

# 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.

Overall, the paper reads well. However, find below some suggestions to improve the paper.

1. The Abstract can be more compelling. For instance, signpost the overriding purpose of the research. Outlining more details of the fundamental findings will be helpful.
2. Providing a more contextual background of Bauchi State tertiary institutions vis-a-vis Internet banking and customer trust would be helpful. For example, creating a clear link between the background information and the research objectives would be helpful.
3. Citing more recent literature can improve the paper.
4. The analysis of the survey of the literature can be improved. For instance, the reviews can be connected more to the current study. The reviews can highlight what is currently known and how the paper advances our knowledge in this study area.
5. Describing what informed the selection of the research sites would be helpful. As expected, Bauchi State has more than the four selected sites relevant to this paper.
6. Provide more details on the sampling procedures.
7. The author addressed instrument reliability and validity by employing a sequential method. Provide more information on the criteria for establishing instrument reliability and validity.
8. Provide more explanation on the items removed regarding the convergent validity analysis.
9. AVE was used as a measure of convergent validity. However, multiple measures could have been used (e.g., composite reliability, factor loadings and cross-loadings, etc.).
10. Discuss the limitations of the study and future research directions.
11. Explain the implications of the findings based on the research objective. For example, provide more information on model fit statistics or criteria to assess model fit (goodness-of-fit indices).
12. It may be helpful to provide practical examples, interventions, or strategies for banks to follow to simplify their systems and enhance user experience.
13. There seems to be an over-assumption that improving technical aspects of online banking systems will solve all problems. Admittedly, these are important. However, there may be deeper issues related to trust and satisfaction with banking establishments. Also, bank customers in university environments may vary widely depending on age, economic background, and technical literacy, which require meeting the specific needs of these diverse customer populations.

14. A paper of this nature should be making theoretical/conceptual contributions.