

# 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.

Research on internet banking is very rapid, especially during the pandemic, so in the Introduction and Literature Review sections, the references used need to be accompanied by the latest references, especially those related to trust, risk, and others, so that they are more relevant to current conditions.

Need to strengthen the state of the art, regarding what internet banking research has been carried out, the models proposed, and what are the results? So that the research gap will be clearer and become new work in this research. This also applies to the choice of the E-S Qual model chosen.

The results have been presented well, but the analysis and discussion sections need deeper elaboration. There are still very few references used, it is also a good idea to use the latest paper as a reference.