

**Editor's Comment:**

The mark for the analyzed paper 2019/SAJSSE/50524 is 8

in addition to those written by my colleagues:

1. a little bit hard the word retrenchment. instead, the cutting jobs is most suitable. and the other one, survivors: better is the remaining employees.
2. what is the line of action of those remaining in banks? I understand that they felt injustice and pressure from the management, but what are their reactions?
3. BUT, above all, the references are not well written: the authors must be written in order of their last name (e.g. Ademola, A., .... Anyanwu, G., ..... then B, C,..... and at the end Uvieghara, E.E.... Young-Victor, A,.....

that's all and please add this to the rest of reviews of this paper.

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