MTC DIGITAL SELLING SKILLS

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ABOUT THE FACILITATOR

- MICHAEL ABBIW - FCIMG, FNIMN, FIoD, FCILG, FCIET, MPhil, PGDip, CM, BA

- Marketing and Enterprise Development Expert, Strategist, Seasoned Trainer & Mentor, Consultant, Event Planner and HR Expert.

- CEO & Managing Partner, MGA Consulting – Ghana (Fastest Growing Company – AGI – 2025), MGA Consulting – Nigeria, Supreme Trust Insurance Brokers Ltd., JKA Logistics Ltd., CorEvents Solutions Ltd., Chipper Farms Ltd., and Innosol Ltd.

- President & Chairman of the Governing Council – Chartered Institute of Marketing, Ghana, Chairman - SIB Limited, Member – eCrime Bureau, Built Technologies.

- Most Influential Corporate Leader of the Decade – 2025.

SCAN TO REGISTER FOR SESSION

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LEARNING AGREEMENTS: GROUND RULES

- A two-day workshop works only with a shared discipline:

✓Be Present

✓Be Candid

✓Confidentiality Holds

✓Speak Up, Step Back

✓Apply, Do Not Just Listen

✓Punctuality After Breaks

"It is no longer about the big beating the small, but the fast beating the slow."

- Eric Pearson-

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WHY DIGITAL SELLING, AND WHY NOW

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Ghana is highly connected, yet insurance uptake is very low. That gap is your opportunity.

26.3M

Internet users in Ghana (74.6%)

93%

Of internet users are on WhatsApp

81%

Now reached by Tiktok

~1%

Insurance penetration of GDP

The insight: millions of connected Ghanaians do not yet own the cover they need. The insurer whose people can educate, engage and convert them online will win a large and growing market.

UNDERSTANDING THE DIGITAL INSURANCE BUYER

WHO IS THE DIGITAL INSURANCE BUYER

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Mobile-First	Research-Driven	Value-Conscious	Community-Led	Young
Uses a phone as the main device; expects fast, simple answers.	Compares, reads reviews and asks their network before trusting.	Pays for cover they understand; price objections hide value questions.	A colleague, church or union recommendation beats any advert.	Median age about 21; digital natives who transact by message and mobile money.

What it means for Unique Insurance: Lead with education and trust, prove reliability (the two-hour minor-motor claim standard), and make every step simple.

THE DIGITAL INSURANCE BUYER JOURNEY

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buyer question (top) → stage → what the digital seller does (bottom)

	UNAWARE	AWARE	RESEARCHING	COMPARING	DECIDING	ONBOARDING	ADVOCATING
BUYER		*"Could this happen to me?"*	*"What are my options?"*	*"Who can I trust?"*	*"Is this right for me?"*	*"Was this the right choice?"*	*"Will I stay?"*
	No felt need for cover	Notices a risk or trigger event	Searches, asks, reads reviews	Weighs price, cover and trust	Chooses an insurer and agent	Buys, pays, is issued a policy	Renews, refers, reviews online
SELLER	Be visible; post useful content	Educate on the risk, not the product	Answer fast; show proof and reviews	Compare clearly; show real value	Make buying easy; remove friction	Confirm, thank, keep in touch	Nurture; ask for referrals and reviews

Meet buyers at their stage and move them forward one step at a time, from unaware to advocate.

HOW BUYERS BEHAVE DIFFERENTLY ACROSS CHANNELS

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A common mistake is to treat every platform the same way. Buyers arrive at each channel with different expectations. Selling well means matching your behaviour to the channel.

Channel	How Buyers Use It	What It Is Best For
WhatsApp	One-to-one, fast, personal, expects a quick reply	Answering questions, quoting, closing, follow-up
Facebook	Community, groups, older and broad audience	Discovery, education, local reach, reviews
TikTok	Short entertaining video, very young audience	Awareness, myth-busting, humanising insurance
Instagram	Visual, aspirational, stories and reels	Brand image, lifestyle framing, younger buyers
LinkedIn	Professional, corporate, business owners	SME and corporate cover, personal authority
Website and Email	Deep information, transaction, records	Detailed research, quote requests, nurturing

LET’S DISCUSS

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a. Take one real person you could sell to and plan your next move.

b. Write which journey stage they are in and the question they are most likely asking.

c. Write the one action you would take next to move them forward one stage.

