

# Review of: "E-Banking: Consumer Perception Towards Digital Banking With Reference to Standard Bank Ltd"

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**Potential competing interests:** No potential competing interests to declare.

1. The authors need to use more academic language. Examples include sentences like "Indeed, the pulse of global trade beats incessantly, shaping the contours of our daily lives," and "Enter Standard Bank Ltd, a stalwart in Bangladesh's banking arena, spearheading the charge towards digitalization with its diverse array of e-banking services."
2. There is no justification for picking Standard Bank as a case. There is no context in the discussion. Why Standard Bank? What kinds of services does Standard Bank provide vis-a-vis other banks within the country?
3. Related to (2), I assume that the ethics associated with revealing the bank's name has been dealt with.
4. There is insufficient literature in the paper. There isn't any substantive discussion on research that has been done previously on consumer perceptions towards digital banking. There is a lot of literature in this area that could have been reviewed.
5. There is also no discussion on general perceptions about electronic banking and related services which could enrich the discussion of the paper.
6. There is insufficient discussion of the methods. In fact, what we are provided with is several bullet points that really don't say anything about the methodology of the paper.
7. There is a need to provide evidence for some of the claims that are made in the paper. For instance, the paper claims that there has been a surge in the adoption and popularity of E-banking. There is no evidence provided that this is the case for Bangladesh.
8. There isn't sufficient information in the statement of the problem to give the reader an idea that there is a researchable problem.
9. The paper is very descriptive in its approach, and it's difficult to see what the insights of the research are.