



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.

To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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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	I think this is a generally interesting paper. One thing I would like the author to do is address the “so what?” question. Unless I am an insurance company in this region of Ghana, what value are the research results to me? This needs to be explained to the readership of the BJEMT. The research methodology is the accidental sampling technique. Accidental sampling is a type of non-probability sampling that involves the sample being drawn from that part of the population that is close to hand. That is, a sample population selected because it is readily available and convenient, as researchers are drawing on relationships or networks to which they have easy access. In general, researchers prefer probabilistic or random sampling methods over non-probabilistic ones, and consider them to be more accurate and rigorous. However, in applied social research there may be circumstances where it is not feasible, practical or theoretically sensible to do random sampling. If most customers go to the insurance company's office to transact business, this will probably not be a major problem, but this needs to be addressed and explained further.	
<u>Minor</u> REVISION comments	Line 111 and part of 112 – sentence is a little awkward and confusing. Lines 151-154 - A brief sentence explaining the types of selling situations would be helpful.	



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	Line 168 - As a promotional tool, personal selling acts as a veritable Line 171 – Aside from (or replace Aside with In addition to) personal selling representing the company to customers, Lines 182-184 – Is this an insurance company, a bank, or insurance sold at a bank? Confusing. Line 188 - insurance companies, and a large prison,	
<u>Optional/General</u> comments	Again, explain how this research expands the body of knowledge related to the topic being studied.	

Reviewer Details:

Name:	Anonymous
Department, University & Country	USA