

REVIEWER'S STATEMENT

Understanding Customers' Constraints Towards E-banking Engagement: Evidence from Retail Banks in Ghana

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Topic and its up-to-dateness

The topic of understanding customer constraints about the adoption of e-banking technologies is a very up-to-date topic. This topic resonates with all developed countries due to the growing ownership of new technologies and their implementation into the daily lives of all customers. In Central Europe, the issue of electronic banking is already quite common and mobile banking and the use of mobile phones and applications when paying for goods and services in shops and on the Internet are gaining in much greater strength.

However, in developing countries such as Ghana, it is necessary to go through the development stage of electronic banking first, and then these countries will join the countries in which mobile banking is used for the most part with the growing development of mobile and data networks. That is why I consider this work to be very beneficial and innovative for this region. Of course, electronic banking, as well as mobile banking, carry users' fears and obstacles, which is completely legitimate and understandable.

Results and methodology

The dissertation thesis has a clear structure. The thesis clearly defines the research gap and four key research questions, which are followed by four partial goals. In my opinion, the theoretical background deserved a little more attention, because this topic is really very innovative and interesting and is devoted to about 27 pages.

From the whole chapter 3 it is clear that Ing. Jibril is capable of independent scientific work, which he enjoys and fulfils. This is evident from the construction of the whole research model, as well as from the description of individual constructs, followed by the determination of hypotheses and the overall progress of research work. Classical qualitative and quantitative methods were used to collect primary data.

Within the quantitative research, 750 questionnaires were distributed with a return of 89.6%, which can be considered a surprising number within this type of research. Factor analysis was used for subsequent statistical evaluation and hypothesis testing (PLS-SEM) was performed. Research questions were also answered.

The contribution of the dissertation and its results to science, theory and practice is evident. There is a clear benefit for the e-banking sector in the developing countries of the African continent, for which it sets the direction to look out for when implementing e-banking.

From a theoretical point of view, it enriches science with a body of knowledge from the development of this sector in Ghana and thus in other African countries in which the sector is on the rise.

Formal part

Formal side of Ph.D. thesis fits all requirements.

Publication activity

The student's publishing activities are above average. A total of 30 publications for the entire period of study as the first author or in co-authorship with other students or colleagues is admirable. Most publications are publications in WoS and Scopus databases.

Questions

- Can you define the difference between the terms e-business, e-commerce and e-banking?
- On page 36, in Chapter 2.3.1, you mention the Unified Theory of Acceptance and Use of Technology (UTAUT). Is there any difference between this theory and the Technology Adoption Life Cycle (TALC) theory by Rogers (1962)?
- How did you achieve a return of 89.6% in quantitative data collection?
- Are the results comparable and applicable in other developing countries of the African continent?

I definitely recommend the dissertation for defence and after its successful defence I recommend Ing. Jibril was awarded by the Ph.D. title.

In Zlín 1. 7. 2021


doc. Ing. Michal Pilík, Ph.D.