

Review Form 1.7

Journal Name:	South Asian Journal of Social Studies and Economics
Manuscript Number:	Ms_SAJSSSE_113278
Title of the Manuscript:	TRANSFORMATION IN THE POLICY-HOLDERS BEHAVIOUR TOWARDS LIFE INSURANCE PRODUCTS IN ODISHA: - AN INVESTIGATION
Type of the Article	

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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)
<p>Compulsory REVISION comments</p> <ol style="list-style-type: none"> 1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript) 2. Is the title of the article suitable? (If not please suggest an alternative title) 3. Is the abstract of the article comprehensive? 4. Are subsections and structure of the manuscript appropriate? 5. Do you think the manuscript is scientifically correct? 6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form. <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>2. It should be Examining Evolving Trends: A Study on the Changing Dynamics of Policyholders' Behavior Towards Life Insurance Products in Odisha"</p> <p>3.</p> <p>Yes, the abstract of the article is comprehensive. It effectively summarizes the key elements of the study, providing a clear overview of the research objectives, sample characteristics, study design, major findings, and conclusions. The abstract covers essential aspects such as the aim of evaluating the impact of corporate policy, assessing the effects of agent conduct and financial independence, and tracking the influence of demographic parameters on life insurance policyholders' purchasing intentions in Odisha.</p> <p>Additionally, the abstract highlights the methodology employed, including the exploratory data analysis and the use of a structured questionnaire. The results and conclusions are succinctly presented, emphasizing the significant factors influencing policyholders' purchasing intentions. Overall, the abstract provides a concise yet informative snapshot of the research, enabling readers to understand the study's focus and findings without delving into the full text.</p> <p>4. The provided text doesn't explicitly mention subsections or a detailed structure of the manuscript, but it does present a clear organization with identifiable sections, such as "Introduction," "Review of Literature," "Objective of the Study," "Hypothesis," "Research Methodology," "Analysis and Interpretation," "Result and Discussion," and "Conclusion and Policy Implications." This structure is generally appropriate for a research paper.</p> <p>5. I don't have the ability to review the entire manuscript or access the detailed content of the research. My previous responses were based on the information provided in the abstract and excerpts from the text. To assess the scientific accuracy of the manuscript, a thorough review by subject matter experts or peer reviewers in the relevant field is necessary. Scientific accuracy involves examining the research methodology, data analysis, interpretation of results, and the validity of conclusions.</p> <p>If you have specific concerns or questions about particular sections of the manuscript, it's recommended to consult with colleagues, advisors, or subject experts for a more in-depth evaluation. Peer review is a crucial step in the publication process to ensure the reliability and scientific rigor of research findings.</p> <p>However, to provide more specific feedback on the subsections and structure, I would need to see the actual headings and subheadings within each section. If you have a detailed outline or specific subsections you'd like feedback on, please provide that information, and I'd be happy to help further.</p> <p>7. The references are comprehensive and cover a range of relevant literature. Ensure that the formatting of references is consistent, and consider numbering them for clarity.</p>	
<p>Minor REVISION comments</p> <ol style="list-style-type: none"> 1. Is language/English quality of the article suitable for scholarly communications? 	<p>Yes, the language and English quality of the article are generally suitable for scholarly communication. The manuscript is well-written, employing appropriate academic language. However, some minor improvements can enhance clarity and consistency, such as addressing tense shifts, refining sentence structure for readability, ensuring table formatting consistency, and providing additional methodological details. Overall, the article meets the standards for scholarly communication but could benefit from careful proofreading and minor adjustments for optimal clarity.</p>	

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Optional/General comments		
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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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