

# Review of: "Internet Banking Fulfillment and Customer Trust: a Study of Bauchi State Tertiary Institutions"

Hani3122 Hani Kalsom<sup>1</sup>

<sup>1</sup> National Defence University of Malaysia

**Potential competing interests:** No potential competing interests to declare.

**Clear Research Question:** The study addresses a relevant and clear research question regarding the impact of Internet banking fulfillment on customer trust in Bauchi State Tertiary Institutions.

**Theoretical Framework:** The study provides a solid theoretical foundation, utilizing the E-S-QUAL model and the Interpersonal Trust Model to examine the relationship between Internet banking fulfillment and customer trust.

**Methodological Rigor:** The research methodology is adequately explained, and the use of quantitative research methods, including structured questionnaires and statistical analysis through SPSS and PLS-SEM, adds robustness to the study.

**Data Analysis and Presentation:** The descriptive statistics, reliability and validity analyses, hypotheses testing, and result presentation are well-organized, providing a comprehensive overview of the study's findings.

**Practical Implications:** The study offers practical recommendations for banks, emphasizing the need to simplify and enhance the use of Internet banking systems to build customer trust, particularly among students in tertiary institutions.

## Areas for Improvement:

- Literature review:** There is a need for more recent references, as the most recent citation is from 2017. Incorporating recent studies would strengthen the currency of the literature review.
- Future Research and Limitation of study :** The article lacks a section explicitly discussing the **limitations** of the study. It would be beneficial to acknowledge any constraints and suggest directions for **future research** to enhance the study's credibility and encourage further investigation in the field.
- Consistency in Terminology:** Ensure consistency in the use of terminology. For example, the terms "Internet Banking Fulfillment," "IBF," and "Internet banking fulfillment" are used interchangeably. Maintaining consistency in terminology throughout the article is crucial for clarity.
- Proofreading:** The article contains a few typographical errors and grammatical issues. A thorough proofreading could improve the overall quality of the manuscript.

The study makes a valuable contribution to the understanding of the relationship between Internet banking fulfillment and customer trust, especially in the context of Bauchi State Tertiary Institutions. With some organizational and presentational refinements, the article has the potential to provide a clear and impactful contribution to the field of study.

