

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

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It is an interesting topic in this digital era. However I would like to pay the attention of authors on followings:

1. In the introduction, if you can highlight the existence of the necessity of this kind of study particularly in your study context it would be a very good area to investigate and will be an original work.
2. You have done an extensive review of literature which is a good sign.
3. In analysis, particularly using SEM with this type of structural model there are several steps to follow. You can refer Hair (2019) Multivariate Data Analysis
4. Even though you have developed a conceptual framework with mediating variables, There is no indication of how you measure the mediating effect.