

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

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

1. Title should be as per the objective of the study.
2. Introduction section has lack of current studies.
3. There should be an opening paragraph after the literature review section.
4. Figure source is missing in an article.
5. Table source is missing in the paper.
6. The result section should be structured as it follows: (a) Descriptive statistics (b) Regression results (c) Discussion (d) Robustness
7. The author has to insert a new paragraph in which the author describes the source who has previously used this operationalization of variables.
8. Elaborate implications part of this article.
9. There is a lack of limitations and future research directions of the study.
10. Author should mention the adequate number of studies of this journal.
11. I suggest adding more citations that are more recent.
12. References should be as per the journal's style.