

Program:	MITIM
Student:	Maxim Vorotynets
Title of thesis:	Adoption of E-Banking services in Europe: Case of Self-Service Payment Kiosks

Justification of the topic choice. Accuracy in defining the aim and objectives of the thesis. Justification of the topic choice; accuracy in defining the aim and tasks of the thesis; originality of the topic and the extent to which it was covered; alignment of the thesis' topic, aim and objectives.

Research aims to cover managerial gap of absence of the Self-Service Payment Kiosks as modern electronic payment instrument in European countries, whereas in CIS, African, Asian and South American countries this instrument became very popular. Tasks of the thesis are separated to reveal issues concerning adoption process of the payment instrument and to propose European markets in which adoption of SSPK technology is promising.

Structure and logic of the text flow. Logic of research; full scope of the thesis; alignment of thesis' structural parts, i.e. theoretical and empirical parts.

Thesis consists of introductory, theoretical and empirical parts that are clearly linked one to each other. Parts of the thesis are logically structured and divided into chapters with balanced volumes.

Quality of analytical approach and quality of offered solution to the research objectives. Adequacy of objectives coverage; ability to formulate and convey the research problem; ability to offer options for its solution; application of the latest trends in relevant research are for the set objectives.

Scope of the research domain is defined and relevant state of the art theories of technology adoption are reviewed and compared. Author proposes combined approach that takes into account both service provider's and customer's points of view on the adoption process, that theoretically leads to deeper and more adequate fulfilment of the research gap.

Quality of data gathering and description. Quality of selecting research tools and methods; data validity adequacy; adequacy of used data for chosen research tools and methods; completeness and relevance of the list of references.

Due to limited amount of Self-Service Payment Kiosks networks, for the service provider's point of view qualitative approach was chosen, whereas for customer's perception of SSPK as payment instrument quantitative approach was used. Sample for the quantitative part of the research consists of 137 responses from exchange students who came to Russian universities. Relevancy of the selected sample for the research purposes is proven.

Scientific aspect of the thesis. Independent scientific thinking in solving the set problem/objectives; the extent to which the student contributed to selecting and justifying the research model (conceptual and/or quantitative), developing methodology/approach to set objectives.

Most of recent researches concerning Self-Service Technologies adoption examine one or several factors such as Intrinsic Motivation, Extrinsic Motivation, Ability and Role Clarity separately, whereas in current work those factors are combined in Adoption Readiness and Individual Differences, that makes explanation of consumer's willingness to adopt technology more clear.

Practical/applied nature of research. Extent to which the theoretical background is related to the international or Russian managerial practice; development of applied recommendations; justification and interpretation of the empirical/applied results.

The main managerial implication is that SSPK payment instrument as substitute for online banking and other existing payment instruments in most of the European countries is not promising, but there are still narrow market niches that can be targeted with this technology i.e. exchange students market segment.

Quality of thesis layout. Layout fulfils the requirements of the Regulations for master thesis preparation and defence, correct layout of tables, figures, references.

It is important to stress creative attitude of the author to the master thesis design and intensive work on the thesis during the master program. Thesis layout matches requirements of the Regulations for master thesis preparation and defence, tables and figures are named correctly and list of references is made in required style.

The master thesis by **Maxim Vorotynets** meets the requirements for master thesis of International Technology and Innovation Management program thus the author of the thesis can be awarded the required degree.

23.06.2012

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