



Journal Homepage: - www.journalijar.com

INTERNATIONAL JOURNAL OF ADVANCED RESEARCH (IJAR)

Article DOI: 10.21474/IJAR01/22965

DOI URL: <http://dx.doi.org/10.21474/IJAR01/22965>



RESEARCH ARTICLE

WORK PERFORMANCE OF EMPLOYEES IN THE SELECT COMMERCIAL BANKS IN KERALA

James Joseph¹ and Santhimol M.C²

1. Associate Professor of Commerce, TM Jacob Memorial Government College, Oliappuram P.O, Koothattukulam, Ernakulam District, Kerala.
2. Professor of Commerce, Government KNM Arts & Science College, Kanjiramkulam P.O, Thiruvananthapuram District, Kerala.

Manuscript Info

Manuscript History

Received: 08 January 2026

Final Accepted: 10 February 2026

Published: March 2026

Key words:-

Work performance, Task performance, Adaptive performance, Contextual performance, Technical competency, Operational efficiency, Motivation, Morale.

Abstract

Being one of the most important constituents of financial system, banking institutions are providing finance to industries, entrepreneurs, government and individuals and thereby supports economic progress and growth. Commercial banks support a nation's wealth and acting as financial reservoir and hence play vital role in the economic development of a country. The digital transformation enabled changes happen everywhere compels banking organisation to improve its employee competencies and skills. Hence, is considered as one of the most important challenges facing by the human resource managers in banking organisation. This article tries to examine the work performance of employees in select commercial banks in Kerala by analysing certain predictor variables and its impact on work performance.

"© 2026 by the Author(s). Published by IJAR under CC BY 4.0. Unrestricted use allowed with credit to the author."

Introduction:-

Financial system is a platform where the savers and the borrowers come together and this results in the smooth functioning of economic activities (Francis, 2014). Being one of the most important constituents of financial system, banking institutions are providing finance to industries, entrepreneurs, government and individuals and thereby supports economic progress and growth. Banks stand at a vital position in the re-distribution of capital, contributing to the efficient functioning of the market economy (Danyil & Yaroslav, 2024). Banks in India have been undergoing major challenges in the dynamic environment over the past few years (Malyadri & Sirisha, 2015). Plenty of reform initiatives in our country were effected to enhance the performance of banking institutions. An efficient banking system has significant positive externalities, which increases the efficiency of economic transaction in general (Jayaseely, 2019). Commercial banks support a nation's wealth and acting as financial reservoir and hence play vital role in the economic development of a country. The general role of commercial banks is to provide financial services to the general public and business while ensuring economic and social stability and sustainable economic progress (Anitha & Tamil, 2023). As a result of economic reforms and wide opening of four boundaries of our banking economy, many private and foreign players and new generation techno savvy banks have been entered in the financial system.

Corresponding Author:- James Joseph

Address:- Associate Professor of Commerce, TM Jacob Memorial Government College, Oliappuram P.O, Koothattukulam, Ernakulam District, Kerala.

This creates tougher competition between the existing players and new generation banks (Aloysius, 2014). The operations of commercial banks cannot be ignored since they have the best human resources in delivering effective customer services. Excellent services provided and offered by employees can create a positive perception and everlasting image in the eyes of banks' customers (Vengateswaran & Menaka, 2014). In the rapid dynamic world of digital transformation, getting and retaining better performing employees is more challenging in banking institutions. In the current era of swift technological progress and changing client demands, human interaction is still crucial to provide outstanding banking services (Ashwitha & Prinyanka, 2025). On the other hand, the employees are to be creative, competent, innovative, flexible and trained enough to handle information effectively (Rida & Faiza, 2015). The digital transformation enabled changes happen everywhere compels banking organisation to improve its employee competencies and skills. Hence, is considered as one of the most important challenges facing by the human resource managers in banking organisation. Competency is not a new concept of the era but it becomes a recent practice of the organisations due to certain developments in this direction (Keerthy & Biju, 2018). Competent employees are the greatest assets of an organisation. The proficiency of employees play very crucial role in the context of diverse challenges faced by the modern organisations (Menaka & Vengateswaran, 2014). This article tries to examine the work performance of employees in select commercial banks in Kerala by analysing certain predictor variables and its impact on work performance.

