

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.

Abstract: This is rendered like a proposal for a study rather than an abstract of a study. It sounds futuristic rather than the concluded study that it is. The essential elements of an abstract, such as a brief description of the study, aim, findings, implication(s), etc., are missing.

Introduction: The language is too flowery for an academic paper. There's no need to write the statement of the problem and significance of the study differently and separately. They can be intelligently interwoven within the introduction.

Scope of the Study: The way it is, there are some elements of Methodology, especially the last two lines. In fact, this should be part of the Methodology.

Objectives: This should follow immediately after the statement of the problem where this is separated from the introduction; however, it is advisable to have it come after the introduction.

Literature Review: The thoughts and writing should flow seamlessly from one paragraph to another. There should be some infusion of your own voice. The use of subheadings is not conventional.

Methodology: This should be described, not rendered in bullets. What is your population style, sampling technique? How did you reach your population? Describe your instruments for data collection. What technique did you use for data analysis, etc.?

Interpretation of results should be done under Findings/Results or Data Analysis. Interpretation should be done with reference to Tables or Figs. The style of interpretation could be better. The use of 'I' is not advisable.

No Discussion section for the findings. No relationship between findings and previous studies, not even within the section labeled "Interpretation," assuming the researcher wished to discuss the findings within the interpretation of Findings.

Findings/Results or Data Analysis is where the data are interpreted.

Recommendations: Derived from the findings and, if possible, numbered.

Conclusion: This should be a brief recap of the study, stating the aim, findings, and implications.

Findings/Recommendations and Conclusion, as contained in the work, is not advisable.

Bibliography: This is more aptly rendered as 'References,' and the list should contain only sources cited within the body of the work. This is a scholarly article, not a book, so "bibliography" is not appropriate.

What style did you use—APA, Harvard? Either way, this has not been properly executed. The list should follow alphabetical order.

Final Comment: The author should consult peer-reviewed journals for guidance. Good luck on your academic writing journey.