

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

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Potential competing interests: No potential competing interests to declare.

Interesting topic, but a lot of improvement is required. For instance, under 2.1, the authors identified four building blocks for measuring financial and company's performance, but failed to provide the source(s). Also, the authors should provide the full meaning of the acronym "EBITDA" used in the study. The authors should delete the sentence before stating the second hypothesis (H2).

Are blockchain technology, Fintech and Artificial intelligence, Cryptocurrency theories?

No empirical review? A study of this nature needs some empirical studies to validate your model formulation. The independent variables considered should be substantiated.

Why explaining the meaning of the term "Research methodology"? This is not what the authors should be discussing under "Methods", so also is Research Approaches. Even 3.2 is baseless. The major focus of discussion under Methods should be the study's methodology. More so, the study's methodology is ambiguous. The authors need to provided more adequate information. For instance, information from just 17 bank managers in the whole of African continent with over 54 countries can't be used to give concrete and generalizable conclusions.