

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

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Potential competing interests: No potential competing interests to declare.

- 1- The authors are not able to show the contribution of study.
- 2-The authors only describe the direction of the relationship among variable in the analysis of empirical section , they are not able to discuss the findings in depth.
- 3- The methodology that has been used in the study is not enough to get a proper conclusion. The authors must use more regression techniques such as GMM
- 4- I don't see any endogeneity tests
- 5- I miss robust analyses.
- 6- control variables need to be added to the models such as macroeconomics variables.. etc.
- 7-there is no section of results' implication.
- 8- the conclusion is quite poor.

I hope this might help,

Dr Akram Budagaga.