

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.

The article offers promise but sort of half-cooked. The authors failed to make valid arguments in support of their research. It is not clear why this study is needed. The internet banking fulfillment as a variable should be defined. The opening few lines of the introduction wherein the authors have given credit of globalization to internet technology and online banking and then all of sudden raise the issue of trust are sort of contradictory statements so a lot of efforts are required to frame the research question properly and highlighting the need for the study.

Further, in the reliability and validity section the indicators IBF-1, IBF-3, CT-1 and CT-4 are below the threshold of 0.7. There should be a justification why those indicators are included even though they do not satisfy the threshold criterion.

Lastly, the discussion section should also be re-written clearly bringing out the contribution fo the study.