Review Form 2

Book Name:	Business, Management and Economics: Research Progress
Manuscript Number:	Ms_BPR_3460
Title of the Manuscript:	Promoting Life Insurance Products via Personal Selling: The Case of a Leading Insurer in Ghana
Type of the Article	Book chapter

PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.	This manuscript offers valuable insights into the role of personal selling in Ghana's insurance industry, emphasizing its importance in overcoming customer resistance and enhancing product awareness. By focusing on customer education and relationship building, the study presents practical strategies to improve client satisfaction and loyalty, making it a significant contribution to both academic research and industry practice.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title of the article appears suitable, as it effectively conveys the main focus on personal selling's impact within the insurance industry, specifically in Ghana. However, if the title could explicitly mention the emphasis on customer awareness, education, or loyalty, it might further attract readers interested in these particular aspects of personal selling in service industries.	
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	The abstract is comprehensive but could benefit from enhancements to improve clarity and appeal. First, introduce a clear objective, such as examining personal selling's impact on insurance promotion and client relationships in Ghana. Highlight key findings, including quantitative insights (e.g., high client satisfaction with personal selling), to add depth. Additionally, mention how findings can guide insurers in emerging markets, and condense background details to emphasize the study's contributions.	
Are subsections and structure of the manuscript appropriate?	The subsections and structure of the manuscript are generally appropriate, but a few improvements could enhance readability and logical flow. Breaking down sections like "Results and Discussion" into smaller, more focused subsections could help emphasize key findings. Additionally, including a dedicated "Literature Review" section before the methodology might give readers more context on existing research. Overall, the structure is solid but could benefit from finer segmentation.	
Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.	This manuscript demonstrates scientific correctness through its systematic approach to investigating the impact of personal selling on insurance promotion in Ghana. The methodology is well-detailed, with clear sampling techniques and data collection methods that support reliability. Data analysis is appropriately executed using descriptive statistics, which effectively highlight key findings. The study also references relevant literature, positioning its results within the broader research context, making the findings scientifically robust and technically sound.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	The references in the manuscript are generally relevant and provide a solid foundation for understanding personal selling and insurance promotion. However, many sources are outdated, with some key references being over a decade old. To enhance the manuscript's relevance, I recommend including recent studies from the past five years on personal selling and insurance promotion in emerging markets. This would improve the manuscript's alignment with current trends.	

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Minor REVISION comments	The language and English quality of the article is generally suitable for scholarly communication,	
	though there are areas where clarity could be improved. Some sentences are lengthy and could benefit	
Is the language/English quality of the article	from restructuring for better flow and readability. Additionally, there are occasional issues with word	
suitable for scholarly communications?	choice and phrasing that may require refinement to ensure precision and consistency in academic	
	writing. These minor adjustments would enhance the manuscript's overall quality.	
Optional/General comments	This manuscript provides valuable insights into the role of personal selling in the Ghanaian insurance	
	market. It emphasizes personal selling's effectiveness in overcoming customer resistance and	
	educating clients. While the findings are practical and relevant, the manuscript could benefit from	
	clearer organization and more recent references. Minor revisions in language clarity would enhance its	
	scholarly quality. Overall, the study makes a significant contribution to service marketing research in	
	emerging markets.	

PART 2:

		Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Are there ethical issues in this manuscript?	(If yes, Kindly please write down the ethical issues here in details)	

Reviewer Details:

Name:	J. Suresh Kumar	
Department, University & Country	St. Joseph University, India	

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