CHALLENGES YOU WILL FACE AND HOW TO BEAT THEM

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Challenge	How To Beat It
Intense Competition For Attention	Stand out with genuine helpfulness, fast replies and real proof. Compete on trust, not noise.
Limited Personal Interaction	Replace the handshake with responsiveness, a warm tone and short voice notes.
Trust and Security Concerns	Lead with proof, use only official verified accounts, and protect customer data.
Delivering A Joined-up Experience	Meet customers on their chosen channel and hand them smoothly to the next.
Winning and Keeping Loyalty	Give quick, easy, helpful service before and after the sale so customers stay and refer.

BUILDING A CREDIBLE DIGITAL PRESENCE

THE DIGITAL TRUST PYRAMID

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- **Visibility:** Show up consistently where buyers look.
- **Credibility:** A complete, professional, verifiable profile.
- **Responsiveness:** Reply fast; never leave a lead waiting.
- **Reliability:** Do what you promised, every time.
- **Advocacy:** Satisfied clients refer and defend you.

BUILDING A PROFESSIONAL PROFILE

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Your profile is your digital handshake. On WhatsApp Business, Facebook, LinkedIn and any other platform you use for selling, it should be complete, consistent and professional. A weak profile creates doubt before you have said a word.

Profile Element	Do	Avoid
Photo	A clear, friendly, professional headshot	Blurry, casual or party photos
Name and Title	Your real name and role, for example 'Sales Professional, Unique Insurance'	Nicknames or unclear titles
Headline or Bio	State who you help and how, in plain language	Empty bios or copied slogans only
Contact	One clear way to reach you, and a click-to-chat WhatsApp link	Multiple confusing numbers or none
Proof	A line of credibility: years of service, a happy-client note	Exaggerated or unverifiable claims

BUILDING CREDIBILITY WITHOUT FACE-TO-FACE CONTACT

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Claim Proof
Real, permitted stories of claims paid quickly answers the buyer’s deepest fear.

Testimonials & Reviews
Screenshots of genuine thank-you messages, and positive Google or Facebook reviews, carry great weight.

Regulatory Standing
Reminding buyers that Unique Insurance is licensed and regulated by the National Insurance Commission signals safety.

Consistency
Showing up regularly, with a steady stream of helpful content.

GROUP EXERCISE

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CASE STUDY 1
TWO PROFILES, TWO RESULTS

Efua and Kojo both post an offer for SME fire insurance in the same business Facebook group on the same day. Efua's profile has a clear professional photo, a helpful headline, a verified WhatsApp link, and two pinned customer thank-you notes. Kojo's profile has a wedding group photo, no title, and a mistyped personal number.

Both posts reach roughly the same number of people. Efua receives eleven enquiries; Kojo receives one. A prospect later says she messaged Efua because “she looked like someone from a real company who would actually be there if something happened”.

DISCUSS IN YOUR GROUPS

a. Which Trust Pyramid layers did Efua satisfy that Kojo did not?

b. List three low-cost changes Kojo could make this week.

c. How does a verified, professional profile protect customers from fraud?

d. What is the first thing you will fix on your own profile?

DIGITAL PROSPECTING AND LEAD GENERATION

DEFINING YOUR IDEAL PROSPECT

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You cannot attract everyone, and you should not try. Define who you are looking for, product by product. Clear prospect definitions make your content, your groups and your outreach far more effective.

