

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

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Potential competing interests: No potential competing interests to declare.

This is an interesting piece. However, below are some suggestions or comments to improve the quality of the paper.

- The authors made use of the APA referencing style. However, some of the intext citations are faulty. I will suggest these be improved.
- It is necessary to have a sub section (empirical literature) where studies carried out by others on this subject are sufficiently discussed. This will enable the readers to clearly see the research gap stipulated in the introduction.
- At the level of research methodology, I think it's better for the authors to focus and explain the specific research approach, design, sampling technique and sources of data used in this study. Defining the different concepts/terminologies isn't particularly important.
- Based on the findings of the study what recommendations were drawn? It will be interesting to have a subsection with policy recommendations.