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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-130

Detailed Reviewer's Report

1. Overall Evaluation

The paper studies the work performance of employees in selected commercial banks in Kerala and examines how factors like self-efficacy, technical competency, operational efficiency, motivation, and morale influence performance. The topic is relevant and important, especially in the context of digital transformation in the banking sector. The study uses both primary and secondary data and applies statistical tools such as correlation and regression, which strengthens the research. However, while the study is informative and data-driven, there are issues related to clarity, presentation, and depth of interpretation. Overall, the paper is good in content but needs improvements in clarity and analysis before publication.

2. Strengths of the Paper

a. Relevant Topic - The study focuses on employee performance in banks, which is crucial for organizational success. It addresses current challenges such as digital transformation and skill development.

b. Clear Objectives and Hypothesis - The objectives and hypotheses are clearly stated. The study focuses on measurable variables like self-efficacy, competency, and motivation.

c. Strong Data Collection - A large sample size of 756 employees increases reliability. Inclusion of different types of banks (public and private) improves coverage.

d. Use of Statistical Tools - Proper use of: Percentage analysis, t-test, Correlation, Regression. This adds technical strength to the study.

REVIEWER'S REPORT

e. Clear Findings - The study clearly shows that technical competency is the strongest factor influencing performance. It identifies that overall employee performance is generally low/poor in different dimensions.

3. Areas for Improvement

a. Language and Clarity - Many sentences are lengthy and difficult to understand. There are grammatical errors and repetition. The paper needs editing for simple and clear language.

b. Presentation of Results - Tables are included but: Not clearly explained in simple terms. Interpretation is too technical and not reader-friendly. More explanation is needed after each table.

c. Depth of Analysis - Results are presented, but critical discussion is limited. The study should explain: Why performance is poor. How findings compare with previous studies.

d. Methodology Explanation - Sampling is explained in detail, but: It is too lengthy and complex. Needs simplification. Justification for choosing specific banks and areas can be clearer.

e. Structure and Flow - Some repetition in introduction and literature discussion. Better linking between sections is needed.

f. Practical Implications - Suggestions are given but are very general. More specific recommendations for bank management are needed.

g. Referencing and Formatting - Minor issues in formatting and consistency of references. Some citations and presentation styles need correction.