Unique Insurance Product	Ideal Prospect	Where They Gather Online
Motor Comprehensive	Vehicle owners, ride-hail drivers, families with a new car	Car and driver groups, marketplace, WhatsApp communities
SME And Fire	Shop, warehouse and business owners	Business and trade association groups, LinkedIn
Travel	Frequent travellers, students abroad, pilgrims	Travel pages, visa and study-abroad groups
Home And Burglary	Homeowners, landlords, estate residents	Neighbourhood and estate groups, Facebook
Group And Affinity	Union members, cooperatives, staff associations	Union and staff WhatsApp groups, association pages

THE LEAD GENERATION FUNNEL

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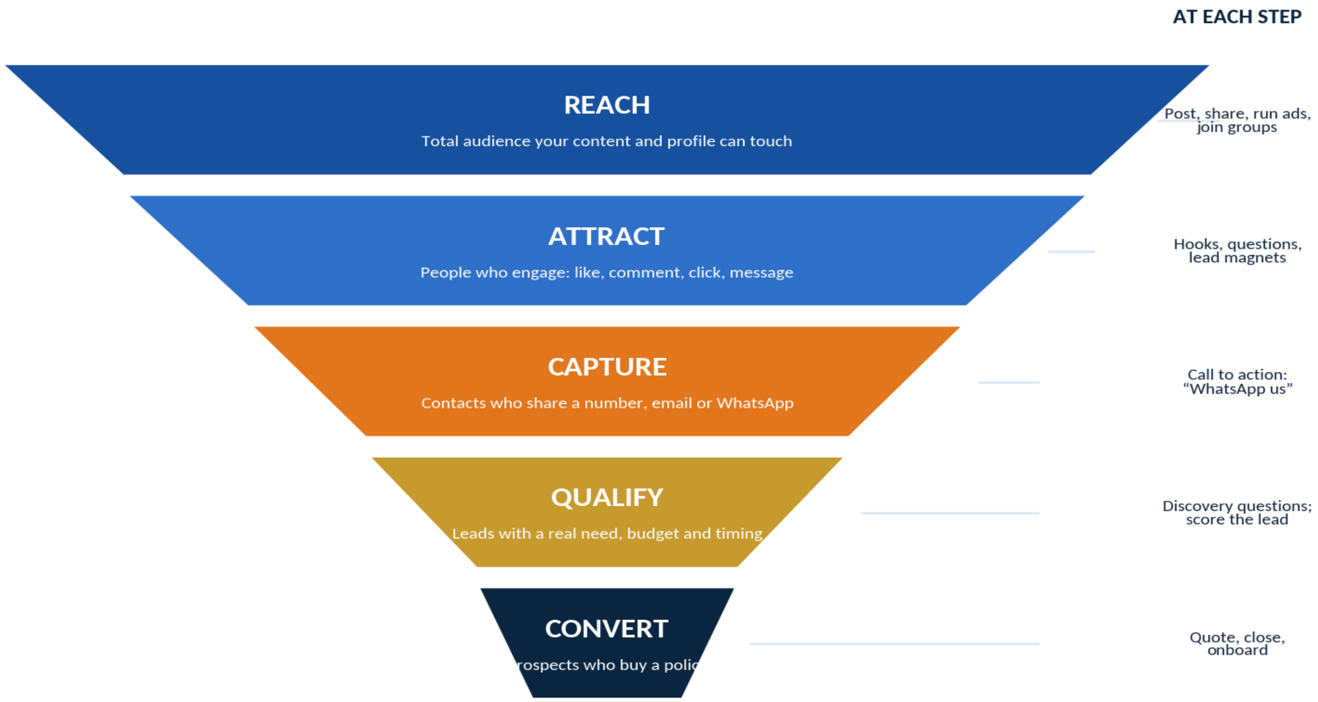
The Digital Prospecting and Lead Generation Funnel



Cold	No interest yet. Warm them with value; do not pitch.
Warm	Has engaged. Start a conversation and qualify.
Hot	Ready to buy. Respond fast, quote, ask for the sale.

Qualify with BANT: Budget, Authority, Need, Timing.

