

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

George Paltayian<sup>1</sup>

<sup>1</sup> University of Macedonia

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

**Comments for the authors:**

The topic that was approached by the authors is an interesting one. I read the manuscript with enthusiasm. However, the introduction should better show the existence of a gap in the literature that demonstrates the reason this research is relevant in general. Moreover, in the introduction section, it would be useful to add a framework where the steps of the research will be presented. Additionally, authors must indicate some critical information about the application context.

Further detailed comments in each section are provided.

## **Relationship to Literature:**

Furthermore, it is advisable for authors to incorporate recent research addressing the quality aspect of e-banking services into the literature. Given the rapid advancement within the e-banking sector, referencing studies from previous decades is beneficial for context. However, the significance of research and publications from the last 5 years should not be overlooked. (e.g., Paltayian et al., 2023, "A combined QFD-AHP decision-making tool for the investigation and improvement of e-banking usage. International Journal of Quality & Reliability Management"; Mir, R.A., Rameez, R., and Tahir, N. (2023), "Measuring Internet banking service quality: an empirical evidence", The TQM Journal).

## **Methodology:**

The authors should explain why they chose to select respondents from only a specific group of clients for their research. In my opinion, the sample of respondents is highly restrictive in terms of demographic characteristics, making it difficult to generalize any conclusions to the entire population. Therefore, they should justify their decision to limit themselves solely to this group.

## **Results:**

Results are clearly presented, and the analyses are detailed and precise.

## **Decision:**

My decision for the manuscript is minor revision.

