

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.

Thank you for being allowed to review the study titled "Internet Banking Fulfilment and Customer Trust: A Study of Bauchi State Tertiary Institutions."

Here are some suggestions to improve the quality of the paper:

The paper discusses issues or phenomena that are relatively outdated. The review presents problems from 2016, which is seven years ago. Given the time lapse, various other studies addressing the same issues may have been conducted by many researchers and should not be ignored.

Various economic policies have changed, especially after the pandemic. Therefore, the cases raised in this paper may no longer be relevant.

The author needs to provide data on the trend of internet banking usage in the selected case study. This data serves to highlight ongoing issues and emphasize the importance of the raised issues.

As a scholarly work, every piece of information provided should have a strong reference basis to avoid subjectivity. For example: "Although Internet banking has become increasingly popular in Nigeria in recent years, many customers are still apprehensive about carrying out their financial operations online." The author needs to supplement this statement with supporting data.

In conclusion, I suggest the author reorganize the study without disregarding the research conducted by other scholars, considering that the case discussed is already too outdated.