

**Review Form 1.7**

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|--------------------------|--|
| Journal Name:            | <b>Journal of Economics, Management and Trade</b>  |
| Manuscript Number:       | <b>Ms_JEMT_115990</b>  |
| Title of the Manuscript: | <b>Effect of Customer Relationship Management on Customer Behaviors with the Mediating Role of Customer Value Creation in the Insurance Industry (Case Study: Karafarin Insurance)</b> |
| Type of the Article      |  |

**PART 1: Review Comments**

|  | <b>Reviewer's comment</b>  | <b>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)</b> |
|--|--|--|
| <p><b>Compulsory</b> REVISION comments</p> <p>1. <b>Is the manuscript important for scientific community?</b><br/>(Please write few sentences on this manuscript)</p> <p>2. <b>Is the title of the article suitable?</b><br/>(If not please suggest an alternative title)</p> <p>3. <b>Is the abstract of the article comprehensive?</b></p> <p>4. <b>Are subsections and structure of the manuscript appropriate?</b></p> <p>5. <b>Do you think the manuscript is scientifically correct?</b></p> <p>6. <b>Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</b></p> <p><b>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</b></p> | <p>Yes, the manuscript is important in today's dynamic environment where customers have varied options to choose from. It becomes pertinent for businesses like insurance, where the customers are engaged with the company for a very long time, to enhance customer experience and work on CRM, to satisfy and retain customers.</p> <p><b>Looks good</b></p> <p><b>Yes</b></p> <p><b>Yes</b></p> <p><b>Yes</b></p> <p>Citations around 'online insurance services' should also be included as in this digital era, most of the services are availed through digital channels. These go a long way in determining the customer experience and behaviour.<br/>Few references that could be considered are :<br/>Herington, C. and Weaven, S. (2007) 'Can banks improve customer relationships with high quality online services?', Managing Service Quality, Vol. 17, No. 4<br/>Tsai, H.T., Huang, H.C., Jaw, Y.L. and Chen, W.K. (2006) 'Why on-line customers remain with a particular e-retailer: an integrative model and empirical evidence', Psychology &amp; Marketing, Vol. 23, No. 5</p> |  |
| <p><b>Minor</b> REVISION comments</p> <p>1. <b>Is language/English quality of the article suitable for scholarly communications?</b></p>   | <p>There are grammatical errors as mentioned in the comments section, that need to be rectified.</p>   |  |
| <p><b>Optional/General</b> comments</p>  | <p>The author needs to incorporate the comments mentioned in the annotated file to improve the quality of the paper.</p>   |  |

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**PART 2:**

|   | <b>Reviewer's comment</b>  | <b>Author's comment</b> <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> |
|---|--|---|
| <b>Are there ethical issues in this manuscript?</b> | <i>(If yes, Kindly please write down the ethical issues here in details)</i> |   |

**Reviewer Details:**

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|----------------------------------|----------------------|
| Name:                            | <b>Preeti Harish</b> |
| Department, University & Country | <b>India</b>         |