

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

- Ensure that the abstract is clear and concise, presenting the main focus of the study without unnecessary details. Streamline language for better readability, making the abstract accessible to a broad audience. For example, consider rephrasing complex sentences for simplicity.
- Clearly specify the number of respondents or participants in the study and briefly mention the unique aspects of your methodology or questionnaire. This provides readers with essential information about the study's scope and validity. Additionally, consider including a brief mention of key findings to offer a glimpse into the results.
- Strengthen the recommendation section by providing more specific and actionable suggestions for banks based on the study's findings. Additionally, include a concise summary of the main conclusion to leave readers with a clear understanding of the study's implications. This helps to tie the abstract together and leaves a lasting impression on the reader.

Introduction

- Consider explicitly stating the main objective or hypothesis of your research in a concise thesis statement. This helps readers understand the specific focus of your study. For example, you could state something like, "This research seeks to examine the impact of internet banking fulfillment on consumer trust in the context of the Nigerian financial industry."
- Ensure consistency in the citation format. For instance, you've mentioned (Abdallah et al., 2017), but later citations are not consistently formatted in the same way. Make sure to maintain a uniform citation style throughout the introduction.
- Strengthen the connection between the general discussion on internet banking and the specific context of the Nigerian financial industry. Emphasize why understanding customer trust in internet banking is particularly relevant in the Nigerian context, and how it aligns with the challenges and expectations of Nigerian customers.
- Provide more details on the challenges associated with internet banking and customer trust in the Nigerian context. You've mentioned concerns about safety and security, but consider expanding on specific incidents or issues that have contributed to customer apprehension.
- Clearly establish the connection between internet banking fulfillment and customer trust. Elaborate on how the

fulfillment of internet banking services influences or addresses the challenges mentioned earlier. This linkage is crucial for setting the stage for the research study.

- Indicate the existing gap in the literature that your research aims to address. Specify why your study is essential in the current academic and practical landscape. This helps to justify the need for your research.
- Provide a smooth transition from the general discussion to the specific purpose of your research. Clearly state the research questions or objectives that your study seeks to answer.
- Conclude the introduction with a brief roadmap of the subsequent sections of your paper. This gives readers a preview of what to expect, providing a logical flow for the rest of the document.

Review of Literature

- Consider organizing the literature review into sub-sections for better clarity. You could have separate sections for internet banking, e-service quality, and customer trust to provide a structured flow to your readers.
- When introducing terms such as "e-service quality," ensure that you provide clear definitions. This is particularly important for readers who may not be familiar with these concepts.
- Reiterate the connection between internet banking fulfillment and customer trust. Emphasize how the literature you are reviewing contributes to the understanding of this relationship. This connection can be stated explicitly at the beginning or end of the literature review.
- Maintain consistent citation formatting throughout the literature review. Ensure that all sources are cited in the same style, whether it's author names, years, or other citation details.
- Provide more synthesis of the information presented. After introducing various studies and concepts, consider summarizing the common themes, trends, or gaps in the literature. This helps build a narrative for your research.
- Explicitly identify the research gap that your study aims to fill. What aspects or questions in the existing literature have not been sufficiently addressed? This will help justify the need for your research.
- For some statements, it would be beneficial to provide in-text citations. For instance, when mentioning that "internet banking has become increasingly popular in Nigeria in recent years," you could cite relevant sources to support this statement.
- Expand on certain points where more detail would be beneficial. For example, when discussing the SERVQUAL technique, you could briefly explain each of the three components (tangibles, empathy, and combined dimension) for a clearer understanding.
- Conclude the literature review section with a brief summary that ties together the main findings and insights from the reviewed literature. This could also include a transition to the methodology section of your paper.
- Offer critical evaluations or comparisons between different studies. For instance, you could discuss the strengths and limitations of various models or methodologies used in the reviewed studies.

Conceptual Framework

- In Figure 2 (Conceptual Research Framework), consider providing brief explanations or definitions for each component of the framework. This can help readers understand the specific aspects and relationships you are investigating.

- Clearly indicate how each component of your conceptual framework aligns with the research questions or objectives of your study. This will emphasize the relevance of each element in addressing the main focus of your research.
- If there are specific hypotheses or expected relationships between the components of your conceptual framework, explicitly state them. For example, if you hypothesize that higher levels of fulfillment lead to increased customer trust, make this relationship clear in your framework.
- If applicable, highlight how your conceptual framework integrates with or builds upon existing models in the literature. In this case, you've mentioned the E-service Quality Model by Jahromi et al. (2011). Explain how your framework relates to or extends this prior model.
- Ensure that the visual representation of your conceptual framework (Figure 2) is clear and easy to interpret. Use labels, arrows, and concise descriptors to guide readers through the components and relationships.
- Include a caption or brief description for each figure, providing context for readers who may refer to the figures independently of the main text. This can enhance the understanding of your conceptual framework.

