

SCIENTIFIC ADVISOR'S REFERENCE

Program:	MITIM
Student:	Ablay Dosmaganbetov
Title of thesis:	Determinants of Internet banking adoption

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.

The research paper is designed to show the important determinants of Internet banking adoption. To rich the research goal author tries to understand theoretical foundations of determinants which have power on Internet banking users, to find relevant theoretical framework, to develop questionnaire which allows to get all possible and necessary data, to carry out survey. The definition of the research problem has theoretical and practical reasons. The aim of the research is clear formulated.

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.

The research paper is well structured. It consists of the introduction, the chapter, where the concept of theoretical background is analyzed in detail, the chapter devoted to testing the hypotheses. The quantitative research is conducted by statistical analysis. The discussion on results of the analysis is followed by conclusions and propositions for future research. The parts of the chapters are logically interconnected and their content contributes to the achievement of the research goal.

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.

The author demonstrates his ability to formulate the research problem. The study provides a support to theoretical suggestion of uunified theory of acceptance and use of technology. The analyses of internet banking adoption include the description of rather huge number of papers devoted to the problem. The literature review led to the better and deeper understanding of the problem.

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.

The author carries out a quantitative research, which study Internet banking adoption by students. The survey data base served as empirical foundation for the research. Factor and correlation analysis was used for hypotheses testing.

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.

The author demonstrates the ability to define the research questions, organize the empirical research and make conclusions.

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 analyses of different determinants of internet banking can be used in internet banking adoption.

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

The paper is formed and designed in accordance with the required standards.

The Master thesis of Ablay Dosmaganbetov meets for master thesis of MITIM program thus the author of the thesis can be awarded the required degree.

14.05.14

Associate professor

Olga Verkhovskaya