

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.

In general, the research topic is of great importance. It is good articulated research, and it is obvious that all its parts are coherent. Ideas are expressed in a simple articulation; However, the English language needs some edits and review. A comprehensive literature review was introduced; Though, several classic literatures need to be introduced.

The paper presented an interesting conceptual framework about the study, but it is recommended to see other mediator variables such as culture, especially it is an important moderator variable affecting the online banking and customer loyalty.

The paper has clear research objectives and good hypothesis. However, further hypotheses need to be included to enrich the study analysis and results. The methodology was very well demonstrated but further information about the sample type and selection needs to be presented.

The paper succeeded in presenting good analysis, findings, and conclusion; conversely, discussion and recommendations need further elaboration in order to present a concrete action plan for the organizations and decision-makers.