



Paper: “Determinants of Competitiveness Among Georgian Commercial Banks in the Financial Market”

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Peer review:

Reviewer 1: James Gatauwa
Kenyatta University, Kenya

Reviewer 2: Justin Gachigo
University of Nairobi, Kenya

Reviewer 3: Singgih Santoso
Duta Wacana Christian University, Indonesia

ESJ Manuscript Evaluation Form 2025

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Reviewer Name: DR. JAMES GATAUWA	
University/Country: KENYATTA UNIVERSITY/ KENYA	
Date Manuscript Received: 24/06/2025	Date Review Report Submitted: 25/06/2025
Manuscript Title: Competitiveness of Georgian commercial banks in the financial market	
ESJ Manuscript Number: 0547/25	
You agree your name is revealed to the author of the paper: YES	
You approve, your name as a reviewer of this paper, is available in the “review history” of the paper: You approve, this review report is available in the “review history” of the paper: YES	

Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.

<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.	3
The title would be clearer if both the independent variable and the dependent variable were captured.	
2. The abstract presents objects, methods, and results.	3
The methods are not well explained. It is not clear the modelling approach used, population, sample size or the data collection procedure used.	
3. There are a few grammatical errors and spelling mistakes in this article.	4
Yes, the manuscript has room for improvement.	
4. The study methods are explained clearly.	3
The methods should clearly explain the research design, data collection procedures, reliability and validity of the research instrument and diagnostic tests conducted.	

5. The results are clear and do not contain errors.	3
The paragraphing style should be improved.	
6. The conclusions or summary are accurate and supported by the content.	4
They are fairly okay. However, the manuscript could also discuss the policy implications.	
7. The references are comprehensive and appropriate.	3
More recent journal articles published within the past 5 years should be cited in the study and then captured in the references. The author could use the APA style of referencing.	

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):

- The abstract is too long. It could be reduced to ½ a page.
- The manuscript could be further edited and formatted in order to enhance it by clearly separating the introduction, literature review, methods, results and conclusions in separate sections.

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You approve, your name as a reviewer of this paper, is available in the "review history" of the paper:	
You approve, this review report is available in the "review history" of the paper: Yes	

Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.

<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. (Financial market" is vague – domestic, regional, or global?), Competitiveness" is broad Consider: "Determinants of Competitiveness Among Georgian Commercial Banks in the Financial Market"	2
2. The abstract presents objects, methods, and results. (Methods are missing, Results are not presented)	2
3. There are a few grammatical errors and spelling mistakes in this article. (several grammatical errors)	2
4. The study methods are explained clearly. (Material and method missing)	1
5. The results are clear and do not contain errors. (Result not clearly articulated)	2

6. The conclusions or summary are accurate and supported by the content.	2
<i>(Conclusions not well articulated)</i>	
7. The references are comprehensive and appropriate.	
<i>(A number of citations do no conform to APA style)</i>	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	<input type="checkbox"/>
Accepted, minor revision needed	<input type="checkbox"/>
Return for major revision and resubmission	<input type="checkbox"/>
Reject	<input type="checkbox"/>

Comments and Suggestions to the Author(s):

Improve on the title

Improve on the abstract to include all the basic information

Improve on grammar

Improve on citation

Include materials and methods

Improve on literature review

Bring out the gaps clearly

Comments and Suggestions to the Editors Only:

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Please respond within the appointed time so that we can give the authors timely responses and feedback.

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Reviewer Name: Dr. Singgih Santoso, MM	
University/Country: Duta Wacana Christian University, Indonesia	
Date Manuscript Received: June 25, 2025	Date Review Report Submitted: June 28, 2025
Manuscript Title: Competitiveness of Georgian commercial banks in the financial market	
ESJ Manuscript Number: 0547/25	
You agree your name is revealed to the author of the paper: I agree	
You approve, your name as a reviewer of this paper, is available in the "review history" of the paper:	
You approve, this review report is available in the "review history" of the paper:	

Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.

Questions	Rating Result [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	3
<i>article title is very general and does not explain in detail what is meant by the 'competitive level'; what are the indicators of competitiveness that explain in details, so that readers can more clearly understand the purpose of the research.</i>	
2. The abstract presents objects, methods, and results.	2
<i>The abstract in this article has sufficiently explained the research object (banks in Georgia) and the research results. However, the research methodology has not been clearly stated (sampling techniques, research design, analysis tools)</i>	
3. There are a few grammatical errors and spelling mistakes in this article.	4
<i>Only few grammatical error</i>	
4. The study methods are explained clearly.	2

<i>The abstract in this article has sufficiently explained the research object (banks in Georgia) and the research results. However, the research methodology has not been clearly stated (sampling techniques, research design, analysis tools)</i>	
5. The results are clear and do not contain errors.	3
<i>The research results are explained clearly and supported by correct data. Only simple statistics are used in data processing, such as arithmetic averages / Mean. It should be enriched with Ccorrelation, Chi-Square and others statistic methods.</i>	
6. The conclusions or summary are accurate and supported by the content.	4
<i>The conclusion is good and supported by adequate discussion and data.</i>	
7. The references are comprehensive and appropriate.	2
<i>The number of references is still small, to be included in a reputable journal such as ESJ. At least 30 journals with the name of the cited journal are sourced from the Scopus journal, and in the last ten years.</i>	

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):

provide a description of the research methodology, such as the research design used (survey, experiment or other?), sampling method, analysis tools and others.

Comments and Suggestions to the Editors Only:

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