

Review of: "Determinants of Corporate Financial Performance in African Insurance Market"

Tri Pham

Potential competing interests: No potential competing interests to declare.

The authors' research topic can be considered a topical issue, a research direction on factors affecting the financial performance of insurance companies in Africa. Here are some key ideas to discuss with the author:

1. The research abstract and content should directly mention ROA instead of Financial Performance.
2. Use the Efficiency term instead of Financial Performance.
3. The introduction of the article is too long.
4. Citations in this article are incorrect: Sharma, Jadi, & Ward (2018) (page 4/26); (Ross, Westerfield, & Jordan, 2018) (page 5/26); (Deyganto and Alemu, 2019) (page 6/26).
5. Choosing only the ROA index to evaluate financial performance is unclear, while other indicators can measure financial performance.
6. Table 1 in the article has some shortcomings: (1) there is no mention of previous researchers to identify the variables and determine the expected signs of the variables; (2) lack of units of measurement; (3) wrong measurement symbol (LR).
7. The model has too many independent variables.
8. Model estimation results show that the independent variables explain 93% of the variation in the independent variable, so check carefully because the chi-square is too large. In addition, the influence of the independent variables is low due to including too many variables in the model.
9. Content on page 20/26: 'This supports the researcher's expectation (H10), which is that there is a negative relationship between inflation and the financial performance (ROA) of private commercial banks in Ethiopia. Based on the findings related to the 10th hypothesis, it can be suggested that inflation has a negative and significantly significant impact on ROA, indicating that a decrease in the value of this variable leads to an increase in the financial performance of private commercial banks measured by ROA'. This content refers to commercial banks that authors need to check again.