

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.

Dear Author,

- 1) The research topic of this article is very interesting and current to be published and read by the public;
- 2) At the end of the background, the author should add reasons why this topic is interesting to analyze, both from a theoretical and empirical perspective;
- 3) The methodology section is adequate;
- 4) The analysis section is still lacking and too concise. The author should relate the findings of this research to theory and previous research results, whether the results of this research have strengthened and developed the results of previous research, or refuted them (I suggest to the author to add two or three paragraphs is sufficient).
- 5) The sources used as the references in this paper are seemed out of date, I suggest the author add quotations sourced from the latest references between 2019 and 2023, especially from the reputable international journals, so that the novelty of this article becomes more interesting and current to read by the public.

Thank You

Reviewer