FACULTY OF SOCIAL SCIENCES
Charles University

Diploma Thesis Evaluation Form

Author: Alison L. Maciejewski

Title: Emerging Fintech for MFIs: A Guide for the Latin American Microfinance Market

Programme/year: International Economics and Political Studies (IEPS)

Author of Evaluation (supervisor/external assessor): Karel Janda (supervisor)

Criteria	Definition	Maximum	Points
Major Criteria			
	Research question, definition of objectives	**10**	7
	Theoretical/conceptual framework	**30**	15
	Methodology, analysis, argument	**40**	20
Total		*80*	42
Minor Criteria			
	Sources	**10**	10
	Style	**5**	5
	Formal requirements	**5**	5
Total		*20*	20
TOTAL		*100*	62

Evaluation

Major criteria:
The author posed 2 main research questions (reasons for lagging fintech adoption and the future potential of fintech), with three subquestions for the first question. The list of research questions and subquestions is here:
What are the reasons for lagging fintech adoption in Latin American MFIs?
o What is the perception of fintech by MFI service providers?
▪ What are some positives and negatives of fintech as a training tool?

▪ What role does technology play in the ability to use fintech?

▪ What role does cost play?
o What do MFI service providers say about the potential for fintech adoption?
▪ If fintech were considered to supplement or replace current financial education programming, would it be easy or difficult?

In order to answer these research questions the author conducted 13 interviews in the ZOOM environment with microfinance staff from 7 countries. Each interview lasted approximately half an hour. In each interview 9 questions were asked. Taking aside Warm-Up Question and Finishing Questions, there were 4 core questions. Out of these 4 core questions, 3 were explicitly concerned with financial education, one was asking about advantages and disadvantages of using fintech.
The author describes in quite a detail the design of interview and all the procedures undertaken during the preparation and execution of the interviews.
The thesis essentially ends with obtaining 13 interviews and does not provide much of analysis of these interviews.

Minor criteria: The work with literature sources, style of writing and all formal requirements was without deficiencies. The author deserves full credit for all these criteria.

Overall evaluation:

The thesis provided 13 interviews with microfinance staff members. The obtained interviews could serve as a preliminary raw material for a research into the topic of fintech in microfinance.

During the defense it may be interesting to talk about what are the other uses of fintech applications and approaches in microfinance in addition to financial education programming. The interview questions and general discussion of this thesis emphasize the topic of using fintech tools and approaches in financial education. However besides financial education fintech tools/approaches could be used in actual conduction of microfinance business – in the loan application, in the preparatory stages for microfinance loan, during the actual loan provision and repayment stages. Also they may be somehow connected with the actual business activity financed by microfinance loan.

The author extensively writes about random selection of respondents – how was the randomisation actually done?

Suggested grade: In the context of economics program at IES FSV UK, the suggested grade would be D. I am leaving on the examination committee possible adjustment towards a better grade taking into account the general framework of IEPS programme.

Signature: Digitally signed (August 11, 2020) Karel Janda