

2021 FALIA ESSAY COMPETITION, Review by the Selection Committee Chair

We received 33 entries for this year's essay competition. The number of entries was slightly lower than last year, but my impression was that the average level of content was higher, and the quality of many of the submissions was outstanding. Although the number of COVID-19 positive cases has remained low in Japan since October, in many regions of the world the number of cases is still increasing. Some of you must be unable to return to your home countries or experiencing other restrictions. COVID-19 is also affecting university education in Japan, with many students continuing to attend lectures remotely instead of in lecture theaters. Some of you may be frustrated about not leading the university life you expected. I would like to express my deepest gratitude to all of the international students who submitted their outstanding essays for the FALIA Essay Competition in this tough learning environment and under such challenging research conditions.

As with last year, the main applicants were from East and Southeast Asia, but we also received entries from other regions. What was notable this year is that several essays were written in Japanese. Since we began accepting essays written in English, the number of essays written in Japanese has dropped sharply, but perhaps we are seeing signs of a revival. Whether essays are written in English or Japanese, the selection committee places the strongest focus on the content when making their decisions—although language proficiency is also an element. International students have come to Japan to live and study, so I think it's great that some of them are taking the plunge and writing their essays in Japanese.

The outline of the selection process is as follows. In the first screening, all of the entries were narrowed down to a shortlist of about 20 essays. Each of these was then examined in detail and given scores in the second screening. Finally, we convened a final selection committee for careful face-to-face deliberations to rank the entries. Independent of this process, the secretariat used dedicated software to check all entries for plagiarism. While the software flagged some essays that were doubtful, but none of them crossed the line into plagiarism. We referred to such results in the selection process. My advice for those who plan to enter in the future is to avoid casually copying and pasting content from websites when you conduct your research.

After our final examination, 1st prize was awarded to Ms. Raquel Onofre Celeste for her essay titled *Impacts of Conditional Cash Transfer Program on insurance demand of the poor: Evidence from the Philippines*. Although several countries use conditional fringe benefit programs as a poverty reduction measure, the quantitative modeling in this essay demonstrated that the Philippines' conditional fringe benefit program has a positive causal relationship to demand for social insurance. In addition to her steady analytical skills, the committee members had high praise for Ms. Celeste's healthy awareness of the issue of eradicating poverty, which is also set forth in one of the goals in the SDGs.

The committee deliberated for a long time before they came to a decision regarding the second place. None of the essays short-listed for second place was remarkably better than the others, and all of them lacked the quality necessary for second place. Therefore, we awarded second prize to none, and instead selected the following four essays to share third place.

Mr. Aditya Wibawa (Indonesia) *Analysis of Asset growth on Sharia life insurance industry in Indonesia*

Ms. Daladawaththage Nilmini (Sri Lanka) *The impact of Service Quality on Public servants' satisfaction in "Agrahara" Life Insurance Scheme in Sri Lanka*

Ms. Orelie Bathan Delas Alas (Philippines) *Is Income the main determinant of Insurance Expenditures? Evidence from the Philippines*

Mr. Pascal Muromba (Zimbabwe) *An investigation into the impact of Brand Equity on Mobile Micro Life Insurance service purchase decisions, A case study of Mobile Telecommunication Company Econet Wireless Zimbabwe*

The first of these essays was an analysis of sharia life insurance. We had received essays about sharia insurance in previous years but many of these simply introduced the system of Islamic insurance, with only a few exceptions conducting any quantitative analysis. In that sense, this essay was "fresh." Although this entry came up short in some areas, such as analysis results, the committee members highly evaluated it as a promising essay.

The second of these third-place essays demonstrated the relationship between the quality of service and customer satisfaction at an insurance company that exclusively provides insurance services to Sri Lankan public servants. Although this essay deserves recognition in that the author used a reliable method to verify a hypothesis, the conclusion was predictable because the target company is an exclusive insurance company. So this essay could have been improved if it had paved the way for research into motivating designs to trigger actions that such an insurance company might take to improve customer satisfaction.

The third essay applied a quantitative model in an attempt to clarify the factors that determine insurance expenditure. The author concluded the essay by saying that family solidarity through stable income and social insurance enhancement is important and that these factors should be considered when developing policies.

The fourth of the third-place essays introduced trends in new insurance channels by examining cases from Zimbabwe. Although the essay only employed a correlation analysis, it was regarded highly in that the author boldly tackled the challenge of researching insurance marketing—an interesting theme.

Although they unfortunately missed out on the top prizes, a further eight essays were recognized

with the Effort Award. There is no decisive difference between the winning essays and those receiving the Effort Award. The only differences are in details such as the finishing, the accuracy of the citations, the logical development, and the sufficiency of references used. If you plan to enter next year, please remember that you must first satisfy the important essay criteria such as problem awareness, analytical ability, and validity of the conclusion; but one of the keys to winning is repeated polishing.

I hope that international students will take this opportunity to learn about insurance and understand that insurance pervades all aspects of society and is closely linked to economic activity. Nothing would please me more than to know you will use insurance to benefit your country in some way when you return to your homeland.

Finally, I would like to express my gratitude to all of the international students who participated and the university instructors and staff who supported them, as well as to FALIA for supporting this system.

Takau Yoneyama

Chair

FALIA Essay Competition Selection Committee

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