

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

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Potential competing interests: No potential competing interests to declare.

## Major revisions

Please find some suggestions and recommendations that can affect the increase in the value of the article. Authors should seriously make necessary modifications to raise the level of the article.

1. In the abstract, the period included in the analysis should be highlighted, now follows the empirical regression methodology. It should also be clearly specified whether the audited statements were provided by the banks or by the regulatory authorities.
2. This paragraph should be cited..., as it implies that uncited material has been used...Cryptocurrency and Central Bank Digital Currency theory, and Task-Technology Fit (TTF) theory, which support that Internet banking service has a positive contribution to the financial performance of banks.
3. Support the correct argument through the study carried out in 2023 [[https://doi.org/10.1007/978-3-031-42463-2\\_2](https://doi.org/10.1007/978-3-031-42463-2_2) ]  
The relationship between ATM service and profitability can be positive because ATMs....!
4. The hypotheses are suggested to be defined as "have a positive impact on ROA or have a negative impact on ROA"
5. Research approaches are the techniques used by researchers to collect and analyze data to answer research questions. - To reformulate this paragraph in the research approach...
6. The research approach section is suggested to be completely reformulated or eliminated since its content has nothing to do with the purpose of the paper. In this part, the authors must show the econometric approach that they have applied, from the collection of data, their sampling, the econometric approach, etc.
7. The first paragraph in section 3.3 should be eliminated, this is a scientific article and should be in an academic manner.
8. In the abstract, random effect regression is emphasized, while in part 3.5 data and model specification OLS regression, the terminology should be unified. Formulas are suggested to be written with an insert equation in the word framework. Here is an orientation paper, for commenting on the results, and presenting the formulas.  
<https://doi.org/10.1080/23322039.2023.2167356> or <https://sciendo.com/downloadpdf/journals/ngoe/66/4/article-p1.xml>
9. wrong statement look (Gurjati, 2008; p.p 15), which specifies that if the variables correlate 0.70 or over, it is considered that we have a problem with multicollinearity... As a general principle, the correlation among independent variables should not be more than 90%.
10. In the results tables in section 4, it is enough to standardize the decimals, for example, three numbers after the decimal point.

11. Adjusted R-squared, prandaj duhet patur kujdes.....In this research,  $R^2$  was 0.9335, implying that 93.35%
12. Commenting on the results is not at a satisfactory level, refer to the specified articles as samples....
13. Qualitative analysis should be placed before the submission of the econometric model or eliminated completely, since it has no importance from the point of view of treatment.....