

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.

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

The theme is very dynamic and crucial, both to banks and to Internet banking users. This is a point to be deeply observed by the authors. This issue is very important for both banks and their customers, or their users.

I understand the objectives of the study, but what was researched in this work is far from capable of analysing what was proposed with the questionnaire applied. In my opinion, it was a misguided attempt to measure confidence in the banking services provided by banks to consumers of their products via Internet banking.

At no point in the study was the age of the respondents taken into account in the use of the technology offered by banks, in the handling of the various applications used by these users, nor in the degree of confidence shown in the various possible uses of Internet Banking. This is a very important aspect to analyse.

The questionnaire confuses the measurement of user confidence in using Internet banking with the customer's relationship with their bank. This is very clear in the work. In addition, a small but very important aspect of the financial system in Nigeria was not analysed or even cited.

The literature used is not up-to-date, because, as I said earlier, the banking products and services offered by banks on the Internet are highly dynamic.

Nothing new has been added to the literature in this work, and no contributions have been observed either for banks or for Internet Banking users.

The text has problems with punctuation, citations, use of acronyms, and writing.

Unfortunately, I, therefore, choose to reject this paper, encouraging the authors to look for new sources on which they can base their work to develop a paper of higher quality and contribution to the chosen topic.