Review of: "Internet Banking Fulfilment and Customer Trust: a Study of Bauchi State Tertiary Institutions"

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Potential competing interests: No potential competing interests to declare.

Thank you for allowing me to review your work. I encourage you to continue to persevere in your article. I believe that framing the work within the economic and social context of the financial industry in Nigeria may reveal additional contributions. While the quantitative methodology is clear and rigorous, the weakness of the arguments and simplicity of the model prevent it from being classified as a mature work with a visible impact to current research.

Effort would be required to improve the article. The following comments and suggestions aim to enhance the article's quality.. I hope that my comments and points will enable you to move forward.

Abstract. I suggest that it accurately represents the sample and highlights the significant contributions of the work, rather than a recommendation. Specify SPSS as a software tool rather than as a part of the methodology if you want to include it.

Introduction. It exhibits a deficiency in fluency. Specifically, commencing with an exploration of the effects of the internet seems to diminish the topicality and robustness of the introduction. Furthermore, the introduction introduces the concepts of the E-S-QUAL model with the aim of enhancing confidence; however, it remains unclear how their work addresses a gap in current research. Additionally, the discussion on industry quality lacks proper contextualization. In light of these observations, it is recommended that efforts be directed towards refining the narrative thread to distinctly elucidate the existing gap in the literature.

Literature Review. The issues present in the introduction also affect the approach taken in the literature review.

While the literature review presents a list of related concepts, it lacks a clear rationale to support the research and arrive at the exposition of their model. The hypothesis is not well-founded. Your research is based on Jahromi et al. (2011), Mohd et al. (2016), and Kundu and Datta (2018). Kundu and Datta (2018) argue for a mediating effect of customer trust on the quality-satisfaction relationship. However, you propose that only quality (measured by fulfilment) affects trust. It would be beneficial to elaborate on your model and justify why you only focus on one variable, as the E-S-QUAL Scale of Parasuraman et al. (2005) is not relevant to your research.

I suggest reviewing more recent literature related to the topic. Including mediating variables related to cultural aspects in the use of electronic instruments for financial transactions in Nigeria could yield interesting results.

- Drammeh, F. (2023). Trust in Nigeria: An Anthropological Perspective. *Available at SSRN 4454109*.
- Mogaji, E. (2020). Digital Transformation in Financial Services Provision: A Nigerian Perspective to the Adoption of

Chatbot. *Abdulquadri, A., Mogaji, E., Kieu, T., Nguyen, N., Digital transformation in financial services provision: A Nigerian perspective to the adoption of chatbot. Journal of Enterprising Communities: People and Places in the Global Economy, Forthcoming, https://doi. org/10.1108/JEC-06-2020-0126.*

- Ahmed, R. R., Romeika, G., Kauliene, R., Streimikis, J., & Dapkus, R. (2020). ES-QUAL model and customer satisfaction in online banking: Evidence from multivariate analysis techniques. *Oeconomia Copernicana*, *11*(1), 59-93.

Methodology and Results. These sections of the paper have potential, but it requires improvement. The use of multiple headings, while worthy, detracts from readability. It is recommended to use consistent acronyms throughout the paper, particularly concerning the deployment of acronyms such as (IV) or (DV) in the hypothesis testing section. A notable omission is the absence of clarification regarding the notation "CR" before Table 6. Finally, the authors did not mention the model created by Jahromi et al. (2011) until figure 2, while it is the base of your hypothesis.

Furthermore, the presentation of the model's validity as a result is questionable. It is advisable to regard it as a statistical mechanism, affirming the alignment of the statistical model with the theoretical framework. Additionally, the choice of postsecondary students as the sample raises concerns about potential bias and limited representativeness in capturing the broader population using online banking services. A more robust justification for this specific sample selection is warranted to enhance the methodological rigor of the study.

Please note this paragraph repeated in your text.

The availability, efficiency, fulfillment, privacy, and security constructions together account for 45% of the variance in consumer confidence, according to data from the new measurement model, which has an R^2 value of 0.450. According to Cohen's (1988) general rule of thumb, this indicates that the R^2 value or coefficient of determination is significant.

Discussion and Conclusions. The discussion fails to address the conclusions in depth and omits any mention of academic or practical implications. Additionally, there is no assessment of the alignment of the results with those of previous similar studies.

General. The work requires a general review of bibliography and typos. These issues have an impact on the quality of the work. Proofreading is also recommended.