

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

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Potential competing interests: No potential competing interests to declare.

The review paper exhibits excellent organization and writing quality. The author conducted a thorough and innovative review. Nevertheless, it is recommended that the author incorporate key highlights at the beginning of the paper to offer readers a concise takeaway message. my key take aways include:

1. Title and Abstract:

- Assess whether the title accurately reflects the content of the work.
- Examine the abstract for clarity and conciseness in summarizing the key points and objectives.

2. Introduction:

- Evaluate the clarity of the introduction in presenting the research question or problem.
- Assess the relevance and significance of the topic to the field of financial services in Africa.

3. Literature Review:

- Consider the comprehensiveness of the literature review in providing context for the study.
- Assess the quality and relevance of the cited sources.
- Look for any gaps in the literature that the work aims to address.

4. Methodology:

- Evaluate the appropriateness of the research methods employed.
- Consider the sampling technique, data collection, and analysis methods.
- Assess the reliability and validity of the research design.

5. Results:

- Examine the presentation of results, including the use of tables, graphs, and statistical analysis.
- Evaluate whether the results are clearly linked to the research question or objectives.

6. Discussion:

- Assess the depth and critical analysis of the results in the discussion section.
- Look for the interpretation of findings in the context of existing literature.
- Consider whether limitations are acknowledged and discussed.

7. Conclusion:



- Evaluate the strength of the conclusion in summarizing key findings and their implications.
- Consider whether the conclusion aligns with the stated objectives.

8. References:

- Check the quality and relevance of the references cited.
- Ensure proper citation and adherence to a consistent citation style.

9. Innovation and Contribution:

- Assess the extent to which the work contributes to the understanding of innovative financial services and commercial banks' profitability in Africa.
- Consider whether the study provides new insights or perspectives.

10. Clarity and Style:

- Evaluate the overall clarity of writing and organization of the paper.
- Assess the coherence and flow of ideas.