LEAD GENERATION TOOLS

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Data Collection & Analysis	Social Media	Marketing Automation
HubSpot Businesses can measure interactions across social media, landing pages, calls to action. **Salesforce** Another popular vendor that offers a CRM system, sales, and marketing tools, among other things.	**Hootsuite** Hootsuite can manage up to 35 social profiles, depending on the plan a business chooses.	**Mailchimp** This tool enables businesses to segment their audience for targeted mailing lists. **AWeber** The tool enables you to grow your audiences with email marketing solutions, landing page builders etc.

CREATING CONTENT THAT ATTRACTS AND EDUCATES

THE INSURANCE CONTENT ENGINE

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EDUCATE

Explain risk and cover in plain language

Egs - Myth vs Fact Posts: “Did you know”

Short explainer videos

INSPIRE

Make people feel the need with real and relatable stories

Egs – Customer Stories, Claim Testimonials

“What if” scenarios

CONVINCE

Show proof, value, and credibility with real claim stories.

Egs – Two-hour Claim Proof, Reviews

Comparisons, FAQs

CONVERT

Make a clear offer and call to action. Egs – Offers: “Get a quote on WhatsApp”

Deadlines, Renewals

PRACTICAL TASK: DRAFT A WEEK OF CONTENT

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a. Using the Content Engine, plan three posts: one should educate, inspire, and one should convert.

b. Fully write one of the three, applying the plain-language and story tests.

c. Attach a clear call to action and note the channel for each post.

SELLING ACROSS DIGITAL CHANNELS

MAPPING DIGITAL CHANNELS TO THE BUYING JOURNEY

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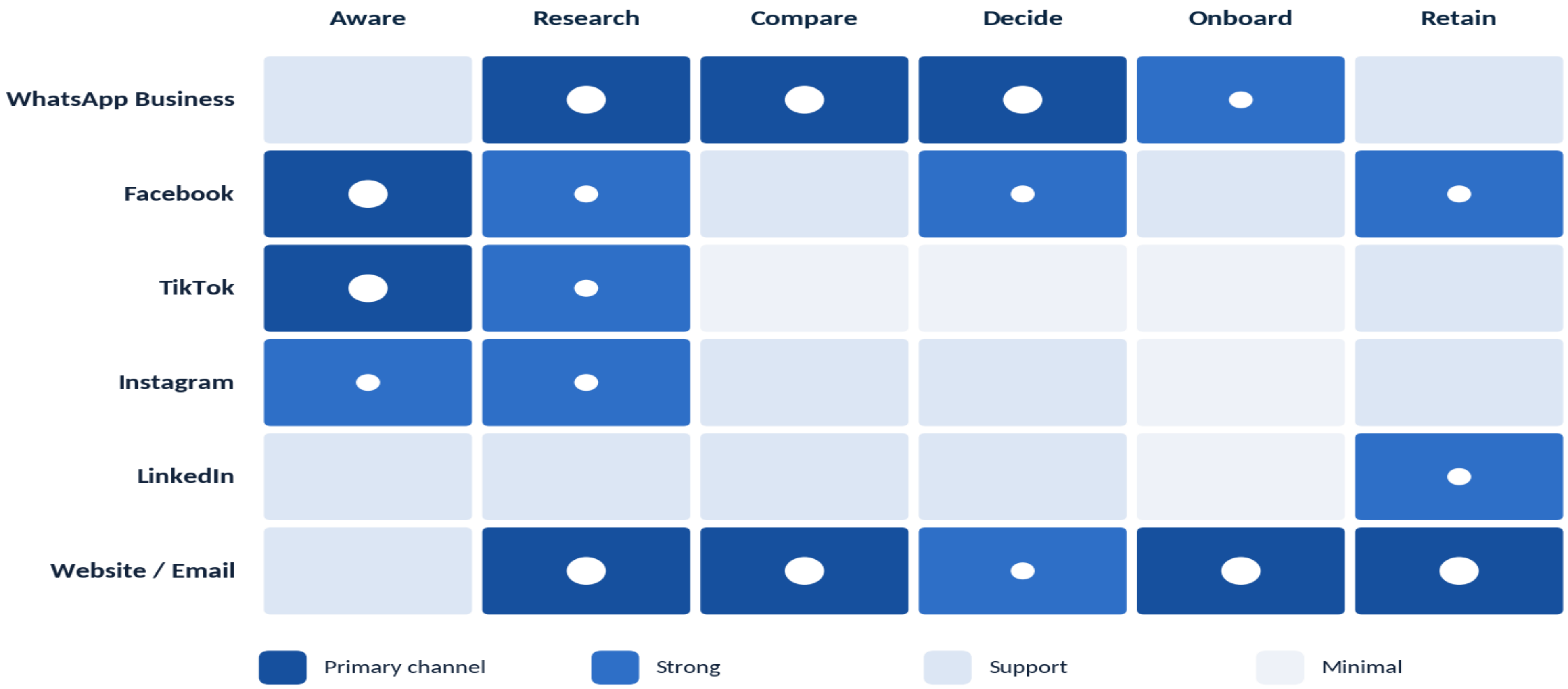