Review of literature:-

An attempt (Mohita, Ram, & Resham, 2017) to find out the most influential factors of employee's performance in commercial banks in Nepal observes that there is no significant relationship between retention and motivation. The study concludes that enhanced productivity in commercial banks is significantly dependent on the activities enhancing employee performance. An attempt to determine the correlation among emotional intelligence and employee job performance in Malaysia service sector observes that employee emotional intelligence, hiring potential of employees and skill of the employees have a positive relationship with employee performance. Therefore, it is recommended for service organisation to give consideration of age in recruitment and selection process (Nurhafizah, Dahlia, Yuhani, & Mass, 2017). Another study (Nava & Rathiha, 2017) observes that training and development have strong relationship with employee's performance. Organisational success to a great extent dependent on employee performance and the employee performance is dependent on human resource practices of the organisation. Hence effective human resource management practices are the need of the hour. In the everchanging global business environment, banking industry is facing many challenges. In such scenario leadership plays a great role in organisational success.

An attempt (Sandhya, Mehta, & Ramandeep, 2016) to examine the leadership styles and its influence on organisational performance, job satisfaction and organisational commitment observes that there is a significant relationship between organisational performance, job satisfaction and organisational commitment. An attempt (Gitahi, 2015) to establish the extent to which physical workplace factors, psychological factors and affect the employee performance in Nakuru town indicates that psychological aspects exhibited the strongest association with employee performance while physical aspects and psychological aspects were moderate. The study recommends that other influencing factors of work-life balance are to be focused more to achieve business growth and employee engagement. An attempt (Khaled, 2014) to analyse the effects of employee training in commercial banks of Jordan with the Housing Bank for trade and finance suggests various ways through which the commercial banking sector can improve the performance of its employees. The study concludes that the management should invest more time and resources on its human resource development since training and development enhances the competencies and motivation bank staff. Another study (Perez, 2014) found that there are challenges of employees performance at Stanbic bank which are low salary increment and lack of training.

The study observes that the assessment of employee performance is very important and it will pinpoint the areas on the more focus is to be effected. Further employee performance and productivity are related and hence more efforts are to be put on organisations training and development functions. Another study (Sefer, 2013) notes that salary, employee relationship, job satisfaction, promotion and title haven't impact on employee performance but institutional belonging and motivation have an impact on employee performance. Employee satisfaction reflects how an employee is feeling with his work atmosphere and how is his attitude towards job. A study (Alam, Sameena, & Puja, 2012) examined the variables responsible for employees' satisfaction identified that organisation development factors, job security factors, work task factors, policies of compensation and benefit factor and opportunities are responsible for their satisfaction. The study concludes that the employee signage and attitude ultimately reflect in the customer service offers and it drags company reputation. So, it is the responsibility of the company management to

design its strategies in such a way that it satisfies and strengthen the employee competencies and thereby their performance. As seen elsewhere (Khalid & Imtiaz) focuses on the examination of relationship between occupational stressors and employee performance in the service sector of Lahore, Pakistan. The study found that role ambiguity, workload and employee performance are correlated but role conflict doesn't have much influence on employee performance. A study (Ira & Gitanjali, 2011) focuses on the role of emotional intelligence on employees' performance among service sector. The study has identified some key elements predicting emotional intelligence and observes that an improvement of these elements will contribute to increased employee effectiveness and performance. Job effectiveness and organisational success are correlated and highly performing employees are an asset to an organisation since they help it to exploit its competitive advantage. A study (Sethela & Rosli, 2011) was analysed the person-job fit and the job performance of employees in the service sector. The study concludes that a best fit employee to a job can exhibit miracles in their performance in an organisation.

Objective of the study:-

To measure the work performance of employees in the select commercial banks in Kerala and the impact of certain predictors variables on the work performance of employees

Hypothesis of the study

The work performance of bank employees is remarkably influenced by their self-efficacy, technical competency, operational efficiency, motivation and morale.

