



Report on the part of the master state examination Record of the thesis defence

Academic year: 2020/2021

Student's name and surname: Yilin Lu
Year of birth: 1997
Student's ID: 41435113

Type of the study programme: Master's (post-Bachelor)
Study programme: Economics
Branch of study: Master in Economics and Finance
Study Identification Number: 646552

Title of the thesis: The impact of third-party payment on the profitability of commercial banks
Thesis department: Institute of Economic Studies (23-IES)
Language of the thesis: English
Language of defence: English
Advisor: prof. Ing. Oldřich Dědek, CSc.
Reviewer(s): Ing. Vilém Semerák, M.A., Ph.D.

Date of defence: 16.06.2021 **Venue of defence:** Praha

Course of defence: Yilin delivered a presentation summarizing her thesis. However, she was not fully able to address the points raised by the opponent and the Committee members reasonably. Therefore the Committee awarded Grade F (the discussion among the Committee members was tough).

There are several issues to be improved to the upgraded the thesis for the new defense: i) to state clear specification of the model, to depict all estimates with the respective confidence intervals, to comment on all estimates and results; ii) to add explicit comparison with other researchers (in and outside of China); iii) to work with recent references and to complete the reference list. The Committee strongly recommends follow the opponent's report where all problematic issues are mentioned.

Result of defence: fail (F)

Chair of the board: doc. PhDr. Adam Geršl, Ph.D. (present)

Committee members: prof. Ing. Karel Janda, Dr., Ph.D., M.A. (present)
prof. PhDr. Petr Teplý, Ph.D. (present)

