



## REVIEWER'S REPORT

Manuscript No.: IJAR-56198

Title: FINANCIAL SELF EFFICACY AMONG THE EMPLOYEES OF CO-OPERATIVE SOCIETIES IN IDUKKI DISTRICT.

**Recommendation:**

- Accept as it is .....
- Accept after minor revision.....
- Accept after major revision .....**
- Do not accept (*Reasons below*).....

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

Reviewer Name: Dr.Himanshu Gaur

### *Detailed Reviewer's Report*

#### Review Report

The manuscript titled “*Financial Self Efficacy Among the Employees of Co-operative Societies in Idukki District*” focuses on an important and practical area of personal finance by examining the level of financial self-efficacy among employees working in co-operative societies. The topic is relevant, particularly in the present context where financial literacy, planning, and behavioural finance play a crucial role in individual well-being and organizational productivity. The study adopts a descriptive research design and uses both primary and secondary data, which is appropriate for the stated objectives. The sample size of 200 respondents selected through a multistage random sampling technique is adequate and enhances the representativeness of the study. The use of statistical tools such as simple percentage analysis, one-sample t-test, and multiple regression is suitable for examining the relationships between financial behaviour and financial self-efficacy. The attempt to link PERMA behavioural dimensions with financial self-efficacy is a notable aspect of the study and adds an interdisciplinary perspective by connecting psychological well-being with financial decision-making. The findings provide useful insights, particularly regarding the lack of financial planning, tax management practices, and logical financial decision-making among a section of respondents despite having generally good financial self-efficacy.

However, the manuscript requires substantial improvement in terms of language, structure, and academic rigor. The title and abstract contain grammatical errors and should be carefully edited for clarity and correctness. The abstract needs to be more structured and should clearly present the research gap, objectives, methodology, key results, and major implications in a concise manner. The concept of PERMA behaviours must be properly introduced with relevant theoretical support and citations in the introduction and literature review, as its connection with financial self-efficacy is currently not sufficiently justified. The measurement scale used to assess financial self-efficacy and PERMA constructs should be clearly explained along with reliability and validity statistics. The regression results need to be presented with proper interpretation and supported by statistical values. The discussion section should relate the findings to existing literature to highlight the study's contribution. In addition, the

# International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

*www.journalijar.com*

---

## REVIEWER'S REPORT

practical implications should be written in a more formal academic manner rather than in an advisory tone. Proper formatting of keywords, removal of repetition, and overall proofreading are also required.

In its present form, the paper has a meaningful research objective and useful primary data, but it needs **major revision** in terms of theoretical grounding, methodological clarity, statistical reporting, language quality, and academic presentation before it can be considered for publication.