

## REFeree'S REVIEW

<b>Program:</b>	Master in Management (MIM)
<b>Student:</b>	Anton Titov
<b>Title of thesis:</b>	FACTORS AFFECTING CONSUMER BEHAVIOR IN CONTEXT OF SERVICE USING AFTER ITS DIGITALIZATION

<b>Justification of the topic choice. Accuracy in defining the aim and objectives of the thesis.</b> 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.	<b>5</b>	4	3	2
<b>Structure and logic of the text flow.</b> Logic of research; full scope of the thesis; alignment of thesis' structural parts, i.e. theoretical and empirical parts.	<b>5</b>	4	3	2
<b>Quality of analytical approach and quality of offered solution to the research objectives.</b> 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.	<b>5</b>	4	3	2
<b>Quality of data gathering and description.</b> 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.	<b>5</b>	4	3	2
<b>Scientific aspect of the thesis.</b> 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.	<b>5</b>	4	3	2
<b>Practical/applied nature of research.</b> 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.	<b>5</b>	4	3	2
<b>Quality of thesis layout.</b> Layout fulfils the requirements of the Regulations for master thesis preparation and defense, correct layout of tables, figures, references.	<b>5</b>	4	3	2

Each item above is evaluated on the following scale, as applicable: 5 = the thesis meets all the requirements, 4 = the thesis meets almost all the requirements, 3 = a lot of the requirements are not met in the thesis, 2 = the thesis does not meet the requirements.

### Additional comments:

Addressing consumer behavior in context of service using after its digitalization is a relevant and topical aspect. Numerous opportunities are given to businesses to increase their performance and improve the return on investment by getting insights from the customer.

The objective of the current research is to identify the factors that determine the usage of mobile applications for service consumption and change in usage frequency. The factors that can potentially influence the mobile applications usage are derived from the Technology Acceptance Model, the Diffusion Theory and the Unified Theory of Acceptance and Use of Technology. The regression analysis is used in order to find corresponding relationships. First chapter of this paper is devoted to observation of main terms and concepts of the topic of the study. Research design and methodology is described in chapter 2. Chapter 3 contains interpretation of statistical analysis and primary conclusions. The last chapter is devoted to the discussion of the results, describing practical and theoretical implications.

The problem is studied on the example of two services: mobile banking and taxi ordering. The study method is well justified, as well as the choice of the two industries is appropriate for the topic in hand. The results are beneficially presented in a comparative way, are well structured and provide an overview in terms of the angles and criteria investigated by the author.

Master thesis of Anton Titov meets the requirements of the Master in Management (MIM) program, and according to the reviewer's opinion deserves an "excellent (B)" grade, thus the author can be given the desired degree.

Date 06.06.2016

Referee:

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