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# *BIMTECH*

# *SHODH GYAAN*

Knowledge Through Research

Vol. 2, Issue 1 | January - June 2021

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#### **Life Insurance: Now Simplified**

*R. J. Masilamani & Anand Nigam*

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#### **10th International Conference of Management Cases, 2020**

#### **2nd BIMTECH Case Master Development Workshop**

#### **Workshop on "Text Mining using the R Language"**

#### **Workshop on Identifying Phenomenon of Interest**

# ***BIMTECH SHODH GYAAN***

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# The Editorial

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*"Ultimately, the greatest lesson that COVID-19 can teach humanity is that we are all in this together."*

*- Kiran Mazumdar Shaw*

**D**ear Readers,

Warm Greetings!

COVID19 has been one of the biggest global catastrophes ever witnessed by mankind. The entire world has come to a grinding halt and there still seem to be no signs of respite. The global health and economy has been severely impacted. It includes loss of lives, loss of livelihood, disrupted routines, social alienation and a huge role of social media. Behavioural science predicts that like any other tragedy, the human response underwent a vicious cycle of denial, anger, bargaining, depression and acceptance.

David Kessler, world's foremost expert on grief and loss elucidates these stages very vividly. He writes:

Denial helps us in surviving the loss and shock making us feel overwhelmed and wondering how we will ever come through to the other side again. Gradually it begins to fade and the suppressed feelings begin to surface.

Anger is necessary to healing. Seemingly endless, it is the only way. The more you feel it, the more you dissipate and the more you heal. Anger covers pain but also imparts strength and gives you something to hold on to and that might be directed at someone too.

Bargain where we want our lives return to what it was before and we would do anything for it. This stage is often accompanied also by guilt of not having done enough.

Depression sets in and the feeling of emptiness pervades us. Grief goes on deeper and seems to last forever. We tend to withdraw from everything including life itself.

Acceptance eventually dawns. We finally accept reality for what it is, temporary or permanent. We begin to slowly change and readjust, gradually reaching out to others and get involved.

In his recent work, he has come up with the sixth stage - Meaning. In this stage, he shows how we can understand the deeper significance of all that happened and move forward from there. Research has undergone a seismic shift. Capturing the narratives of some researchers around the world, there has been a gradual change in response from feelings of loss and denial to delayed acceptance to adjusting to the new normal and then fighting back.

"It is impossible to continue the work," says João Santana da Silva, Immunologist, University of São Paulo. "We are struggling to maintain animal lineages and [living]





parasite strains and to minimize the damage. The loss in research and human resources is irreparable.”

Carina Vela-Ulian, a PhD student, Federal University of Espírito Santo, Vitória’s project on bat ecology in the Caparaó National Park has been put on hold when the pandemic forced the park to close. “The data for my work [are] fully obtained during field trips,” she says. All of her visits have been cancelled.

Leticia Couto Garcia, a restoration ecologist at the University of Mato Grosso do Sul in Campo Grande says that for about six months, her group has not been able to visit the restricted indigenous sites of the Kadiwéu. “The situation is quite difficult,” she says.

Ernesto, PhD student, Molecular Medicine, University of Sheffield, Mexico, reflects on his research experience at Alderley Park Lighthouse Labs, Cheshire. “Working at the COVID laboratory testing has shown me that every single thing that I have learned has definitely been worth it.

More closer home, Nixon Abraham, Assistant Professor, Department of Biology in collaboration with B.J. Govt. Medical College, Pune, is working on detecting certain asymptomatic COVID-19 cases. The research team has developed an olfactory action meter — an instrument which could be used to distinguished healthy patients from COVID patients who are suffering from lack/reduction of sensing ability.

During this time, there were some frontrunners and some fighting behind the scenes. Organizations and Institutions have been coming up with different response strategies to cope with local conditions, mobilizing resources to deal with emergencies and encouraging people to voluntarily participate in this battle against COVID-19. The contribution from the social sector has been particularly noteworthy in this regard.

In such trying times, what will help us survive it all and live to tell the story? The Aloha spirit! The standalone spirit and the spirit to resiliently fight back, not only for ourselves but for the sake of others too. If despite our best efforts, the results are still the same, then it's time to look into your actions and the means and strategies you are employing to achieve them..!

Rewrite your Script! Break the mould, recreate. Make a difference!

*"The secret of change is to focus all of your energy, not on fighting the old, but on building the new."* - Socrates

*Stay safe!*

**Reeti Kulshrestha**  
Editor



# The Dean's Desk

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## *Choosing a Research Topic*

*-Prof. A Sahay*

I encounter two categories of the doctoral students – the full time students and the part timers who are employed and thus, have to spend considerable time on their job. Though their paths are different, their immediate goal is the same – to get the doctoral degree. The full timers are generally mouldable even if they had some previous work experience but those entrenched in industry are difficult to mould as they have a set context and they do not want to go beyond their context and the comfort zone. The interesting part is that after completing the course work, when their thesis supervisory committee is formed, they all tend to ask for an exciting thesis topic. Some of them get lost when I tell them that you have to find your own topic that should interest you, should be recent and relevant besides making some contribution to theory and being useful to business/industry/policy makers. When I have next encounter with them I discuss about their subject knowledge, their specific area of interest and what is going on in their field of study but they evade my questions; they try to get their probable research topic from me which I never do. I advise them not to be in hurry as once the topic is decided, they will remain wedded to it for a long period, 2 to 4 years. I, therefore, suggest them to date with 2/3 topics before deciding with which one to wed. Wrong decision may be very costly as divorcing the topic is not an easy process, more so after it gets approved/registered.

### The Background

Our schooling system exposes the students to rote learning. They become capable of reproducing what was told to them in the class or what was written in the book without the application of mind. Unfortunately, students right from the kindergarten are trained to accept what they read. They are neither given critical evaluation of what is presented in the reading material nor are asked to make comments thereon. This type of education and training allows the students to be inattentive to things whereas they need to be attentive and critical to what is being passed on to them as education and training. This is the reason why they take things for granted without questioning them. They get into a routinized world without developing a way of viewing the world around them in their own way. Even in many universities and in institutions of higher education, the students are indoctrinated in the foundational theories in their discipline without getting any opportunity to challenge previously held beliefs. To prepare oneself for research, especially for identifying a research topic, students need to have their own ontology, develop their own viewpoint, dig holes in the existing theories and should be willing to immerse in the society to know current problems that need to be solved. To get accustomed to this changed scenario may be difficult but not impossible. Doctoral students have to become critical thinkers; they must challenge the existing scientific dogma or paradigms; then only new knowledge will be created. However, to challenge the existing scientific dogma and to create new knowledge, they should not be in haste.



They need to be patient and spend quality time on deep study, critical thinking and relevant writing.

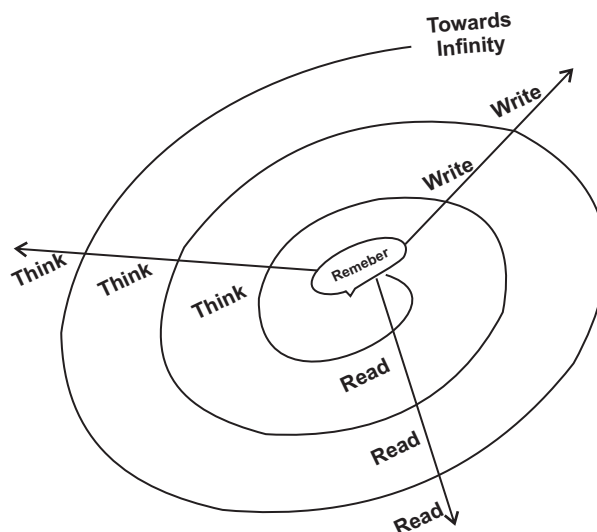
### **Soul Searching:**

After completing the course, the doctoral students generally have some vague research ideas. These ideas could be within their area of study or completely unrelated. Good research starts with what the student is interested in; what his soul says. They should listen to their soul; this will prevent them from becoming discouraged and uninterested in the research later. I have not come across any formulae or algorithm that churns out a good thesis topic. The energy and the imagination of the student is vital in the search of a good research topic though there are some logical ways, too, for identifying good research topics. No doubt, logic is important but for doctoral students, it is their interest and the voice of the soul that should also matter besides the issues those are recent and relevant.

### **Reading, Thinking and Writing Spiral:**

Just reading is not good enough. When reading, they must think and reflect on the research, write down their understanding, read again and repeat the process to get into next orbit. The idea that may make sense in the first orbit may not make sense in the next orbit and may get ruled out in future orbits. The contrary, too, may happen; the idea may get reinforced and solidified. In this regard, I recommend all doctoral students to maintain a research diary (whether physical or electronic) but be sincere in maintaining the same.

**Go on Repeating  
till arriving at a  
conclusion**





After their literature survey, they will get couple of ideas for research. For any idea that they want to take further, they need to reflect on the same and write down their reflections that will lead them to further reading. They not be in haste to freeze the topic; they should take the next idea and repeat the process. If they have a third idea, let them take that, too, under consideration and repeat the process. The cycle of reading, thinking and writing may change their priority in the research ideas.

#### **Interdisciplinary Reading:**

Doctoral students should read and think outside their discipline and training but should not get stray; reading in related fields will bring them further clarity about the research topic. They need to create their own boundary (they may decide it in consultation with their peers), preferably including connected and related areas of knowledge. Management students, depending on their area of interest, may find the research literature in the area of economics, psychology and sociology quite interesting as, at times, these literatures may give a clue for their research topic as well as some relevant theory on which they may want to anchor their research. Those registered in the part time course have preconceptions - assumptions carried from their work situation whereas the relatively inexperienced full time doctoral students find themselves to be lost in the “chakravyuh” of literature. However, questioning while reading any research helps to remove the cobwebs in mind. Whenever caught in doubt, they should discuss with peers, seniors before approaching professors.

#### **Critical Reading:**

Reading everyone does but the doctoral students need to read the research literature critically. They should not readily agree to what the researcher is saying in his paper; their findings may be in a particular context which may not be applicable to the idea that may be developing in doctoral student’s mind. Reading literature critically may raise many questions in their mind; it may germinate new ideas, may reinforce the existing idea or help in discarding the idea they had in mind before critically reading the research literature. Here again don’t jump on to a research topic; just get those new ideas in your diary. For every idea that you have captured, ask yourself as well as your peers and seniors “Why?” If they get answer of why, they need to further ask - how? Don’t get satisfied getting just one view. Explore it as much as you can.

#### **Communicate The Idea:**

If after critical reading of research literature, some research topic comes in their mind, they need to discuss it not only with colleagues from their area but also take it to someone who is completely out of their area. Any good idea makes for a good story as also has seeds of new knowledge. If a person outside their field or better still a “layman” understands the idea, it makes sense and that it is more likely that the idea is logically sound.

Research idea, at whatever stage it is, needs to be communicated. Communication not only serves the purpose of acceptance or rejection but it helps in conceptualizing the



how's, the why's, the where's, the who's, etc. of the research. Students, often think that they understand a problem, but communication of the idea forces them to knit together loosely knit ideas into a cohesive package. It is said that a picture speaks more than thousand words. In research, too, drawing schema, picture or graph is very helpful as the research concepts can be drawn through them. Schematic representations help students capture complex ideas into manageable nuggets which are easy to understand. Once the student makes a schematic diagram/model, s(he) starts observing new issues that crop up during the process. Further, if s(he) can draw, it's(he) can understand and internalize it.

### **Is The Topic Worth Pursuing?**

Having done all the above, the question comes to mind whether "My Topic is Interesting and Worth Pursuing; if so whether the Thesis Committee will approve it. As far as "interesting" is concerned, it is aesthetic and subjective component. Students need not bother much about finding necessary and sufficient conditions for an interesting topic. Nonetheless, through their topic they have to create interest in the members of thesis committee. They generally rip apart initial topic with which student approaches them by repeatedly asking the question: "How will you contribute to theory; how is it relevant to business/industry; why should this topic be approved?" The students need to not only attract their attention but they should be well prepared to convince those stalwart in their respective fields. The proposed topic may be dealing with some substantive real-world problem the student might not have prepared well enough to convince them. More than anybody, the student needs to first convince herself and her colleagues. They must understand that their advisors have spent lot of time and energy in knowing current and relevant research topics in that field; they might even be working on them. Students' preparation about choosing a topic has to be based on logic; it has to be thorough and developed through their thought process. They need to read research publication in their field critically and get well versed with them so as to have a discourse on the subject. If several researchers in their field, including her committee members, have struggled with a problem, it is likely to be a good and contemporary research topic. This is, however, only an indicator; a gateway to reach to them to have a discourse on your proposed thesis topic. Sometimes, well discussed papers by the research leaders of the field may have some disadvantage for her. While those researchers may engage in debate and discourse, the thesis will be examined by some expert who will judge the student for her new contribution to knowledge and application of the findings by the practitioners. But how does she know if what she is proposing will bring something new: new knowledge in the domain? The only way is to go back to the desk and make a deeper literature survey; especially the entire history of the literature in the area in which the proposed research lies. This type of iteration is usual in search of a research topic.





