

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 introduction effectively sets the stage for the study by providing a comprehensive overview of the changing landscape of international trade due to advancements in Internet technologies. It establishes the significance of the topic by highlighting the borderless nature of the global market and the ability of businesses to operate around the clock. However, Transitioning from the general discussion of trust issues in Internet banking to the specific research objective could be smoother. Clearly stating the research question or objective immediately after presenting the problem statement would strengthen the introduction.

The literature review effectively explores the critical concepts related to Internet banking, e-service quality, customer trust, and the methodologies used in previous studies. It provides a comprehensive background for the current research, drawing on various sources to establish a solid foundation. While the literature review summarises various studies and concepts effectively, there could be a stronger emphasis on synthesizing the information and drawing connections between different studies. A more analytical approach could enhance the coherence of the literature review.

The conceptual framework establishes a clear connection between the E-S-QUAL model proposed by Parasuraman et al. (2005) and the specific factors relevant to the study.

The research methodology is articulated, providing a comprehensive understanding of the research design and data collection process. A cross-sectional survey methodology is appropriate for the study's objectives. Although the data collection instrument is briefly described, providing more insights into the rationale behind selecting specific questions or constructs from studies by Parasuraman et al. (2005), Surjadaja et al. (2003), Madu and Madu (2002), and Ibrahim et al. (2013) would enhance the transparency of the questionnaire design.

The discussion addresses the research question related to the impact of Internet banking fulfilment on customer trust. However, the discussion mentions that online banking fulfilment significantly impacts consumer trust; a more detailed exploration of how and why this impact occurs would enhance the depth of the debate. Additionally, there is a reference to previous studies; a more seamless integration of literature could be achieved by discussing how the current findings align or differ from existing research. This would help place the study in the broader context of the literature.

The conclusion effectively links back to the study's findings, emphasising the significant impact of e-service attributes on customer confidence. This strengthens the connection between the research question and the results. However, While the recommendation to simplify the system and make it user-friendly is sound, providing more specific and detailed

suggestions would enhance the practicality of the advice. For example, what particular features or improvements could improve user-friendliness?