

Manuscript: **“The Influence Of Digital Financial Services On The Financial Performance Of Commercial Banks In Cameroon”**

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Corresponding Author: Ngwengeh Brendaline Beloke

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Peer review:

Reviewer 1: Dr. Angela Mucece Kithinji, Nairobi University, Kenya

Reviewer 2: Dr. Ayuketang Maurice Nso, Economic Emergence Institute, Cameroon

Reviewer 3: Dr. Mauro Berumen, University of East Cancun, Mexico

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<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	4
<i>(Please insert your comments)</i>	
Insert “FINANCIAL” performance	
2. The abstract clearly presents objects, methods and results.	4
<i>(Please insert your comments)</i>	
Include conclusions and recommendations.	

3. There are few grammatical errors and spelling mistakes in this article.	4
<i>(Please insert your comments)</i> The researchers need to edit the paper. When they cite the studies there is need for completeness; Where the study was done, the objective, methodology (data sources, period of study, analytical model) and research findings.	
4. The study methods are explained clearly.	4
<i>(Please insert your comments)</i> This section need to be discussed under “Materials and methods”	
5. The results are clear and do not contain errors.	4
<i>(Please insert your comments)</i> Results on significance. Some variables are interpreted at 95% confidence level, others at 99% confidence level and others at 90% confidence level. There is need for consistency. Studies normally use 95% confidence level.	
6. The conclusions or summary are accurate and supported by the content.	4
<i>(Please insert your comments)</i> The section 5.0 is poorly done. There is need to have section 5.0 as “Conclusions” and discuss the conclusions as the main aspect, and limitations and recommendations to be mentioned in passing in the section.	
7. The references are comprehensive and appropriate.	4
<i>(Please insert your comments)</i> <i>Edit</i>	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	
Accepted, minor revision needed	X
Return for major revision and resubmission	
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Comments and Suggestions to the Author(s):

The research concept is very enriching. For future publications The introduction and theoretical (both empirical and theoretical framework) should be in one section. Materials and methods are discussed by including data sources and analytical model. Research findings should then be presented after which you end with Conclusions after which you of course list the References.

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University/Country: Economic Emergence Institute, Cameroon	
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1. The title is clear and it is adequate to the content of the article.	4.5
<i>(Please insert your comments)</i>	
THE INFLUENCE OF DIGITAL FINANCIAL SERVICES ON THE FINANCIAL PERFORMANCE OF COMMERCIAL BANKS IN CAMEROON	

2. The abstract clearly presents objects, methods and results.	4
<i>(Please insert your comments)</i> Please abstract is too long please reduce or summarize to 250 words maximum.	
3. There are few grammatical errors and spelling mistakes in this article.	3.5
<i>(Please insert your comments)</i> Please revise and please see some of the reviewer tracked comments in the article.	
4. The study methods are explained clearly.	4
<i>(Please insert your comments)</i> Ok.	
5. The results are clear and do not contain errors.	4.5
<i>(Please insert your comments)</i> Please to ensure consistency in results measurement please use a 90% confidence (significance) level to decide on all of the results. Although 95% confidence level is been frequently used by many.	
6. The conclusions or summary are accurate and supported by the content.	3.5
<i>(Please insert your comments)</i> Please summary of Main findings should have come before Discussion of Results, Recommendation after Discussion of Results and then Conclusion.	
7. The references are comprehensive and appropriate.	3.5
<i>(Please insert your comments)</i> References are comprehensive and Please it would be appropriate to have all cited authors be duly presented in the reference section. E.g. (Scott, Reenen and Zachariadis, 2017). Have been cited and yet to appear on the reference section.	

Overall Recommendation (mark an X with your recommendation) :

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<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	5
The requested corrections were made	
2. The abstract clearly presents objects, methods and results.	5
<ol style="list-style-type: none"> 1. The requested corrections were made 2. Use the same size for all the words. 	

3. There are few grammatical errors and spelling mistakes in this article.	4
<ol style="list-style-type: none"> 1. Still are some grammatical errors and spelling mistakes. 2. Still, some paragraphs are almost as long as a sheet or more, and they must be divided, especially in the sections Materials and Methods, and Conclusions. 3. Use the same size for all the words and all paragraphs. 	
4. The study methods are explained clearly.	5
<ol style="list-style-type: none"> 1. The requested corrections were made 2. It would significantly improve the methodology section to list each of the stages carried out during the investigation step by step, and this would give coherence to the results that must be presented in the same order and therefore to the conclusions obtained. 3. 	
5. The results are clear and do not contain errors.	5
The requested corrections were made	
6. The conclusions or summary are accurate and supported by the content.	3
<p>Suppose the results obtained in this research are going to be compared with those of other previous investigations. It must be indicated as one of the purposes of the investigation, and it must be considered a step of the method, which is not indicated. Suddenly these comparisons appear in the conclusions.</p>	
7. The references are comprehensive and appropriate.	5
The requested corrections were made	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	
Accepted, minor revision needed	X
Return for major revision and resubmission	
Reject	

Comments and Suggestions to the Author(s):

Dear authors, I am pleased by the improvements made to the document. With the information added was possible to understand the whole research and the conclusions.

However, some minor details could be improved; I hope you can correct them before publishing the article.