

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 "Internet Banking Fulfilment and Customer Trust: a Study of Bauchi State Tertiary Institutions" by Maimunatu Ya'u Ibrahim and Aminu Adamu Ahmed from Abubakar Tafawa Balewa University, Nigeria, offers a comprehensive analysis of the relationship between internet banking fulfillment and customer trust. Here are some highlights of the paper's strengths:

Relevance and Timeliness: The topic of internet banking and customer trust is highly relevant in today's digital age. The paper addresses an important aspect of the banking sector, particularly in the context of Bauchi State, Nigeria, providing insights into the perceptions and attitudes of customers towards internet banking.

Methodological Rigor: The authors employ a robust methodological framework, using the E-S-QUAL model and the interpersonal trust model to assess the impact of internet banking fulfillment on consumer trust. The use of both SPSS and PLS-SEM for data analysis adds depth and reliability to the findings.

Comprehensive Literature Review: The paper provides an extensive review of relevant literature, which not only contextualizes the research but also shows the gap the study aims to fill. This aspect underscores the authors' thorough understanding of the subject matter.

Empirical Findings: The study's empirical approach is commendable. It utilizes a structured questionnaire and a quantitative research approach, enhancing the validity of its findings. The results indicating that internet banking fulfillment significantly influences consumer trust are valuable for both academia and industry practitioners.

Practical Implications: The paper concludes with practical recommendations for banks in Nigeria, focusing on improving the service quality and user-friendliness of internet banking systems. These suggestions are grounded in the research findings and could have a significant impact on enhancing customer trust in internet banking.

Clarity and Organization: The paper is well-structured with clear sections including an abstract, introduction, literature review, methodology, results, discussion, and conclusion. This organization makes the paper accessible and easy to follow.

Contribution to Knowledge: The paper makes a significant contribution to the fields of e-commerce and banking, particularly in the context of developing countries. It provides new insights into how internet banking services can be optimized to build customer trust.

In summary, the paper by Ibrahim and Ahmed is a valuable contribution to the understanding of internet banking and customer trust. It combines methodological rigor with practical relevance, offering insights that are beneficial for both academic research and practical application in the banking sector.