

## REFERENCE

on the Thesis prepared by 4<sup>th</sup> year student of  
St. Petersburg University Graduate School of Management

Student: Katerina Tikkou

Topic: The challenges of digital transformation in banking industry

38.03.02 «Management» area of studies, International Management Bachelor program

<b>Student manifestation of autonomy and initiative when working on the Thesis:</b>	<input type="checkbox"/> <b>The student has shown initiative in the formulation of the managerial problem, goal and objectives of the Thesis</b> <input type="checkbox"/> In total, the Thesis was performed by the student independently, with active consultation with the supervisor <input type="checkbox"/> The student did not provide the initiative while working on the Thesis
<b>The intensity of interaction with the supervisor:</b>	<input type="checkbox"/> <b>Continuous interaction</b> <input type="checkbox"/> Irregular interaction <input type="checkbox"/> Interaction was close to absent <input type="checkbox"/> Other:
<b>Respecting the schedule of the Thesis workflow:</b>	<input type="checkbox"/> <b>Fully compliant</b> <input type="checkbox"/> Partially compliant <input type="checkbox"/> Does not match
<b>Timeliness of the final submission of the Thesis to the supervisor:</b>	<input type="checkbox"/> On the eve of the Thesis defense <input type="checkbox"/> On the day of the deadline for the Thesis submission <input type="checkbox"/> One day before the deadline for the Thesis submission <input type="checkbox"/> Two days before the deadline for the Thesis submission <input type="checkbox"/> <b>Three days or more before the deadline for the Thesis submission</b>
<b>The degree of achievement of the Thesis goal:</b>	<input type="checkbox"/> <b>Fully achieved</b> <input type="checkbox"/> Partially achieved <input type="checkbox"/> Not achieved
<b>Compliance of the Thesis content with the requirements:</b>	<input type="checkbox"/> <b>Fully compliant</b> <input type="checkbox"/> Partially compliant <input type="checkbox"/> Does not match
<b>Compliance of the Thesis layout with the requirements:</b>	<input type="checkbox"/> <b>Fully compliant</b> <input type="checkbox"/> Partially compliant <input type="checkbox"/> Does not match

**General Conclusion:** The work by student Katerina Tikkou *meets* the requirements for Bachelor diploma thesis in the area of studies 38.03.02 “Management”, program International Management.

Date: 09.06.2020

Reviewer



Associate professor

Verkhovskaya O.R.