OCENA PRACY DYPLOMOWEJ / *DIPLOMA THESIS REPORT*

TEMAT / *TOPIC*: Commercial Banking Front Office: new approach to serve customers
AUTOR / *AUTHOR*: SIKRIIER Mykyta
NUMER ALBUMU / *STUDENT'S ID NO.*: 381815
PROMOTOR / *SUPERVISOR*: dr Krzysztof Spirzewski
RECENZENT / *SECOND READER*: prof. dr hab. Dariusz Dziuba

I. MERYTORYCZNA OCENA PRACY / *ASSESSMENT OF THE THESIS CONTENT*

(minimum kwalifikujące / *qualifying minimum*: 23pkt.)

PYTANIE / *QUESTION*	PUNKTY *POINTS*
1. MOTYWACJA: Jaki cel (problem, zadanie) został postawiony przed pracą? Czy jego znaczenie zostało uzasadnione? *1. MOTIVATION: What goal (task or research problem) has been set in the thesis? Has its significance been justified?*	0 – 5
During last decade many new regulation on financial sector was issued. Some of them deals with reporting, ratios, but others (PSD and PSD2) with implementation of the technological innovation. This thesis investigates ways of application of technologies in deferent organisation level of bank (e.g. Front Office) The aim of the thesis is to research current state of industry, regulations and technology in order to examine requirements for a chatbot solution with Artificial Intelligence in a Commercial Banking Front Office and usefulness of such solution in a current market state. In general the concepts of Conversational Banking and the role of chatbots supported by Artificial intelligence in banking sector is now very important for the future of customer-bank relationships. This goal is important as new solution will shape banking sector significantly and it has been justified.	**5**
2. PYTANIE BADAWCZE I HIPOTEZA: Czy w pracy zostały postawione pytania badawcze i/lub hipotezy badawcze? Jakie? *2. RESEARCH QUESTION AND HYPOTHESIS: Have research questions and / or research hypotheses been posed in the thesis? If so, which ones?*	0 – 5
Yes, the main research hypotheses is: "*Commercial Banking clients are ready for Automated Front Offices in a form of a chatbot*".	**5**
3. METODA: Jaką metodą badawczą posłużono się w pracy? Czy jest ona dostosowana do celu pracy? Czy została prawidłowo zastosowana? a) wybór metody i dostosowanie do celu pracy, b) zakres i poprawność użycia. *3. METHOD: What research method was used in the thesis? Does it fit the goal of the thesis? Has it been applied properly?* *a) choice of method and its fit to the goal of thesis, b) scope and adequacy of use.*	a) 0 – 5 b) 0 – 5

The research method used in the thesis is descriptive method of analysis and survey was used. The survey was conducted in order to determine current level of satisfaction with Front Office department of commercial bank that the customer have an account with. In entire survey 278 respondents were involved. This method is suitable to the aim of the paper however, a more extensive survey could be carried out.	**4** **3**
4. WIEDZA: Czy i jaką wiedzę nabytą w toku studiów danego stopnia na studiowanym kierunku wykorzystano w pracy? Jak można ocenić stopień przyswojenia wiedzy (podstawowy, zadowalający, pogłębiony, rozszerzony)? Czy student potrafi łączyć wiedzę z różnych obszarów, korzystać z dorobku różnych dziedzin (jakich?) itd. *4. KNOWLEDGE: If and what kind of knowledge gained during the given degree studied in the field of studies has been used in the thesis? How to rate the level of acquired knowledge (basic, satisfactory, advanced, deepened)? Has student been able to link alternative sources of knowledge, benefit from other disciplines (which ones) etc.?*	0 – 5
Knowledge used in the thesis is acquired from banking, finance and partially IT. The rate the level of acquired knowledge is advanced. In case of ability to link alternative sources of knowledge the answer is yes, he does benefit from other disciplines like IT technologies.	**4**

5. LITERATURA I DANE: Czy dobór literatury i/lub materiału empirycznego jest trafny i aktualny?
    a) dobór literatury i/lub materiału empirycznego, b) wykorzystanie ich w pracy.
5. LITERATURE AND DATA: Is the selection of literature and/or empirical material accurate and relevant?
    a) selection of literature and/or empirical material, b) usage in the thesis.
	a) 0 – 5
	b) 0 – 5

