Master´s Thesis Evaluation by the Opponent

Title of the Master´s Thesis:

Development of a Digital Model for Customer Limit Decisions: Identification of Impact of Macroeconomic Indicators on Credit Risk Assessment

Author of the Master´s Thesis:

Pia van Gessel

Goals of the Master´s Thesis:

To analyze the importance of macroeconomic indicators for a credit risk assessment and to discuss what impact Industry 4.0 could have on credit decisions and the evaluation of the creditworthiness of customers.

Evaluation:

	Criteria	Description	Max. points	Points
Content 70%	Output Quality	Essentials conclusions and results which are highly relevant for the the optimization of credit management methodology especially in the context of recent challenges and requirements. This statement refers to both topics, relevance of macroeconomics and Industry 4.0-	20	19
	Goals	The two ambitious goals are clearly outlined and fully reached considering the broad range of questions to be answered.	10	10
	Methodology:	Thorough and consistent application of methods	20	20
	Theory/ Conceptualization:	The thesis reflects a deep understanding of the diffent topics and related literature. The statements are very clear and concise.	20	20
Formal requirements 15%	Structure:	Well structured	3	3
	Terminology:	Precise use of terms and well understandable	4	4
	Formalities:	accurate	4	4
	Citing:	accurate	4	4
Delivery 15 %	Presentation document:	Is the presentation itself structured in a clear way? Is it appealing and easy to follow? Does it convey the message efficiently?	5	
	Presentation skills:	Are you conveying the message efficiently and timely? Do you use appropriate words, speed, tone of voice, gestures, movement etc. to express your thoughts in a clear manner?	5	

Argumentation:	Are you able to readily and briskly react to questions or comments? Are you able to explain unclear parts and connect comments to relevant places in your presentation or parts of particular analyses? How well are you able to defend to your ideas and recommendations?	5	
		100	0

Other comments:

I am impressed by this very interesting and meaningful analysis and related results. Methodology and expertise of the author are highly outstanding.

Questions or comments to be discussed during the thesis defence:

Impact of Industry 4.0 an credit management methodoloy
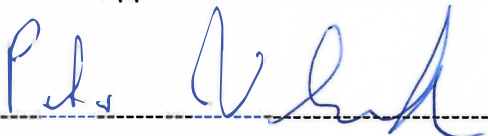
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Date 6. 6. 2018

Signature of the Opponent: