

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

Adi Kuswanto<sup>1</sup>

<sup>1</sup> Universitas Gunadarma

Potential competing interests: No potential competing interests to declare.

## REVIEWER RECOMMENDATION LETTER

Dear authors,

Congratulations to the choice of theme and the work developed so far. I enjoyed reading and being able to collaborate with the improvement of your paper. I hope my recommendations help you to develop this research better.

Academic greetings,

Reviewer.

### Comments:

#### Recommendation: Major Revision

##### 1. Abstract

In the abstract, it is better if the number of respondents are stated.

##### 1. Introduction

The introduction gives a brief technical description of the study, but it leaves something to be desired in relation to its theoretical contribution. Specifically, there is a lack of evidence from previous studies on the subject and demonstration of what this article advances in relation to the current literature. In the introduction, not just trust that has been elaborated, but it would be a good idea for you to explain in more detail the reasons why internet banking fulfilment needs to be studied in this article.

##### 1. Review of Literature

The theoretical framework is well written. However, it was not presented the state of the art of the concepts that justify the current and theoretical relevance of the research. The hypotheses tested by the structural equation model were not developed. The framework as a whole is underdeveloped and lacks more robust theoretical foundations. It needs to be improved and gain robustness and depth to justify publication.

Review section of the literature needs to be further developed to add a description of the research hypotheses and to

justify them. It is also important and necessary to add other sources of recent literature to support the variables that compose the hypotheses

## 1. Conceptual Framework

This section is better developed based on the literature review

## 1. Research Methodology

The sample distribution in this study was not balanced between institutions especially sample size of Col. Of Agric and Col. Of Nus. & Mid are too small. Youd better focus on 2 institutions, ATBU and ATAP in order you test whether the is the difference between them and discuss it at the discussion section.

## 1. Discussion

The results include a basic description that needs to be better developed. The discussion of the results with the underlying theory is not present. It was not evidenced in which aspects the work converges or opposes the literature and previous studies. There's no clear contribution.

## 1. References

Most references that you use is better the last ten years references.

Some references should be deleted if you do not cite and the year of reference cited is not the same as reference such as ... to boost confidence in the e-market (Yousafzai, Pallister & Foxall, 2013), but at the references, the year is 2003. You cite such as ...govern the use of an online system (Yoon, 2002). This reference is not available at the references.

It is very important. You should check citations and references.