

Research Article

Internet Banking Fulfilment and Customer Trust: A Study of Bauchi State Tertiary Institutions

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The utilization of the Internet propels information technology and significantly enhances the fulfillment of e-service quality criteria. Customers have indicated their discontent with the fulfillment of e-service quality and customer trust, despite the banking industry's continued process advancements. Customers are hesitant to utilize Internet banking as a result. In this study, the E-S-QUAL model and the interpersonal trust model were used to examine the impact of Internet banking fulfillment on consumer trust. In order to gather data for this study using a quantitative research approach, a structured questionnaire was employed. Data analysis methods included SPSS and PLS-SEM. The outcome demonstrates that Internet banking fulfillment has a substantial influence on consumer trust. According to this study, customer trust is impacted by how well Internet banking works. Because these services tend to complete transactions on time, it has been shown that online banking fulfillment has a substantial influence on consumers' confidence. It was recommended that banks make every effort to simplify and improve the use of their systems. Due to a language barrier, customers shouldn't be unable to perform online transactions.

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Introduction

Due to the recent advancement of potent Internet technologies, the nature of international trade has altered. Businesses may now grow their operations to any location without needing to set up a physical presence there, thanks to the borderlessness of the global market. Due to advancements in Internet

technology, companies may now essentially function 365 days a year, 24 hours a day (Abdallah et al., 2017). Due to how easy, quick, and affordable it is to conduct financial transactions using a web interface, internet banking has lately grown in popularity. However, there are several problems that make the use of the Internet as a financial instrument limited. Lack of customer trust is one of the biggest problems the industry, as well as the majority of other e-commerce businesses, is experiencing. According to Al-Khalifa (2016), trust is a key element in the growth of online apps. Internet-based transactions are unpredictable and anonymous, giving users the opportunity to take advantage of the system. Due to the unclear and unpredictable nature of the underlying network, trust would be a critical element in this situation. The impression of risk is often higher in the internet environment than it is in the vast majority of other technological platforms, including mobile environments (Al-khalifa, 2016). According to Solomon and Flores (2016), organizations may embrace customer trust by understanding its qualities and the factors that affect it. To promote trust, a variety of website-related factors are used, including efficiency, fulfilment, availability, security, privacy, and so on.

The quest for quality is maybe the most important trend in the industry since customers are now more demanding than ever of higher-quality goods and services. Only the experiences of bank customers will be considered when evaluating customer service. High-quality service delivery is essential for success in the service industry. For boosting productivity and sales in the present environment of intense competition, maintaining and improving service quality is essential (Ahangar, 2011). Traditional notions of trust were developed for use in the physical world, where goods and services are directly exchanged between individuals, and they must be modified for the electronic world, where services are delivered electronically (Daniel, 2016). According to Yusuf and Bala (2015), the basis upon which trust is established is altered by the absence of this face-to-face connection in the virtual world. The virtual environment is more sophisticated and offers more potential for exploitation. Trust is essential in the virtual banking environment since there is greater ambiguity there.

Although Internet banking has become increasingly popular in Nigeria in recent years, many customers are still apprehensive about carrying out their financial operations online. An essential element of effective Internet banking is trust. To ascertain whether a service is of a high level, customers should compare what they expected from the provider with what the provider actually gave them. In this way, the notion of quality service may be regarded as the link between the user's expectations and the degree of service efficacy. As a result, properly addressing a user's wants and expectations is necessary to promote exceptional service (Yusuf & Bala, 2015). The Nigerian financial industry is presently operating

in a situation that is largely steady thanks to the introduction of IT. However, customers have complained that many of the services offered by banks don't meet their expectations or requirements (Alabar, 2011).

Even while Internet banking offers a number of advantages, such as faster transactions and cheaper processing costs, a sizeable fraction of consumers is reluctant to utilize it because of concerns for their safety and security. Lack of trust is another obstacle to online financial transactions (Chaouali, Yahia, & Souiden, 2016). As a result, all banks operating in Nigeria are concerned about the use of IT in banking operations, which is absolutely necessary for both worldwide rivalry and high-class services (Chaouali et al., 2016). Concerns were expressed about how the quality of Internet banking services might affect consumer confidence as a result of these challenges, which included ambiguity, broken promises, encryption and effectiveness issues, a loss of customer confidence, and confidentiality issues. The research wants to look at how consumer trust is affected by internet banking fulfilment.

