



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2014_BJEMT_15807
Title of the Manuscript:	PROMOTING INSURANCE PRODUCTS THROUGH PERSONAL SELLING: THE CASE OF A LEADING INSURANCE COMPANY IN GHANA
Type of the Article	Original research Article

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound.

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PART 1: Review Comments

	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)
Compulsory REVISION comments	i) SPSS mentioned in line 19 is not necessary, instead the author (s) should mention the statistical method (s) used, since SPSS is a software containing several statistical methods for analysis. ii) Line 20 shows the finding of the paper but mere saying "a critical tool" is not enough. It's too vague, hence, indicate what made it a critical tool for the leading insurer (company) since literature world-over show that its one of the most important tools. iii) Lines 58, 66 151, 157 etc, using bullets to list items are not necessary. The author (s) could use roman numerals for long sentence items, otherwise, the mention of such items should follow sentence style with the use of comma or otherwise. iv) Merge some paragraphs. Some subsisting paragraphs are too short and looks fragmented e.g. 63, 72, 78, 83 etc. v) The author (s) should include the problem statement and the intent of the research at the end of the introduction. vi) The methodology did not make mention of the method (s) for the data analysis. This aspect is very important and should be able to tell the formulae application with	Version 16 of SPSS depicting information in simple cumulative frequency tables Noted and corrected Noted and corrected Noted and corrected Noted and corrected



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	variables' description and their fitting into the method etc. Very vital p.s. vii) The analysis is too elementary and does not report in-depth characteristics of personal selling. A more advance methodology should be employed p.s. instead of simple percentage. The questionnaire did not also address more pressing questions to know the effect of personal selling on the insurer and the insured. viii) There is no need for "source" for each table under the results. It can only be used if the information is not authored by the researcher. ix) Some tables should be merged and explanations referred to items. For instance, tables 3 & 4. How did the study proof that the personal selling is used as a competitive means, sales persons influence on promotion decisions of the company and strengthening customer loyalty? Nothing directs to these in your analysis. This is because these were from only one opinion source-the branch manager alone.	Please refer to lines 206-208 Noted and corrected Because the branch had information to this effect but the manager was not ready to disclose details so he gave a summary
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<u>Minor</u> REVISION comments	Proof read the paper	Noted and corrected
<u>Optional/General</u> comments		