

**Paper: “Effect of Capital Adequacy on Operational Efficiency of Commercial Banks in Kenya”**

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Peer review:

Reviewer 1: Blinded

Reviewer 2: Blinded

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Reviewer A:

Recommendation: Revisions Required  
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**The TITLE is clear and it is adequate to the content of the article.**

yes, the title is clear

**The ABSTRACT clearly presents objects, methods, and results.**

the abstract is clear

i recommend to increase the keywords, at list you may add: COMMERCIAL BANKS

**There are a few grammatical errors and spelling mistakes in this article.**

I recommend to check very well the English

**The study METHODS are explained clearly.**

yes

**The body of the paper is clear and does not contain errors.**

please explain very well why the last data are in 2022

**The CONCLUSION or summary is accurate and supported by the content.**

i expected to find in the conclusion not only the H01, but also H02

**The list of REFERENCES is comprehensive and appropriate.**

You may improve the references.

i'm sure that in European Scientific Journal there are some papers that can help you to improve the literature review.

Please check them and also scientific journals and integrate the references.

***Please rate the TITLE of this paper.***

[Poor] 1-5 [Excellent]

5

***Please rate the ABSTRACT of this paper.***

[Poor] 1-5 [Excellent]

5

***Please rate the LANGUAGE of this paper.***

[Poor] 1-5 [Excellent]

4

***Please rate the METHODS of this paper.***

[Poor] 1-5 [Excellent]

4

***Please rate the BODY of this paper.***

[Poor] 1-5 [Excellent]

4

***Please rate the CONCLUSION of this paper.***

[Poor] 1-5 [Excellent]

4

***Please rate the REFERENCES of this paper.***

[Poor] 1-5 [Excellent]

2

**Overall Recommendation!!!**

Accepted, minor revision needed

**Comments and Suggestions to the Author(s):**

The paper is interesting and clear

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Reviewer B:

Recommendation: Accept Submission

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**The TITLE is clear and it is adequate to the content of the article.**

The title "Effect of Capital Adequacy on Operational Efficiency of Commercial Banks in Kenya" is precise and directly reflects the study's content. It clearly states the variables under investigation (capital adequacy and operational efficiency) and specifies the context (commercial banks in Kenya).

**The ABSTRACT clearly presents objects, methods, and results.**

The abstract effectively summarizes the study's objectives, the methods used (Stochastic Frontier Analysis and panel GMM regression), and the key results (a positive relationship between capital adequacy and operational efficiency). However, it could be more concise and slightly more structured to enhance clarity.

**There are a few grammatical errors and spelling mistakes in this article.**

The article is generally well-written with few grammatical errors. However, some sentences are lengthy and could benefit from clearer punctuation for improved readability. Occasional minor grammatical issues are present but do not significantly detract from the overall quality.

**The study METHODS are explained clearly.**

The methods section is detailed and thoroughly explains the analytical approaches used, including the Stochastic Frontier Analysis and the panel GMM model. It also discusses data collection and the variables considered, providing a clear understanding of the research methodology.

**The body of the paper is clear and does not contain errors.**

The results are presented clearly, with detailed tables and statistical analyses supporting the findings. The interpretation of results is logical and well-explained, ensuring the reader can follow the study's conclusions.

**The CONCLUSION or summary is accurate and supported by the content.**

The conclusions drawn in the article are well-supported by the data and analyses presented. The study's findings are coherently summarized, and the policy recommendations are grounded in the empirical results, providing practical implications.

**The list of REFERENCES is comprehensive and appropriate.**

The references section is comprehensive, including a wide range of relevant sources that support the study's theoretical framework and empirical findings. The citations are appropriate and reflect a thorough literature review.

*Please rate the TITLE of this paper.*

[Poor] 1-5 [Excellent]

5

*Please rate the ABSTRACT of this paper.*

[Poor] 1-5 [Excellent]

4

*Please rate the LANGUAGE of this paper.*

[Poor] 1-5 [Excellent]

4

*Please rate the METHODS of this paper.*

[Poor] 1-5 [Excellent]

5

*Please rate the BODY of this paper.*

[Poor] 1-5 [Excellent]

5

*Please rate the CONCLUSION of this paper.*

[Poor] 1-5 [Excellent]

5

*Please rate the REFERENCES of this paper.*

[Poor] 1-5 [Excellent]

5

**Overall Recommendation!!!**

Accepted, no revision needed

**Comments and Suggestions to the Author(s):**

The article demonstrates a strong research design, clear presentation of results, and thoroughness in methodology and references. Minor improvements in the abstract's structure and sentence clarity could further enhance the article's quality.

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