

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

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**Potential competing interests:** No potential competing interests to declare.

## Summary:

The document provides information about a research study conducted on commercial banks in Africa. The study utilized both primary and secondary data sources, including surveys, interviews, existing datasets, and literature reviews. The research design employed a mix of quantitative and qualitative approaches, with correlational and descriptive research designs being used. The data analysis methods included both descriptive and inferential analysis for quantitative data and narrative and thematic analysis for qualitative data. The article also mentions the importance of conducting a comprehensive literature review to identify research gaps.

## Strengths:

1. **Comprehensive data collection:** The study utilized a combination of primary and secondary data sources, which enhances the reliability and validity of the findings.
2. **Mixed research approach:** By employing both quantitative and qualitative methods, the researchers were able to gain a more comprehensive understanding of the research question.
3. **Clear conceptual framework:** The article mentions the development of a conceptual framework that helps guide the analysis and answer the research questions.

## Weaknesses:

1. **Lack of theoretical triangulation:** The article mentions that previous studies did not adopt theories for triangulating research ideas, which may limit the depth of analysis and interpretation.
2. **Limited information on sampling design:** While the document mentions the use of telephone interviews with 17 bank managers, it does not provide details about the sampling design employed in the study.
3. **Insufficient discussion on ethical considerations:** The document briefly mentions ethical considerations but does not provide a comprehensive discussion on how ethical issues were addressed during the research process.

## Suggestions:

1. **Provide more details on the sampling design:** It would be beneficial to include information about the sampling strategy used to select the commercial banks and bank managers for the study. This would enhance the transparency and replicability of the research.
2. **Incorporate theoretical frameworks:** To strengthen the analysis and interpretation of the findings, the researchers should consider adopting theoretical frameworks that can provide a deeper understanding of the research topic.

3. Elaborate on ethical considerations: Given the importance of ethical considerations in research, it would be valuable to provide a more detailed discussion on how ethical issues were addressed, such as obtaining informed consent and ensuring participant confidentiality.

Overall, the article presents a comprehensive research study on commercial banks in Africa. While it has strengths in terms of data collection and research approach, there are areas where further improvements can be made, such as incorporating theoretical frameworks and providing more details on sampling design and ethical considerations.