

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.

Overall, interesting research in the field of Internet Banking Fulfilment and Customer Trust. Your paper provides an exciting insight into internet banking fulfilment and customer trust in the Bauchi State Tertiary Institutions. However, here are some suggestions to improve the quality of the paper:

1. Introduction

- i. It would be good if the needs to conduct this study is discussed in the introduction
- ii. What is the research gap? What is the question or a problem that has not been answered by any of the existing studies or research within this field?
- iii. Perhaps, authors could consider citing more recent studies to provide latest facts and figures on Internet Banking Fulfilment and Customer Trust.

2. Literature Review

- i. The conceptual model could be further expanded by including a moderator/mediator to increase the significance of the study.

3. Methodology

- i. Justify and provide rationale on the four chosen postsecondary schools namely ATBU, ATAP, College of Agric, and College of Nursing Sciences.
- ii. Why cluster sampling and how do you cluster the sample?

4. Results and Discussion

- i. Support and compare your findings with previous studies.
- ii. The author may suggest a future line of research or "next steps" to improve the body of knowledge.

5. Overall

- i. It would be good for the authors to send the paper for proofreading to fix some grammatical errors.
- ii. The author could include the questionnaire items in the appendix section.