The research methodology:-

The study utilised secondary and primary data sources but primary data is comparatively more dominant. The secondary data were sourced from various banking, research methodology and statistical and data analysis books, journals, unpublished PhD theses, official websites of banks, data base of Bankers' Association and RBI bulletin. The primary data were collected from employees and managers of popular six banks (two banks each from old private sector, new private sector and public sector, $2 \times 3 = 6$) operating in Kerala using separately designed structured questionnaires. At the outset, top six banks viz, SBI, Canara bank (public sector), Federal bank, South Indian bank (old generation private sector), HDFC bank and ICICI bank (new generation private sector) are selected. Thereafter, multistage random sampling technique has been used to pick samples. At the first stage, the entire districts in Kerala have been divided into five zones similar to the five zonal divisions of the Life Insurance Corporation of India. Viz., Ernakulam, Kottayam, Kozhikode, Thrissur and Thiruvananthapuram and afterwards, three zones viz., Ernakulam, Thrissur and Kozhikode zones were purposefully selected to ensure corporations in it. At the second stage, Ernakulam, Trissur and Kozhikode districts were picked (from the zones selected at the first stage) as these three districts have large number of bank branches.

At the next stage (third), one corporation each (01×03 districts = 03) and six Municipality each (6×03 districts = 18) are picked from the districts selected at the second stage. At the fourth stage, one branch and manager or assistant manager each of the above mentioned six banks were purposefully picked from each corporation (3 corporation \times 6 banks = 18 branches and 18 managers) and municipality (18 municipality \times 6 banks = 108 branches and 108 managers). Thereafter, at the last stage (fifth stage) six employees each from all bank branches ($18 + 108 = (126 \times 6) = 756$) under consideration were randomly picked. The tools like simple percentage analysis, quartiles, one sample t-test, independent samples t-test, multiple correlation and multiple regression have been used for primary data analysis.

Results and Discussions:-

This article has two sections. First section analyses the work performance of employees in terms of their task performance, adaptive performance and contextual performance. The second section analyses the relationship between Self-Efficacy (SE), Technical Competency (TC), Operational Efficiency (OE), Motivation, Morale and Work Performance of employees through the application of correlation and regression.

Section I:-

The work performance of the bank employees is measured by examining their (1) Task performance, (2) Adaptive performance, and (3) Contextual performance. Task performance is measured by six elements, Adaptive performance is measured by five variables, contextual performance is measured by nine variables. The respondents were requested to fill up the questionnaire on these elements on a five-point scale. The five responses are 'strongly disagree', 'disagree', 'neutral', 'agree' and 'strongly agree'. These response options carry scores from '1 to 5' points

respectively. In order to have an idea on the overall collective response (behaviour of 756 employees) of sample bank employees on the construct under consideration (task performance), summated mean value is determined. Similarly different quartiles Q1, Q2 (i.e., central value) and Q3 are also determined on these overall responses. Thereafter, already determined summated mean value is compared with the quartiles computed now. If the summated mean value is approximately around the Q2 (or central value), it is considered that the overall response is moderate. If it is less than Q2 but more than Q1, the overall response on the construct is low. If it is less than Q1, it is considered that the overall response is low. Similarly, if the summated mean value is above Q2 but below Q3, it is considered that the overall response on the construct is high. If it is more than Q3, it is considered that the overall response is on the construct (task performance) is very high (Jojo, 2008).

Criteria fixed for the above purpose is summarized in the table underneath.

Table 1

Criteria– Performance

Mean value	Overall collective response
If mean value is below Q1	Very low performance
More than Q1 but less than Q2	Low performance
Approximately around Q2	Moderate performance
More than Q2 but less than Q3	High performance
More than Q3	Very high performance

Source: set by the researcher

Where; $Q1 = (\text{minimum possible score} + \text{Maximum possible score}) \times \frac{1}{4}$

$Q2 = (\text{minimum possible score} + \text{maximum possible score}) \times \frac{2}{4}$

$Q3 = (\text{minimum possible score} + \text{maximum possible score}) \times \frac{3}{4}$

The extent of performance (task) based on above criteria is measured and justified through one sample t-test. The test output is summarised underneath.

