

Peer Review

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

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The topic is timely; however, the methodology needs much more detail on the sampling approach, questionnaire items, and scales. If the paper claims a mixed-methods design, the qualitative component, procedures, and analysis should be reported, as it is currently missing. Some tables also appear inconsistent across sections, so the results should be checked and presented with clear sample sizes. Finally, the analysis relies mainly on descriptive statistics; strengthening it with a clear adoption framework and appropriate tests would help show how perceived benefits and risks relate to e-banking adoption.

Declarations

Potential competing interests: No potential competing interests to declare.