

Review of: "Internet Banking Fulfilment and Customer Trust: a Study of Bauchi State Tertiary Institutions"

Muhammad Usman

Potential competing interests: No potential competing interests to declare.

Actually, the authors have performed greatly. Going through the manuscript, the following issues should be addressed:

1. Abstract should be written in past tense.
2. There is a great need to include in the last paragraph of introduction section the structure of the paper e.g the remaining part of the paper is structured as follows: Section two presents
3. The literature review need to include recent studies e.g 2019, 2020, 2021, 2022 and 2023.
4. In the literature review, the authors are expected to discuss briefly on efficiency, fulfilment, availability, privacy, satisfaction, and loyalty. These are supposed to be the variables not criteria.
5. The authors should indicate clearly the independent variable and dependent variable. We need to the effect of the independent variables on the dependent variables.
6. Only one hypothesis was formulated in the article. All the seven variables suppose to have hypothesis.
7. Discussion section need to be expanded.
8. Please include a section on the implications of the study such as theoretical, managerial or practical implications.
9. There is a need to include a section for limitations and future research directions.
10. Since the authors applied PLS for their data analysis, there is a need to include both the measurement model and structural model as well as the direct effect of all independent variables on the dependent variable.