Ho: The work performance of the sample bank employees by task performance is neither high nor low.

Ha: The work performance of the sample bank employees by task performance is either high or low.

Table 2

Test statistics – Task performance (one sample t-test)

	Samples	mean	Standard deviation	t- value (test value =18)	p- value
Task performance	756	17.71	3.51	2.24	0.025*

Source: field survey

Note: p-value is significant at one percent level and hence the mean value is significantly below the central value (Q2) of 18 but above (Q1) of 12.

Table 2 shows that the overall work performance of the sample bank employees on task performance is poor. Application of researcher fixed criteria (comparison of mean value and Q2) at this situation is also confirms the same result leading to a rejection of null hypothesis (mean value =17.71) (Q2 =18). It justifies the rejection of null hypothesis. The extent of performance (adaptive performance) based on above criteria is measured and justified through one sample t-test. The test output is summarised underneath

Ho: The work performance of the sample bank employees by adaptive performance is neither high nor low.

Ha: The work performance of the sample bank employees by adaptive performance is either high or low.

Table 3

Test statistics – Adaptive performance (one sample t-test)

	Samples	mean	Standard deviation	t- value (test value =15)	p- value
Adaptive performance	756	14.62	3.21	3.23	0.001**

Source: field survey

Note: p-value is significant at one percent level and hence the mean value is significantly below the central value (Q2) of 15 but above 12 (Q1).

Table 3 shows that the overall work performance of the sample bank employees by adaptive performance is poor. Application of researcher fixed criteria (comparison of mean value and Q2) at this situation is also confirms the same result leading to a rejection of null hypothesis (mean value =14.62)(Q2 =15).

The extent of performance (contextual performance) based on above criteria is measured and justified through one sample t-test. The test output is summarised underneath.

Ho: The work performance of the sample bank employees in terms of contextual performance is neither high nor low.

Ha: The work performance of the sample bank employees in terms of contextual performance is either high or low.

Table 4

Test statistics – One sample t-test- Contextual performance

	Samples	mean	Standard deviation	t- value (test value =27)	p- value
Contextual performance	756	25.47	4.47	9.37	<0.001**

Source: field survey

Note: p-value is significant at one percent level and hence the mean value is significantly below the central value (Q2) of 27 but above 13.5 (Q1).

Table 4 justifies that the overall work performance of the sample bank employees on contextual performance is poor. Application of researcher fixed criteria (comparison of mean value and Q2) at this situation is also confirms the same result leading to a rejection of null hypothesis (mean value =25.47) (Q2 =27).

Section II:-

Relationship between self-efficacy, technical competency, operational efficiency, motivation and morale on the work performance of employees

SE, TC, OE, Motivation, Morale and Work performance - Correlation

To analyse the correlation between self-efficacy, technical competency, operational efficiency, motivation, morale and work performance of the respondents, correlation analysis is administered. The test result along with the hypothesis is presented below:

Ho: There is no significant correlation between the self-efficacy, technical competency, operational efficiency, motivation, morale and work performance of the bank employees.

Ha: There is significant correlation between the self-efficacy, technical competency, operational efficiency, motivation, morale and work performance of the bank employees.

Table 5

Relationship between SE, TC, OE, Motivation, Morale and WP

		SE	TC	OE	Motivation	morale	WP
SE	R-value	1	0.317	0.168	0.156	0.247	0.290
	p-value		<0.001	<0.001	<0.001	<0.001	<0.001
TC	R-value		1	0.346	0.262	0.294	0.438
	p-value			<0.001	<0.001	<0.001	<0.001
OE	R-value			1	0.240	0.182	0.252
	p-value				<0.001	<0.001	<0.001
Motivation	R-value				1	0.245	0.208
	p-value					<0.001	<0.001
Morale	R-value					1	0.163
	p-value						<0.001
WP	R-value						1
	p-value						

Source: original data from field

Note: ** and * denotes significant at one /five percent level

Above table justifies that the relationship between self-efficacy and technical competency ($r = 0.317$; p -value <0.001), self-efficacy and operational efficiency ($r = 0.168$, p -value <0.001), self-efficacy and motivation (0.156, p -

value=0.028) and self-efficacy and morale ($r=0.247$, $p\text{-value}<0.001$) and self-efficacy and work performance ($r=0.290$, $p\text{-value}<0.001$) of bank employees are significant. That is, there is significant relationship between the self-efficacy, technical competency, operational efficiency, motivation, morale and work performance of bank employees. It justifies the rejection of null hypothesis.

