Report on Master Thesis

Institute of Economic Studies, Faculty of Social Sciences, Charles University in Prague

| Student: | Rrezarta Halili | |
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| Advisor: | Doc. Ing. Tomáš Cahlík, CSc. | |
| Title of the thesis: | The impact of Online Banking on Bank Performance | |

OVERALL ASSESSMENT (provided in English, Czech, or Slovak):

The thesis revolves around the topic of internet banking and its impact on profitability of banks in selected countries. The author shows his proficiency with resources by providing a satisfactory literature review which has a good flow. He collected relevant data from reliable sources to carry out the analysis and demonstrates appropriate knowledge of the topic and the issues related to it in the presented work.

The part where the presented theory is applied is considerably smaller than the introduction, which may be considered as a flaw of the work. Although the empirical methods are described in the text correctly, I would expect a more technical description of the methodology. Also, the economic conclusions could be more elaborate. In particular, the text is lacking broader discussion and interpretation of quantitative results.

The form of the work meets the expectations containing all formal requirements such as standard referencing, footnotes, citations. The work contains a number of tables which contribute to the clarity, however the form of the manuscript could use some improvements and does not look mature enough for an academic text, especially the methodology and data part. The work is written in appropriate language, even though the author did not avoid several minor errors in the manuscript.

SUMMARY OF POINTS AWARDED (for details, see below):

| CATEGORY | | POINTS |
|-----------------|-------------------|--------|
| Literature | (max. 20 points) | 18 |
| Methods | (max. 30 points) | 20 |
| Contribution | (max. 30 points) | 21 |
| Manuscript Form | (max. 20 points) | 8 |
| TOTAL POINTS | (max. 100 points) | 67 |
| GRADE | (1 - 2 - 3 - 4) | 2 |

NAME OF THE REFEREE: PhDr. Tereza Fišerová

DATE OF EVALUATION: 9.6.2014

Referee Signature

EXPLANATION OF CATEGORIES AND SCALE:

LITERATURE REVIEW: The thesis demonstrates author's full understanding and command of recent literature. The author quotes relevant literature in a proper way.

Strong Average Weak 20 10 0

METHODS: The tools used are relevant to the research question being investigated, and adequate to the author's level of studies. The thesis topic is comprehensively analyzed.

Strong Average Weak 30 15 0

CONTRIBUTION: The author presents original ideas on the topic demonstrating critical thinking and ability to draw conclusions based on the knowledge of relevant theory and empirics. There is a distinct value added of the thesis.

Strong Average Weak 30 15 0

MANUSCRIPT FORM: The thesis is well structured. The student uses appropriate language and style, including academic format for graphs and tables. The text effectively refers to graphs and tables and disposes with a complete bibliography.

Strong Average Weak 20 10 0

Overall grading:

| TOTAL POINTS | GRADE | | |
|--------------|-------|----------------|---------------------------|
| 81 – 100 | 1 | = excellent | = výborně |
| 61 – 80 | 2 | = good | = velmi dobře |
| 41 – 60 | 3 | = satisfactory | = dobře |
| 0 – 40 | 4 | = fail | = nedoporučuji k obhajobě |