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REVIEWER'S REPORT

Manuscript No.: IJAR-51823 Date: 24/05/2025

Title: Motivation and Morale of the Employees in the Commercial Banks of Kerala in the Sustainable Business Environment

Recommendation:	Kating	Excel.	Good	Fair	Poor
Accept as it is Yes	Originality			Fair	
Accept after minor revision	Techn. Quality		Good		
Do not accept (Reasons below)	Clarity		Good		
20 not accept (neacons below)	Significance		Good		

Reviewer Name: Dr Sapna dadwal Date: : 24/05/2025

Reviewer's Comment for Publication.

(*To be published with the manuscript in the journal*)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.

The paper provides valuable insights into employee motivation and morale in Kerala's banking sector, highlighting key predictors and offering practical strategies for sustainable human resource management in a changing business environment.

Detailed Reviewer's Report

The paper titled "Motivation and Morale of the Employees in the Commercial Banks of Kerala in the Sustainable Business Environment" is well-structured and comprehensive. It successfully addresses a very relevant issue in the current banking scenario and the role of employee motivation and morale in ensuring sustainable growth. The paper clearly outlines the impact of digitalization, public sector bank mergers, and changing work environments on employee performance. It includes a thorough literature review, well-defined objectives, and a sound research methodology. The analysis is data-driven, and the findings are both insightful and practical. The paper effectively identifies key predictors of motivation

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and morale and offers meaningful suggestions that can help banks improve employee engagement. The paper is complete in all respects from its theoretical foundation to its practical implications .