Impact of self-efficacy, technical competency, operational efficiency, motivation and morale on the workperformance of bank employees

In order to measure the impact of self-efficacy, technical competency, operational efficiency, motivation and morale on the work performance of the bank employees, multiple regression has been operated. The output is described below.

Ho: The work performance of bank employees is not remarkably influenced by their self-efficacy, technical competency, operational efficiency, motivation and morale

Ha: The work performance of bank employees is remarkably influenced by their self-efficacy, technical competency, operational efficiency, motivation and morale.

Table 6

Impact of SE, TC, OE, motivation and morale on WP

R-value	R-Square value	ANOVA		Standardized coefficients		
		F-value	P-value	Present bias	Beta	p-values
0.481	0.232	45.202	<0.001**	Self-efficacy	0.158	<0.001**
				Technical competency	0.340	<0.001**
				Operational efficiency	0.092	0.008**
				Motivation	0.075	0.029*
				Morale	0.011	0.748

Source: original data from field

Exhibit 6 justifies that the self-efficacy, technical competency, operational efficiency, motivation, morale and work performance of bank employees are correlated ($R=0.481$). Further, 23.2 percent of the disparity in the work performance is affected by the self-efficacy, technical competency, operational efficiency, motivation, morale of bank employees ($R^2=0.232$, $p\text{-value}<0.001$). The extent of work performance is depended on self-efficacy, technical competency, operational efficiency, motivation and morale ($F\text{ value}=6.805$, $p\text{-value}<0.001$). It justifies the rejection of null hypothesis.

One unit increase in the self-efficacy will lead to 0.158 unit increase in the extent of work performance. One unit increase in technical competency will lead to 0.340 unit increase in the extent of work performance. One unit increase in operational efficiency will lead to 0.092 unit increases in the extent of work performance. One unit increase in motivation will lead to 0.075 unit increase in the extent of work performance. One unit increase in morale will lead to 0.011 unit increase in work performance of bank employees. It justifies the rejection of null hypothesis. Hence, the work performance of bank employees is depended on their self-efficacy, technical competency, operational efficiency, motivation and morale and the technical competency is the most important influencer of the work performance.

Conclusion:-

The work performance (task performance) of the bank employees by way of passion towards work, ability to do multiple tasks simultaneously and showing high performance is poor. The work performance (adaptive performance) of the employees in terms of mobilising intelligence for team work, loosing temper when team members criticise, adjustment towards job flexibility and organisational change are poor. Further they possess poor contextual performance in not helping co-workers, not handling extra responsibilities, less empathy to co-workers, not appreciating co-workers, less sharing of knowledge and ideas among co-workers. Less problem solving and decision-making ability. The relationship between self-efficacy and technical competency, self-efficacy and operational efficiency, self-efficacy and motivation and self-efficacy and morale and self-efficacy and work performance of bank employees are significant. The extent of work performance is depended on self-efficacy, technical competency, operational efficiency, motivation, morale. For every unit increase in self-efficacy, there will be 0.158 unit increase in the extent of work performance. For every unit increase in technical competency, there will be 0.340 unit increase in the extent of work performance. For every unit increase in operational efficiency, there will

be 0.092 unit increase in the extent of work performance. For every unit increase in motivation, there will be 0.075 unit increase in the extent of work performance. For every unit increase in morale there will be 0.011 unit increase in work performance of bank employees. They will, have to find time to learn things from the superiors and peers. This will ultimately increase their work performance. Job interest is to be developed among the employees by themselves. Job interest will automatically develop a kind of attitude to learn technical things, technological advancements etc. to improve their work performance. To which they will have to attend the training programmes organising by the concerned authorities. They should be little more serious to see things in the organisational point of view (bank) so as to set professional boundaries with colleagues, top officials, and with customers. Keeping friendship in the bank at a moderate level will automatically increase their behavioural standard. Maintaining a diary to write the things to be done in a particular day at the bank and planning everything to discharge a particular work effectively will increase their job quality systematically. This will increase their ability to work in a challenging environment and use the office hours effectively.