OPTIMUM USE OF SOCIAL MEDIA PLATFORMS

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Platform	Optimum use	What to look out for
WhatsApp	Reply in minutes. Quick replies, labels, catalogue, click-to-chat. Broadcast lists with consent.	No adding to groups or bulk messages. Two-step verification; guard against impostors.
Facebook	Professional page. Add value in local groups, then move to chat. Gather reviews.	No spamming groups or fake followers. Protect the page; report fake pages.
TikTok / Instagram	Short vertical video; hook in three seconds; captions on. Myth-busting and stories.	Never over-promise for views. Keep claims accurate. Close on WhatsApp.
LinkedIn	Complete profile. Share business-risk insights. Target SME and corporate cover.	No instant pitching or mass requests. Expect longer decision cycles.
YouTube / X	YouTube for explainer videos and authority; X to follow news and join conversations.	Secondary channels in Ghana; use for awareness and bring people to WhatsApp.

SIX SOCIAL SELLING BEST PRACTICES

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1 Look Your Best

A clear photo and a complete, professional profile.

2 Become Known

Show up consistently so your audience grows.

3 Build The Right Relationships

Focus on prospects who genuinely fit Unique Insurance.

4 Be Authentic

Communicate honestly; put the prospect's needs first.

5 Share Content That Builds Credibility

Useful, relevant content earns trust fast.

6 Follow The Leaders

Learn from the best sellers and brands, and keep improving.

PRACTICAL STEPS TO SELLING VIA EMAIL

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Define Your Objectives
01

Know what you want to accomplish.

Manage Your Lists
02

Keep contact information of your clients up to date.

Draft Content & Strategic Offers
03

The content of your email should attract the intended audience.

Follow Best Practices
04

Apply best practices when drafting and sharing your emails.

Choose A Professional Email
05

Email service providers offer complete tool sets.

Measure Your Results
06

Track your efforts throughout the entire circle of your campaign.

WEBSITE OPTIMIZATION: TURNING VISITORS INTO ENQUIRIES

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Fast And Mobile-first

Load in under about 2.5 seconds; test on a real phone.

One Clear Path To Action

Prominent 'Get a quote' and click-to-chat on every page.

Simple Lead Capture

Short forms that route straight to sales; a friendly thank-you.

Focused Landing Pages

Send campaign traffic to a page built for one action.

Track Conversion Points

Measure how many visitors actually enquire, and fix what fails.

Trust and Findability

Show regulation, testimonials, HTTPS; use words people search.

AREAS TO OPTIMIZE YOUR WEBSITE

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Loading Speed
Ideally, this takes under 2.5 seconds.

Interactivity
Ideally, this occurs in under 100ms.

Site Structure
Build out your website with a site plan.

High-Quality Content
Publish content that matches the intent of a keyword.

Landing Pages
Do not confuse landing pages with your home page.

Conversion Points
How many people visit those pages versus how many complete the form?

