

SCIENTIFIC ADVISOR'S REFERENCE

Program:	Master in Management
Student:	Anush Saakian
Title of thesis:	THE IMPACT OF CONSUMER DIGITAL COMPETENCE ON ACCEPTANCE OF DIGITAL ECOSYSTEM SOLUTIONS: THE CASE OF SBER.

Justification of the topic choice. Accuracy in defining the aim and objectives of the thesis The paper is devoted to the up-to-date topic of how consumer digital competence may influence the acceptance and use of digital ecosystem solutions. The topic is justified and aligned with the objectives.
Structure and logic of the text flow The paper logic can be assessed as appropriate; the structure of the text fits the overall logic of the objectives of the paper.
Quality of analytical approach and quality of offered solution to the research objectives The paper represents an independent study of a proper quality, that fulfills the research goal. The objectives stated by the author are covered in the paper, the chosen approach is based on recent trends in research and best practices in the chosen field of study and fits the nature of the research undertaken. PLS-SEM methodology is applied to assess the model, and all required steps of its application are performed.
Quality of data gathering and description The research design is based on quantitative research methodology which is well aligned with the goal of the study and the nature of the research propositions. The choice of the case company is explained and fits the goal of the study. Empirical data was collected through the online survey and is valid in the context of exploratory nature of the research. The list of references demonstrates a good coverage of the conceptual and empirical background for the study.
Scientific aspect of the thesis The paper provides theoretical contribution through specification of the effects of consumer digital competence level on acceptance and use of digital ecosystems introduced by banks. The level of consumer digital competence proved to have effects on such constructs as Performance Expectancy, Effort Expectancy, Perceived Risk, and Facilitating conditions, thus, answering the stated research questions. Trust and Security together with the Performance Expectancy were defined as the most influential drivers to Behavioural intention to use, adding the substantial effect of the Brand Attitude mediation. The results of the study provide interesting insights for further research on the role of digital competence in the formation of consumer choices and behaviour. While performing the study, the author demonstrated good scientific thinking and ability to develop research solutions to address the research problem under study while effectively utilizing existing academic knowledge.
Practical/applied nature of research The topic of the study is of interest for practitioners, as digital ecosystems are introduced or declared by a few large corporations in the Russian market and there will appear more of them in the upcoming years. These developments require extensive investments, and the research undertaken by the author adds understanding of the mechanisms underlying the consumer perceptions, reactions, and behavioural intentions. The results of the study may be of use for companies when developing and presenting their ecosystem solutions to the consumers.
Quality of thesis layout The layout in general fulfils the requirements of the program, the formatting is appropriate.
Originality of the text The text is original and contains no trace of improper usage of sources.

The Master thesis of **Anush Saakian** meets the requirements for master thesis of **MIM** program thus the author of the thesis can be awarded the required degree.

Date: 15.06.2020

Scientific Advisor: Candidate of Science (Economics), Senior Lecturer of Marketing Department
Olga Alkanova