Review of Literature

According to Mukherjee and Nath (2013), internet banking is a type of banking that allows users to utilize communication services to do a wide range of monetary tasks, such as checking account positions and making disbursements. Customers may conduct their routine dealings from anywhere by using Internet banking. The two most common actions used in online banking are paying invoices and checking balances (Fox, 2016). Bernstel (2010) defined Internet banking as the use of multiple financial online services. To use these services, customers require a web browser to access the bank's website, which is linked to a dedicated server by the bank. Internet banking, on the other hand, does not require access to the bank's private networks, but users of the computer financial system need to complete their private information offsite before sending it to the bank's server.

Review of the fulfillment of e-service quality in Internet banking

The fulfilment component is the extent to which he keeps his promises to offer the anticipated services and does so within an acceptable amount of time. It also has to do with how easily people can get the services and how quickly they can be provided. Fulfilment is a crucial concern while evaluating the value of electronic services since it may determine whether clients are happy or unhappy (Yang & Fang, 2014). According to Adeoti, internet banking was essential to any retail bank's aspirations to use technology as a powerful tool against the competition (2011). A big aspect of offering simple, rapid, and 24-hour services is internet banking.

Conventional service quality and Electronic service quality

Service is defined as “deeds, processes, and performance” by Zeithaml, Bitner, and Gremler (2006). The attributes of a product that please clients by meeting their requests are two frequent definitions of quality, according to Lee, Kim, Yong, and Sagas (2010). According to Parasuraman, Zeithaml, and Berry (1988), the alleged quality of service is “a comprehensive appraisal, or attitude pertinent to the superiority of a service.” Research has shown that service quality (ServQual) is a reliable and efficient way of assessing service quality across service industries, and a number of paradigms have been developed to quantify customers’ perceptions of service quality (Bebko, 2000). According to Rowley (2006), e-service is any activity that uses information technology to mediate it. Generally speaking, it’s a customer service that integrates with service providers’ technology and procedures to improve the interaction between the two parties. It is consumer-driven, interactive, content-centered, and Internet-based (Zeithaml et al., 2000).

Customer trust

While trust in an online service environment may not differ significantly from trust in a conventional service environment, it does require distant communication between the user and the supplier and removes human intermediaries. A disconnected connection impairs a user’s ability to provide timely input, as well as to understand and govern the use of an online system (Yoon, 2002). Trust is more important in online exchanges than in traditional exchanges since there is no human connection, the environment is more unpredictable, and there is more customer risk due to the absence of or complexity of contracts. The ability to rely on a partner one has faith in is known as trust. The idea of “trust” refers to a consumer’s faith in a brand and hope that they will get what they want (Daniel, 2016). Actually, a customer’s connection with a company is built on trust. Staff employees of a company are also trustworthy. A higher level of mutual trust fosters positive interactions in multinational and multicultural groups, which ultimately benefits the firms in the long run (Daniel, 2016). E-business relies primarily on trust, considering that essential components like privacy and security are required to boost confidence in the e-market (Yousafzai, Pallister & Foxall, 2013). The Interpersonal Trust in Commercial Relationships Model will be employed as the underlying theory for the dependent variable, which is trust, in order to ascertain the link between service quality and customer trust.

Electronic Service quality model

Parasuraman et al. (2005) established the E-S-Qual and ERecS-Qual scales for assessing the quality of e-services. In terms of evaluating service quality, the E-S-Qual scale is comparable to ServQual and is a leading paradigm for e-service quality. In the Parasuraman et al. (2005) paradigm, one of the four e-service quality qualities was identified as being the protection of client data from outside parties. A site's level of security and protection, or how secure it is for transactions, is represented by its level of security, according to Surjadata et al. (2003).

