

# 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.

**Topic Relevance:** Your paper addresses an incredibly relevant and timely subject, particularly with the growing dependence on internet banking. The focus on Bauchi State tertiary institutions offers a unique perspective that adds value to the broader discourse on digital banking services.

**Model Clarity:** The central model depicting the relationship between internet banking fulfilment and customer trust is intriguing. However, the model's structure and the theoretical underpinnings are not as clear as they could be. It would be beneficial if the paper could provide a more detailed explanation of the model, especially regarding the proposed interactions between the variables.

**Trust-Satisfaction Relationship:** The paper would greatly benefit from a clearer exposition on why trust does not directly impact customer satisfaction in your model. Given the extensive literature suggesting a strong correlation between trust and satisfaction, an explanation for this deviation or a more robust argument supporting your model's structure would strengthen your paper.