

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.

Title: Internet Banking Fulfilment and Customer Trust: A Study of Bauchi State Tertiary Institutions

Abstract: The abstract of the paper is acceptable; it would be better if sample information was included.

Introduction: In this section, the discussion on the research gap is missing. It was mentioned that trust is a major concern in the Internet banking industry, and a lot of efforts have been put into studying this phenomenon. So, what is still lacking concerning the effort to address the issue of trust in the Internet banking industry?

Literature review: The information in this section should be reorganized to create a better flow. Since trust is the phenomenon of interest that you want to solve, it must be discussed first, followed by the related theory or model, the independent variables, and others. I believe that this paper is part of the bigger study on the influence of ES-QUAL factors (not only fulfillment) on trust and customer satisfaction. Therefore, it is better to include a discussion on the relationship of the other factors.

Methodology: The explanation of the population and the sample must be clear in terms of the writing style, and the content. In this research, cluster sampling was used. In cluster sampling, a cluster or several clusters will be selected and all elements in the clusters will be chosen. In your case, the use of cluster sampling was inappropriate. Furthermore, the samples representing the institutions were imbalanced, creating bias in the outcome of the study. Another concern is that, are the respondents Internet banking users. Do they have a credit card? This question relates to one of the items in the questionnaire.

Data analysis: This part is acceptable with a clear explanation and a robust analysis. However, this robust analysis is not required since you were testing a simple analysis of the correlation between the two variables. It is better to test the influence of all ES-QUAL factors on customer satisfaction with trust as the mediating variable.

Findings and discussion: The discussion is very brief without sufficient justifications and support from previous research findings. This part needs to be revised.

Conclusion: This part is acceptable but should be revised when other ES-QUAL factors are included in the investigation.

References: Old references were used. Since studies on Internet banking, e-service quality, and trust are abundant, there are a lot of more recent studies on the areas. Use the more recent work as your reference.