Other related studies

The proliferation of swift technology developments, particularly those involving the Internet, is causing essential variations in the way organizations relate with customers; Parasuraman et al. (1985). Service providers are being pushed more to finance technology in order to improve and guarantee their future in the digital era, and Bitner notes that this pattern is well-established in the industry (2011). The companies that go above and beyond the call of duty to dispel customer distrust succeed in today's market. These businesses are successful because they made long-term investments after realizing that providing excellent customer service not only encourages the expansion of their clientele but also builds trust with them. If a service enables customers to access their financial records, conduct dealings, or make purchases virtually or through other automated channels like TV, the phone, or automated teller machines (ATMs), customers consider that service to be more developed (Ankrah, 2012).

Numerous studies on the relationship between Internet banking use and service quality have been carried out in both industrialized and developing countries. Online banking has greatly improved the services that various banks offer to their Lagos customers, according to Agboola (2001), who researched the impact of computer automation on banking services in Lagos.

Ibrahim et al. (2013) report that certain financial institutions quickly embraced Internet finance after realizing it would save them a lot of money and lessen competition in terms of service quality and accessibility. A few of the online banking services provided by different Malaysian banks include bank accounts, cash transfers, new account formation, credit card and loan payments, specialist consulting, promotions, and reward redemption. The study's findings showed that a significant amount of people's opinions on trust were related to satisfaction, trust, compassion, and competency.

In a review of studies on online trust, Abdallah (2017) defines repurchase intents as trusting intentions and e-quality determinants as trust, i.e., trusting views. The SERVQUAL technique proposes three components: tangibles, empathy, and a combined dimension of dependability, assurance, and responsiveness—to explore how perceived e-service quality promotes client trust. Trust is greatly affected by all three factors. According to studies, trust is the key to keeping clients.

Sackey et al. (2012) discovered that all five service quality dimensions—Empathy, Assurance, Tangibility, Reliability, and Responsiveness—are implemented by Barclays Bank Ghana, indicating the bank's commitment to providing the best possible service. Using the ServQual model, the study looked at the connections between service quality and customer happiness, loyalty, and retention. The high-caliber service has evolved into a crucial component of the clients' happiness with the bank. On the other hand, staff do not fully focus on consumers, and they do not take their clients' needs into account while making judgments.

According to Chaouali et al., a client has to be persuaded that Internet banking is safe and secure and that any information they provide to such websites won't be collected or shared with a third party (2016). According to the paper, the “spatial and temporal isolation” that results from online transactions that often do not include a contemporaneous money transfer makes trust a crucial component of Internet banking. Due to the lack of direct physical contact, the nature of service delivery in an online setting causes Internet banking to lack confidence. The likelihood that a consumer would utilize Internet banking services is also strongly influenced by their level of trust.

Conceptual Framework

Parasuraman et al. (2005) suggested the E-S-QUAL and E-RecS-QUAL metrics as a technique to assess the quality of e-services. In terms of measuring service quality, the E-S-QUAL scale is equivalent to SERVQUAL and is a leading paradigm for e-service quality. In this study, one of the four E-S-QUAL service quality characteristics was suggested by Parasuraman et al. (2005).

The four e-service quality factors outlined by Parasuraman et al. (2005) framework are efficiency, fulfilment, system availability, and privacy. Efficiency, fulfilment, and system availability all refer to how easily a user may access and use a website. Fulfilment is how well a website adheres to its promises, while system availability refers to how well the website functions technically. The conceptual research framework for this study is shown in Figure 2, whereas Figure 1 shows the original theoretical framework created by Jahromi et al. (2011).

