

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.

This is a good article, and it is significant for practice in the banking field. However, there is some advice to make the article better.

Introduction

It would be beneficial if the introduction highlighted the necessity of conducting this investigation.

Which research gaps exist? Which issue or query hasn't been addressed by any of the studies or research in this sector that have already been conducted?

Authors could want to think about including more recent research to give readers up-to-date information on Internet Banking Fulfillment and Customer Trust.

Literature Review

To improve the study's significance, a moderator or mediator could be included to the conceptual model.

Methodology

Give a justification and explanation for the four postsecondary institutions that were selected: ATBU, ATAP, College of Agric, and College of Nursing Sciences.

How is the sample clustered, and why is cluster sampling used?

Results and Discussion

Approve and contrast your results with those of earlier research.

The author might make recommendations for "next steps" or future directions for the field's investigation.

Overall

To correct a few grammatical issues, it would be beneficial for the authors to send the document for editing.

The questionnaire items could be added by the author to the appendix section.