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.

I don't believe that this article deserves to be published.

1. The manuscript would benefit from a more comprehensive exposition of the contextual backdrop surrounding digital banking utilization in Bangladesh. Additionally, the rationale behind selecting Standard Bank Ltd for examination lacks substantiation. Providing insights into Standard Bank Ltd's market penetration within the Bangladeshi banking landscape is imperative.
2. Critically, the sample size employed in the survey methodology appears insufficient, raising concerns regarding the representativeness of the interviewees. Moreover, the reliance on a restricted sample size for descriptive analysis and the absence of interview findings compromises the robustness of the study's analytical framework.
3. A notable deficiency is observed in the absence of references to pertinent literature on digital banking research, thereby obscuring the conceptual underpinnings of the study and its scholarly contribution.
4. Relying solely on data derived from surveys conducted with a single banking institution and a sample size of 100 respondents undermines the study's capacity to offer a comprehensive portrayal of digital banking adoption trends in Bangladesh.
5. The conclusion section appears disjointed from the preceding research inquiry, necessitating a clearer alignment with the study's empirical findings and theoretical framework.