

Review of: "Innovative Financial Services and Commercial Banks' Profitability in Africa"

Divaries Jaravaza¹

¹ Bindura University of Science Education

Potential competing interests: No potential competing interests to declare.

The topic is interesting especially the extensive coverage of commercial banks in Africa. However, I have noted the following issues which the researchers must improve on:

LACK OF RIGOR ON LITERATURE:

- i) On the 2nd paragraph, the claim that, 'African customers have have unique preferences and expectations, influenced by cultural, social and economic factors' require a source.
- ii) the 3rd paragraph has a single reference yet there are several issues raised by authors which emanate from other scholars e.g where they say, 'Research indicates a positive correlation between the adoption of innovative financial services and customer satisfaction (Source?)'.
- iii) The 4th paragraph only has a single reference, Agolla et al, (2018)
- iv) The 5th paragraph also has a single reference, Adeiza et al, (2022)

These are glaring loopholes on the introduction, so authors must improve on literature reviews throughout the manuscript.

WEAK SUPPORT OF HYPOTHESES

The hypotheses of the study was not adequately supported by empirical literature:

- i) on mobile banking and profitability, authors write 18 lines without any reference.
- ii) on internet banking and profitability, important claims are not supported, e.g 'The relationship between internet banking and profitability is complex yet significant' (Source?)

FLAWED METHODS SECTION

A journal article is not a dissertation. Authors were biting about the bush defining research methodology, research approaches, types of research, sampling techniques and research design, rather authors must discuss what was employed in this study and justify their relevance.

For instance, why was mixed methods the most appropriate approach for the study?

QUALITATIVE ANALYSIS BASED ON INTUITION

The authors reported qualitative results without any link to respondents who were interviewed. The commercial bank managers were supposed to be coded, and reporting was then done referring to the responses as primary data sources. As it stands, reported qualitative results appear to be desk research. See COREQ CHECKLIST:

Tong, A., Sainsbury, P., & Craig, J. (2007). Consolidated criteria for reporting qualitative research (COREQ): a 32-item checklist for interviews and focus groups. *International journal for quality in health care*, 19(6), 349-357.

Dossett, L. A., Kaji, A. H., & Cochran, A. (2021). SRQR and COREQ reporting guidelines for qualitative studies. *JAMA surgery*, 156(9), 875-876.

Buus, N., & Perron, A. (2020). The quality of quality criteria: Replicating the development of the Consolidated Criteria for Reporting Qualitative Research (COREQ). *International journal of nursing studies*, 102, 103452.