



Diploma Thesis Evaluation Form

Author: **Alison L. Maciejewski**

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

Programme/year: **2019 – 2020**

Author of Evaluation (supervisor/external assessor): **Dr. Nargiza Alimukhamedova**

Criteria	Definition	Maximum	Points
Major Criteria			
	Research question, definition of objectives	10	7
	Theoretical/conceptual framework	30	25
	Methodology, analysis, argument	40	30
<i>Total</i>		80	62
Minor Criteria			
	Sources	10	7
	Style	5	4
	Formal requirements	5	5
<i>Total</i>		20	16
TOTAL		100	78



**FACULTY
OF SOCIAL SCIENCES**
Charles University

Major criteria: 62 (out of 80 maximum)

The thesis overall provides new and interesting insights and explanations on lack of use of financial technologies in Latin American countries. Fintech is rather recent and ongoing trend in microfinance global landscape and therefore the Master's Thesis provide timely and valuable contribution to a general body of literature and country evidence. Overall, the work has been done properly meeting all academic standards and requirements, making sure transparency and clarity in primary data collection and chosen methods. The work therefore fits the major requirements for Master's Thesis and is recommended for further defence.


Minor criteria: 16 (out of 20 maximum)

While the work overall is comprehensive, there are few constructive recommendations and suggestions.

- 1) While the Thesis overall has very clear and direct focus on Latin American countries, it would be highly beneficial to provide few paragraphs on how empirical evidence from this continent is useful and comparable to other countries of similar socio-economic development.
- 2) In qualitative research data collection and methods, it is recommended to include discussion on "quality of the data" which is based on 4 dimensions: credibility, transferability, dependability, and confirmability. This is partly done in discussion form of "limitations", though comprehensive discussion across all four is recommended.
- 3) Results and findings could be better explained and compared with other countries. How barriers of fintech in Latin America is compared to other countries. Are there lessons learnt?
- 4) 13 responses are rather low, which is as author declares is limited due to emergency situation with Covid. Given the importance of the research, further follow-ups and use other methods like case study, small experiments with real take-ups is recommended to ensure the robustness of results.
- 5) Given the Master's level of the work, for qualitative responses, it would be highly beneficial to include qualitative analysis and respective output including for example NVivo word clouds, maps and other relevant ones. This would lead to more deeper analysis, linking various factors and demonstrating the importance of particular factors, and thus sharper conclusions.
- 6) For Literature Review, Introduction and other relevant sections, it is highly recommended to include papers that review the nature, type of MFIs and their distribution in Latin American countries Dr. Annabel Vanroose serious of publications on these countries:
<https://scholar.google.be/citations?user=ivHBxrEAAA&hl=en>

Overall evaluation: 78 (out of 100 maximum)

Suggested grade: 78 (out of 100 maximum)

Signature: 

Dr. Nargiza Alimukhamedova
CERGE-EI, Charles University in Prague; University of Economics in Prague (VŠE)
Czech Republic; Westminster International University in Tashkent