### **Explore the Research Topic:**

I remember that I was selected for research on automobile but landed into the arena of friction metallurgy after a lot of exploration and a number of interactions with the supervisors during which I had to do literature survey in varied fields during which I studied literature in many related areas, finally making a deep dive into cylinder-piston friction literature which led me to my research topic. It is another thing that after years of experience at managerial positions, later in life, I landed in management research. Be that as it may, never approach your supervisor to give you a topic for your thesis. Remember, it is your thesis, you will be awarded degree for that research and that when you get into job market, the recruiter will grill you, not your supervisor, on the subject. Own the research topic decided and always look in your thesis topic the possibility of theory building (new propositions), theory advancement or falsification besides making the research useful for practitioners. Unfortunately, the doctoral students, developing their research, topic find the process of contribution to theory daunting; be it making new propositions, extending or falsifying the existing theory though there are ways to develop theory addressing research problems.

### **Deciding the Right Topic:**

The researchers at the beginning stage encounter another type of problem when their ears are bombarded with the concept of making a contribution to the pool of existing knowledge. Any research is conducted to explore, describe or explain a phenomenon. Therefore, the outcome of the research should provide better understanding of the phenomenon, thus, the research should add to the overall body of knowledge existing in that area (Creswell, 2005; Leedy & Ormrod, 2005). For original contribution to research, students can use several methods available or develop their own method which is logical for exploring, describing or explaining the phenomenon being studied. Developing a predictive model (Ellis & Levy, 2008) or a framework is also a significant contribution in advancing the knowledge in the area. The acid test for the research topic and its research pursuance is the demonstration of a contribution to knowledge in the area of research (Walliman, 2005).

Students must understand that there is no “Right or Wrong Topic” for research. The relevance of the topic is of paramount importance. They need to understand that the world is changing fast and therefore, what is relevant today may become irrelevant by the time the student is done with the thesis and is ready to get into the job market. Therefore, s(he) needs to look at phenomena which are futuristic; which are long lasting, so that her research remains relevant even after she has defended her thesis and s(he) is already in teaching/research. The relevance is a matter of external validity; students need to look within as well. s(he) needs to question yourself, “Am I having sufficient knowledge in the domain? If not, can I readily acquire or can my peers and thesis committee members complement it?” s(he) should do this questioning and answering both with head and heart. For example, after introspection, s(he) come to a topic but her heart says ‘no’ to it, then better leave it there, explore for a new topic (plenty of new



topics can be found by searching on the web as well as by attending various research conferences/seminars) where both head and heart converge. Even if such an agreement has been struck, further exploration is needed as the topic and the research question to which s(he) may arrive at might have already been answered. If not answered already, it might have been exhaustively explored and a few researchers are already at an advanced stage there while there may be a set of questions that the leaders in the field are currently struggling with.

If you get into latter research, you may get a new insight and get connected to the leading researchers who may also be employers of the researchers or could at least recommend her candidature. This will also open avenues for future research with those who matter in the field.

### **What Next?**

Having decided a topic after doing all these exercises, do not look back, go full hog on your research. However, do not rule out midcourse correction based on the developments in your research field. Don't forget to interact with your peers who could provide you valuable suggestions and of course, the Thesis Advisory Committee whom you should approach only with full preparation and specific questions related to your research topic that is stirring your mind.



# Life Insurance: Now Simplified

R. J. Masilamani\*  
Anand Nigam\*\*

## Abstract

*The primary objective of this article is to describe and compare the various life insurance options available in our country and offer suggestions to prospective insurance policyholders.*

*Many policyholders or prospective buyers of life insurance do not have clarity regarding the return on investment, terms and conditions, and various alternatives available which suit their requirements. A key feature is the exploration of various types of life insurance available, with their historical returns, and broader terms and conditions related to each policy.*

*The article also discusses the discrepancies in the information provided by the insurance agents and provides suggestions to prospective policyholders for choosing the right policy as per their respective expectations on risk coverage on the one hand, and return on investment on the other.*

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## Life Insurance: Now Simplified

Life insurance is an agreement between an insurance company and a policyholder, under which the insurer guarantees to pay an assured sum of the money to the nominated beneficiary in the event of the demise of the insured person during the policy term. In return, the

policyholder agrees to pay a predefined sum of money in the form of periodic premiums. A life insurance plan also provides maturity benefits, which are delivered in the form of a payout at the end of the policy period.

According to the Financial Express in its article "Life Insurance: Why Indians are living

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dangerously", the number of Indians who are covered by life insurance is very low in comparison to those in the developed countries. The Insurance Regulatory Development Authority of India ( IRDAI)'s in its Handbook 2016-17 (Table 9A), reports that 328.1 million policies active in the books of life insurance firms in India. Since some customers are in possession of multiple policies, according to the article referred to above, the total number of people possessing at least one active policy will not exceed 300 million. This works out to roughly 24% of the population. In developed countries which include the U.S.A and Japan, at least 90% of the population is covered by life insurance.

China is a worthy country for current relevant comparison. According to prnewswire.com in its article "China Life Insurance Company

interim results", China had approximately 268 million insurance policies in-force and its market share in the first half of the year, was 22%. If it is assumed that each insured person in China holds only one policy, based on this data, the total insured persons in China should be around a 920million which is 3 times that of India.

Various Life Insurance options in India: It would certainly be interesting and useful to explore the reasons for low insurance coverage in India. In this article, however, the objective is to describe and compare the various life insurance options available in our country and offer suggestions to prospective insurance policyholders.

Given below are terms that are frequently used by insurance companies in their policy documents.

<b>Policy Term</b>	The time period for which a policy provides life insurance
<b>Premium Term</b>	Number of years that premium is payable for
<b>Simple Reversionary Bonus</b>	At the end of each policy year, some percentage of the sum assured is declared as an annual bonus and it is accumulated to be paid at the time of claim or at maturity.
<b>Terminal Bonus</b>	Terminal Bonus is also known as a persistency bonus which is paid once, i.e. at the time of maturity of the policy only. This is paid in addition to the revisionary bonus.



<p><b>Linked Plan</b></p>	<p>In this policy part of the cumulative premium paid is invested based on the policy holder’s preference in a mix of equity and debt securities.</p>
<p><b>Non-Linked</b></p>	<p>This policy is not related to equity or debt markets.</p>
<p><b>Plan</b></p>	<p>Endowment policies and money back plans fall under this category.</p>
<p><b>Sum Assured</b></p>	<p>The total amount for which an individual is insured or the guaranteed amount the policyholder will receive at maturity or claim.</p>
<p><b>Proposer</b></p>	<p>The person, or institution who pays the premium for the policy; in most cases the proposer and the Life assured are the same, but if parents are purchasing insurance for their children then the proposer could be the father or mother of the child while the life assured in this case will be that of the child .</p> <p>The proposer has all the rights regarding a policy, for example only he/she can pledge the policy in the bank against a loan or can change the beneficiary name in the policy</p>





	Note: According to IRDA parents or grandparents can be proposers of a policy, but a child cannot be a proposer of policy for her parents or grandparents.
<b>Nominee</b>	The person who gets the money in the event of death of the life assured.
<b>“Life Assured” or “insured”</b>	The person whose life is covered by the insurance policy (The Proposer & Life assured can be same person).
<b>Riders</b>	Additional benefits offered with a life insurance policy by paying some extra money
<b>Minimum Age of Entry</b>	This means that an individual must have completed 18 years of age before he / she can buy the insurance plan.
<b>Maximum Age of Entry</b>	This means that an individual cannot purchase an insurance plan after attaining this age.

*Note: According to IRDA parents or grandparents can be proposers of a policy, but a child cannot be a proposer of policy for her parents or grandparents.*

1. **Endowment Policy:** is a plan which provides financial support for the family of the policyholder in the event of the death of the life assured any time before maturity, or at the time of maturity of the policy.
  - (a) In the event of the death of the life assured, before the maturity of the policy, the nominee receives an amount that includes the sum assured plus any accrued revisionary bonus.
  - (b) If the policyholder survives till the maturity of the policy, he/she will receive an amount that includes the sum assured, accrued revisionary bonus, and a terminal bonus.



The minimum and maximum age of entry are 18 & 60 years respectively, while the minimum and the maximum term of a policy are 5 & 30 years respectively, with a qualifier, that this form of insurance coverage cannot be provided to persons after attaining the age of 75. This would mean that a person who takes or is given a policy at the age of 60 years, can be entitled to a maximum term of 15 years

2. **Money Back Plan** is a plan which provides financial protection against death during the policy term and payment according to a schedule during and at the end of the policy term. The premium for a money-back plan is significantly higher than the premium for an endowment plan for similar coverage in Rupee terms.

The age at entry and exit are the same as for an endowment policy.

3. **Unit Linked Plan:** is a product offered by insurance companies that, unlike a pure insurance policy, give investors both insurance and investment options under a single integrated plan. (a) In the case of the death of the policyholder during the policy term, the nominee will receive the sum assured or accumulated value of the fund, whichever is higher. (b) If the policyholder survives till the maturity of the policy he/she will receive the amount equal to the value of the fund on the maturity date. Here the policyholder has a choice of investing premiums in various types of investment funds available ( equity funds, debt funds, hybrid funds). The policyholder can choose any possible combination of funds: e.g. 30% of the premium is allocated to equity funds and the remaining 70% to debt funds, an

alternate mix of equity and debt funds, or allocate 100% of the premium to a single fund. The decision on, allocation of money to various types of funds and to specific funds within a type of fund, is totally at the discretion of the policyholder. Note: Insurance companies provide a list of funds that are managed by them and a policyholder can invest only in those funds. The fund value is subject to market risk. The amount that will be available for investment by a policyholder is the total premium minus expenses. It would be advisable for the policyholder to choose a ULIP with minimum expenses to maximize returns. The minimum age of entry is generally 18 years. However, some Insurance firms have a higher minimum age of entry(-- --) The maximum age of entry is 60 years for every company and the maximum age for servicing is 75 years for Endowment and Term policies. In case of death before maturity, the nominee will receive the sum assured or the accumulated value of the fund, whichever is higher.

4. **Whole Life Plan:** This is the policy term, where the maximum term of the policy can be up to the 100th birthday of the policyholder. The minimum entry age is 18 years while the maximum is 60 years. Based on the investigation and a survey conducted among policyholders by the authors 1.3% of the population covered by Insurance in India have opted for this policy.
5. **Pension Plan:** This plan provides life insurance and post-retirement payments, which an individual will receive from an insurance company, after attaining the conventional retirement age of 60 yrs. The choice of post-retirement payments can be



either a one-time lump sum or month-wise/year wise installments, which will continue until the demise of the policyholder. The minimum entry age is 18 years while the maximum age of entry is 65 years. Note: The minimum term of the policy is 10 years and the maximum term of the policy is 30 years and a person can take the benefit of pension, for the policy tenure after he/she has attained the age of 60 years. For example

- (a) If a person purchases the policy at the age of 40 for a term of 10 years then he/she will start receiving the pension after attaining the age of 60 and up to
- (b) If a person purchases the policy at the age of 65 he/she has to pay the premium up to his/her 75th birthday after which, he/she will be able to get the pension till the time of death or the complete depletion of the

accumulated fund whichever occurs first. (c) Term Plan: This plan provides financial protection against the death of the policyholder during the policy term but no survival benefit. The minimum and maximum age for entry is 18 years, and 60 years respectively. The period to maturity can reach the 80th birthday of the insured person.

Among the above-mentioned plans, the three insurance plans which are most popular are the endowment policy, money back policy, and term plan.

**Premium:** On the basis of the total premium charged for these three policies, the term plan would have a substantially lower premium than that charged for Endowment and Money Back plans for a given sum assured.