PRACTICAL STRATEGIES TO OPTIMIZE WEBSITE

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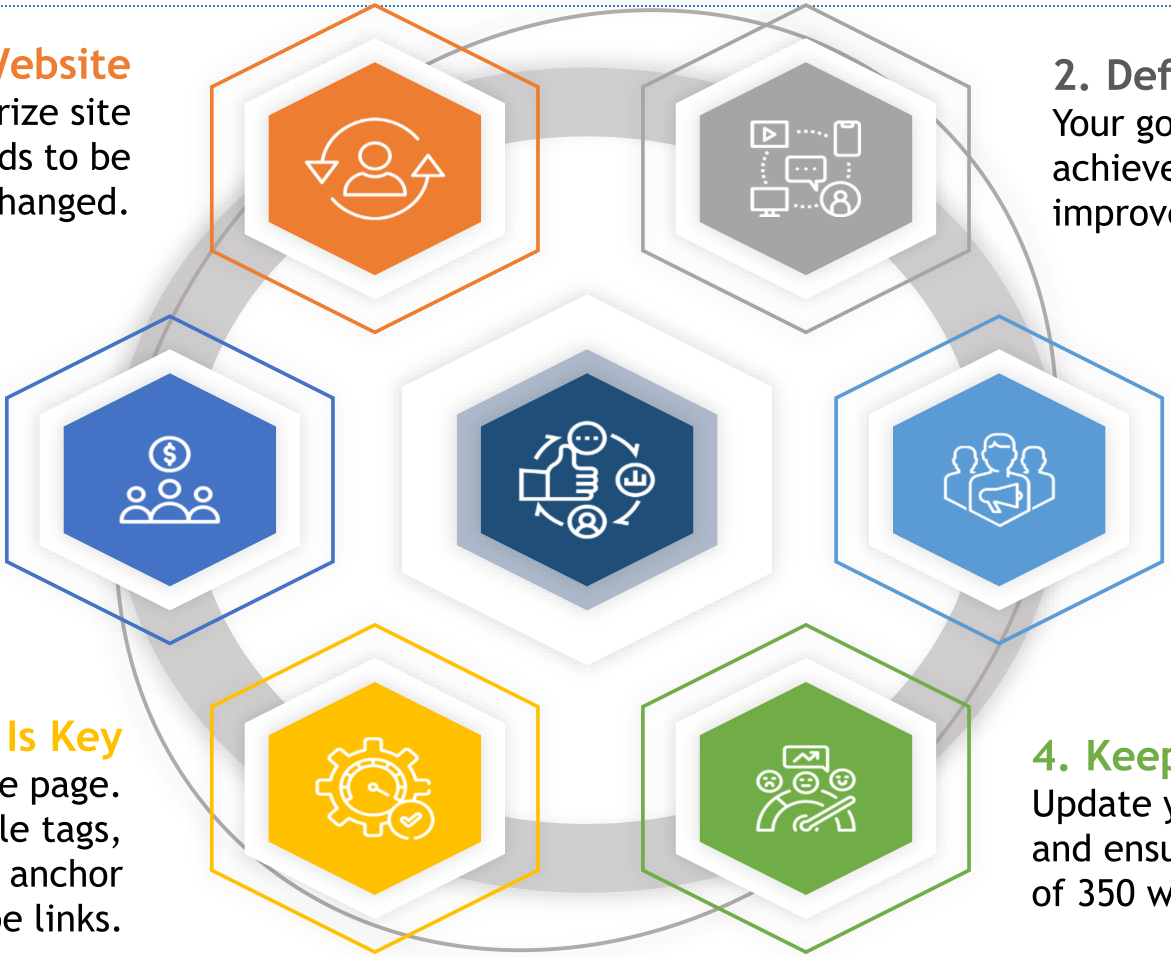
1. Analyze And Assess Your Website

Conduct an audit to summarize site performance and determine what needs to be changed.

2. Define Clear Goals

Your goal should define what you hope to achieve, how to improve outlook, how to improve activities on the site, etc.



3. Make Necessary Site Upgrades

Design a funnel that encourages users to take action with a clear call to action (CTA).

4. Keep Providing New Content

Update your content at least once per week and ensure that each page contains a minimum of 350 words when writing a new content.

