

## 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.

Interesting and topical article there are many small literature review sections that should be revised and extended. The methodology of the manuscript is clear and well-defined. The use of cross-sectional survey methodology contributed to the strength of the study. The model adopted in the manuscript and the theoretical foundations associated with it are not clear. The researcher must provide more details about the model and the interactions proposed in it.

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