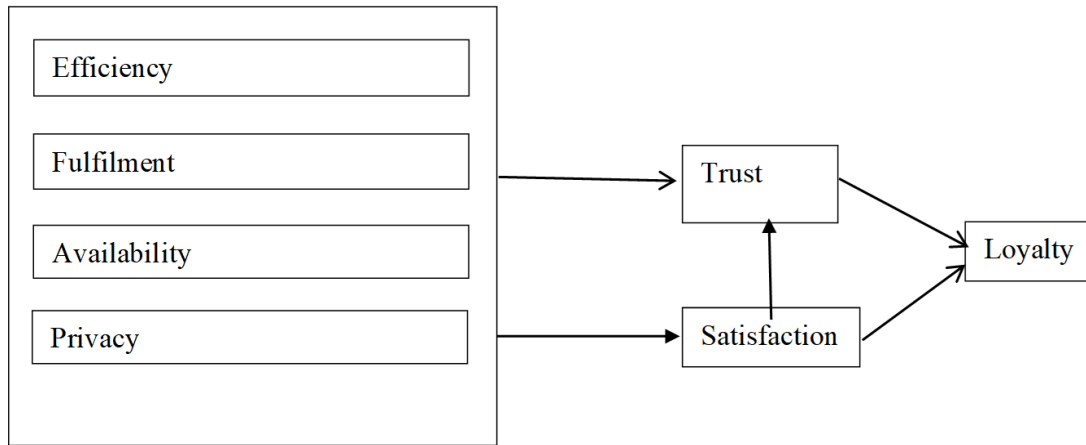


Figure 1. E-service Quality Model

Source: Adopted from Jahromi *et al.* (2011)

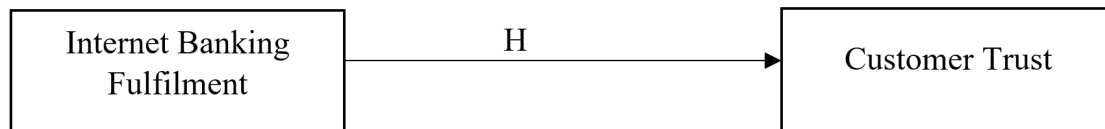


Figure 2. Conceptual Research Framework

Hypotheses Development

H: Internet banking fulfillment has a significant effect on customer trust:

Customer trust is positively impacted by both the extent to which user requirements are satisfied in online banking transactions and the degree of customer confidence that the user experiences when engaging with the website (Mohd et al., 2016). Additionally, Kundu and Datta (2018) found in their paper on the effect of trust on the correlation between electronic service quality and customer pleasure that online banking fulfillment has a significant impact on consumer trust.

Research Methodology

In order to determine the nature of the link between the study's variables, this research employed a cross-sectional survey methodology, which entails evaluating one group unit at a time and generating conclusions based on that group's particular circumstances (Zikmund et al., 2010). The 28,310 students enrolled in the four postsecondary schools in Bauchi State that were chosen for this study are ATBU, ATAP, College of Agric, and College of Nursing Sciences. Table 1 includes the overall number of students from the four universities as well as the broad target audience for the study.

| S/No | Institutions | No. of Students | Source | Period |
|------|----------------------|-----------------|------------------------|--------|
| 1 | ATBU | 19,078 | ATBU Registry | 2022 |
| 2 | ATAP | 6,803 | ATAP Registry | 2022 |
| 3 | Col. of Agric | 2,272 | Col. of Agric Registry | 2022 |
| 4 | Col. Of Nurs. & Mid. | 157 | Col. Of Nurs. Registry | 2022 |
| | Total | 28,310 | | |

Table 1. Population of the Study

Source: Registry, 2022

Consequently, the sample size was established using the information provided by Krejcie and Morgan (1970). Based on the table that is included, for a population of up to 30,000 persons, 379 samples should be used as the minimum number of samples. Given the characteristics of the population, cluster sampling was employed to choose the sample for this investigation (Singhry, 2018). Then, one component is selected from each group using an appropriate sampling strategy. The total number of samples chosen to represent each institution is shown in Table 2 in precise detail, agreeing with Creswell (2009), who agreed that clustering is an effective strategy for ensuring that samples are distributed similarly to study populations depending on the clustering criteria used.

| S/No | Institutions | No. of Students | Sample | Percentage |
|------|---------------------|-----------------|------------|-------------|
| 1 | ATBU | 19, 078 | 254 | 67% |
| 2 | ATAP | 6,803 | 91 | 24% |
| 3 | Col. Of Agric | 2,272 | 30 | 8% |
| 4 | Col. Of Nus. & Mid. | 157 | 4 | 1% |
| | Total | 28,310 | 379 | 100% |

Table 2. Sample Distribution

Source: Generated by the Researcher, 2022

Data Collection

A survey tool in the form of a questionnaire was distributed to a section of 379 respondents from the four institutions. A total of 350 objects, or 92 percent, were located. After the information was gathered and input into the SPSS program, only 330 (87%) of the questionnaires were preserved for analysis. This response rate was determined to be sufficient for this study based on Creswell's (2009) claim that survey research is most effective with a 30% response rate. Based on the principle that the sample size should be 5 to 10 times the number of variables, the response rate was likewise adequate (Sekaran & Bougie, 2010). Version 24 of IBM-SPSS software was also used in the study.

