



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

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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 <i>(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)</i>
<u>Compulsory</u> REVISION comments	The topic of the paper seems interesting. However, there are several serious shortcomings which influence the overall scientific quality of the research. I discuss these shortcomings below, together with my recommendations, as related to the following sections of the paper: Introduction It is very extensive, but chaotic. The 'marketing' point of view dominates here strongly, with little attention paid to the problem of insurance sale. Insurance is mentioned only in lines 101-109 and the quoted source is really strange... Author then turn again to general issues related to promotion and personal selling, not relating to insurance sale. The introduction Accordingly, I strongly recommend: 1. Rewrite the introduction by arranging the relevant problems in a clear order (e.g. general issues on promotion and personal sales, then turning to insurance, finally mixing both) 2. In the problem of insurance: the literature review is obviously insufficient (actually, there was no literature review on insurance sales of products and types of products...). Author(s) should turn to classical insurance handbooks, by Dionne, Vaughan or Dorfman to recall (a) types of insurance products (b) discussion on personal sales in insurance. 3. As relates personal sales – in insurance branch this term means the sale in insurance offices as well as the sale through insurance agents. This problem is omitted in this paper, however the empirical studies done by Author(s) are related to this distinction! (I will turn to this later in the review). The distinction of two methods of personal sales in the literature is followed by the analysis of their advantages and disadvantages, which Author(s) tried to address here (but in a very limited way) 4. The introduction does not clearly state (a) the objective of the paper (b) the research questions which are going to be answered (c) the contribution of the study. Nowadays,	



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	these elements are essential for research papers. 5. The Author(s) do not provide an information on previous research related to the problem. The problem of personal sales in insurance was a subject of numerous empirical studies – in my opinion discussion of these studies should be provided in a range of separate section Methodology 6. The lack of objective and research questions is even more visible in the methodology section. Authors mention here bank (lines 183), which poses my question on the purchase of insurance or bank assurance products? This is key issue for analysing any issues related to personal sales of insurance (and if yes, it requires theoretical background) 7. As mentioned in point 3, Author(s) do not define clearly which type of personal selling is in focus – there should be clear assumption on how the personal selling is understood for the purpose of this research (as a consequence, the doubts on research sample will not appear) 8. Sampling – the method of sampling does not allow to form general conclusions. I am not going to reject the paper because of sampling (as it is frequent) – but Author(s) must always rigorously highlight that their findings are related with the surveyed sample! Generalisations are unacceptable! 9. There is nothing about this 'leading insurance company in Ghana' – instead, in lines 182-195 there is a wider description of the region. Conclusion: it is very unclear whether the survey included a) customers of one, leading insurance company, or b) customers of a branch of an insurance company in a given region of Ghana Results and discussion 10. The research and research results are not very sophisticated. Thus, I recommend to consider the change of the title of this paper – to highlight that it is a kind of preliminary study... 11. The introduction of research questions to be answered (in the introduction or in methodology section) would benefit a lot to the understanding of the reasons behind presenting the surveyed problems. In the current version, the presented findings and discussion seem not connected Conclusions	
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	12. In the current version, conclusions are very poorly written. First of all, there are generalisations (although the sampling does not allow to draw general conclusions – as mentioned in point 7). Secondly, there are repetitions and summarising of previous discussion. I recommend to keep the standard format of conclusions, by providing answer to questions (a) what was found? (b) why it is important? (c) how it influences the future/ further research? Also, in this particular study I recommend to address the limitations of the study (e.g. the sample, statistical methods applied). Literature / References As mentioned several times, the literature is far insufficient. Authors should: 13. Turn to the insurance literature in order to deepen the references related to (a) definition of insurance products (b) types of personal selling in insurance and (c) advantages of personal sale in insurance in the context needed for the study (so the marketing-related issues) 14. Conduct a study of previous research related to the personal sales of insurance – based on international journals articles (by doing this, the reference list will include such journals – currently there are no journal papers cited) 15. Avoid sources such as www.knowthis.com (line 238, 256) or www.ehow.com (line 101) – In my opinion a researcher should never use such sources as a prime source of knowledge in citations!!!	
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<u>Minor</u> REVISION comments	Lines 101-102 – citation (reference style not consistent); the same problem with citation appears in line 238 and 256-257 (why Author(s) provide the full web site address? and it is not included in references... (confusing) Thus I recommend to review carefully the references and citations in the text Lines 123-125 – citation of Palmer (2008): why such a detail information is placed here? and it is related to one-type of product (motor insurance). Shall I treat this as a kind of ‘previous research results’? If yes, it is far too short... ‘Insurer’ is written once on capital letter (e.g. line 223), and once on small letter (e.g. line 212)	
<u>Optional/General</u> comments		

Reviewer Details:

Name:	Anonymous
Department, University & Country	Poland