

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.

This study aims to investigate customer trust in internet banking. It used the E-S-QUAL model and the interpersonal trust model to examine the impact of Internet banking fulfilment on consumer trust. A qualitative approach was used, employing a questionnaire. Data analysis methods included SPSS and PLS-SEM.

The methodology used in this work isn't novel. The authors didn't include in the introduction section a clear summary of the work done nor the contributions of the work. The literature review section also didn't include a summary of the existing research and a pointer to what has been done differently in this work. The population selected for the study, who are students, is not representative of society. The paper didn't include any limitations nor future directions or how the results can be generalized. The paper needs to be corrected in terms of grammar – for instance, you cannot use past tense in the abstract. The selected references are not up to date.