### Illustration:

Company	Policy Type	Name of Policy	Sum Assured Rs Lakh	Premium Term	Policy Term	Age	Annual Premium Rs	Total Premium Rs	Premium Percent of Sum Assured
LIC	ENDOWMENT	New endowment	12lk	20	20	30YR	59711	1194220	99.51%
LIC	Money Back	MB 20YR	12lk	15	20	30YR	93446	1401690	116.80%
PNB Met Life	Term Plan	Term Plan	12lk	20	20	30YR	2846	56920	4.74%

Comparison of premium payable: From the above table, it is clear that in the case of an endowment policy of Rs. 12lakhs, a policyholder has to pay almost the total sum assured i.e. Rs. 11.94 lakh. On the other hand, for a Money-Back policy covering the same amount, the total premium payment of Rs. 14.02 lakhs is

significantly higher(16.8%)than the sum assured. The premium was payable in the case of the Term Plan at Rs. 56,920 is just 4.74% of the sum assured, though no payment is made to the policyholder on maturity. You have to pay more money in less time for a given sum assured if you purchase a Money-Back Plan, whereas the



returns for both policies are the same after 20 years.

only fair that no cash inflows can be expected for this policy type.

Cash inflow comparison: In an Endowment Plan a user gets a lump sum amount (which includes sum assured, revisionary bonus and terminal bonus) after maturity while in a Money Back plan he will receive 20% of the basic sum assured at the end of the 5th, 10th and 15th policy year and 40% of the sum assured along with terminal bonus that will be paid at the maturity of the policy\* Term plans while being easy on the pockets of policy holders, do not permit repayment of any amount at any time including maturity. However given the extremely low premium paid (4.74%), on the sum assured, it is

**Illustration of Internal Rate of Return (IRR) calculation for a Money Back policy and an Endowment policy:** Given below are the cash flows and the return based on the time value of a money back policy issued in 1996 and an endowment policy issued in 1993. A negative cash flow indicates an outflow or payment of premium, while a positive cash flow indicates the inflow of cash or the payment made by the insurance company at the corresponding point of time. The cell with purple color indicates the return given by the policy and the alternate cell represents the formula used to calculate the return on the policy holder’s investment..

Money Back Policy			Endowment Policy		
Year	period	Cash Flows	Year	Period	Cash Flows
1996	0	-4396	1993	0	-4119
1997	1	-4396	1994	1	-4119
1998	2	-4396	1995	2	-4119
1999	3	-4396	1996	3	-4119
2000	4	-4396	1997	4	-4119
2001	5	-4396	1998	5	-4119
2002	6	-4396	1999	6	-4119
2003	7	-4396	2000	7	-4119
2004	8	-4396	2001	8	-4119
2005	9	-4396	2002	9	-4119

2006	10	-4396	2003	10	-4119
2007	11	-4396	2004	11	-4119
2008	12	10000	2005	12	-4119
2009	13	0	2006	13	-4119
2010	14	10000	2007	14	-4119
2011	15	0	2008	15	-4119
2012	16	15000	2009	16	-4119
2013	17	0	2010	17	-4119
2014	18	15000	2011	18	-4119
2015	19	0	2012	19	-4119
2016	20	53000	2013	20	-4119
		Formula =IRR(First cell cash flow 6% value:last cell cash flow value)	2014	21	-4119
	IRR		2015	22	-4119
			2016	23	-4119
			2017	24	-4119
			2018	25	282100
			IRR		7.08%

\* Note: these details pertain to the Money Back plan and Endowment policies of LIC and could vary from those of other insurance companies, they are representative of this policy type.



I. R. R for various policy types: The I.R.R for an insurance policy depends on the type of policy purchased. For the LIC Endowment policy in the above illustration, purchased in 1993-94 which matures in 2018-19, the return would be 7%, while the return on the LIC Money Back policy, purchased in 1995-96 which matured in 2015-16 would be 6%. On the other hand, for a Money Back policy of ICICI Prudential (as per the company website) purchased in 2018-19 for a period of 20 years, the return will be approximately 5%. It should be noted, that for a given amount of insured value the I.R.R. would be less over longer insured periods. Thus for an Rs. 10 lakh policy, the return for an insured period of 15 years would be less than the return for an insured period of 10 years. Compared to

Endowment and Money Back policies, ULIP provides much higher returns which may vary from 8%-15%. The above-mentioned returns are at maturity but if we examine the amounts that are committed for payment in the event of death before maturity, in an Endowment and Money Back plan the nominee will get the sum assured and accumulated revisionary bonus, or loyalty bonus was committed by the Insurance company. In the case of ULIP, the nominee will get the sum assured or the accumulated value of the fund, whichever is higher. Given below are the current term plans offered by the various insurance companies in India which include Life Insurance Corporation, ICICI Prudential, Housing Development Finance Corporation Insurance, Max Life Insurance.

Company	Policy Type	Plan Name	Sum assured Rs Lakh	Policy term Yrs	Age Yrs	Annual Premium Rs	Total Premium Rs	Premium Percent of Sum Assured
LIC	term plan	amulya Jeevan	50 lk	15 YR	30YR	8378	125670	2.5%
ICICI	term plan	I protect	50lk	15 YR	30YR	4335	65025	1.3%
HDFC	term plan	3D PLUS	50lk	15 YR	30YR	4325	64875	1.29%
MAX LIFE	term plan	TERM PLUS	50lk	15 YR	30YR	4012	60180	1.20%

Comparison of Policy Types Vis a Vis Risk and Return: Here we have compared some important attributes of the various types of insurance policies with the following assumptions:

Age of Insured, at the time of policy commencement: 30 Years

Policy Term: 20 Years





	<b>Endowment Plan</b>	<b>Money Back Plan</b>	<b>ULIP</b>	<b>Term Plan</b>
<b>Return On Investment</b>	5-6%	5-6%	8-15%	No return
<b>Premium Payable as Percentage of Sum Assured</b>	95-99%	105-120%	100%	1.2-4%
<b>Risk to investment</b>	No Risk	No Risk	Low to High	N/A
<b>Policy Expenses</b>	Not disclosed by companies(leading to uncertainty)	Not disclosed by companies(leading to uncertainty)	All expenses are mentioned	N/A

**Tax Benefit:**

All the insurance policies including ULIP provide income tax benefit under section 80C of the Income Tax Act, where a maximum deduction up to Rs. 1.5 Lakh can be claimed depending on the annual income of an assessed, who has taken an Insurance policy. For example, if a person is paying life insurance premium of Rs 2 Lakh/year and if he has no other claims under section 80C, he is entitled to get a deduction of Rs. 1.5 Lakh from his annual income during the calculation of the taxable income. Note: Amount of deduction doesn't vary with the tax slab. Money received from all insurance policies either in the case of death or maturity is fully exempted from Income tax under section 10(10) D. ULIP policy returns are exempted from Capital Gains Taxes.

Discrepancies in the information provided by the insurance agents: It has been noticed that some insurance agents representing firms across the industry display a tendency to provide wrong information, to lure unwary persons into taking insurance policies. These include.

Return on Investment: To provide clarity on how insurance products will give benefit, the Insurance Regulatory Development Authority (IRDA) allowed Life Insurance Companies to claim return for their policyholders as either 4% or 8%. The basis for these two values is not available. However, insurance companies quote these two figures in their Marketing communication. Unfortunately, many insurance agents misrepresent to their clients that 8% is guaranteed on every policy they sell. This is unprofessional and dishonest and should be banned. In an earlier part of this article, the method of assessing the actual return on every policy was shown. Agents should provide a range of returns with a few illustrative examples.

Payment options: Currently, every insurance policy provides an option to pay the premium in Equal Monthly Installments (EMI), but the insurance agent avoids providing this information to customers and persuades most of them to pay the full annual premium upfront since this outcome positively impacts his/her commission.



Wrong information “riders”: It has been also observed that some insurance agents do a “sales pitch” on the benefits of “riders” (features) that are available with various insurance policies with some nominal extra charges. However often, the agent misrepresents the benefits of riders, most commonly the “critical illness rider”. This feature is misrepresented as health insurance at a very low price.

### Points to Remember:

**When a policyholder defaults on premium installments:** When a policyholder defaults on premium installments, a grace period of 1 month is available, after which his/her policy lapses. However, insurance companies provide a revival option which has to be taken advantage of within a period of 12 to 18 months from a lapse, under which a policyholder must make pending premium payments along with specified penalties. For lapsed policies where the revival option is not taken, the policyholder will receive a “surrender value” which is a percentage of the total premium paid till lapse. As the age of a person increases, the risk of death during a given period will increase. So in the case of an older person, for a given period of insurance and amount insured, the premium will be more than that for a younger person. Although in a Money Back policy, a person has to pay more premium in comparison with an endowment policy, it could be attractive for those customers who require positive cash flows before the maturity of the policy. However, from the point of view of return on investment, it is the worst performer.

**Suggestions:** Insurance companies should provide simple, clear facts about insurance, the

various types of insurance policies, their relative advantages, and disadvantages concerning one another. While this to some extent is being done through company websites, more effort should be made to ensure receipt of this information by prospective buyers of life Insurance There should also be better training and compliance initiatives to ensure objective and truthful communication to Customers by brokers and agents. Also, the progressively strict and effective policing mechanism needs to be put in place to identify and punish dishonest companies, brokers, and agents who communicate falsehoods to people and trick them into taking insurance policies that are not in their best interests.

**Suggestions for Customers:** For informed customers: If the customer has adequate knowledge of the financial markets and has a risk appetite, he/ she should go for a Term Plan which provides a high-risk cover with a very low premium and should invest the rest of his/her savings in the financial market and enjoy much higher returns. For example, if a person invests Rs. 1Lakh from his annual income into financial markets and expects to get a return of 15% annually i.e. Rs 15000, he/she should purchase a term plan of premium 5000/year which will provide Insurance of Rs. 50 Lakhs over a 20-year duration and should invest the remaining Rs. 95,000 in the financial market where he/she can earn Rs 14250 annually as a return. Through this approach, the person not only covers risk to life in a substantial way but can earn substantially from his/her investment in the financial market. For Inadequately informed customers: If a customer doesn't have adequate knowledge of financial markets, he/she can purchase a ULIP and allocate all the money to a debt fund.



# Viewers' perception about debate programs on Hindi news channels

Niraj K Jha\*

## Abstract

*The study aims to explore and understand the mind-set of a variety of viewers regarding debate programs that create hype in the news channels. The purpose of doing this study was to understand the perception of viewers so that ABP News can launch a debate program like many other channels and can be ahead of other news channels. This study was done by doing a field survey in the area of Delhi-NCR and some other states of the nation with the help of a structured questionnaire. While doing the survey during April to June of year 2017, the researcher has met with around 300 people but only 175 of them were recorded as respondents of the study as the criterion for being the respondent of the study was that they watch debate programs on any news channel regularly.*

*This analysis of the 175 responses was done by using statistical tools in SPSS; MS Excel was used for hypothesis testing and plotting of graphs. Chi-square test is being used as a statistical tool to find out whether there is an association between "Gender and Viewer's perception about debate programs".*

*Based on the analysis of the subject certain findings are highlighted and based on those findings certain recommendations and suggestions were made. It is pertinent to highlight that ABP News considered these recommendations for their national news channel debate program.*

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## Introduction

When the cell phone was invented, it was envisaged as a telecommunication utility, an essential device for the means of communication. Now we don't carry a phone to do calling only, neither it is your primary reason to have it; entire paraphernalia of smartphone features has revolutionized the world and in the near may continue to do so.

The subject of this research is to know "Viewers Perception about Debate Programs on Hindi News Channels". Similar to cell phone, earlier the only reason for watching news on television was to get awareness of one's surroundings; one cannot even say to get aware of the world or the nation but now when all news channels were into the race of TRP rating they have changed the image of News channels now News Channels does not show news bulletins only but you will certainly find Non News programs as well, programs like Viral Sach, Sansani, Saas Bahu aur Saazis, etc... because the channel

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cannot have higher ratings by showing news bulletins only and is quite fair as well because showing news bulletins only again and again seems monotonous and also it becomes very tough for the viewer to watch it again and again as well. In the past News Channels has added a new thing into their list is Debate Programs to boost up the ratings of their respective channels so that they can be ahead of their competitors and this is something where ABP News Network Pvt. Ltd., is lacking behind from other channels as they do not have any regular debate programs till then. The Researcher saw that the ratings of debate programs of other channels take them too high in the rating list and considering that into mind the researcher and the Organization have decided to do market research on the subject mentioned above. If we try to find out the definition of the word "Debate" it is - A formal discussion on a particular matter in a public meeting or legislative assembly, in which opposing arguments are put forward and which usually ends with a vote (Oxford Dictionary). But If you would have watched a debate program on any news channel thoroughly irrespective of your preferred language you would have found it contradicting with the definition as it starts with a sense of discussion but it quickly turns into an argument and this is why Debates were liked or rated high. If you have ever watched a debate program on Television you will find it very interesting as an Anchor with 3 or 4 (Number varies with the sensitivity of the topic) panelist debates, argues talks about positives and negatives of an issue or subject happening or likely to happen, sometimes you will find them fighting among themselves with word or points as each one of them wanted to be more and more influential towards others but at the end, everyone wants to come into a conclusion where everyone should agree and if you do not come up with so it means

Debate is not over yet or maybe you have not debated over the issue well.

