

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

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This is an interesting paper to read. However, the choice of variables that you choose (particularly ATM service) may not well fit the definition of 'innovative financial services'. In the area of advanced global banking, I believe other areas can add better value to your paper for instance, cryptocurrency and blockchain-based services, Fintech payment solutions etc. Your other two variables, i.e. internet banking and mobile banking, although there are subtle differences, most of their operations are closely related to each other.