SUPervisor's Bachelor Thesis Review

Title: Analysis and Empirical Study on Internet Finance

Study Program: B6202 Economic Policy and Administration

Field of Study: Finance

Student: Yang Liu

Supervisor: Ing. Haochen Guo, Ph.D.

Bachelor thesis of the student Yang Liu concentrates on topic of analysis of internet finance. With the advancement of internet technology and the economic development of countries around the world, the development of the banking industry in various countries will involve the participation of internet finance. That is why the topic for the bachelor thesis can be considered as an appropriate with respect to the level of the study degree. From this point of view, the topic for bachelor thesis has been chosen appropriately. The topic for the bachelor thesis fully corresponds to the requirements on bachelor thesis at the finance department.

The aim of the bachelor thesis – as declared in the introduction – is the assessment of the development of internet banking and traditional banking under the current internet finance. As it is apparent from the results, the goal of the bachelor thesis was fulfilled.

Bachelor thesis is in accordance with the bachelor thesis assignment divided into six chapters, where the chapter four is the most important part of the bachelor thesis.

Chapter two describes the general overview of internet finance that including history, development model and internet banking. The description and comparison between traditional banking and internet banking present in chapter three.

The most important part of the bachelor thesis is the chapter four – empirical study – application part. Student choosing the Hua Xia bank as the case study, according to profitability ratio and deposit ratio to analyze two phases of period of trading bank business (2005-2009) and period of joining internet banking business (2010-2016). Results are presented in the subchapter 4.4 of summary. Results are appropriately commented throughout the chapter.
Overall summary

On the basis of result, procedure and contents of the bachelor thesis it is possible to say, that the main objective was fulfilled. Unfortunately, there are many grammatical mistakes in the text. Anyway, the author of the thesis proved to be able to solve given financial issue, which is the main assumption for recommendation the bachelor thesis for defence.

Ostrava, 22th May 2018

Ing. Haochen Guo, Ph.D.

Bachelor thesis supervisor