So why Debate programs are so popular in news channels, why people like it so much, and what are the things which make debate programs energetic and enthusiastic? No doubt that the subject of the topic creates a lot of buzzes but is it the subject of the debate only takes the program and channel so high or some other factors also have a significant role in the success of Debate programs. A debate program gets carried by the anchor; it is the responsibility of the anchor to carry on the program on the right path. It is one of the responsibilities of an anchor but apart from that he/she has other responsibilities as well. Suppose if TV channels have started showing these programs during your working hours, are you going to watch it, certainly not because you will not have time to watch it, therefore, it is very much important to run these programs on-air during preferable timings and that they have to identify which is the most preferred time to run these shows.

Can you debate with yourself? Maybe yes, but that is not acceptable on such programs so to debate news channels asks few peoples whom we call panelists to come upon their channels and these panelist has good knowledge over the subject, these means panelists also has an important role in the success of debate programs. Now the debate shows are not only restricted to panelists and anchors but nowadays with the emergence of electronic media channels ask viewers also to participate and put your words forward in the show.

By considering all the above points and a few others this research was conducted with few objectives and purpose which is further being





mentioned. Eventually, the sole purpose of this research is that the organization can launch a well-formed and structured debate program so that the channel continuously move towards the path of success and add more glories on their shoulders.

### **Background and need of the study**

ABP News Network Pt. Ltd (ANN) (formerly Media Content & Communication Service India Pt. (MCCS)). It was a joint venture between Anand Bazaar Patrika and STAR India and came into existence in 2003. The dawn of MCCS happened when Anand Baazar Patrika, one of the biggest Indian media conglomerates, ventured into television space post joining hands with Star India for three news channels, STAR News, STAR Ananda, ABP Asmita, and STAR Majha. The three channels were rebranded as ABP News, ABP Ananda, and ABP Majha respectively on June 1st, 2012.

In 2015, MCCS was renamed to ABP News Network Pvt. Ltd

ANN enjoys its footprints across the Hindi speaking markets, Bengali belt, and Marathi landscape and commands the position of India's No.1 news network, with maximum market share. This is because, it broadcasts India's leading Hindi news channel ABP News, India's first 24-hr national Bengali news channel ABP Ananda and India's one of the first 24-hr national Marathi news channel, ABP Majha. The national presence of the ANN network makes it a highly desirable news network because it has PAN-INDIA relevance and enlightens the Indians across the states, across boundaries, and regions. The subject "Viewer's perception on debate programs" is mainly based on three objectives,

made to fulfill the ultimate objective that was launching up a debate program on ABP News channels which is available in almost all the HSM all over the nation. Since ABP News channel does not have any regular debate program which was one of the reasons that ABP News channel is a little behind some channels in the ratings of BARC.

Considering all the above objectives of the study the research has analyzed the background of the study and on that basis, they formulated a questionnaire which will be measuring the perception of viewers of HSM so that accordingly the channel can design a debate show which will be ultimately based on the viewer's likes and desire. The questionnaire of the study was designed in such a way where the respondents can give their suggestions. The majority of the respondents of this study were from Delhi-NCR. The research has taken the help of a few research papers and journals which helped the researcher in understanding the overview of the study.

At the last of this study, the researcher tried to come up with a conclusion and also with certain findings. The researcher tried to give some suggestions which will help in meeting up the objectives of the study.

### **Literature Review**

When we need to get a conclusion then arguments are necessary to have arguments debate is require Debate programs often create a lot of buzz for news channels and it was also seen that it helps in raising the channel rating so why not to have it on your channel when it has such positive impact on the channel. In debates shows various national or political issues were





discussed which somehow proves very much informative for the viewers. Debates shows carry different kinds of perception in the mind of every viewer's and it keeps on changing with situations which also changes the perception of media as media credibility is known to be situational.

According to a journal published in April 2014 by Abdul Muneer and Dr. Sayed Amjed Ahmed on "Credibility Perception of TV News and Debate Shows Before and During Election Campaign," they said that the credibility of media and debate show is known to be situational also. The perception towards it keeps on changing as per the situations like the ratings and perception of debate show after and before elections finds to be different. They said that "A comparison of the credibility of news and debate shows of Malayalam news channels assessed before and during the election campaigns yielded potent results. First, the results confirm that media credibility is situational. It undergoes a change when mass media units such as television news channels exhaustively report and debate major events such as elections to governing bodies like the parliament and state legislatures".

The findings of their study revealed that "Before analyzing the credibility aspects of news and debate shows of four Malayalam news channels, it was essential to ascertain their viewership. A widespread viewership would contribute to the validity of the viewer" of credibility assessment. The analysis revealed that the viewers were attending to the four channels in a varying manner. Asianet News News Hour had the highest viewership. It was being watched by 77 percent of the respondents of the study. The second most popular news and debate show was the CounterPoint debate show/Prime Time

news of Manorama News channel. It was being watched by 66 percent of the respondents. India vision's News Night was the third most-watched show. The least viewership (27.2 percent) was that of People TV's News N Views telecasts."

These days there is no fixed format of debate shows nowadays, channels keep on changing the format of their show to maximize the viewership by creating interest to viewers. One night the viewers of a debate show named Prime Time of NDTV witnessed a kind of debate show format where the anchor Ravish Kumar blacked the screen of the show for a while to protest against government bodies that were never seen before. When it was asked to him how this came into his mind, he replied the idea was very sudden and spontaneous which later proved very dangerous to his life as many of the groups comes against him and started threatening him.

A study was done by Mohana Krishnan P.C Research Scholar, Department of Commerce, Zamorin's Guruvayurappan College, Calicut- 14 on the subject "Study on viewer's perception towards watching national English news channels with special reference to Malabar region of Kerala" the primary objective of this study was very similar to the study of ABP News Network that "To identify viewer's perception towards watching National English news channels". This study reveals that the majority of the respondents are keenly observing English news channels. So it is clear that enthusiasm towards updating themselves and learning a global language is generating among them also the study detailed that most of the viewers prefer to watch the news in the night, followed by news in the evening. Further, the study also resulted that Viewers believe that the time between 7 pm to 9 pm is the most convenient



time for watching news bulletin which is similar to the findings of the study of ABP News Network. In the study of ABP News Network, one similar thing with this study was also found that women's or homemakers mostly watch TV serials only and they spent a very of their time in watching news though they do watch news and the most preferred time for them between 12 noon to 02 pm.

## Objectives and Hypothesis of the Study

### Objective of the study

Every research or study starts with some predetermined purpose and objective so as this research. Since the news channel, ABP News Network does not have any regular debate programs and it was seen in the rating of BARC software that channels who runs Debate programs relatively have good ratings, So why to remain behind anyone. So ABP News Network decided to launch a debate program on ABP News but to do so research has to be done to identify viewers' demand from a debate program. The organization has set some objectives for the research work which are enlisted below: (i) to know viewers perception about debate programs on Hindi news channels; (ii) to understand what factors affect the viewers to watch debate programs; (iii) what peoples looks for on a debate programs.

The first objective of the study was set to understand the viewer's perception about programs so that the channel should design a show which matches with viewer's perception and can create a buzz in the mind of the viewers which will ultimately engage more numbers of viewers.

There are certain factors in a debate show which help in maximizing viewer's engagement and to

do so the next objective was formed. The channel has chosen certain factors and on it questionnaire was designed and measured those factors on Likert scale.

Of course, it is very much important for the channel to know what the thing that people's looks on debate shows are. Then, the channel can set up a format per viewers' choice.

### Hypothesis

The two hypothesis were as follows in which the whole study is based on-

H0= There is no association between gender and the Viewer's perception of debate programs.

H1= There is an association between gender and the Viewer's perception of debate programs.

### Limitations of the Study

The study consist certain flaws and limitation which makes the study a little weaker which are as follows:-

1. Due to time constraints, the researcher restricted himself to 175 respondents which could have been maximized.
2. The majority of respondents were from the area of Delhi-NCR only whereas ABP News is national channel and also available almost in all the HSM.
3. The study was restricted only to understand viewer's perceptions about debate shows which could have been stretched.

### Research Methodology

This study was exploratory research and intended to explore the research questions and does not intend to offer final and conclusive solutions to existing problems. The subject was "Viewers Perception about Debate Programs on



Hindi News Channels" and no other channel has done this type of research and even if they did they do not publishes it, so considering that it is exploratory research. The research was based on primary data, collected during April to June, year 2017, with a sample size of 175 respondents of Delhi- NCR Region, Cow Belt regions, and a few from South India as well. The questionnaire which was considered as an important tool for research has been developed for doing the study of debate programs of different news channels. The questionnaire used for the survey was a structured type questionnaire. The main purpose of designing the questionnaire was to understand the subject. Objective-based as well as Likert scale questions were used to capture the responses. Data analysis was done using M.S. Excel and SPSS software. The statistical analysis method employed was a chi-square test. The research entailed data collection with the help of a well-designed, structured questionnaire from the general public of different age groups. Data was collected by personally contacting the respondents and also by doing cold calling to a few others. A total of 175 respondents of a few different states who watch debate shows on any Hindi news channel were contacted, the bifurcation of which is given in Table 1. A judgmental sampling method was used to collect responses for the research work. Judgmental sampling is a non-probability technique where the researcher uses his judgment to select from the population members whom he feels will give him the desired or accurate information. Judgmental sampling involves the choice of subjects who are well equipped with information that will be relevant to the researcher's focus. In other words, the selection of the sample reflects the purpose or the objective of the investigation. To collect the responses for the study the researcher went to the area of Delhi-NCR where he asked the

people to fill up the questionnaire only if they watch debate programs on any news channel. While doing the survey the researcher meets with about 313 peoples but only 175 of them said that yes they watch debate programs, therefore the sample size of the research is 175. SPSS and M.S. Excel was used to do the hypothesis testing and for plotting of bar graphs and charts. For the study the statistical tool used was the Chi-square test, a statistical tool a statistical method assessing the goodness of fit between a set of observed values and those expected theoretically. In simple it calculates the association between the variables. The researcher has used the questionnaire to record the response of viewers. There is a tool in SPSS to check the reliability of your questionnaire which shows how reliable your questionnaire is. A questionnaire is termed as reliable only when it scores 70% (0.7) and above on the reliability scale. When the researcher has checked the reliability of the questionnaire he found it was 75% (0.75) which is very much reliable and considerable.

## Analysis and discussion

During the study of "Viewer Perception about debate programs" Based On Gender About The Debates Programs On Hindi News Channels", the very first thing researcher found that majority of male watches debate programs in comparison to females which is also clearly depicted in chart-1 which signifies that 69.71% of sample size (n=175) were male respondents whereas only 30.29% of female watches debate programs. With this first thing, ANN wanted to do that they can run a debate program with a format which also engages more numbers of females as well as it will ultimately raise the rating of the channel and the program as well. While doing the study of the responses collected



from the survey, when the two demographic information i.e., age and gender of the respondents were compared, the study revealed that male respondents of age group 21-30 years watch debate programs more followed by the age group of below 21 years, age group of 31-40 years and lastly the age group of above 40 years and the responses of the female of respondents of different age group were similar to the male. Well when news channels telecast any program whether it is news program or non-news program they run it on a proper time, like in the morning channels runs superfast news or astrology programs, etc., similarly you will find that debate programs were been shown during night time reason being at that time viewers were comfortable and have leisure time to watch it. So while roaming for survey work one of the questions that were asked that at what time they prefer to watch debate program and the majority of respondents (male & female) chosen the slot of 9 pm- 10 pm then after the time slot of 8 pm- 9 pm and then the time slot of 7 pm- 8 pm and time slot of 6 pm- 7 pm respectively. It is the anchor who carries on the debate program and thus he/she holds a huge role to engage maximum numbers of viewers so when it was asked to different peoples to rate the role of an anchor on a scale of 1 to 4, where 1=Least important and 4= Highly important, majority of them chosen the role of anchor is either very important or highly important. Only about 7% of people said that they don't carry a great role. See chart: 07.3. It is not that there is gender discrimination of anchors but when you will see debate programs you will find that sometimes male anchor carries on a debate program very smoothly and perfectly and in any other channel it is the female anchor so considering that into mind researches has asked that do they have gender preference of anchor and answering to that majority of sample

