

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

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## Introduction

In the following work, I will carry out a review of the previously mentioned article. This will briefly encompass its general areas of opportunity, as well as some specific points that I consider to be relevant, as by changing them, the article, in its totality, will improve in the way it delivers its message to the readers.

## Review

### Orthographic or grammatical improvements:

1. Change "Customers are hesitant to utilize Internet banking" to "Customers are hesitant to use Internet banking."
2. Change "a structured questionnaire was employed" to "A structured questionnaire was employed."
3. Modify "According to this study, customer trust is impacted by how well internet banking works" to "According to this study, customer trust is impacted by how well Internet banking works."
4. Adjust "it has been shown that online banking completion has a substantial influence on consumers' confidence" to "It has been shown that online banking completion has a substantial influence on consumers' confidence."
5. Change "Due to the recent advancement of potent Internet technologies, the nature of international trade has altered" to "Due to the recent advancement of powerful Internet technologies, the nature of international trade has altered."
6. Modify "... thanks to the borderlessness of the global market" to "... thanks to the borderless nature of the global market."
7. Adjust "Due to advancements in Internet technology, companies may now essentially function 365 days a year, 24 hours a day" to "Due to advancements in Internet technology, companies may essentially function 365 days a year, 24 hours a day."
8. Change "However, there are several problems that make the use of the Internet as a financial instrument limited" to "However, there are several problems that limit the use of the Internet as a financial instrument."
9. Consider emphasizing the significance of e-service quality criteria fulfillment in the context of information technology and its impact on enhancing customer trust in Internet banking.
10. Ensure consistency in using "fulfillment" instead of "fulfilment" throughout the article to maintain linguistic uniformity.

11. Maintain the notation "E-S-QUAL" consistently, adhering to the established format.
12. Specify the data analysis methods employed, such as SPSS and PLS-SEM, to provide a clearer understanding of the research approach.

These are minor suggestions to enhance clarity and consistency. Overall, the article is well-structured and informative

#### **Redaction improvements:**

I highly recommend to re-read the whole text to correct said errors, it would be an impactful improvement.

#### **Conclusion**

Over all, it is certainly a good article, the topic is interesting, denotes a comfortable previous investigation, the type of vocabulary matches the intended audience, it just lacks a bit of carefulness in terms of writing and redaction, nothing that cannot be quickly fixed.