

# 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 manuscript uses the E-S-QUAL model and interpersonal trust model to investigate the effect of internet banking implementation on consumer trust. The authors claim that the realization of Internet banking has a significant impact on consumer trust. According to this study, customer trust is influenced by internet banking performance.

I went through the manuscript carefully. At the detailed level, the following notes are my suggestions:

- 1) Although the ABSTRACT structure is good, I suggest that the values of the numerical improvements be written in the final sentences. Also, the philosophy of using the proposed method should be explained.
- 2) In my opinion, the INTRODUCTION section needs to be revised. In this section there should be three points: 1) motivation, 2) a summary of the challenges of previous studies, and 3) contribution. Also, the research contributions should be mentioned in a bullet-form at the end of the INTRODUCTION.
- 3) References should be numbered. Numbered references should also be used throughout the manuscript.
- 4) It should be explained exactly which hypotheses are accepted and which are not accepted using the regression test. Also, the final model should be drawn using the output of SmartPLS software.
- 5) It is necessary that the analyzes related to the final results are justified and based on the relationships and formulas of the previous sections of the article. Currently, the analyzes are very superficial.
- 6) Sub-sections should be numbered.
- 7) There are still some grammatical errors in the manuscript. Authors should use software such as Grammarly for proof-checking.
- 8) Unfortunately, all previous research are not mentioned in this scope for the reader. Some of the researches include:  
<https://repository.unmul.ac.id/bitstream/handle/123456789/38927/JDMK.pdf?sequence=2>  
<https://beei.org/index.php/EEI/article/view/3165>
- 9) The tense of the verbs in the CONCLUSION section must be past tense. In this section, the most important numerical improvements of the proposed method should be mentioned and marginal explanations should be avoided. Also, the

suggestions mentioned for further research should be presented in a new paragraph.

Currently, the manuscript has weaknesses that I have commented on in detail. It is necessary to resolve these weaknesses so that a firm opinion can be given about the manuscript in the future.