population says No (75.43%) and only 24.57% of peoples said Yes. Every anchor possesses a different kind of personality, so in this study, the researcher tried to measure some of the personality factors with the purpose to know how much preference does a viewer gives to those personality factors of the anchor on a scale of 1 to 5. Here 5= strongly preferred and 1=not preferred. Boldness, Loudness, Appearance, and Image of the anchor are the factors on which the researcher tried to measure. The above Table: 07 shows the response of people over different personality factors. Now because about 25% of people said that Yes they have gender preference of anchor so to them, another question was asked that which gender of anchor they prefer or likes to watch and to which 81.39% of respondents said they prefer male anchors and 18.61% of them said they prefer female anchors. Well the above Table: 08 describes various skills of anchors in the terms of Emotional Intelligence, Assertiveness, Subject Knowledge, and Point of View, Sense of Humour, Voice Modulation, and Expression. The viewers were asked to give a rating to the above skills on a scale of 01 to 05, where 05= strongly preferred and 01= Not preferred. To see the responses of people refer to Table 7.08. You might have observed that debate programs in different news channels have a different kind of format or they keep on changing their formats like debate within the studio or open debate. So when it was asked what should be the format of debate show and answering to it both male and female said that they prefer open debate the most which are seen in the above chart: 07.6. The argument during a debate is very common and most of the time it brings out a lot of positive things. When it was asked to the viewer's they said yes it motivates or sometimes it motivates. Refer to the chart: 07.10 for more details. The anchor of the debate





programs generally gives a brief introduction of the topic that has to be debated on the show. When it was asked to viewers how the introduction of the debate should take place to which most of them responded that it should be a short introduction (1 minute). 32.07% and 53.28 % of males and females said that it should be a detailed introduction (2-3 minutes.). Only 3.77% of female respondents said there is no need for introduction. Chart: 07.8 shows the same. Whatsapp is very much trending nowadays and it can be seen here as well. 43.15% of people choose Whatsapp for conveying their views on a debate shows followed by Facebook with 22.6% and then Email and Twitter with 19.18% and 15.6% respectively. How the conclusion of the debate show should be? When this question was asked to them the majority of male and female respondents said it should be like Summarizing every point discussed. 67.92% of female and 59.84% of male says that. Refer to the chart: 07.9 to see the responses. Nowadays it is seen that the general public or viewers put their views forward through electronic means so when they were asked, do they like to participate through electronic means to which 85.25% of male and 79.24% of female said Yes they like to put their views forward through electronic means. Table: 07.14 describes that in most of the questions the value of  $H_0$  gets accepted. Only Question no. 4 and 11 mentioned in the Table shows that yes there is an association, which means the value of  $H_1$  is accepted. Before calculating that value of chi-square we moved ahead with two assumptions the assumed hypothesis was:  $H_1$ = There is an association between gender and viewers' perception about debate programs.  $H_0$ = There is no association between gender and viewers' perception of debate programs. Hence, based on the statistical tests, in most of the cases, we found that that there is no association between gender and viewers' perception about debate programs which is  $H_0$ .

## Findings and Conclusion

Debate programs are considered to be very important for the news channels as it raises the rating of the channel significantly and its essence over the year keeps on changing, the importance of debate programs goes ups and down according to situations like debate programs during election time the interest towards it remains different whereas off election season viewer's does not gives a much of importance to it. Also one of the things that were found in the study was that more of male's watches debate programs compared to female, it means that somehow all these were lacking behind in engaging females. In this study, the majority of respondents are of the age group of 21-30 years which signifies that youngsters are very keen to watch debate shows and with this observation, the channels can have debate shows which keep on engaging this age group continuously. Apart from these findings, there were certain other findings as well which are as follows:-

1. The role of anchors is very much important as the majority of viewers said that they play a very important role.
2. Gender of Anchor also matters to some viewers as about 24% of people said that yes, they have gender preference of anchor. See chart: 07.4.
3. Arguments are an important part of debates which can also be seen in the responses of viewers when they were asked about, "Does argument motivates".
4. Around 83% of viewers said that they would like to put forward their views through electronic means and when asked by which source of mean most of them has chosen for what's app.



## Recommendations and Suggestions

After doing the study the researcher came up with certain findings which are enlisted in the conclusion chapter, and these findings have some suggestions and recommendations. Followings were the recommendations to these study based on findings of these research (i) design a debate program which can engage females as well as it is seen in the charts that the numbers of females are very less in watching debate shows; (ii) can launch a program with mix format because the ratio between open debate and studio debate does not have much margin of difference; (iii) viewer's suggested that the role anchor becomes very much crucial so the channel should have someone as an anchor who can attract more numbers of viewer's; (iv) Engage more number of viewers by using electronic means like Whatsapp or Twitter.

## ACKNOWLEDGEMENT

I express my sincere thanks to Ms. Daitri Tiway for being the guiding force. She was always been available to put me on track from time to time to bring the research in its correct form. I am highly thankful to my friend Anil Rana who helped me throughout the research in various ways. I express my deep sense of gratitude to Mr. Sujeet Mishra Group Head Marketing Research at ABP News Network for allowing me to carry out this project. He also helped me to see the subject of study in its proper perspective. Thanks to Mrs. Rama Paul, Head- Marketing, Sales Strategy at ABP News Network. Appreciation is also due to the officials and employees of ABP News Network, for their support. I also thank all the people around me who helped me in every possible way to conduct this research.





## Annexure-I Tables

**Table-7.1: Respondents**

		Frequency	%
Age	Below 21 yrs.	24	13.71
	21-30 yrs.	124	70.86
	31-40 yrs.	18	10.29
	Above 40 yrs.	09	5.14
	<b>Total</b>	<b>175</b>	<b>100%</b>
	Male	122	69.71
	Female	53	30.29
	<b>Total</b>	<b>175</b>	<b>100%</b>

**Table-7.2: AgeWise Analysis**

Gender	Age Group								Total
	Below 21 Yrs.		21-30 yrs.		31-40 yrs.		Above 40 Yrs.		
	f	%	f	%	f	%	f	%	
Male	14	11.47	91	74.60	10	8.20	07	05.73	122
Female	10	18.87	33	62.26	08	15.09	02	03.78	53
<b>Total</b>	<b>24</b>	<b>13.71</b>	<b>124</b>	<b>70.86</b>	<b>18</b>	<b>10.29</b>	<b>09</b>	<b>05.14</b>	<b>175</b>



**Table-7.3: Preferred Time to Watch Debate Programs**

Gender	Preferred Time To Watch Debate Programs								Total
	6 pm - 7 pm		7 pm - 8 pm		8 pm - 9 pm		9 pm - 10 pm		
	f	%	f	%	f	%	f	%	
Male	11	9.02	21	17.21	41	33.60	49	40.17	122
Female	7	13.20	9	16.98	18	33.96	19	35.86	53
Total	18	10.28	30	17.14	59	33.71	68	38.87	175

**Table-7.4: How Important The Role Of Anchor Is?**

Gender	Importance of Role of Anchor								Total
	Least Important		Important		Very Important		Highly Important		
	f	%	f	%	f	%	f	%	
Male	2	1.64	7	5.74	61	50	52	42.62	122
Female	-	-	-	-	27	50.94	26	49.06	53
Total	2	1.14	7	04	88	50.29	78	44.57	175

**Table-7.5: Do You Have Any Gender Preference Of Anchor**

Gender	Yes		No		Total
	f	%	f	%	
Male	35	20	87	49.71	122
Female	8	4.57	45	25.72	53
Total	43	24.57	132	75.43	175



**Table-7.6: Which Gender Of Anchor You Prefer?**

Which gender of anchor you prefer					
Gender	Male Anchor		Female Anchor		Total
	f	%	f	%	
Male	20	86.96	03	13.04	23
Female	15	75	05	25	20
Total	35	81.39	08	18.61	43

**Table-7.7: How Much of Preference Does a Viewer Give to the following Personality Factors of Anchor?**

Preference	Boldness		Loud		Appearance		Image Of Anchor	
	Male	Female	Male	Female	Male	Female	Male	Female
Strongly preferred	63	32	27	22	42	15	57	21
Preferred	48	19	43	12	36	11	40	22
Partially Preferred	06	02	32	11	28	17	18	07
Rarely Preferred	02	-	11	05	10	05	06	02
Not Preferred	03	-	09	03	06	05	01	01

**Table-7.8: How Important The Following Skills Of Anchor Are?**

Preference	Emotional Intelligence		Preference	Assertive	
	Male	Female		Male	Female
Strongly preferred	63	32	Strongly preferred	67	30
Preferred	48	19	Preferred	36	16
Partially Preferred	06	02	Partially Preferred	17	04
Rarely Preferred	02	-	Rarely Preferred	01	02
Not Preferred	03	-	Not Preferred	01	01



Preference	Expression		Preference	Voice Modulation	
	Male	Female		Male	Female
Strongly preferred	49	27	Strongly preferred	48	18
Preferred	50	14	Preferred	46	26
Partially Preferred	16	11	Partially Preferred	21	08
Rarely Preferred	05	01	Rarely Preferred	05	01
Not Preferred	02	01	Not Preferred	02	-

Preference	Sense of Humour		Preference	Subject Knowledge	
	Male	Female		Male	Female
Strongly preferred	61	24	Strongly preferred	92	36
Preferred	37	14	Preferred	25	16
Partially Preferred	18	12	Partially Preferred	05	04
Rarely Preferred	06	03	Rarely Preferred	-	02
Not Preferred	-	-	Not Preferred	-	01

Preference	Point of View	
	Male	Female
Strongly preferred	63	31
Preferred	33	14
Partially Preferred	15	03
Rarely Preferred	07	03
Not Preferred	04	02



**Table-7.9: What Should Be the Format of Debate Program?**

Format of Debate show							
Gender	Studio Debate		Open Debate		Any Type		Total
	f	%	f	%	f	%	
Male	28	22.95	54	44.26	40	32.79	122
Female	12	22.64	21	39.62	20	37.74	53
Total	40	22.86	75	42.85	60	34.29	175

**Table-7.10: Do Arguments During Debate Programs Motivate To Watch?**

Gender	Yes		Sometimes		No		Total
	f	%	f	%	f	%	
Male	56	45.90	58	47.54	08	06.56	122
Female	22	41.51	30	56.60	01	01.89	53
Total	78	44.57	88	50.28	09	05.15	175

**Table-7.11: How The Introduction of Debate Should Be?**

How the Introduction of the topic of a debate show should be									
Gender	Detailed Introduction (2-3 minutes)		Short Introduction (1 minute.)		No introduction		Any Type		Total
	F	%	F	%	F	%	F	%	
Male	65	53.28	49	40.16	-	-	08	06.56	122
Female	17	32.07	29	54.72	02	03.77	05	09.44	53
Total	82	46.86	78	44.57	02	01.14	13	07.43	175



Gender	Conclusion of debate Program by the anchor						Total
	Summarizing with his/her point of view		Summarizing with every point discussed		There should not be any conclusion		
	f	%	f	%	f	%	
Male	44	36.06	73	59.84	05	4.09	122
Female	14	26.41	36	67.92	03	5.66	53
Total	58	33.14	109	62.29	08	4.57	175

**Table-7.12: Do You Like To Participate In A Debate Program Through Electronic Means?**

Gender	Yes		No		Total
	f	%	f	%	
Male	104	85.25	18	14.75	122
Female	42	79.24	11	20.75	53
Total	146	83.42	29	16.57	175

**Table-7.13: By Which Source of Electronic Mean You Would Prefer To Put Forward Your Opinion**

Source for conveying opinions									
Gender	E-mails		Whatsapp		Facebook		Twitter		Total
	f	%	f	%	f	%	f	%	
Male	16	16.33	47	47.96	19	19.38	16	16.33	98
Female	12	25.00	16	33.33	14	29.17	06	12.50	48
Total	28	19.18	63	43.15	33	22.60	22	15.06	146





**Table-7.14: Consolidated table of (Hypothesis) Relationship between respondents' gender and viewers perception about Debate programs Program (Level of Significance,  $\alpha=0.05$ )**

Hypothesis	Statement	p-value	Formulation of decision
1	Age of respondents	0.236	p> $\alpha$
2	Preferred time to watch debate programs	0.847	p> $\alpha$
3	Role of anchor	0.235	p> $\alpha$
4	Gender preference of Anchor	0.049	p< $\alpha$
5	If yes, which gender of anchor	0.118	p> $\alpha$
6	Personality factors of anchors:-		
	a) Boldness	0.572	p> $\alpha$
	b) Loudness	0.114	p> $\alpha$
	c) Appearance	0.414	p> $\alpha$
	d) Image of Anchor	0.782	p> $\alpha$
7	Skills of Anchor:-		
	a) Emotional Intelligence	0.493	p> $\alpha$
	b) Assertive	0.473	p> $\alpha$
	c) Subject knowledge	0.365	p> $\alpha$
	d) Point of view	0.747	p> $\alpha$
	e) Sense of humor	0.627	p> $\alpha$
	f) Voice Modulation	0.568	p> $\alpha$
	g) Expression	0.205	p> $\alpha$
8	Format of debate program	0.798	p> $\alpha$
9	Type of panelist	0.187	p> $\alpha$
10	Do arguments motivate	0.312	p> $\alpha$
11	Introduction of Debate	0.016	p< $\alpha$
12	Conclusion of Debate	0.444	p> $\alpha$
13	Participation via Electronic means	0.221	p> $\alpha$
14	And if yes, By which source	0.209	p> $\alpha$