Hypotheses Development

- Break down the components of your hypothesis for clarity. For example:

H1a: Internet banking fulfillment positively impacts the satisfaction of user requirements.

H1b: Internet banking fulfillment positively influences the degree of customer confidence in online transactions.

H1c: Online banking fulfillment significantly affects consumer trust.

- Briefly provide justification for each component of the hypothesis. Why do you expect internet banking fulfillment to impact user satisfaction, customer confidence, and overall trust? Link your expectations to relevant literature or theoretical frameworks.
- Specify the direction of the expected impact. For example:

H1a: An increase in internet banking fulfillment leads to higher satisfaction of user requirements.

H1b: Improved internet banking fulfillment results in increased customer confidence in online transactions.

H1c: Greater online banking fulfillment is associated with higher levels of consumer trust.

- If your literature review or theoretical framework suggests potential moderators or mediators in the relationship between internet banking fulfillment and customer trust, consider incorporating these into your hypotheses. This can add depth to your study.
- Depending on the nature of your data and research approach, consider whether your hypotheses are suitable for quantitative testing or if they involve qualitative aspects. This consideration can guide your research methodology.

Research Methodology

- Clearly state why the chosen postsecondary schools in Bauchi State were selected for the study. Providing a rationale

for your choice of institutions can enhance the study's external validity.

- Explain in more detail why cluster sampling was chosen and how clusters were defined. Discuss the advantages and limitations of using cluster sampling in your study context.
- While Creswell's (2009) claim is mentioned regarding survey research effectiveness with a 30% response rate, it might be beneficial to include information on why a higher response rate wasn't achieved and whether this could impact the study's reliability.
- Discuss any pilot testing or pre-testing of the questionnaire to ensure clarity and effectiveness. Mention any adjustments made to the questionnaire based on the feedback from the pre-test.
- Provide details on how content validity was assessed. Mention if experts reviewed the questionnaire and offer their feedback. Similarly, explain how construct validity was established, for example, through factor analysis or other relevant methods.
- Specify the reliability measure used for the questionnaire. If you used a statistical measure (e.g., Cronbach's alpha), state the value and provide a brief interpretation of the reliability of the instrument.
- Mention any ethical considerations, such as informed consent, confidentiality, and the voluntary nature of participation. Ensure that ethical guidelines were followed throughout the research process.
- Provide a brief overview of the statistical methods you plan to use for data analysis. If you have specific hypotheses, mention the statistical tests that will be employed to test these hypotheses.
- While you mentioned using IBM-SPSS software, specify the version used. Different versions may have variations in features and capabilities.
- Confirm the period during which data collection occurred. This is important for readers to understand the temporal context of your study.

Result Presentation

- It's good that you've provided descriptive statistics for your constructs. Consider including additional statistics like skewness and kurtosis, especially if your data is not normally distributed. This would give readers a more complete understanding of the data distribution.
- For Tables 4 and 5, where you present the item-level analysis for Internet Banking Fulfillment and Customer Trust, consider using a consistent format for the tables. This could include organizing the items in a standardized way, such as in order of mean scores or in groups based on thematic similarity.
- It's excellent that you've conducted reliability and validity analyses. Consider briefly discussing the importance of composite reliability and average variance extracted (AVE) for readers who may not be familiar with these concepts. This will help justify the reliability and validity of your measures to the reader.
- In Table 7, where you present convergent validity results, it's good that you removed items with low loadings. However, provide a brief rationale for removing these items, and consider mentioning the specific loading cutoff you used for inclusion/exclusion.
- Provide a brief interpretation of the R² values and effect sizes. Explain to the reader what the percentage of variance accounted for (R²) means in the context of your study and what the effect sizes (f²) signify in terms of the strength of

relationships.

- Explain the practical significance of the Q2 value. Help the reader understand why predictive relevance is important in the context of your study.
- Consider including a brief summary or interpretation of the main findings related to your hypotheses. Highlight the key results and their implications. For example, you could discuss the practical significance of the relationship between Internet Banking Fulfillment and Customer Trust.
- Ensure consistent formatting and style throughout the result section. This includes the layout of tables, font sizes, and other visual elements.
- When discussing statistical significance (e.g., in Hypotheses Testing), you might want to use consistent terminology (e.g., "statistically significant," "highly significant") to maintain clarity.
- Consider using visual aids such as charts or graphs to represent key findings. Visuals can often enhance the reader's understanding of complex statistical information.

