

[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 <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
<p>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.</p>	<p>This book addresses a topic that is frequently disregarded in insurance marketing research: the effect of personal selling on the promotion of life insurance in Ghana. Its conclusions highlight how crucial relationship-based, direct sales techniques are to gaining the trust of clients and enlightening prospective buyers about intricate financial goods. This study adds to a deeper knowledge of the human aspect in service marketing, specifically in the life insurance sector, by examining client views and sales representative efficacy. This can have ramifications for insurers in similar emerging regions. Overall, the manuscript provides useful data and actionable recommendations, making it a significant addition to the literature on service marketing and personal selling.</p>	
<p>Is the title of the article suitable? (If not please suggest an alternative title)</p>	<p>The title "Promoting Life Insurance Products via Personal Selling: The Case of a Leading Insurer in Ghana" is appropriate since it makes it apparent that the study's main focus is on using personal selling to promote life insurance within a particular setting. An alternate title, nevertheless, might be the following to make it a little more interesting and indicative of the study's focus on customer views and marketing tactics:</p> <p>"The Role of Personal Selling in Life Insurance Promotion: Insights from a Leading Insurer in Ghana"</p> <p>This revised title highlights the study's analytical perspective and the practical insights it offers.</p>	

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<p>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.</p>	<p>Revised Abstract: The article "Promoting Life Insurance Products via Personal Selling: The Case of a Leading Insurer in Ghana" states that insurers can directly inform and convince clients in an interactive context by using personal selling, a paid type of personal communication, and tailoring messages to the needs of the client. In Ghana, where insurers encounter particular difficulties in engaging clients, this study investigates the particular role that personal selling plays in the promotion of life insurance. A standardised questionnaire was used to gather information from 100 respondents about clients in Ho, and frequency distribution tables were used for analysis. With a sizable majority (e.g., 77%) first learning about insurance through sales reps, the results show that human selling is essential for prospecting, informing, educating, and persuading clients. because it makes the study's emphasis on life insurance more evident. The findings suggest that insurers should invest in recruiting and training more sales representatives and allocate a substantial portion of their promotional budget to develop this channel. This study highlights the strategic importance of personal selling for life insurers, particularly in emerging markets with similar client engagement challenges."</p>	
<p>Are subsections and structure of the manuscript appropriate?</p>	<p>The article "Promoting Life Insurance Products by Personal Selling: The Case of a Leading Insurer in Ghana" states that "An expensive method of one-on-one contact, personal selling allows</p> <ol style="list-style-type: none"> 1. Findings and Suggestions: In addition to summarising the results, the conclusion should point out any limits, implications, and ideas for additional study. It ought to specifically discuss the study's contributions to the fields of personal selling and insurance marketing. 2. Applications in Practice: The article would be more valuable and readers would be better able to comprehend its applied influence if there was a separate part addressing the practical consequences for insurance businesses in Ghana, including training and budget recommendations to directly educate and convince customers in a conversational environment while tailoring messaging to their requirements. This study investigates the precise role that personal selling plays in promoting life insurance. Overall, the manuscript structure is likely sound, but implementing these minor adjustments would enhance clarity, readability, and depth. 	
<p>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.</p>	<p>This manuscript's methodical and transparent approach to examining the function of personal selling in Ghanaian life insurance product promotion exemplifies scientific robustness. The study approach, which uses a questionnaire sent to 100 customers of a major insurance, is a reliable way to collect empirical data in a particular region. Although more sophisticated statistical analysis could have improved the findings' robustness, the data analysis using straightforward frequency distribution tables is suitable for summarising the replies. Furthermore, the study's emphasis on a practical application and its clear goal of evaluating the contribution of personal selling guarantee that the research is both pertinent and sound from a scientific standpoint. Nevertheless, additional verification of the findings and comparison with other settings could bolster the manuscript's.</p>	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</p> <p>=</p>	<p>The references provided in the manuscript are generally relevant to the field of marketing and personal selling, with a mixture of classic texts and more recent publications. However, several points should be considered:</p> <ol style="list-style-type: none"> 1. Sufficiency and Relevance: The references encompass foundational works in marketing (e.g., Kotler and McDaniel), which is beneficial for establishing the theoretical background. There are also references that are directly related to the topic of selling and insurance, such as George and Myers' work on selling goods and services, and Banerjee's study on personal selling in the Indian market. 2. Recency: The references are somewhat dated, with most coming from the 1990s to early 2000s. While these texts remain foundational, it would be beneficial to incorporate more recent research to reflect contemporary trends in personal selling, digital marketing, and insurance industry developments. Incorporating studies from the last 5-10 years would help ensure the manuscript's relevance and timeliness. 3. Suggestions for Additional References: The manuscript could benefit from including: <ul style="list-style-type: none"> o Recent articles on the evolving role of personal selling in the digital age and its integration with online platforms. o Studies on life insurance marketing strategies, specifically in African contexts, to complement the focus on Ghana. o Contemporary research on customer relationship management (CRM) and its role in 	

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	<p>personal selling, as this is highly relevant to the study's focus on client interaction.</p> <p>In summary, while the references are sufficient for the foundational theory, additional recent literature would help to further contextualize the study and enhance its depth.</p>	
<p><u>Minor REVISION</u> comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>1. Suggestions for Improvement:</p> <ul style="list-style-type: none"> ○ Tighten up sentences to avoid redundancy and improve readability. ○ Review for minor grammatical errors and ensure correct punctuation and sentence structure. ○ Rephrase casual expressions into more formal academic language. ○ Ensure consistency in how terms like "personal selling," "insurance products," and "clients" are used throughout. <p>In conclusion, while the manuscript is understandable, enhancing the language quality by focusing on clarity, grammar, and tone would make it more suitable for high-level scholarly communication.</p>	
<p><u>Optional/General</u> comments</p>	<p><input type="checkbox"/> Theoretical Framework: The manuscript would benefit from a stronger theoretical framework. While personal selling is mentioned as a key tool, the article doesn't delve deeply into the relevant theories or models that explain why personal selling works as a promotional tool. Adding a brief discussion of relevant marketing or communication theories would strengthen the academic rigor of the article.</p> <p><input type="checkbox"/> Integration of Visuals or Tables: The study references the use of simple frequency distribution tables, but including a few visuals or data tables directly in the text (e.g., presenting the results of the survey in graphical form) could make the findings easier to interpret for the reader. Visuals can make the data more accessible and provide a clearer illustration of the study's impact.</p>	

PART 2:

	Reviewer's comment	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?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

Reviewer Details:

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