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REVIEWER'S REPORT

Manuscript No.: IJAR-56765

Title: WORK PERFORMANCE OF EMPLOYEES IN THE SELECT COMMERCIAL BANKS IN KERALA

Recommendation:

Accept as it is

Accept after minor revision.....

Accept after major revision

Do not accept (*Reasons below*)

Rating	Excel.	Good	Fair	Poor
Originality		✓		
Techn. Quality		✓		
Clarity			✓	
Significance		✓		

Reviewer's ID: JPR-002

Detailed Reviewer's Report

The manuscript titled “*Work Performance of Employees in the Select Commercial Banks in Kerala*” addresses an important and practical issue in the field of human resource management within the banking sector. The study focuses on evaluating employee performance through dimensions such as task, adaptive, and contextual performance, while also examining the influence of key predictors like self-efficacy, technical competency, operational efficiency, motivation, and morale. The topic is relevant, especially in the context of rapid digital transformation in banking, which demands enhanced employee competencies. While the study demonstrates contextual relevance and practical orientation, the level of originality is moderate, as similar constructs have been widely examined in prior literature. However, the inclusion of multiple performance dimensions and the focus on Kerala’s banking sector provide some contextual contribution.

From a methodological standpoint, the study exhibits a reasonably strong design. The use of both primary and secondary data, along with a relatively large sample size of 756 employees across six major banks, strengthens the reliability of the findings. The multi-stage sampling technique is appropriate for capturing diverse respondents across different banking sectors. The application of statistical tools such as percentage analysis, quartiles, t-tests, correlation, and multiple regression reflects a good level of technical rigor. However, the methodology section could be improved by providing clearer justification for the sampling design and by addressing potential biases. Additionally, the explanation of statistical

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techniques, particularly quartile-based performance classification, requires more clarity and academic support. The reporting of regression results is adequate, though interpretation could be more analytical rather than descriptive.

In terms of clarity and presentation, the manuscript requires considerable improvement. Although the structure follows a standard research format, the writing is affected by grammatical errors, repetition, and inconsistent sentence construction. Several sentences are lengthy and lack clarity, which may hinder reader comprehension. There are also formatting inconsistencies in tables and references. While the tables present useful statistical information, their explanations are sometimes redundant and could be more concise and interpretative. Strengthening the language quality and ensuring consistency in formatting and referencing style will significantly enhance the readability and professionalism of the paper.

The findings of the study are meaningful and offer practical insights. The conclusion that overall employee performance (task, adaptive, and contextual) is relatively low highlights a critical issue in the banking sector. The identification of technical competency as the most significant predictor of work performance provides valuable direction for HR policies and training programs. The significant relationships between self-efficacy, motivation, morale, and performance are consistent with existing theoretical expectations. However, the discussion could be strengthened by linking the findings more explicitly with existing theories and prior studies. Additionally, the study explains only 23.2% of the variation in work performance, suggesting that other important variables may have been omitted, which should be acknowledged more explicitly as a limitation.

The paper has practical significance for banking institutions, particularly in designing employee training, motivation strategies, and performance enhancement programs. The recommendations provided are useful but somewhat generic; they could be made more specific and actionable for policymakers and bank management. For instance, structured training frameworks, performance appraisal systems, and competency development models could be suggested in greater detail.

Overall, the manuscript contributes to the understanding of employee performance in the banking sector, particularly in a regional context. However, it requires moderate revisions in terms of language, clarity, theoretical integration, and depth of analysis. With these improvements, the paper has the potential to be a valuable addition to the literature on human resource management and organizational performance in banking.

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