Review Form 2

	Book Name:	Business, Management and Economics: Research Progress
	Manuscript Number:	Ms_BPR_3460
Γ	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 (F part in the manuscript. 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.	The significance of this research lies in its contribution to understanding how personalised communication influences consumer perceptions and sales in a sector often regarded with scepticism. By explaining the effectiveness of personal selling in generating awareness, fostering trust, and educating clients, it provides valuable insights into strategies that insurance firms can implement to enhance market penetration in similar emerging markets. This study may serve as a catalyst for further research in other regions, investigating the role of personal selling in overcoming cultural and informational barriers within the insurance industry.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title, "Promoting Life Insurance Products via Personal Selling: The Case of a Leading Insurer in Ghana", is suitable. However, a more precise title could be: "The Role of Personal Selling in Promoting Life Insurance Products: Insights from Ghana's Insurance Sector".	
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; however, it could be enhanced by briefly explaining the key findings, such as the percentage of customers reached through personal selling, as this would provide a more precise preview of the study's outcomes. The methodology section is particularly concise and lacks sufficient detail. While it states that data were collected through a questionnaire from 100 clients, it does not provide information on the design, sampling technique and procedure. Furthermore, incorporating the significance of personal selling in comparison to other promotional tools within the abstract may supplement its impact.	
Are subsections and structure of the manuscript appropriate?	The structure and subsections are suitable and follow a logical flow from the introduction to the results. However, the study could add a section discussing the limitations and areas for further research.	
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.	The manuscript demonstrates scientific rigor through its utilization of a quantitative approach to analyse the impact of personal selling on consumer awareness and education regarding life insurance. The methodology, including sampling and data analysis, appears comprehensive and is adequately detailed. However, additional information concerning the demographic composition of the participants could enhance the study's generalizability. The discussion is well-substantiated with data, illustrating how personal selling significantly influences customer perceptions and decision-making processes in the context of life insurance.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	The references are pertinent; however, it would be advantageous to incorporate more recent literature, particularly studies conducted within the last five years on personal selling or promotion in emerging markets.	

(Please correct the manuscript and highlight that t. It is mandatory that authors should write a)				

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Minor REVISION comments Is the language/English quality of the article suitable for scholarly communications?	The language employed is generally appropriate for scholarly communication; however, minor editing can be done to improve the manuscript. It is also advisable to ensure consistency in terminology, particularly with regard to the use of "clients" versus "customers."	
Optional/General comments	The manuscript presents substantive findings regarding the pivotal role of personal selling in insurance marketing. It could additionally address the potential for integrating personal selling with digital channels to enhance reach and engagement, which may constitute an area for future research. Overall, this study represents a significant contribution to the literature on marketing strategies for life insurance in Ghana and potentially other emerging markets.	

PART 2:

		Author's comment (if agreed which have a comment of a comment of the second which have a comment of the second
Are there ethical issues in this manuscript?	(If yes, Kindly please write down the ethical issues here in details)	

Reviewer Details:

Name:	Richard Mwesige
Department, University & Country	Makerere University Business School, Uganda

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