

# Posudek oponenta bakalářské práce

Studijní program: **Mezinárodní ekonomické vztahy**

Studijní obor: **Mezinárodní obchod**

Akademický rok: **2019/2020**

Název práce: **Konkurenční výhoda pro banku, která se rozhodne poskytovat služby krypto podnikům – teorie her**

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Vedoucí práce: **Mgr. Ing. Jakub Jedlinský, Ph.D.**

Oponent: **Ing. Lubomír Valík**

|    | Hlediska                            | Stupeň hodnocení |
|----|-------------------------------------|------------------|
| 1. | Stupeň splnění cíle práce           | <b>1</b>         |
| 2. | Logická stavba práce                | <b>1</b>         |
| 3. | Práce s literaturou, citace         | <b>2</b>         |
| 4. | Adekvátnost použitých metod         | <b>1</b>         |
| 5. | Hloubka analýzy ve vztahu k tématu  | <b>1</b>         |
| 6. | Vlastní přístup k řešení            | <b>1</b>         |
| 7. | Formální úprava práce               | <b>1</b>         |
| 8. | Jazyková a stylistická úprava práce | <b>1</b>         |

## Konkrétní připomínky a dotazy k práci:

The author of bachelor thesis demonstrated highly above-standard analytical skills. His work is researching very current topic in segment where it is difficult to obtain sufficient data for consistent analysis. The author still did not simplify his work (which would be enough in case of bachelor thesis) and personally obtained data from non-public sources as Czech Financial Analytic Department, questioning of management in banks and virtual currency businesses as well.

Despite the analytical part with usage of analogy to marijuana related businesses would be probably enough for the scope of this thesis, author decided to use game theory model to test possible gain and losses for different banks strategies in relation to VCBs. For this model author adjusted input variables which were tested based on his legal and business analysis of Czech Republic and its VCB sector.

As an output of this thesis was not only valuable analysis and evaluation of different strategies of banks to VCBs but also a clear recommendation for banks how to distinguish potentially riskier VCBs.

What could still be improved is The list of references as it is very complicated to find corresponding resources based on provided citations. Also, some minor typing errors were found in the thesis and one factual error that conversion from fiat to crypto must be taxed, but only opposite is true. Also, in empirical model could be probably used higher salary for new employee as 36000 CZK is average salary but not average cost of one employee due to employer's insurance contributions. These minor mistakes do not lower quality of whole thesis.

Questions for the defense: 1. Imagine that you are VCB owner in Czech Republic. Would you consider trying to open bank account in another EU member state then in Czech? 2. Should be VCB business more regulated or under the need of some kind of registration to solve this problem between banks and VCBs?

**Závěr: Bakalářskou práci doporučuji k obhajobě.**

Navrhovaná výsledná klasifikace práce: **1**

Datum: 20. 5. 2020

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