tůma, CSc.
Oponent(i): prof. David Tripe, Ph.D.
doc. Tomáš Výrost, Ph.D.
prof. Ing. Michal Mejstřík, CSc.

Datum obhajoby: 23.09.2020 **Místo obhajoby:** Praha
Hlasování komise: prospěl/a: 5 neprospěl/a: 0

Průběh obhajoby: The Defense Committee Chair welcomed present committee members and all participants that and joined the defense online in Microsoft Teams.
The Defense Committee Chair initiated the defense by verbal statements confirming (i) that a satisfactory number of Defense Committee Members were present, (ii) that the student fulfilled all the requirements as listed in the Study and Examination Code of Charles University.

The Defense Committee Chair introduced all committee members and asked Karolina Vozkova to present her dissertation thesis. Karolina Vozkova shortly described the main findings of the dissertation. Afterward, Karolina Vozkova focused on the 4-th chapter called „The impact of fee income share on EU banks' performance and its implication on drivers of banks' business changes“ in more detail.
After reading the referees' (appointed by the Graduation Council) comments, an open discussion followed. During the discussion, Karolina Vozkova satisfactorily answered all the questions from the audience.
During the Defense Committee voting, Karolina Vozkova left the room, all audiences except the two opponents left the online room, and then committee voted.
The Defense Committee members that were present online confirmed this record in the form of per rollam voting within the next two days.

Question: Why does your analysis end by 2014?

Answer: The data set, the problem with the time period was that I was not able to extend after 2014 because they did not update the data further.

The Committee was satisfied with the answer.

Question: Since empirical banking is not my main research topic. I will ask about the future. Do you see any progress to a more universal banking sector? What do you think will be the challenges - technological challenges or political?

Answer: This is a question to longer discussion. I think the banks in EU are already universsal enough. The regulation is already robust. The question is what happens after the corona crisis. The Czech national bank may apply more restrictive conditions for the mortgages.

The Committee was satisfied with the answer.

Question: Was it difficult to mind the information from the banks? Are you happy with the analysis?

Answer: There is no real database. There is no strict spit of the fees. Some of the banks split the fees based on individual activities but others not. Therefore it was difficult to compare all the data.

The Committee was satisfied with the answer.

Výsledek obhajoby:	prospěl/a (P)	
Předseda komise:	prof. Roman Horváth, Ph.D. (přítomen)
Členové komise:	doc. Mgr. Tomáš Holub, Ph.D. (přítomen)
	prof. Ing. Michal Mejstřík, CSc. (přítomen)
	Mgr. Magda Pečená, Ph.D. (přítomen)
	doc. Tomáš Výrost, Ph.D. (přítomen)
	prof. David Tripe, Ph.D.