References:-

1. Abdul, K. M., Abdul, K. A., Kazi, E. H., & Loo-See, B. (2015, July, 29). Domestic banks in Bangladesh could ensure efficiency by improving human resource management practices. *PloS ONE*, 10(7).
2. abednego, F. O., Henry, B., & Tiniwah, d. M. (2016, eptember 28). The effects of job satisfaction, employee commitment, workplace friendship and team culture on service recovery performance. *Management Science Letters*, 713-722.
3. Alam, S., Sameena, R., & Puja, A. (2012). Identification of variabels affecting employee satisfction and their impact on the organisation. *IOSR Journal of Business and Management*, 5(1), 32-39.
4. Aloysius, O. C. (2014). Earnings quality of commerical banks in the post liberalised Era: A multivariate analysis. *Intenatinal research Journal of Business and Management*, 18-26.
5. Anitha, R. G., & Tamil, S. R. (2023). Role of COMmerical Banks in Economic Growth in India. 2nd International Conference on G20-Impact on Indian Industries (pp. 183-186). Coimbatore: Angappa College of Arts and Science.
6. Ashwitha, & Prinyanka, G. (2025). Customer Satisfaction in Banking 5.0; Empowering Employees in Nationalised Banks of India. *Proceedings of 3rd International Conference on Optimization tehcniques in the Field of Engineering (ICOFE-2024)*. Bangalore: Christu Jayanthi College.
7. Brajesh, K. (2016, July-December). A study of productivity of employees in public sector commercial banks of India and Nepal. *Effulgence*, 14(2), 12-18.
8. Burhan, M., & Awad, A. (2017). The importanc eof traininf and its impact on the perofrmance of employees in Banking sector of Abu Dhabi, Dubai- UAE to raise efficiency: A fied study on UAE banks. *Journal of accounting and Marketing*, 6(2), 2-8.
9. Danyil, V., & Yaroslav, D. (2024, June). The Role of the Banking System in providing Financial Resources for the Development of the Economy. *International Scientific Journal*, 177-179.
10. David, O. (2024, June). Empowering bank employees for improved job performance: An evaluation of emerging strategies. *SA Journal of Human Resource Management*.
11. Devika, C. (2018). A study of training and development practices in service sector in relation to employee engagement across Delhi and NCR. *International Journal of Human resource Developemnt nad Management*, 8(1), 1-11.
12. Elisabet, S. (2017, November). Antecedents of employee perofrmance and hte influence on employee job satisfaction in banking service sector in Indonesia. *Banks and Bank systems*, 12(4), 75-89.
13. Francis, C. K. (2014). *Capital Market*. Thiruvananthapuram: Excel Publications.
14. Gitahi, N. S. (2015, December). Effect of workplace environemnt on theperformance of commerical banks employees in Nakuru town. *International Journal of Mangerial studies and research*, 3(12), 76-89.
15. Ira, B., & Gitanjali, S. E. (2011, December). Role of Emotional INtelligence on the performance of employee working in Service sector. *International Journal of Multidisciplinary Research*, 1(8).
16. Iventa, N. (2017). The role of benefits in employee motivatio and retention in the financial sector of the Czech Republic. *Economic Research*, 30.
17. Jayaseely, M. (2019, January). Role of Banks and Financial Institutions towards Social Equity. *JETIR*, 6(1), 12-17.
18. Jojo, K. J. (2008). *Problems and prospects of IT industry in Kerala*. Kottayam: Mahatma Gandhi Univesity.
19. Kamil, E. K., Asim, S., Kenan, G., Secil, K., & Gungor, T. (2014, September 15). Strategies for employee job satisfaction: A case of service sector. *Procedia- Social and Behavioural Sciences*, 150, 1167-1176.