5. Remember, Content Is Key

Use the keywords liberally on your home page. Include keywords in header tags, title tags, and meta tags. Include keywords in the anchor text used to describe links.

6. Develop Base Traffic Reports

This helps you see how your marketing is going, gather insight about your audience and generate more leads, increase conversions, and get more customers.

GROUP EXERCISE

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CASE STUDY 2
A COORDINATED TRAVEL INSURANCE PUSH

Ahead of December, the Unique team runs a travel-insurance campaign. IT prepares a website quote form and a click-to-chat link. A light TikTok and Instagram reel drives viewers to WhatsApp; a Facebook post carries a permitted claim story and a link to the form. Sales professionals share the reel to their status and reply within minutes, quoting and closing on WhatsApp; email captures those not yet ready.

Over three weeks, the campaign produces a steady flow of enquiries, most arriving on WhatsApp after starting on TikTok, Facebook or the website, exactly as the channel map predicts.

DISCUSS IN YOUR GROUPS

a. Trace the buyer's path across channels, stage by stage.

b. What did IT contribute, and why was it essential?

c. Why was WhatsApp, not TikTok, where sales were closed?

d. Design a short email sequence to bring back those who did not buy.

DIGITAL SALES CONVERSATION

TURN ENQUIRIES INTO DECISIONS

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- **Reply Fast and Personal:** Acknowledge within minutes and refer to what the customer actually asked.
- **Run Discovery Before You Present:** Ask a few short questions and match your recommendation to the real need.
- **Present Value, Not Features:** Short, scannable, benefit-led writing with proof close behind.
- **Follow Up With Discipline:** Most sales come after several contacts; add value each time.

WEAK: Wall Of Text, Feature-led

"Our comprehensive motor policy provides indemnity in respect of accidental damage, fire, theft and third-party liability subject to terms..."

STRONG: Scannable, Benefit-led

"Comprehensive cover protects you in three ways: ✓ accident ✓ fire ✓ theft. If it happens, you are not starting from zero. Minor motor claims are typically settled within two hours. Shall I send your quote?"

OBJECTIONS, CONVERSION AND RETENTION

HANDLING OBJECTIONS WITH LAARC MODEL

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LISTEN
Read the message fully, do not rush.

ACKNOWLEDGE
Show you understand the concern.

ASK
Question to find the real objection.

RESPOND
Reframe with value, proof or an option.

CONFIRM
Check it is resolved, move to the next step.

Convert

Ask clearly for the sale and remove every point of friction: easy payment, fast issuance, simple next steps.

Care

Onboard warmly, stay in touch, renew proactively, cross-sell thoughtfully and ask for reviews and referrals.

COMMON OBJECTIONS AND HOW TO REFRAME THEM

Common Objection	A Strong, Honest Reframe
‘It is too expensive.’	Break the premium into a small daily cost and compare it with the size of the loss it prevents. Offer a cover level that fits the budget.
‘I don’t trust insurers to pay.’	Share genuine, permitted claim stories and Unique Insurance’s two-hour standard on minor motor claims; note that the company is licensed and regulated.
‘Let me think about it.’	Acknowledge, then ask what specifically they want to weigh, so you can help them decide rather than leaving them alone.
‘I already have cover.’	Offer a free, no-obligation review; many buyers are under-insured or paying for cover they do not understand.
‘I will do it later.’	Explain, kindly, that risk does not wait; offer to set everything up now so they are protected today.

GROUP EXERCISE

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CASE STUDY 3
FROM OBJECTION TO RENEWAL AND REFERRAL

A prospect tells Kojo, 'Your quote is good, but honestly, insurers here never pay. My uncle waited months once.' Kojo does not argue. He acknowledges the concern, asks what happened to the uncle, shares a recent, permitted story of a claim settled within two hours, and notes that Unique is licensed and regulated. The prospect, reassured, buys.

