

REVIEWER'S REPORT

Manuscript No.: IJAR-51823

Date: 26-05-2025

Title: MOTIVATION AND MORALE OF THE EMPLOYEES IN THE COMMERCIAL BANKS OF KERALA IN THE SUSTAINABLE BUSINESS ENVIRONMENT

Recommendation:

Accept as it is.....**YES**.....
 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 Name: Tahir Ahmad

Reviewer's Decision about Paper: **Recommended for Publication.**

Comments (*Use additional pages, if required*)
 .

Reviewer's Comment / Report

The title is relevant, descriptive, and reflects the main focus of the study. It effectively links employee motivation and morale with the sustainable business environment in the context of Kerala's commercial banking sector.

Abstract:

The abstract succinctly presents the core theme of the study: the importance of effective human resource utilization in the banking sector, especially under the dynamic conditions brought about by digitalization and structural changes. It highlights the focus of the study—motivation

REVIEWER'S REPORT

and morale among bank employees—and signals an intent to explore the predictors behind them. The abstract is concise and provides a clear overview of the study's purpose and scope.

Keywords:

The keywords are appropriate and relevant to the study's subject matter, enhancing its discoverability in academic databases.

Introduction:

The introduction is logically structured and presents a strong rationale for the study. It emphasizes the evolving role of human resources as a critical factor in the success of commercial banks. By referencing contemporary challenges such as the rise of digital banking and competition in employment, the introduction effectively sets the stage for the exploration of employee motivation and morale. The incorporation of references (Iveta, 2017; Neela, 2017) lends academic grounding to the discussion, aligning with scholarly expectations.

Contextual Relevance:

The study is timely and contextually significant. It addresses current transformations in Kerala's banking industry, including digital transitions and institutional mergers. The focus on employee-related outcomes—motivation and morale—within this context is both relevant and meaningful, offering potential insights into human resource management in a sector undergoing continuous change.

Academic Rigor:

The theoretical underpinnings of the paper are appropriately established. The manuscript references the importance of human capital and knowledge-based work teams as foundations of competitive advantage. This conceptual grounding strengthens the study's relevance and aligns it with established research paradigms in organizational behavior and strategic human resource management.

Overall Assessment:

The manuscript presents a clear and pertinent investigation into employee motivation and morale in Kerala's commercial banking sector. It successfully links macroeconomic trends and sectoral changes to micro-level employee experiences. The framing of the study demonstrates

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REVIEWER'S REPORT

coherence, academic relevance, and alignment with current developments in the banking industry.

Conclusion:

This manuscript presents a valuable and well-articulated inquiry into an important human resource issue within a dynamic and competitive sector. It is informative, contextually grounded, and contributes meaningfully to the field of organizational and human resource studies.