### Annexure-II Charts

Chart: 7.1

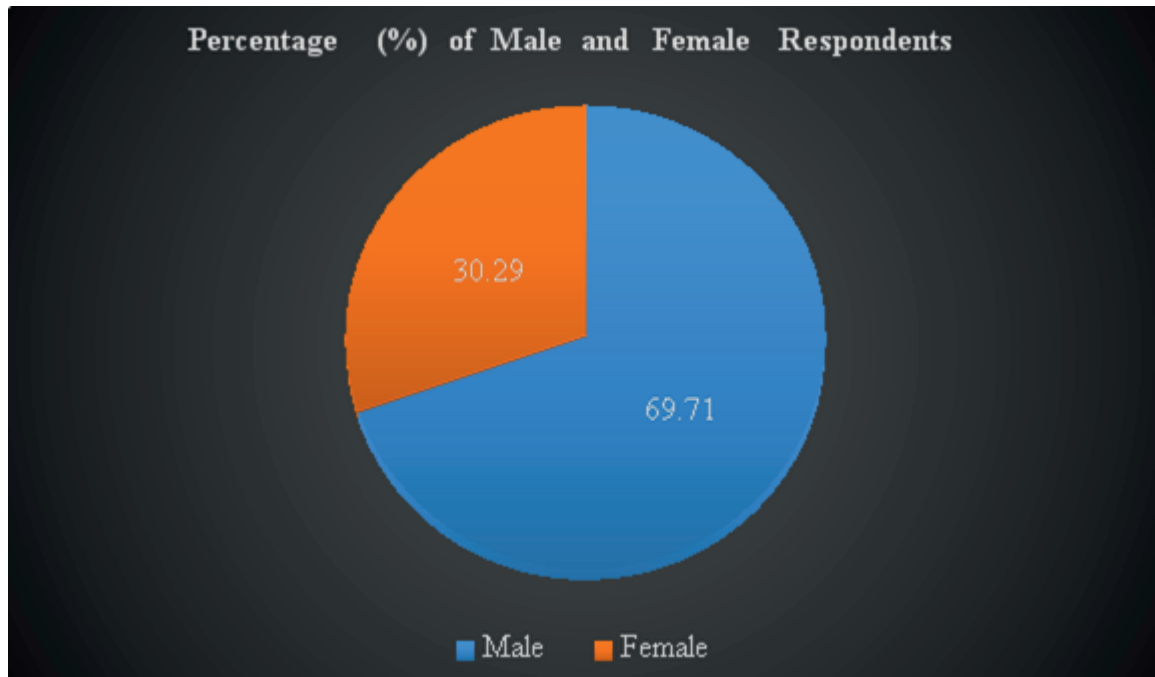
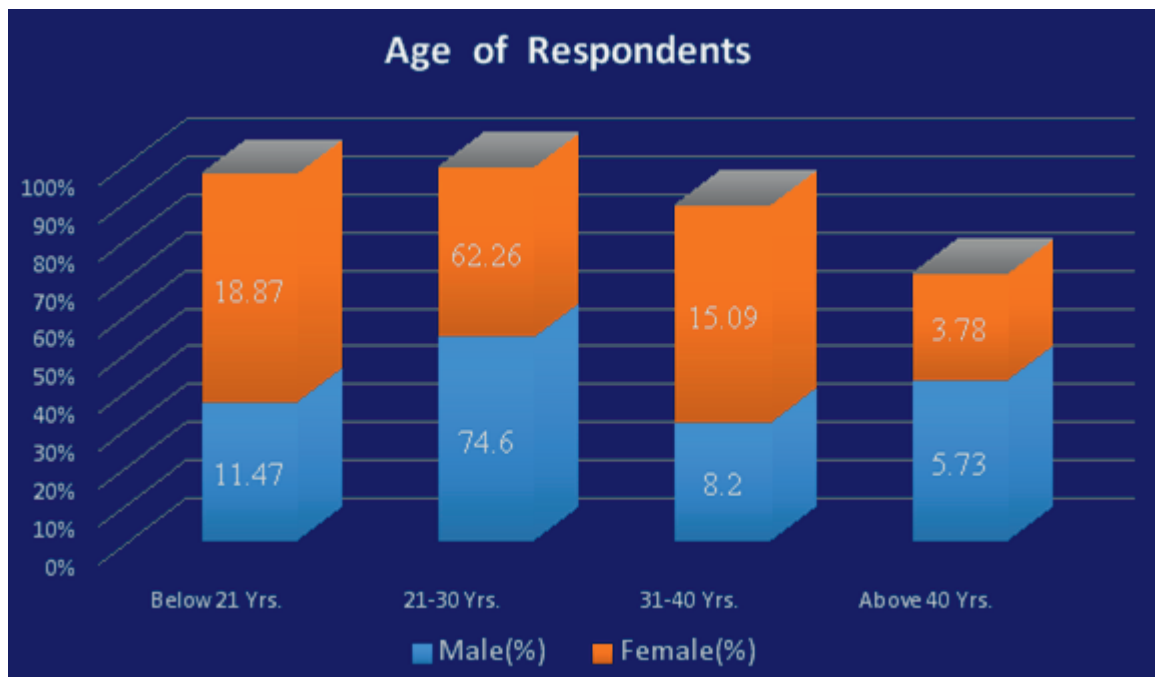
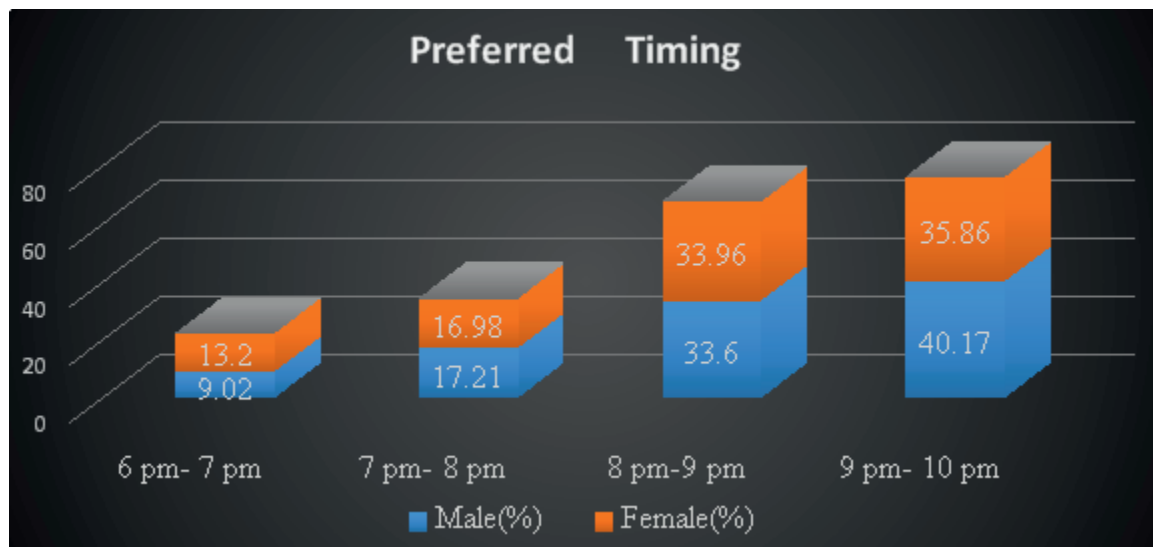


