

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.

After carefully studying this manuscript, the following observations are realized and need to be corrected in order to improve the quality of the manuscript.

1. SPSS and PLS-SEM as cited in the abstract are not methods of data analysis rather they are tools for data analysis. Please address what method of data analysis you used.
2. Who are the respondents? What is their population size? What sample did you take and using which sampling technique? It would be best if you highlighted it in the abstract so the reader can have a clearer picture of the research.
3. In the introductory part of the article, some citations are too old, please replace them with recent ones. Likewise in other parts of the whole work.
4. Hypotheses development needs to be restructured by providing more authors who found that there is a positive relationship between trust and Internet banking
5. Your sampling strategy employed has not clearly demonstrated how you arrived at the sample drawn from each institution. You mentioned that "Then, one component is selected from each group using an appropriate sampling strategy". What do you mean by appropriate sampling strategy here? Name the appropriate sampling strategy please.
6. Your discussion of findings needs serious improvement. Discussion of study compares and contrasts the present findings with other many findings. So cite many other findings that agree with the present findings; and more other ones that contradict the present ones.
7. What are the implications of the study? Please explain them in a new subheading.
8. Remove "dedication", it is not needed here.

Finally, the paper is timely and presents adequate novelty. It will be of great benefit to bankers, stakeholders and the body of literature. Upon successfully complying with all the observations raised, the paper should be accepted and considered for publication.

thank you