The sources of theoretical part is accurate and relevant, and the empirical data are adequate and up-to-date. The usage in the thesis at satisfactory level. However the main sources of information is Accenture report: "*Redefine Banking with Artificial Intelligence", "Chatbots are here to stay" and* "Ready for Conversational Banking?", but supported by theoretical book of Brett King, "*Bank 4.0. Banking Everywhere, Never at a Bank*"	**4** **4**
6. WYNIKI: Czy został zrealizowany cel pracy? Czy zweryfikowano hipotezy badawcze? Czy uzyskano odpowiedź na pytania badawcze? Czy praca zawiera błędy, które rzutują na poprawność wyciągniętych wniosków? *6. RESULTS: Has the aim of the thesis been achieved? Have the research hypotheses been verified? Have research questions been answered? Does the thesis have any mistakes which cast on the correctness of driven conclusions?*	0 – 5
Yes, the aim of the thesis has been achieved and hypotheses verified negatively - hypothesis has to be rejected The main conclusion of survey confirm that bank's customer are not ready to communicate with chatbot. The critical objections is that people have negative subjective feelings towards chatbots. Changing those feelings would require significant marketing costs. Mistakes on the correctness of driven conclusions was not detected.	**5**
7. LOGIKA WYWODU: Czy sposób prowadzenia i opisu wywodu jest prawidłowy? Czy zachowana została logika wywodu? Czy dobrze poprowadzona została narracja? *7. LOGIC OF THESIS: Is the way of conducting and describing arguments correct? Has the logic of arguments been preserved? Was the narrative well conducted?*	0 – 5
Yes, the logic, narrative and way of conducting and describing arguments are preserved.	**4**
Suma punktów / *total points*:	**38**

II. FORMALNA OCENA PRACY / *FORMAL ASSASMENT OF THE PROJECT*

(minimum kwalifikujące / *qualifying minimum*: 7pkt.)

1. TYTUŁY: Czy poprawnie i adekwatnie do treści sformułowano tytuł pracy i jej rozdziałów / podrozdziałów? *1. TITLES: Are the title of the thesis and its subchapters formulated correctly and adequately to its content?*	0 - 2
Yes, no objections on those points.	**2**
2. KONSTRUKCJA: Czy konstrukcja pracy jest właściwa? *2. CONSTRUCTION: Is the project structured correctly?*	0 – 2
Yes, the project is structured correctly with one remark: some subchapter could be more extesive.	**1**
3: WSTĘP I ZAKOŃCZENIE: Czy wstęp i zakończenie dobrze informują o zamierzeniach Autora(ki), zawartości pracy, użytej metodzie i osiągniętych rezultatach? *3. INTRODUCTION AND CONCLUSIONS: Does the introduction and the concluding chapter clearly state the Author's intentions, thesis contents, the method used and the results achieved?*	0 - 2
Yes, introduction and the concluding chapter clearly state the Author's intentions and thesis contents.	**2**
4. ODWOŁANIA: Czy technika prezentacji cudzego dorobku jest poprawna (odsyłacze, cytaty, omówienia, bibliografia itp.)? *4. REFERENCES: Are the referencing and quotation techniques applied correctly (references, quotes, discussions, bibliography etc.)?*	0 - 2
Yes, no objections on those points.	**2**
5. EDYCJA: Czy właściwie skonstruowano tabele, wykresy, aneksy statystyczne itp.? Czy edycja nie budzi zastrzeżeń? *5. EDITION: Are charts, graphs, and statistical appendices built appropriately? Is their graphic form acceptable?*	0 - 2
Yes, all charts, tables and graphs are built appropriately. Their graphic form is acceptable.	**2**
6. JĘZYK: Czy praca została napisana zwięźle, poprawnie z punktu widzenia literackiego, itp.? *6. LANGUAGE: Was the thesis written concisely, correctly from a literary point of view, etc.?*	0 - 2
Yes, no objection to the typing and terminology used, however some descriptions could be made more concise.	**1**
7. TERMINOLOGIA: Czy praca została napisana poprawnie pod względem terminologicznym? Czy ewentualne błędy terminologiczne w pracy rzutują na poprawność wyciągniętych wniosków? *7. TERMINOLOGY: Was the thesis written correctly in terms of terminology? Do any terminological errors in the thesis affect the correctness of the conclusions?*	0 - 2
Yes, thesis is written correctly in terms of terminology and no errors notice.	**2**
Suma punktów / *total points*:	**12**

III. INNE UWAGI / *ADDITIONAL COMMENTS*

1. Zakres i termin poprawek pracy (jeśli praca ich wymaga).   *1. Scope and date of thesis corrections (if required).*

N/A
2. Czy praca została napisana w formie artykułu naukowego. *2. Information if the thesis was written in the form of scientific paper.*
N/A
3. Czy współautorstwo pracy jest uzasadnione (jeśli praca jest pisana przez dwóch studentów). *3. Information if co-authorship is justified (if the thesis was written by two students).*
N/A

I. MERYTORYCZNA OCENA PRACY / *ASSESSMENT OF THE THESIS CONTENT* **Suma punktów /** *total points***:** (minimum kwalifikujące / *qualifying minimum*: 23pkt.)	**38**
II. FORMALNA OCENA PRACY / FORMAL ASSASMENT OF THE PROJECT **Suma punktów /** *total points***:** (minimum kwalifikujące / qualifying minimum: 7pkt.)	**12**
Suma punktów / *total points***:**	**50**

OCENA / *GRADE*:   VERY GOOD (5)

1 December 2021
     (*Warsaw*, data / *date*)

                                        dr Krzysztof Spirzewski ....
                                        (Imię i nazwisko / *name and surname*, PODPIS / *SIGNATURE*)