Data Collection Instrument

The questionnaire was based on studies by Parasuraman et al. (2005), Surjadaja et al. (2003), Madu and Madu (2002), and Ibrahim et al. (2013). It was split into two equal halves. The first section of the survey includes roughly six questions that inquire about the respondents' personal details, such as their gender, age range, institution, level of education, frequency of use, and length of time using e-banking services. The second section's roughly six criteria include the availability of Internet banking, as well as its efficacy, fulfilment, privacy, security, and degree of customer trust. Different queries were asked on a

five-point Likert scale, where 1 represents strongly disagree, 2 represents disagree, 3 represents neutral, 4 represents agree, and 5 represents strongly agree.

Instrument Reliability and Validity

To confirm the validity of the items, a sequential method of analyzing each item's validity was utilized, starting with content validity and continuing on to construct validity. Making a trustworthy research tool is made simpler by each of these processes.

How consistently accurate a measuring tool will measure data over time and across many instrument components depends on how dependable (i.e., error-free) it is. The consistency and reliability with which the instrument assesses the notion is shown by a measure's dependability, which also helps determine how good a measure is (Sekaran & Bougie, 2010).

Result Presentation

| Constructs | N | Mean | Std. Deviation |
|------------------------------|-----|-------|----------------|
| Internet Banking Fulfillment | 330 | 4.351 | 0.812 |
| Customer Trust | 330 | 4.289 | 0.689 |

Table 3. Descriptive Statistics of Constructs

Source: Extracted from IBM SPSS output, 2022

Based on the information in Table 3, the total number of valid observations was 330. Internet banking fulfillment has the highest mean value of 4.351, while customer trust has a mean value of 4.289.

| S/no | Questionnaire Items | SD(1) | D(2) | U(3) | A(4) | SA(5) | Mean | St D |
|------|---|-----------|------------|-----------|--------------|--------------|------|------|
| IBF1 | It is fun to use Internet banking services. | 7 2.1% | 20 6.1% | 2 0.6% | 157 47.6% | 144 43.6% | 4.25 | 0.90 |
| IBF2 | Internet banking services improved my knowledge of ICT | 8 2.4% | 15 4.5% | 0 0.0% | 142 43.0% | 165 50.0% | 4.34 | 0.89 |
| IBF3 | I would evaluate the outcome of using Internet banking favorably | 3 0.9% | 13 3.9% | 5 1.5% | 163 49.4% | 146 44.2% | 4.32 | 0.77 |
| IBF4 | Internet banking services are not truthful about their offerings. | 5 1.5% | 17 5.2% | 9 2.7% | 98 29.7% | 201 60.9% | 4.43 | 0.89 |
| IBF5 | Internet banking services complete transactions as scheduled. | 0 0.0% | 5 1.5% | 5 1.5% | 167 50.6% | 153 46.4% | 4.42 | 0.60 |

Table 4. Internet Banking Fulfilment Questionnaire Items

Source: Extracted from IBM SPSS output, 2022

The descriptive outcome of Internet banking fulfillment based on the respondents' responses is shown in Table 4. IBF4 and IBF5 had the highest means of 4.43 and 4.42, respectively, according to the results. The mean of IBF1 is the lowest at 4.25. IBF2 and IBF4 are closely behind IBE1 in terms of standard deviation, both having 0.89, while IBE5 has the lowest standard deviation (0.60). The majority of respondents supported the questions, as shown in the table.

| S/no | Questionnaire Items | SD(1) | D(2) | U(3) | A(4) | SA(5) | Mean | St D |
|------|---|-----------|------------|-------------|--------------|--------------|------|------|
| CT1 | I trust the Internet for banking transactions. | 1 0.3% | 4 1.2% | 10 3.0% | 190 57.6% | 125 37.9% | 4.32 | 0.62 |
| CT2 | I do not hesitate to submit my credit card information because my bank's website has suitable security precautions. | 2 0.6% | 11 3.3% | 16 4.8% | 163 49.4% | 138 41.8% | 4.28 | 0.76 |
| CT3 | I'm willing to provide my personal information for online banking transactions. | 1 0.3% | 6 1.8% | 12 3.6% | 157 47.6% | 154 46.7% | 4.38 | 0.68 |
| CT4 | In my online financial transactions, I have confidence in my bank. | 1 0.3% | 1 0.3% | 1 0.3% | 184 55.8% | 143 43.3% | 4.42 | 0.55 |
| CT5 | Online transactions always go as planned. | 6 1.8% | 12 3.6% | 36 10.9% | 182 55.2% | 94 28.5% | 4.05 | 0.84 |