Chart: 7.2





**Chart: 7.3**



**Chart: 7.4**

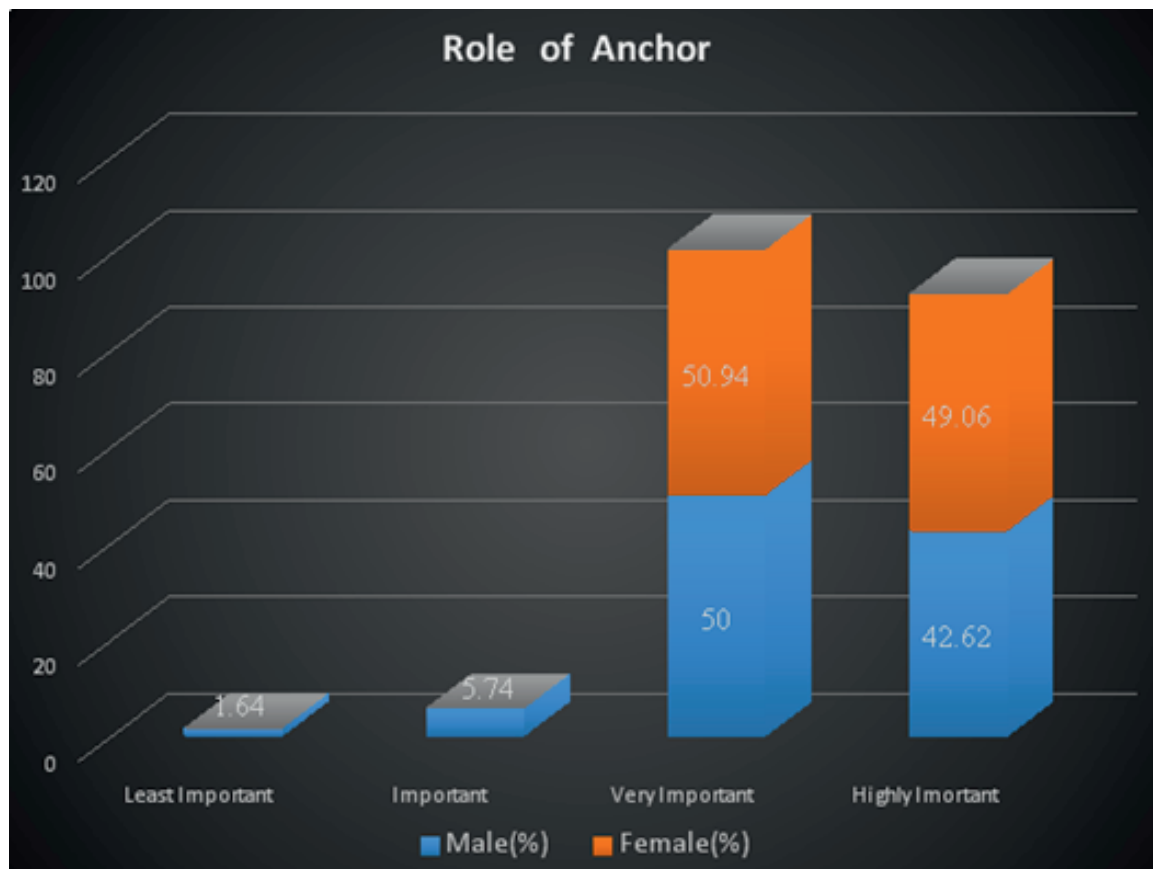




Chart: 7.5

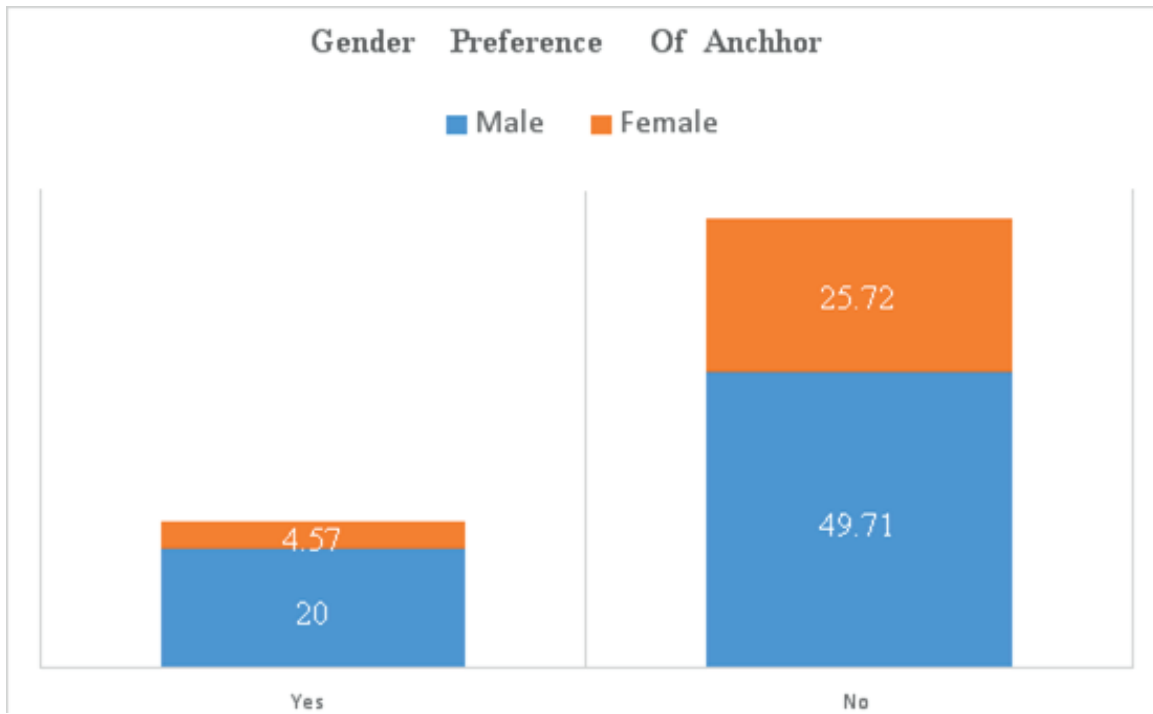
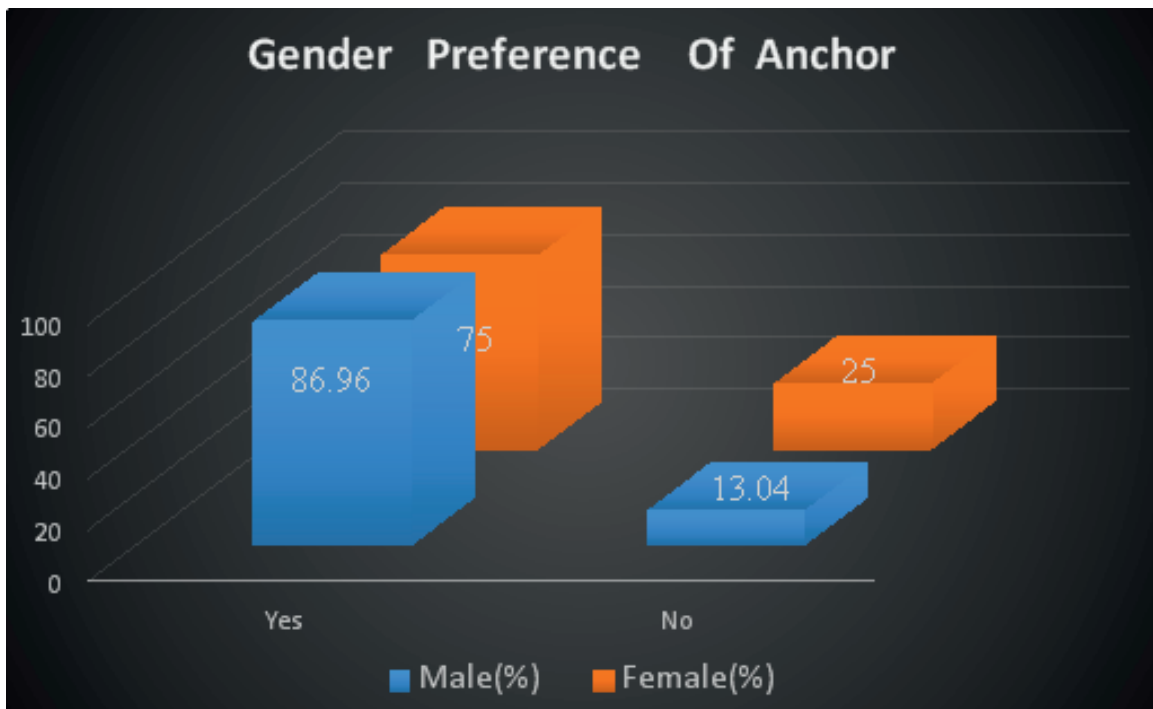
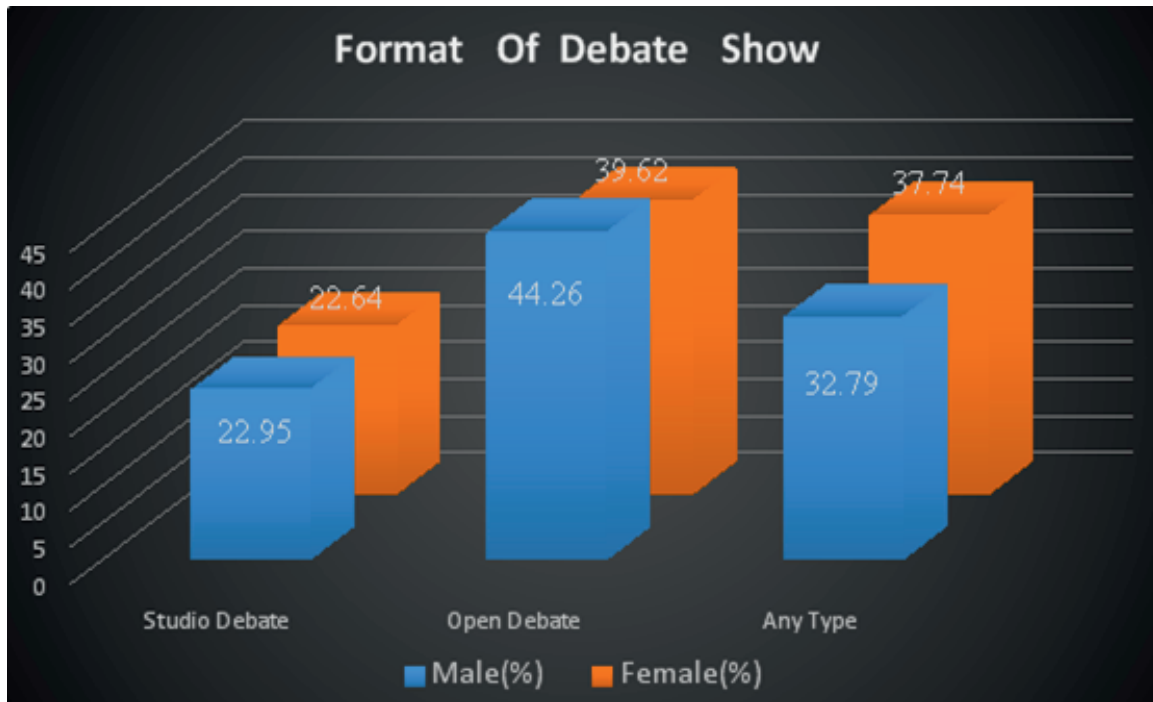


Chart: 7.6





**Chart: 7.7**



**Chart: 7.8**

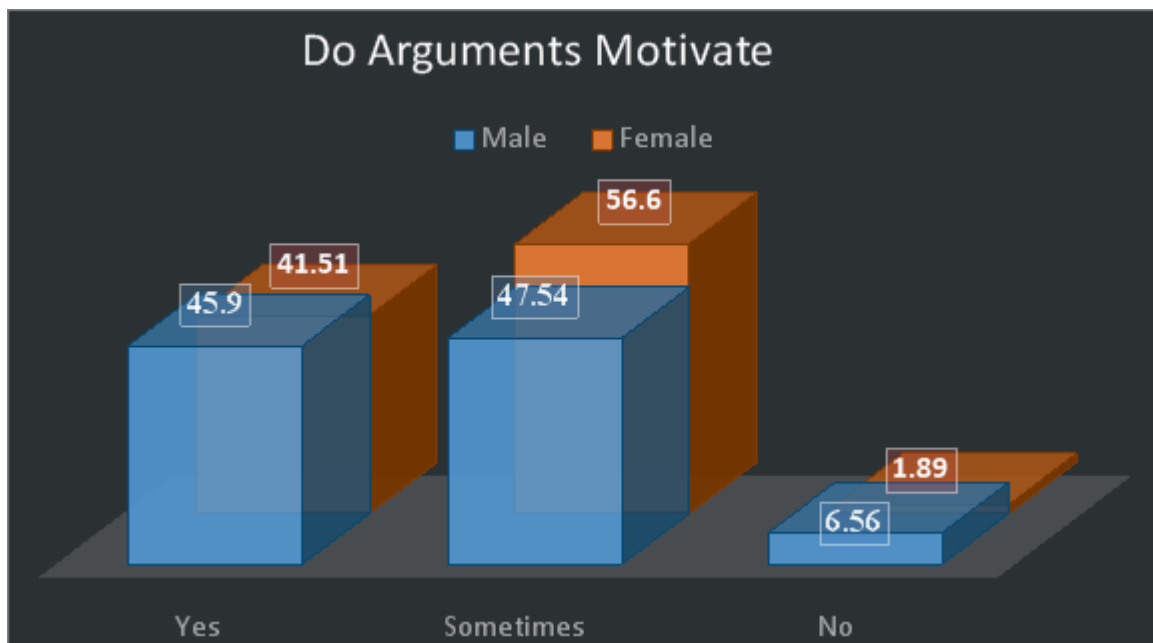




Chart: 7.9

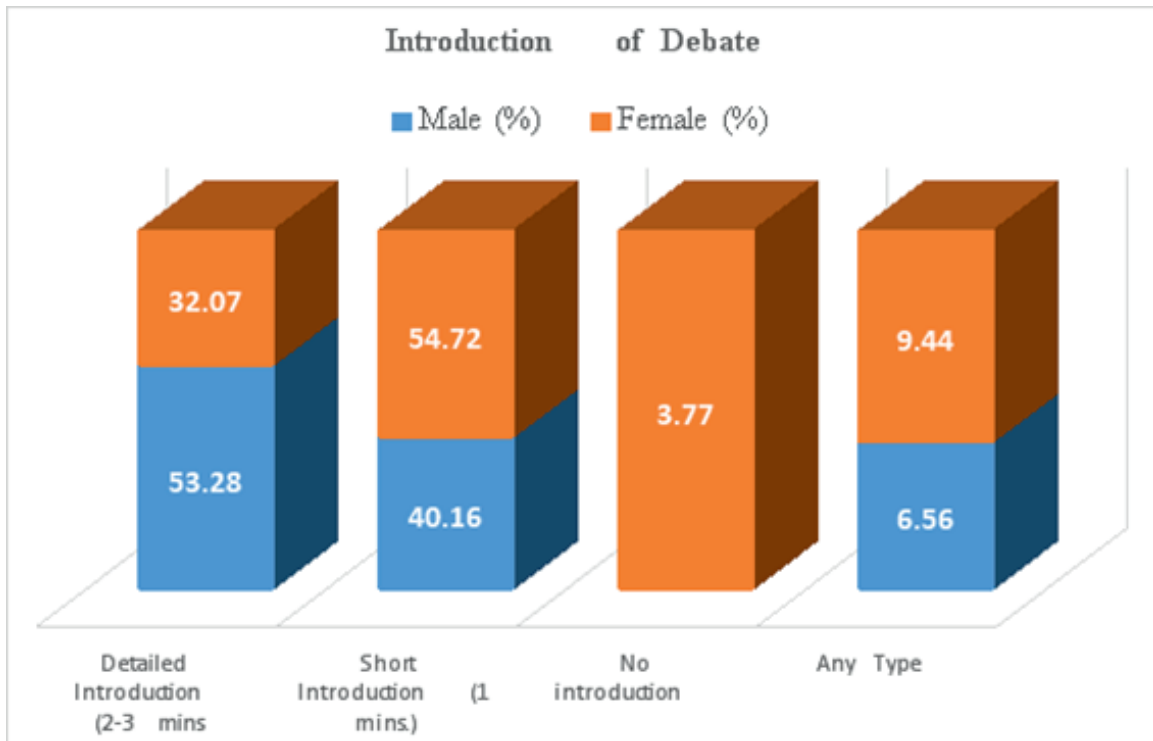
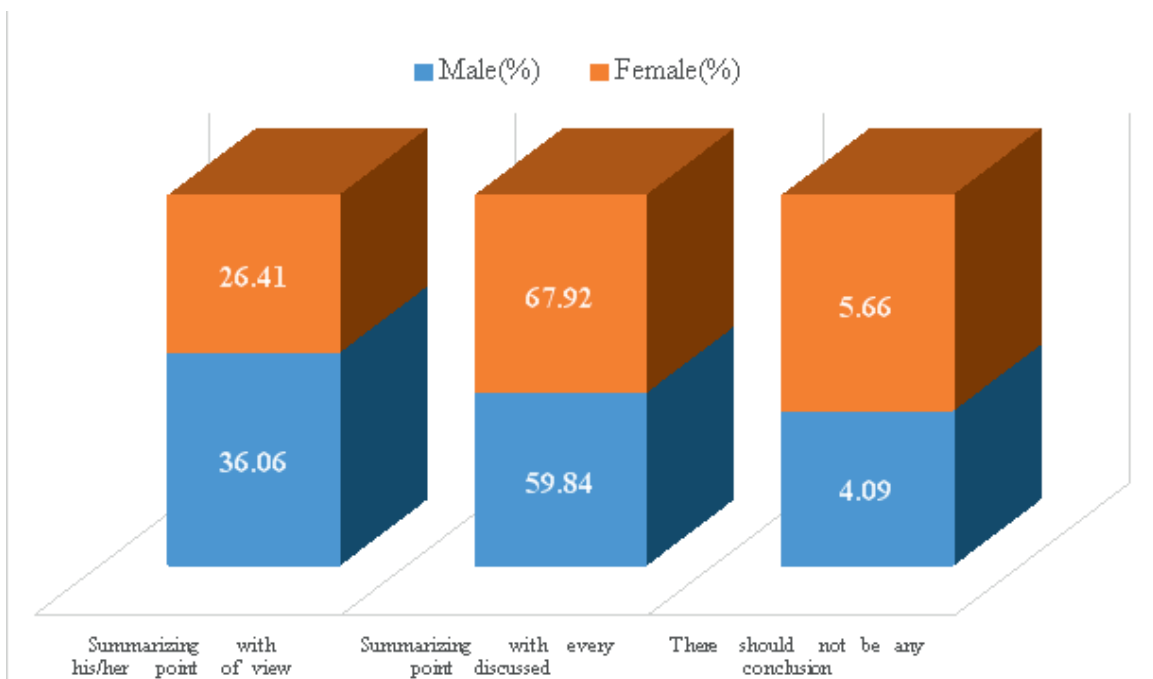


