

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

Muhamet Hajdari¹

¹ Universum College

Potential competing interests: No potential competing interests to declare.

The structure of the paper has a good quality, with sufficient information to highlight the parameters of innovative banking services. Additionally, the sample used is focused on banks with longer experience, which best integrate traditional services with digital ones. The research methodology used in this study is also well-structured, and this work has good content and accurate connections. The statistical methods employed are well-structured and align with the verification of hypotheses.

Recommendation: Mobile banking and internet banking should be treated as a unified service, given their similar usage role; therefore, this approach would provide an equal contribution to the research. Furthermore, I believe that the performance trend of innovative services over the years from 2010 to 2022 should also be presented.