

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.

First of all, thank you for giving me the opportunity to review the article. Generally, I believe the article was written well enough, so I don't really have many comments about it:

1. The abstract mentions "the E-S-QUAL model and the interpersonal trust model" without providing specific details. It would be helpful to briefly describe these models or their key components to give readers a clearer understanding. Also, at the end of it, it's recommended that the author tells the research implication or its contribution to the field.
2. The discussion section is too brief, basically repeating the findings rather than engaging in a thorough analysis. This part should provide a more in-depth explanation of the findings and draw comparisons with those of related research. Also, it is important to explain the implications and limitations of the research. In short, a more robust discussion is needed to enrich the overall contribution of the study.
3. The part of summary of research finding is unnecessary.