

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

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The article raises an issue that has been researched in different latitudes and whose findings are already documented. However, it is important that in the social and cultural context of Nigeria a study is developed, which contributes to improving financial inclusion and the associated goals of financial autonomy and financial literacy of governments and multilateral agencies. This argumentation is not provided, making it difficult to establish the usefulness of the findings for the applied field and for the body of knowledge in financial consumer behavior and management.

As for theoretical aspects, the central construct is trust, however, the theoretical and conceptual aspects of the field of behavioral economics, consumer psychology and other sciences that have models that identify not only its components, but also the relationships between the variables, are not addressed. This is why the definitions used are limited and empty, since they do not include decision heuristics, decision under risk, frugal heuristics and other theoretical aspects that explain risk. In this section of the article the citations are limited to some papers that report findings, without any real theoretical review as such.

I suggest the authors review the work on risk and trust developed recently in the field of risk literacy and trust models: exchange relationships and interdependence; risk and vulnerability; and confident expectations about future behavior. That is to say involvement, attitudes, beliefs, and the differences between trust and trustworthiness.

Regarding the methodology, the sampling procedure is not clear, the representativeness of the sample size and its associated criteria are not justified. Regarding the instrument, the procedures to establish the content validity of the scale, through judges or cognitive validation, are not disclosed.

The discussion should be improved to the extent that the implications are not analyzed in depth, the reason being that the constructs and the scope of the empirical data are not sufficiently argued, so that the hypotheses seem to be over-studied.