

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

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Potential competing interests: No potential competing interests to declare.

I've reviewed the paper titled "Innovative Financial Services and Commercial Banks' Profitability in Africa" and found it to be quite interesting. The study utilizes three variables as independent variables and tests the hypotheses accordingly. The results indicate a direct impact on firm performance. However, it's important to note that these results were obtained without considering the sample firms' varying sizes and age groups. If the author had used these variables as moderators, the results might have differed for smaller and younger firms when compared to larger and more mature ones. Additionally, the author frequently offers mere definitions of terms and discusses research methodology and design, which may not provide substantial value to the reader. Furthermore, the author falls short in presenting the social and policy implications that could benefit to the relevant authorities. Lastly, in the initial sections, the author's writing lacks sufficient engagement with the existing literature.