

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

Sadeq Damrah

Potential competing interests: No potential competing interests to declare.

Review Assignment due October 17th, 2023

Paper title: **Innovative Financial Services and Commercial Banks' Profitability in Africa**

Dear author,

Thank you for the opportunity to allow me to review this brilliant work. The idea is a nice and unique one. However, this work could be enhanced in more than one way. Please check some papers that are published in Q1 and Q2 journals for structure and writing style (I have a few). Upon addressing the comments below, please perform a Turnitin check with similarity ratio not more than 20%.

Regards,

Comment #1: paper should be proofread by a professional proofreading company or a native or fluent English speaker.

Response #1:

Comment #2: in label #1 in the introduction, towards the end you need to improve the research gap and how this work is valuable. Also, the last paragraph in the introduction should include the structure of the paper.

Response #2:

Comment #3: In label #2, literature review, it would be better to have 2 subsections, one for each hypothesis. In 2.1 there is no clear hypothesis (possibly move it to the introduction). Also, 2.2, there should be a clearly stated hypothesis and linking the variables well. In 2.5, can be moved to the intro as in comment #2.

Response #3:

Comment #4: In 3, need to further elaborate on the data section in label #3.3 and 3.4. Possibly, include a table with variables, descriptions, acronyms and sources.

Response #4:

Comment #5: label #5 "conclusion and policy recommendations" should be enhanced.

Response #5:

Comment #6: in label #7 “conclusion and policy recommendation” there should be some strong connection between results and problem statement in order to convey the meaning of the results of the study.

Response #6:

Comment #7: list of abbreviations can be moved up to possibly the data section or intro. Label 7 and 8 can be combined; conclusion, policy recommendations and future work. Not sure how the qualitative analysis section fits in this work. In number 5, discussion can be renamed as 4.4.

Response #7: