

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.

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

Abstract

The abstract is unattractive; it should follow a solid scientific work structure, I suggest that it be restructured in a way that includes the following clearly:

- The contextualization of the study
- The main objective
- The justification
- The sample used
- The methods used
- The main findings and conclusions
- The novel contribution

Introduction

1. What is the importance of this topic for Nigeria?
2. The authors also need to justify the unique contributions of this paper in depth.
3. The order of the introduction could be this:
 - a) Importance and justification of the household expenditure on education in Nigeria, social and economic benefits of this topic in general and specifically in the Nigerian financial industry which is under study.
 - b) The role of the country's government in promoting this field under study.
 - c) Presentation of the importance and necessity of the intention to undertake this study in this field.
 - d). State the method at the end of the introduction, as well as the study's novel contributions

Previous Works

The literature section needs to be improved. The background section of the paper doesn't demonstrate a clear relationship to the problem. Not enough **relevant** literature has been provided.. The research gaps in the previous studies related to this topic were not explained clearly. Please address these issues

Furthermore, I suggest that the authors describe the research questions and hypotheses of the study.

Methodology.

1. Please explain exactly where the respondents were located (the questionnaire was distributed to a section of 379 respondents from the four institutions. 350 respondents in all,)?
2. How many times have the authors visited such places? How did the authors contact the respondents?
3. How did the authors contact the respondents? Explain how?
4. Does the authors' sample represent the population? Make sure whether the authors' sample can represent the population.

Results.

fine

Discussions

1. The discussions. Somewhat broad and general discussions on the result part. I can't see a clear explanation about this argument.
2. It should be the core of the study in this part.
3. Aspects of the discussion are included in the results section.

The conclusions

The conclusions section should be restructured and shortened in a way that includes a clear theoretical implication, the practical implication of the research, future research, recommendations, and the limitations of the research.

Others:

The paper needs proofreading.

Good luck