

**Master's Thesis Evaluation by the Opponent**

**Title of the Master's Thesis:**

Advanced Analytics in Retail Banking in the Czech Republic

**Author of the Master's Thesis:**

Bc. Ján Búza

**Goals of the Master's Thesis:**

To discover how Czech retail banks are using advanced analytics, and to propose a framework that will familiarize management with related aspects.

EVALUATION OF THE MASTERS' THESIS	
Criteria (each max 10 points)	Points awarded
1. The goals of the thesis are evident and accomplished	9
2. Demands on the knowledge	9
3. Adequacy and the way of the methods used	9
4. Depth and relevance of the analysis in relation to goals	9
5. Making use of literature/other resources, citing	10
6. The thesis is a well-organised logical whole	10
7. Linguistic and terminological level	10
8. Formal layout and formal requirements, extent	10
9. Originality, i.e. it is produced by the student	10
10. Practical/theoretical relevance/applicability	9
<b>Total score in points (max 100)</b>	<b>95</b>
<b>Final grading</b>	<b>Excellent (1)</b>

**Overall evaluation, additional questions or comments:**

I think that the most important obstacle was not emphasized enough, which is - in my opinion - non-existence of real experts able to establish/ set-up such advanced analytics systems in the Czech republic (in terms of producing useful predictions capable to influence top-executives' decisions). Without utterly solid intelligence behind the system, all other obstacles (cost, old infrastructure, etc.) are out of question, while usefulness is the only paramount.

**The name of the opponent:**

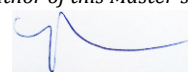
Mgr. Ondřej Tyl

**The employer of the opponent:**

Benefit Management s.r.o.

*I honestly declare that I am not in any allied relationship with the author of this Master's Thesis.*

15 September 2014



Signature of the opponent