Table 5. Customer Trust Questionnaire Items

Source: Extracted from IBM SPSS output, 2022

Based on the respondents' responses, Table 5 displays the descriptive results for consumer trust. The outcome reveals that CT4 has the greatest mean, 4.42, followed closely by CT3 with 4.38, and CT5 has the lowest mean, 4.05. While CT4 has the lowest standard deviation (0.55), CT5 has the greatest standard deviation (0.84), closely followed by CT2 (0.76). The majority of respondents supported the questions, as shown in the table.

Reliability and Validity Analyses

In order to verify the theory, the figures were evaluated using PLS-SEM, which is supported by a host program named Smart PLS. Evaluating the measurement model, sometimes referred to as the outer model, is the first stage in a Smart PLS analysis. The measurement model essentially shows the effectiveness of the study's measurements (Ramayah, Lee & In, 2011). Reliability and validity are the two

primary measures used in Smart PLS to assess a study's measurement model. Validity tests assess how well an instrument captures the precise notion it is intended to measure, whereas reliability tests assess how consistently measuring devices measure what they are supposed to measure (internal consistency) (Hair et al., 2012).

According to Hair et al. (2014), scores between 0.60 and 0.70 are seen to be acceptable, 0.70 and 0.90 to be excellent in advanced research, and less than 0.60 to be insufficient in terms of internal consistency.

Based on the data in Table 8, all of the model's constructs have satisfied the requirements since their composite reliability is higher than 0.70. The CR for customer trust is 0.819, while the CR for Internet banking fulfillment is 0.773. This demonstrates the great reliability of all the constructs and measures utilized in this study.

| S/No | Constructs | Composite Reliability |
|------|------------------------------|-----------------------|
| 1 | Internet Banking Fulfillment | 0.773 |
| 2 | Customer trust | 0.819 |

Table 6. Construct Reliability and Validity

Source: Extracted from Smart PLS output, 2022.

Convergent validity

Convergent validity measures how closely indicators measuring one construct correspond with those measuring other aspects of that same construct and how accurately those indicators reflect the underlying construct (Hair et al., 2013). A common measure for assessing convergent validity at the construct level is the AVE, which is the grand mean value of the squared loadings of the indicators connected to the construct (Hair et al., 2014). According to Hair et al. (2012), convergent validity may be attained by assessing the factor loadings and the AVE. To obtain a reasonable AVE, any indicators with loads lower than 0.40 should be eliminated from the model. Indicators that load in the 0.50 to 0.70 range provide evidence of interrelationships.

In conformity with the above limit, two items (IBF2 & IBF4) were removed from the Internet Banking fulfillment variable, while only one item was deleted from the customer trust construct, which is (CT5).

| Constructs | Indicators | Loadings | AVE | Composite Reliability |
|-------------|------------|----------|-------|-----------------------|
| FULFILLMENT | IBF1 | 0.690 | 0.533 | 0.773 |
| | IBF3 | 0.695 | | |
| | IBF5 | 0.748 | | |
| CUST. TRUST | CT1 | 0.664 | 0.531 | 0.819 |
| | CT2 | 0.773 | | |
| | CT3 | 0.748 | | |
| | CT4 | 0.651 | | |

Table 7. Internal Consistency Reliability and Convergent Validity

Source: Extracted from Smart PLS output, 2022

Assessing the level of R^2 in the model

Following the evaluation of the route models for the structural model in Smart PLS, the R^2 value, also known as the coefficient of determination, is examined (Hair et al., 2012; Henseler et al., 2009). The R^2 number indicates that a portion of the variance in the endogenous latent construct is accounted for by the exogenous latent constructs in the model (Ramayah, 2015). The amount of the dependent variable's variation that can be explained by one or more predictor variables or constructs is indicated by this term (Hair et al., 2014). R^2 values of 0.26, 0.13, and 0.02 were deemed significant, moderate, and weak, respectively, by Cohen (1988). The sole endogenous construct in this study is customer trust. The availability, efficiency, fulfillment, privacy, and security constructs together account for 45% of the variance in consumer confidence, according to data from the new measurement model, which has an R^2 value of 0.450. According to Cohen's (1988) general rule of thumb, this indicates that the R^2 value or coefficient of determination is significant.