20. Kamillaeni, J., Wahyu, L. H., & Aris, B. S. (2025). Employee Performance Review in Banking Sector: Exploring Digital Competence, Organisational Culture and digital Transformation. *Journal of Sustainable development Innovations*, 2(3), 36-45.
21. Keerthy, T. R., & Biju, M. (2018, August). Impact of employee competency on job performance among banking professionals: a conceptual frame wor. *International journal of management studies*, 5(5), 1-7.
22. Khaled, A. A. (2014). Impacts of employee training on the perofrmance of commercial banks in Jordan. *European Journal of Business and Management*, 6(27), 192-196.
23. Khalid, K., & Imtiaz, A. (n.d.). Occupational Stressors and Employee Perormacne in Srvice sector of Lahore, Pakistan. *Journal of Research (Humanites)*, 116-139.
24. Malyadri, P., & Sirisha, S. (2015). An anlytical study on trends and progress of Indian banking industry. *Journal of Business and Financial Affairs*, 4(1).
25. Menaka, R., & Vengateswaran. (2014, October). Employee motivation in nationalised banks in India. *Shanlax International Journal of Management*, 2(2), 57 - 66.
26. Mohita, T., Ram, K. P., & Resham, R. R. (2017, October- December). Determinants of employee performance in commercial banks of Nepal. *Advances in Economics and Business Management*, 4(8), 540-544.
27. Nava, R. B., & Rathiha, R. (2017, November). Impact of employees performance in public and private sector bank- comparative study. *International Journal of Management studies*, 4(3), 35-39.
28. Nurhafizah, Z., Dahlia, Z., Yuhanis, A. A., & Mass, H. A. (2017). Relationship between Emotional INtelligence and job Performance among employees in Malaysia service sector. *International Journal of Academic Research in Business and Social Sciences*, 7(12), 304-315.
29. Obianuju, M. C., Hope, N. N., Gerald, A. E., & Comfort, N. C. (2016, June). Work life balance and job performacne in selected commercial banks in anambra state, Nigeria. *EPRA International Journal of Econoic and Business review*, 4(6).
30. Perez, A. N. (2014). Assessment of employees performance in commercial banks in Tanzania: A case of stanbic Bank Tanzania. Master degree Dissertaion . Tanzania: Open University of Tanzania.
31. Radha, P., & Sreeraman, A. (2023, November). A study on the Performance of Employees in the Banking Sector and its Impact on the Organisational Health. *International Journal of Managgement technology and social Sciences*, 8(4).
32. Rida, A., & Faiza, M. S. (2015, November). Ipact of training on employee perofrmance (banking sector Karachi). *IOSR Journal of Business and Management*, 1(11), 58-67.
33. Roza, S. (2017, June). The impact of training on employee performance in commercial banks of Ethiopia. PhD thesis. Ethiopia: Addis Ababa University.
34. Saisa, H. (2016, January). Impact of HRM practices on the emplooyee's performance. *Internatioanl Journal of Academic Research in Accounting, Finance and management studies*, 6(1), 15-22.
35. Sandhya, Mehta, & Ramandeep, K. (2016, April). A review paper on leadership styles of managers among public and private sector banks and its relationship with other constructs. *International Journal of Innovations in Engineering and Technology*, 4(4), 107-115.
36. Sefer, G. (2013, June). Measurement of employees perofrmance: A state bank application. *InternationalReview of Management and BUiness Research*, 429-441.
37. Sethela, J., & Rosli, M. (2011, September). The relationship between Person Job-ft and job performance: A study among the employees of the service sector SMEs in Malaysia. *Internatrional Journal of Business, HUMANITIES and Technology*, 1(2), 95-105.
38. Vengateswaran, S., & Menaka, R. (2014, October). Employee Motivation in Nationalised banks in India. *Shanlax Internatioanl Journal of Management*, 2(2), 57-66.