

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 paper titled "Research Methodology" presents a comprehensive overview of the research design, data collection, instrument reliability, validity analyses, and hypotheses testing. The following review provides a detailed analysis, highlighting both the strengths and weaknesses of the paper.

One of the notable strengths of the paper is its clear and well-defined research methodology. The use of cross-sectional survey methodology and the application of cluster sampling are appropriately justified, contributing to the robustness of the study. Additionally, the choice of Krejcie and Morgan's method for determining the sample size is well-founded, demonstrating a thoughtful approach to research design.

The paper includes detailed information about the population of the study, presenting the number of students in each institution and the distribution of the sample. This transparency enhances the reproducibility of the study and provides readers with a clear understanding of the context in which the research was conducted.

The comprehensive data collection process, employing a survey tool in the form of a questionnaire, is appropriate for capturing information related to Internet banking fulfillment and customer trust. This approach allows for a systematic examination of variables, contributing to the reliability and validity of the study.

The paper demonstrates a thorough analysis of instrument reliability and validity. The discussion covers both content and construct validity, employing a sequential method for analyzing validity. This methodical approach strengthens the credibility of the research instrument and the subsequent data analysis.

Descriptive statistics presented in tables for Internet Banking Fulfillment and Customer Trust contribute to a clear understanding of the data distribution. This inclusion enhances the transparency of the study, allowing readers to grasp the central tendencies and variations in the data.

Construct reliability and validity are rigorously examined, employing accepted measures such as composite reliability and convergent validity. This analysis ensures that the study's constructs are reliable and valid, supporting the credibility of the research findings.

The hypotheses are well-formulated and tested using appropriate statistical methods, specifically the bootstrapping procedure. The results are presented in a clear and organized manner, facilitating the interpretation of the study's outcomes.

The discussion section provides a detailed interpretation of the findings, linking them back to the research questions and relevant literature. This thoughtful analysis enhances the paper's contribution to the existing body of knowledge in the field.

One notable weakness is the lack of discussion about whether the chosen institutions in Bauchi State are representative of the entire population in Oman. This omission raises questions about the external validity of the study and the generalizability of the findings to a broader context.

While the response rate is mentioned, the paper does not discuss potential biases introduced by non-response, and the handling of missing data is not addressed. Acknowledging and addressing these issues would strengthen the study's methodological rigor.

The paper mentions the sources from which the questionnaire items were derived but lacks details about the specific questions used. Providing more information about the questionnaire design would enhance the transparency of the study and allow for a more comprehensive evaluation of the research instrument.

The paper lacks a discussion on the external validity of the study, limiting the generalizability of the findings to other contexts or populations. Including considerations about the study's external validity would provide readers with insights into the broader applicability of the research.

While the paper discusses effect sizes, the interpretation could be more detailed, offering insights into the practical significance of the observed effects on customer trust. Providing context for the effect sizes would enhance the reader's understanding of the study's impact.

While the predictive relevance is mentioned, the paper could benefit from a discussion on the practical implications of the predictive model. Addressing the practical significance of the predictive model's findings would contribute to the study's overall relevance.

The conclusion could better integrate the key findings and their implications, providing a cohesive end to the paper. Strengthening the conclusion by summarizing the main contributions and discussing avenues for future research would enhance the overall impact of the study.

In conclusion, the paper demonstrates a solid understanding of research methodology and statistical analysis. The detailed presentation of results and the thoughtful discussion of findings contribute to the overall strength of the paper. Addressing the mentioned weaknesses would enhance the paper's rigor and contribute to its broader impact in the field of study.