

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.

My overall sense of the paper is that it needs to be further strengthened to enhance its contribution and publication potential. Here are my points below:

Firstly, focusing solely on the link between fulfillment and trust limits the scope of the study. Considering additional variables within the model, as depicted in Figure 2, could provide a more comprehensive understanding of the relationships involved.

Secondly, positioning the work as a replication study within the Bauchi (or much larger Nigerian) context could be beneficial. This would allow for comparison to existing findings and strengthen the generalizability of the results. You could as well contextualise the existing model by introducing under-studied variables like religiosity; this way, it goes beyond replication work.

Furthermore, incorporating recent literature into the discussion would lend greater support to the authors' arguments and demonstrate engagement with the latest research.

Overall, with some adjustments to the research design and a deeper engagement with the literature, this work has the potential to make a modest (to significant) contribution to the field. Best of luck to the team of authors!