

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.

Recommendation: Minor revision1.

In terms of contributions, the paper was presented in a limited manner. The paper could not clearly establish that there is new knowledge from the study, as the theoretical contributions resemble your research objectives in your introduction section.

- 2. More justification is needed in the introduction part based on recent references.
- 3. A comparison between the results of the study and previous studies should be explained in the discussion section. The contribution of the paper should also be highlighted.
- 4. References in the literature review section are not recent.
- 5. Add a discussion section before the conclusion.6. The conclusion needs improvement.

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