

# 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.

1. Generally, the paper is well-written and has substantial information worth justifying publication.
2. The title of this paper is "Internet Banking Fulfillment and Customer Trust: a Study of Bauchi State Tertiary Institutions," which indicates only one variable in the conceptual framework. I suggest the author revise the title to read **"Internet Banking Services and Customer Trust: a Study of Bauchi State Tertiary Institutions"** Some might ask why 'fulfillment' and not availability, efficiency, and privacy appear in the title?
3. In the conceptual framework, the variable 'fulfillment' should be changed to **Quality of service.**
4. The abstract needs slight revision as it lacks information about **the originality of the paper and its significance,** which are very important pieces of information to justify this paper in the publication process.
5. The paper needs to be updated in terms of **citations and references as 95% are too old from 2017 back** which may not make this paper valuable for publication. Some information may be outdated due to the change of technology in the provision of services in different organizations.
6. The introduction background has not been well written, as the statement of the problem, which could be in the last paragraph of the introduction part, is not articulated clearly.
7. The literature review should be written based on four (4) major parts: i) Theoretical review (explain theories relevant to guide the study) ii) the Empirical review (covering all related previous studies) iii) the hypotheses establishment (based on the variables you have in your study, establish hypotheses immediately after review) iv) the conceptual framework/theoretical framework/research model.
8. In the empirical review is where the author should review related previous works based on the major themes in his/her study such as i) internet banking quality of services and customer trust, ii) internet banking privacy and customer trust, iii) availability of internet banking and customer trust, iv) internet banking efficiency and customer trust, v) internet banking privacy and customer trust, vi) indicators of customer trust such as satisfaction and loyalty.
9. The conceptual framework is not well drawn, showing the dependent variable which is CUSTOMER TRUST as a phenomenon under your study with indicators such as loyalty and satisfaction. So redraw your diagram.
10. The discussion is inadequately done because the author used only one hypothesis which led to a narrow discussion. The study should consider more than one hypothesis in relation to the variables operationalized. Further, the citations under this section are too old.
11. The lack implications. Make sure you explain the implications of your study, which provides a picture of the significance of your study towards the originality of your work.

