

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

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Potential competing interests: No potential competing interests to declare.

Submission of Review Report

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Journal Name: QEIOS

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Sl.No.	Area/Heading	Comment
1	Title	Innovative Financial Services and Commercial Banks' Profitability in Africa
2	Key Words	Research centric key-words NOT USED.
3	Abstract	Well-written. Following part is a special mention. The random effects regression findings of the article suggested that automatic teller machine services, mobile banking services, and internet banking services have a positive effect on the profitability of commercial banks operating in Africa.
4	Section 1: Introduction	Well written. Citation should be incorporated in a correct manner. Scopus / Web of Science / Australian Business Deans Council (ABDC) / Chartered Association of Business Schools (CABS) Indexed Journals should be incorporated in the manuscript to enrich the quality of the paper.
5	Section 2: Literature review	Need to incorporate more articles published in the reputable journals indexed with Scopus, Web of Science and CABS and ABDC.
6	Section 3: Methods	Well written.
7	Section 4: Results	Well explained in connection with the Research Questions (RQs).
8	Section 5: Discussion	Well written.
9	Section 6: Qualitative Analysis	Well written.
10	Section 7: Conclusions	Well written.
11	Section 8: Future Improvement Implications	Well written.
12	References	** Referencing should be performed properly to comply with the journal norms & compliances.
13	Overall comment	MINOR REVISION
14	Notes to remember	<ul style="list-style-type: none"> • All tables / figures should be inserted in the main manuscript to ensure reader friendliness. • The author should incorporate the Heading / Sub-Heading in the Manuscript to engage readers. • Title should be précised, preferably less than 14 words (here it's 16 words).

Additional Suggestions & Recommendations:

The following articles may be relevant to your work/theme. It might provide you the positive impact to strengthen your research work.

Peer-Reviewed Business Journal (Scopus / Web of Science / Australian Business Deans Council (ABDC) / Chartered Association of Business Schools (CABS) Indexed

1) Pal, B. and Nandy, M. (2019), Innovation and business sustainability (IBS): Empirical evidence from Indian

pharmaceutical industry (IPI), Artificial Intelligence for Engineering Design, Analysis and Manufacturing, 33 (2), 117-128, DOI: <https://doi.org/10.1017/S0890060419000040>

2) Nandy, M. (2020). Is There Any Impact of R&D on Financial Performance? Evidence from Indian Pharmaceutical Companies. FIIB Business Review, 9(4), 319-334, DOI: <https://doi.org/10.1177/2319714520981816>

3) Nandy, M. (2022). 'Impact of R&D activities on the financial performance: empirical evidence from Indian pharmaceutical companies', International Journal of Pharmaceutical and Healthcare Marketing, Vol. 16, No.2, DOI: <https://doi.org/10.1108/IJPHM-08-2020-0067>

4) Nandy, M. (2022). 'Innovative Healthcare Product Design and Financial Returns: Evidence from an Indian Pharmaceutical Company', In Press, *International Journal of Business Innovation and Research*, DOI: <https://doi.org/10.1504/IJBIR.2022.10052343>

5) Nandy, M. & Roy, S.S. (2023). Is There any Impact of Digital Marketing on Marketing Communication?: Evidence From a FMCG Company, 18 (3), pp 320-345, available at: <https://doi.org/10.1504/IJEB.2023.132191>

Book

1) Nandy, M. (2022). 'Relationship between R&D and Financial Performance in Indian Pharmaceutical Industry', Palgrave Macmillan (Springer Nature Singapore Pte Ltd.), First Edition 2022, Hardcover ISBN 978-981-16-6920-0, eBook ISBN 978-981-16-6921-7, DOI: <https://doi.org/10.1007/978-981-16-6921-7>

2) Nandy, M. (2023). 'Strategic Pharmaceutical Marketing Management in Growth Markets', Routledge, an imprint of Informa UK Limited trading as Taylor and Francis Group, First Edition 2023, ISBN 978-10-32321-64-6, available at: <https://www.routledge.com/Strategic-Pharmaceutical-Marketing-Management-in-Growth-Markets/Nandy/p/book/9781032321646>

The following links can also be helpful to determine if the articles are relevant to your work/theme. In Google Scholar Link you can find out the list of articles and in Researchgate link you can be able to download the complete article in PDF Format for your reference and citation.

Google Scholar: <https://scholar.google.co.in/citations?user=YhZdzXcAAAAJ&hl=en>

Researchgate: https://www.researchgate.net/profile/Mithun_Nandy

If you want further clarity on the subject matter and resolve the subject matter you can reach to the undersigned reviewer by email.

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All the very best!!

With warm regards,



Dr.Mithun Nandy, Ph.D. in Management