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.

Overall, the article provides a comprehensive overview of consumer perceptions towards digital banking services, specifically focusing on Standard Bank Ltd in Bangladesh. Here's a breakdown of the key aspects:

1. **Introduction and Problem Statement**: The introduction effectively sets the context by highlighting the significance of e-banking in modern finance and the need to understand consumer perceptions, especially within the context of Standard Bank Ltd. The problem statement clearly identifies the gap in understanding consumer attitudes and behaviors towards digital banking services offered by Standard Bank Ltd, thus framing the research objectives.
2. **Literature Review**: The literature review provides a solid foundation by defining e-banking, discussing its importance, benefits, and the range of services offered by banks in both developed and developing economies. This section contextualizes the study within existing research, demonstrating the need for further exploration of consumer perceptions in the Bangladeshi banking sector.
3. **Methodology**: The methodology section outlines the research approach, including both quantitative and qualitative methods. It describes data collection from primary and secondary sources, indicating a comprehensive approach to gathering information. However, more detail could be provided on the sampling technique and sample size justification.
4. **Data Analysis and Interpretation**: The analysis section presents the findings from the questionnaire responses, providing insights into demographics, internet banking usage, and reasons for non-usage. The interpretation effectively breaks down the data, highlighting key trends and patterns observed among respondents. But one thing we need to take care of is that if 87 people are saying "yes" in table 3.1.4 for usage of digital banking and in the next table we are taking 100 respondents in table 3.2.1, plz check once again as it's not matching with the interpretation of table 3.1.4.
5. **Findings, Recommendations, and Conclusion**: The findings section summarizes both positive and negative aspects of consumer perceptions towards Standard Bank Ltd's e-banking services. Recommendations are provided based on the findings, suggesting areas for improvement such as customer service, technology enhancement, and service offerings. The conclusion reiterates the importance of addressing these recommendations to meet consumer needs and contribute to the advancement of the banking sector in Bangladesh.

Overall, the article offers valuable insights into consumer perceptions towards digital banking services in Bangladesh, with specific implications for Standard Bank Ltd. However, some areas for improvement include providing more detailed justification for the research methodology and further elaboration on the implications of the findings for Standard Bank Ltd's strategic decision-making. Additionally, incorporating more recent references could enhance the relevance and currency of the literature review.