

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

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Potential competing interests: No potential competing interests to declare.

## Accepted with Major Modifications

Researcher mentioned five different theories of Financial Innovations such as Blockchain Technology Theory, Fintech and Artificial Intelligence, Cryptocurrency Concept, Schumpeter Theory of Innovation, and Task-Technology Fit (TTF) Theory. Only use one or two theories related to your constructs. Also provide a description how these theories are supporting your phenomenon of the research.

In conceptual model, researcher first mentioned that four independent variables were used in this research then he/she mentioned that *"In the model, three independent variables are incorporated"*, however, Figure 1. Conceptual framework shows that there are only three variables used for this research. Rewrite the conceptual framework part.

In conceptual model, researcher also mentioned that *"teachers' job satisfaction is the dependent variable"*.

Researcher mentioned that "ATM usage, mobile banking, and internet banking, with profitability as the **dependent variable**". Which theory claimed that these are the only Innovative Financial Services as discussed in conceptual framework. JUSTIFY RESEARCHS' INDEPENDENT VARIABLES.

Literature Review Gaps is not much stronger. There are a lot of studies conducted in this area. Make it more stronger according to real life perspective and research gap.

Research Approaches/Research design: Researcher provide the unnecessary information about the quantitative and qualitative research approaches. Researcher must provide his/her research approach with proper justification.

Target Population: 763 banks are operating in Africa. These are the bank branches or separate banks? Make it clear.

Qualitative survey/information that is collected from the banks, is missing

Researcher mentioned that *"he/she conducted interviews with bank managers to explore how ATM, mobile, and internet banking services contributed to customer satisfaction and bank performance"* Customer satisfaction is not the part of this study. During interview what type of questions he/she asked to the bank managers? Provide the details of the questions and then report their answer under each question.

**Convenience, Accessibility, Enhanced Customer Service, Cost-effectiveness, and Advanced Security Features,**

are reported in finding part but there is no discussion on these constructs in literature, introduction or methodology part.

**Research should rewrite the article with a clear understanding of research problem and research approaches.**

**There are a lot of grammatical and spell mistake in the document.**