Kojo onboards him warmly and explains how to claim. Eleven months later he sends a friendly renewal reminder with a simple mobile-money step. The customer renews in two minutes, then messages: 'My sister just bought a car, can you help her too?' Kojo sends a ready introduction and a click-to-chat link, and gains a new qualified lead.

DISCUSS IN YOUR GROUPS

a. Identify each step of the LAARC model in Kojo's handling.

b. Why did asking about the uncle strengthen his position?

c. How did good care lead to a renewal and a referral?

YOUR PERSONAL DIGITAL SELLING SYSTEM

TURN SKILLS INTO DAILY HABITS

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Each Morning	Reply to overnight enquiries; post or share one useful item; check today's follow-ups.
Through The Day	Respond fast; move each conversation one step forward; log outcomes.
Each Afternoon	Send diarised follow-ups; qualify new leads; update labels and tracker.
Weekly	Plan and batch content; review your numbers; ask for one review and one referral.

PRACTICAL TASK: COMPLETE YOUR PERSONAL ACTION PLAN

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My Plan	My Commitment
My focus channels	___
My ideal prospects and products	___
My weekly activity targets (posts, conversations, quotes, follow-ups)	___
My weekly outcome targets (leads, sales, renewals, referrals)	___
My content plan (what I will post and when)	___
My daily routine (morning, through the day, afternoon)	___
My follow-up rule (how many touches, how spaced)	___
Three habits I commit to for my first 90 days	___

DIGITAL SELLING ETHICS AND PROFESSIONAL CONDUCT

THE STANDARDS YOU WILL UPHOLD

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Transparency & Honesty

Describe cover truthfully; hide nothing to close a sale.

Privacy & Data Protection

Collect only what you need; keep it secure (Act 843).

Informed Consent

Message only those who agreed; make opting out easy.

Fair Personalisation

Serve the customer better, never pressure or manipulate.

Responsible Social Selling

Represent the brand accurately; respect platform rules.

Avoid Misrepresentation

Never promise what a policy does not provide.

Ethical Content

Accurate, respectful and useful; credit others' work.

Respectful Engagement

Courtesy and patience, even with difficult people.

Accountability

Own mistakes, fix them fast, report what is wrong.

YOUR FIRST TWO WEEKS AS A DIGITAL SELLER

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Days 1-2 Set up	Optimise profiles and photo. Set up WhatsApp Business (greeting, quick replies, catalogue, labels). Save your click-to-chat link.
Days 3-5 Prepare	List ideal prospects by product. Prepare a lead magnet and three pieces of content. Draft first-response and discovery messages.
Days 6-8 Engage	Publish your first posts. Join two relevant groups and add value. Reach out to five warm contacts.
Days 9-11 Convert	Reply within minutes. Qualify, quote and ask for the sale. Handle objections with LAARC. Log every lead.
Days 12-14 Build The Habit	Follow up diarised leads. Ask one happy customer for a review or referral. Review numbers and set next week's targets.

IMPLEMENTATION: THE 30-60-90 DAYS PLAN

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FIRST 30 DAYS FOUNDATION	DAYS 31 - 60 MOMENTUM	DAYS 61 - 90 PERFORMANCE
• Optimize every rep profile and photo	• Post consistently across chosen channels.	• Optimize from data: what converts.
• Setup WhatsApp Business with catalogue.	• Run first lead generation campaign.	• Scale the best content and offers.
• Agree the content calendar and templates.	• Log every lead in the pipeline tracker.	• Embed follow-up and renewal routine.
• Publish the digital conduct and brand rules.	• Weekly coaching on real conversations.	• Review results against sales targets.

IN CONCLUSION…

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- **Digital selling** has **revolutionized the way businesses connect with their customers** and conduct transactions.

- Successful digital selling requires a **strategic approach** that combines **innovative technology, personalized customer experiences, and effective marketing strategies.**

- By **leveraging the power of digital platforms**, businesses can **unlock new possibilities, expand their reach, and thrive in the digital age.**

"Social selling isn't difficult, it's just different."

- Amar Sheth-

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SCAN CODE TO EVALUATE SESSION

THANK YOU

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