The availability, efficiency, fulfillment, privacy, and security constructs together account for 45% of the variance in consumer confidence, according to data from the new measurement model, which has an R^2

value of 0.450. According to Cohen's (1988) general rule of thumb, this indicates that the R2 value or coefficient of determination is significant.

Assessing the effect sizes (f^2) of the exogenous constructs

The Smart PLS effect size illustrates the relative influence of particular external constructs on endogenous constructs by measuring changes in the R2 (Chin, 1998). By measuring the effect size, one may determine how much each independent variable contributes to the dependent variable.

Effect sizes are categorized as small (0.02), medium (0.15), and large (0.35), respectively (Cohen, 1988). The repercussions must still be taken into account even if Chin, Marcolin, and Newsted (2003) stated that even a minor interaction effect can be important. Table 10 displays the results of the effect sizes as a result. The outcome illustrates the relative effect sizes of the exogenous and endogenous variables in the structural model, and it demonstrates that consumer trust is not much impacted by Internet banking fulfillment.

| Endogenous Construct | Exogenous Constructs | Effect Size (f^2) | Cohen (1988) |
|----------------------|----------------------|-----------------------|--------------|
| Customer trust | Fulfillment | 0.033 | Small |

Table 8. Effect Sizes (f^2) of the Exogenous Construct

Source: Extracted from Smart PLS output, 2022.

Determining the predictive relevance (Q^2)

This study also looked at the overall model's ability to forecast the study after determining the effect magnitude. Predictive relevance is used to evaluate a model's quality or goodness of fit by utilizing Smart PLS. Blindfolding is a method that Stone (1974) and Geisser (1975) devised for testing a model's predictive significance. According to the blindfolding technique, the model must be able to accurately forecast the indicators of each dependent latent component. The exogenous constructs have analytical importance for the dependent variable under examination if the estimated Q2 value is larger than zero (0). (Hair et al., 2014). After removing the blindfold, the cross-validated redundancy (cv-red), which describes the model's

capacity to forecast endogenous variables and thus exposes the quality of the research model, was used to produce the Q2 result. (Hair et al., 2012; Chin, 2010).

The results in Table 10 indicate that the study model has significant predictive relevance, as evidenced by its predictive relevance of 0.21, which satisfies the condition of being more than zero.

| Constructs | SSO | SSE | $Q^2 = (1 - SSE/SSO)$ |
|----------------|-----------|-----------|-----------------------|
| Customer Trust | 1,320.000 | 1,039.424 | 0.213 |
| Fulfillment | 990.000 | 990.000 | |

Table 9. Predictive Relevance (Q^2)

Source: Extracted from Smart PLS output, 2022.

Hypotheses Testing

It was demonstrated how the direct relationship between the independent and dependent variables would result. After the hypothesis was evaluated, the t-values and p-values were computed. If the data were not normal, the t-values would be inflated or deflated, which would constitute a Type I error. Consequently, in order to get the t-values for the item loadings and the path coefficients, the bootstrapping procedure must be utilized (Ramayah, 2015).

The direct hypothesis was formulated with the research topic in mind, and its acceptance or rejection was to be tested.

H: The level of customer trust is significantly impacted by Internet banking fulfillment.

The result in Table 12 demonstrates that the IV has a considerable impact on the DV. The hypothesis under test was non-directional (2-tail).

According to a common belief, statistical t-values that considerably depart from 0 are almost always statistically significant. Since it is highly dependent on the degree of freedom, confidence interval, and direction of the hypothesis, the p-value is used to evaluate if the routes are significant (Hair et al., 2014).