Discussion

- Provide a brief recap of the main results, emphasizing the key findings related to the relationship between Internet banking fulfillment and customer trust.
- Compare your findings with previous literature. Discuss how your results align with or differ from studies that have explored similar relationships. This will help place your study in the context of existing knowledge.
- Discuss the theoretical implications of your findings. How do your results contribute to or challenge existing theories in the field of Internet banking, e-service quality, and customer trust?
- Discuss the practical implications of your findings for the banking industry or online service providers. How can they use this information to improve customer trust in their online banking services? Are there specific areas of Internet banking fulfillment that need attention?
- Address the limitations of your study. Every research has limitations, and acknowledging them enhances the credibility of your work. Discuss any constraints in your methodology or sample that might impact the generalizability of your results.
- Provide suggestions for future research based on the gaps identified in your study. What aspects of Internet banking fulfillment and customer trust could be explored in more depth? Are there specific variables or contextual factors that warrant further investigation?
- Offer practical recommendations for banks or online service providers based on your findings. How can they enhance Internet banking fulfillment to foster greater customer trust? Consider practical steps or strategies that could be implemented.
- If there are any unexpected or contradictory findings, discuss and explore potential reasons for these discrepancies. This could include differences in study populations, methodologies, or contextual factors.
- Ensure that your discussion is written in a reader-friendly language. Avoid excessive jargon and explain technical terms to make your findings accessible to a broader audience.
- Synthesize your discussion by weaving together the theoretical implications, practical implications, and

recommendations. This will create a cohesive narrative for your readers.

Summary of Findings

- Ensure that the summary is presented in a clear and concise manner. Use subheadings or bullet points to organize information and facilitate readability.
- Clearly highlight the key achievements of your study, such as the confirmation of reliability, convergent validity, and discriminant validity in the measurement model. Emphasize the significance of these findings for the overall validity of your research.
- Explicitly connect your findings to the research objectives or questions stated at the beginning of your study. This helps readers understand how your analysis addressed the initial research goals.
- Provide a brief interpretation of the R² value (coefficient of determination) of 0.472. Explain the practical implications of this value in terms of how well your model explains the variation in customer trust.
- Elaborate on the practical significance of the effect size (f^2) and how it reflects the impact of the independent variable on the dependent variable. Discuss the implications of having a small effect size according to Cohen's criteria.
- Clearly articulate the significance of the predictive relevance (Q²) value of 0.198. Explain how this value supports the model's ability to predict endogenous variables and its overall quality or goodness of fit.
- Express acknowledgment or support for your research hypothesis. Relate this back to the theoretical framework and the existing literature, reinforcing the contribution your study makes to the field.
- Ensure that you do not repeat information unnecessarily. If a point has been made in the methodology or results sections, avoid restating it in the summary unless there's a need for emphasis.
- Review the language used to ensure clarity and precision. Avoid ambiguous terms and provide explanations for any technical jargon that might be unfamiliar to a broader audience.
- Conclude the summary by encouraging readers to delve into the detailed results and discussion sections for a more in-depth understanding of your findings.

Conclusion and Recommendations

- Begin the conclusion by reiterating the key findings of your study. This reinforces the importance of the research and helps readers recall the main takeaways.
- Clearly connect your findings to the initial objectives or research questions. Remind readers how the study addressed specific goals and contributed to the existing body of knowledge.
- Provide a brief discussion on the significance of targeting tertiary institution students as a market segment. Explain why this demographic is crucial for the banking and financial services industries and how catering to their needs can lead to long-term profitability.
- Elaborate on how banks can use the SERVQUAL model, specifically focusing on availability and efficiency, to enhance their services. Discuss the dimensions of quality that students evaluate and how banks can identify areas for improvement based on these dimensions.
- Emphasize the importance of customer trust in the banking sector's overall performance. Connect the dots between

effective service delivery and the establishment of trust, underscoring the role of trust in building lasting customer relationships.

- Expand on the recommendation for making online banking systems simpler and more user-friendly. Provide specific examples or strategies that banks can implement to achieve this goal, such as clear language, intuitive interfaces, and enhanced system reliability.
- Elaborate on the point about overcoming language barriers. Discuss how banks can ensure that language differences do not hinder customers from completing online transactions. This may involve offering multilingual interfaces or clear instructions in commonly spoken languages.
- Provide more details on what it means for banks to have "smart" systems and how such systems can add value to customers' online banking transactions. Consider discussing technological innovations, automation, and features that enhance the overall user experience.
- Discuss strategies for strengthening system reliability and stability. This may include regular maintenance, system upgrades, and robust cybersecurity measures to instill confidence in users regarding the security and dependability of online transactions.
- Conclude with a brief mention of potential avenues for future research. Identify areas where further investigation could contribute to a deeper understanding of e-service quality and customer trust in the banking sector.

References

- Arrange the references in alphabetical order based on the first author's last name. If there is no author, use the first significant word in the title.
- Ensure that all references are formatted consistently. Check for variations in font, italics, and punctuation.
- Make sure each reference includes all the necessary information such as the author(s), publication year, title, and source details.
- Maintain uniform capitalization throughout the references. For example, if you choose to capitalize only the first word of the title, apply this consistently.
- Italicize journal names, book titles, and other major works. Ensure proper punctuation (commas, periods) and use proper citation style (APA, MLA, Chicago, etc.).
- If applicable, include URLs or DOIs for online sources. Ensure that these are accurate and functional.