

# Report on Master Thesis

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

Student:	Rrezarta Halili
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):

Rrezarta has studied a lot of resources related with two themes: the development of online banking – survey is in the third chapter together with an overview of online banking - and the analysis of impact of online on bank efficiency – survey is in the second chapter.

I appreciate her own analysis in chapter five. She has demonstrated here the ability to apply panel data methods on a level sufficient for master students at the IES. Interpretation of her results, described in chapter 6, is clearly related to her hypotheses specified in the research proposal and is compared and contrasted with previous research on this topic.

I have some doubts concerning two parts of this thesis: the first one being “Economic and Social Reactions” from page 14 to 21 and the second the whole chapter 4 on the relation between the global financial crisis and online banking. These two parts do not fit well with the rest of the thesis, they may be interesting per se but somehow redundant with respect to further empirical analysis.

I have been consulting with Rrezarta regularly and her reactions to my proposals were usually positive.

I recommend this thesis for defense.

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

CATEGORY	POINTS
Literature (max. 20 points)	17
Methods (max. 30 points)	18
Contribution (max. 30 points)	18
Manuscript Form (max. 20 points)	17
<b>TOTAL POINTS</b> (max. 100 points)	<b>70</b>
<b>GRADE</b> (1 – 2 – 3 – 4)	<b>2</b>

**NAME OF THE REFEREE:** Doc. Ing. Tomáš Cahlík, CSc.

**DATE OF EVALUATION:** May 23, 2014

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**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	<b>1</b>	= excellent	= výborně
61 – 80	<b>2</b>	= good	= velmi dobře
41 – 60	<b>3</b>	= satisfactory	= dobře
0 – 40	<b>4</b>	= fail	= nedoporučuji k obhajobě