The 1-tail test is significant if the t-value is higher than 1.645 ($p < 0.05$), the 2-tail test is significant if the t-value is higher than 1.96 ($p < 0.05$), and the 3-tail test is significant if the t-value is higher than 2.58 ($p <$

0.001). (2015) Ramayah Table 11 displays the conclusion of the hypothesis along with the t-value, p-value, and decision. The hypothesis has been supported based on the results in the table since it has a high level of significance.

| Hypothesis | Relationship | t-Value | p-Value | Decision |
|------------|-------------------------------|---------|---------|-----------|
| H | FULFILLMENT -> CUSTOMER TRUST | 3.712 | 0.000* | Supported |

Table 10. Hypothesis Result

* $p < 0.001$, * $p < 0.05$

Source: Extracted from Smart PLS output, 2022

Discussion

The research question was addressed and put to the test after the bootstrapping method for the model was completed.

Internet banking fulfillment and customer trust

The study topic asks how consumer trust has been impacted by Internet banking fulfillment. The premise that online banking fulfillment has a substantial impact on client trust provides a solution to this study issue. The outcome displays a t-value of 3.712, indicating that it is significant at less than 1% ($p < 0.000$), and it also demonstrates that it is. This has demonstrated that online banking fulfillment has a significant effect on consumers' confidence due to its propensity to finish transactions on time. This was in agreement with the study of Al-Khalifa (2016), which found that the most important factor influencing consumer trust is service quality. Due to the fact that they serve as indicators of reliability for clients, the quality components of the e-service have a direct impact on e-trust. The study's conclusions show that the variable and consumers' trust are directly and significantly related. Their degree of confidence in Internet banking services will undoubtedly increase if these features are improved. This research supported a study by Abdallah (2017) that looked at the relationship between perceived e-service quality and consumer trust and discovered a substantial relationship between the two.

Summary of Findings

The steps taken to analyze the data were thoroughly discussed in this chapter.

1. It begins with a review of the information acquired using the SPSS program, including the response rate, data input, cleaning, and variables that were missing. The data that had been entered into SPSS were evaluated using Smart PLS after being converted into a CSV comma-delimited file format.
2. The results of the examination of the measurement model show that the research model has achieved reliability, convergent validity, and discriminant validity. All loadings and composite reliability were over the threshold of >0.7 , and discriminant validity was shown by the square root of each construct's AVE being bigger than its greatest correlation with any other construct. Furthermore, convergent validity was reached (AVE of not less than 0.4).
3. The second stage of the inquiry, which also tested the hypothesis, evaluated the structural model. According to Cohen's (1988) general principle, the construct has an R^2 value of 0.472, suggesting that it has a significant coefficient of determination, and it explains 50% of the variation in the DV (customer trust).
4. The effect size (f^2) reveals that the IV has little impact on the DV in accordance with the Cohen criterion (1988). The predictive relevance (Q^2) for the research model is 0.198, which satisfies the condition of being greater than zero and demonstrates that it has high predictive relevance (Hair et al., 2014). The notion has gained acceptance or support because it is highly significant.

Conclusion and Recommendations

The study's findings demonstrated the importance of e-service attributes for online banking in gaining clients' confidence. According to the response, the variables have a significant impact on customers' confidence. Students at tertiary institutions make up an alluring market segment that serves as a barometer for the potential profitability of the banking and financial services industries because they frequently open their first accounts and, with the right care, have the potential to become lucrative retail customers for banks in the future. Banks should thus concentrate more on finding the best ways to please students with their services if they want to prosper in higher education institutions. They must be concerned with the features of the SERVQUAL model by necessity (availability and efficiency). Customers assess quality along its dimensions, and banks may decide which areas of their service offerings need improvement based on those dimensions, which explains why this is the case. Conclusion: The

effectiveness of the banks' services has a significant impact on customer trust, which is crucial to their overall performance.

Therefore, it is advised that banks make every effort to make their systems simpler and more user-friendly. Customers should not be prevented from completing their transactions online by a language barrier. The banks must make sure that their systems are smart in order to give value to their consumers and enhance their online banking transactions. These steps would strengthen the system's dependability and stability, which may increase confidence.

Dedication

This paper is dedicated to my beloved late mom (Maryam Bint Halima). May her soul find eternal rest, amen.

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