

# 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.

Here are some suggestions for you.

1. I am puzzled why you chose students as the target sample, because I didn't find any information in the background.
2. In the abstract, you said "In this study, the E-S-QUAL model and the interpersonal trust model are used to study the influence of online banking performance on consumer trust." I think you may need to explain more why you only choose one of four variables in the E-S-QUAL model. You also wrote that you use the "original theoretical framework created by Jahromi and others". (2011)." These may not be the theoretical foundation of this paper.
3. Perhaps you want to expand your theoretical framework, because it is too simple.
4. There is a missing part of contribution (both theoretical and practice), and you may need to strongly explain it in the future.
5. This article may need proofreading.

Hoping my suggestions are useful!