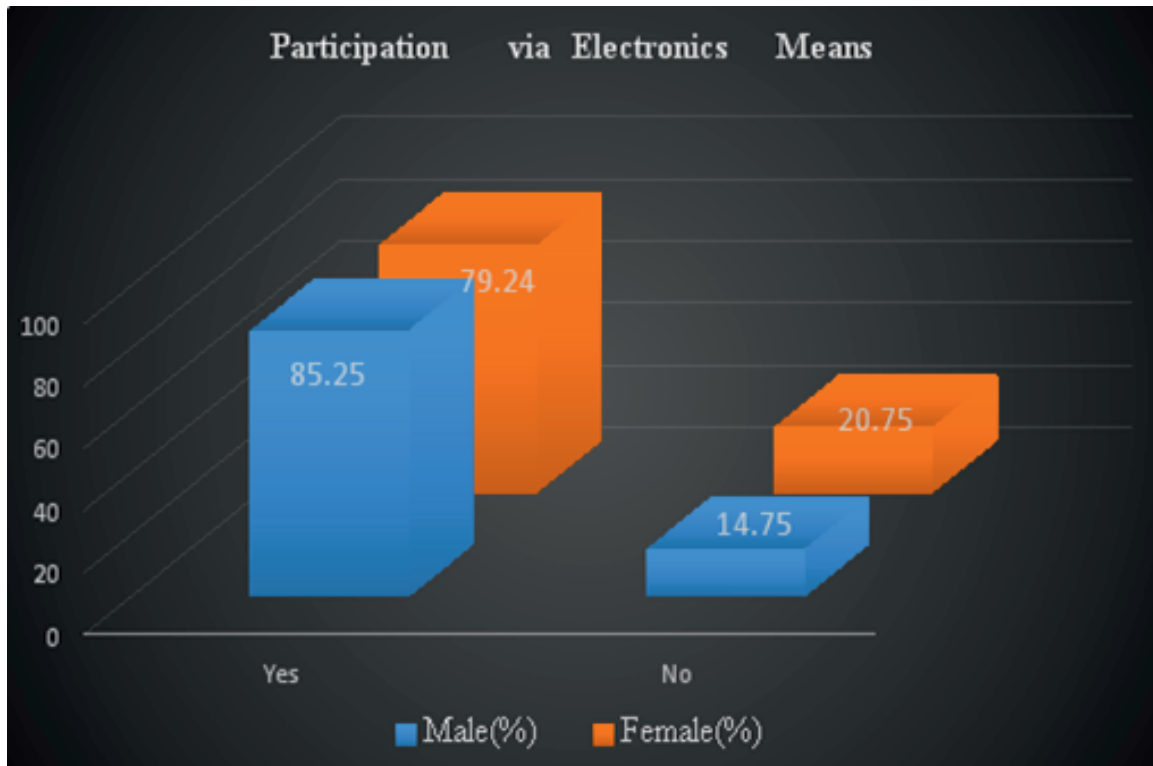
Chart 7.10 How The Conclusion of Debate Program Should Be?







**Chart 7.11**





Interview of Dr. Mohammad Rishad Faridi, Assistant Professor,  
Department of Marketing, College of Business Administration,  
Prince Sattam Bin Abdulaziz University, Al Kharj, Kingdom  
of Saudi Arabia by Prof. Saloni Sinha,  
Assistant Professor, Business Communication and Theatre,  
BIMTECH, Greater Noida

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*Prof. Saloni Sinha is a research mentee of Dr. MR Faridi and is working on a series of funded projects with him. They have recently co-authored: "Hindsight Thinking Met Waterloo for Thomas Cook Plc, UK: Could Gartner Hype Cycle Have Been the Harbinger for Rescue?" in Academy of Strategic Management Journal. The publication is an output of an international collaboration funded by the Deanship of Scientific and Academic Research, Prince Sattam Bin Abdulaziz University, Kingdom of Saudi Arabia.*

**Saloni:** Greetings Dr. Faridi! I am indeed grateful to you for taking me under your wings. It is very enriching to be guided by you. I was motivated to share our mentor-mentee conversations so that young researchers may get benefitted from your wisdom too. Our interactions during lockdown unlocked the researcher in me.

I was keen to know as a researcher what are opportunities COVID-19 has opened up?

**MR Faridi:** It is a given fact that COVID-19 has disrupted global trade, been a huge stressor psyche, triggering our fears and uncertainties and caused job losses, and economic impact to great proportions. It has presented more opportunities like extra spare time to spend at home with families allowing engaging in other activities. Allowing time to reflect and reconsider life course and plans, engage in meetings, etc. In a way tend to be more resilient and sustainable. This pandemic has made us keen observers and explorers of new knowledge and enhanced curiosity and creativity amongst all of us. Hence, academia took this as an opportunity to study the new phenomena, added new skills by way of online certifications on new research tools, etc.

**Saloni:** I learned a lot about theories and perspectives while working with you. What is your take on interdisciplinary research in business studies and social sciences?

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\*"Hindsight Thinking Met Waterloo for Thomas Cook Plc, UK: Could Gartner Hype Cycle Have Been the Harbinger for Rescue?" in Academy of Strategic Management Journal (Print ISSN: 1544-1458; Online ISSN: 1939-6104), a Scopus Q2 journal.

<https://www.abacademies.org/abstract/hindsight-thinking-met-waterloo-for-thomas-cook-plc-uk-could-gartner-hype-cycle-have-been-the-harbinger-for-rescue-9838.html>



**M R Faridi:** Collaborative research has great potential and an opportunity to engage more in such endeavors in the light of COVID-19. It offers several benefits like greater creativity, less workload on the single researcher, effective results, engaging in discussions, debates, and criticisms for an effective and reliable outcome and problem handling. Inter-disciplinary research is relevant to all stakeholders and must be encouraged. High time academic research moves out of silos. Interdisciplinary research in social sciences is rather a trending topic of discussion apparently due to a growing inclination towards policymaking. Complex situations need an integrative approach to solving problems. Hence, it is imperative to focus on impact rather than just output or outcome.

**Saloni:** You often talk about compassion. On what aspects should researchers explore this theme?

**M R Faridi:** Compassion in past was confined to medical sciences. Today, and more because we have been hit by a pandemic, compassion and empathy should be embedded in all walks of life. Compassion is not sympathy. It is an intention to be part and parcel with the sufferer at the time with care and cure. Nowadays, the industry is demonstrating compassion in many ways. This has opened up studies on branding, HR policy, marketing campaigns, etc. Stories of resilience are being presented in special editions of journals and edited volumes on the theme COVID 19, hence researchers should churn out studies on paradigm shifts, predictions, and trends.

**Saloni:** Please guide us on what kind of industry research one can take up in the field of marketing. How can we motivate the industry to support empirical work taken up by young researchers?

**M R Faridi:** Industry research in the marketing field could be premised on focusing the key players, growth, industry trends, and competitors while mapping these components with market size, demographics, psychographics, geographic behaviors, and trends. Motivation plays a critical role in productivity, quality, and speed of work in the industry. I believe motivation could revolve around the meaningfulness of the purpose and the steps being taken to fulfill that purpose. Also, motivation could be both intrinsic and extrinsic.

Research is a very broad term. In the past, research has been branded as an academic business. Research is ubiquitous in nature. Research has different perspectives and each perspective intertwines with the other, thus a hallmark of good research is 3 C's (Coordination, cooperation, and collaboration). Technology has democratized research. It has made it more sustainable, accessible, and scalable.

**Saloni:** I was very fortunate to have worked on a funded project with you after connecting via LinkedIn. Kindly guide the researchers on how to plan funded research and develop relevant connections.

Making a good plan for funded research is an essential step. Consider outlining a clear agenda, purpose, and objective of the proposed research. What will be the outcome and how will they be benefited from it. Identify the sources of the funds and how to pitch your plan? What preliminary data is included to corroborate the plan being solid, well-thought, and realistic? One may then get



feedback from some established people of the domain. Reach out to experts through networks and communities for reviews. To develop skills in designing compelling grant proposals, apply to as many agencies as possible. Even a rejected grant comes with feedback on which you can improve further. Deep and diverse exploration, diligence, and discipline will take you far.

**Saloni:** Thank you professor for these insights. Congratulations on winning research awards in 2020. Ever grateful to have been your mentee. Looking forward to more collaborative work with you. You inspire.



## **BIMTECH in collaboration with the University of Eastern Finland and University of South Florida, inaugurated the**

### **10<sup>th</sup> International Conference of Management Cases, 2020**

On the 4th December 2020, BIMTECH, Birla Institute of Management Technology, Greater Noida (NCR), India, in collaboration with the University of Eastern Finland and University of South Florida, inaugurated the International Conference of Management Cases (ICMC). This was the tenth year that ICMC has been organized at BIMTECH. As it is an unprecedented period, this year the conference was conducted in online mode, on the Zoom platform. Hence, instead of the usual two days, the conference was scheduled for three days, keeping in mind the different time zones of the presenters.

ICMC invites stimulating original, unpublished, research and teaching cases, case studies based on primary and/or secondary data, field studies, empirical data, or significant experience of learning in various facets of management. Each case must show a strong linkage to a concept, framework, or model. ICMC aims at international relevance and encourages authors from all over the world to participate and share their experiences on a platform created for academicians, practitioners, consultants,

research scholars, and students of management studies.

This year, 60 cases collectively written by 180 authors were presented over a period of two days (5th and 6th December 2020). The conference was attended by 80 delegates from 9 foreign countries. The largest contingent of 12 delegates participated from the USA. Overall 120 delegates attended the three-day virtual conference.

The first day of the conference witnessed enthusiastic participation from all the delegates representing different parts of the world.

#### **The Inaugural Session**

The event started by greeting the Keynote speakers, Prof. Arja Ropo, Professor (Emerita) of Management and Organization in the Faculty of Management and Business, Tampere University, Finland, and Olivia (Mandy) O'Neill, Ph.D., an Associate Professor of Management at the George Mason University School of Business and Senior Scientist at the



university's Center for the Advancement of Well-Being, also by welcoming all other esteemed guests.

The welcome address was given by Dr. H Chaturvedi, Director, BIMTECH. He talked about the spirit of the ICMC Conference, which is shown by the participants by joining the conference on an online platform despite different time zones. Dr. Chaturvedi extended his gratitude to Prof. Arja Ropo, Prof. Olivia (Mandy) O'Neill, Prof. Hanna Lehtimaki, Prof. Ville-Veikko Piispanen and, Prof. Sunil Mithas because of whom BIMTECH could organize the 10th edition of ICMC in collaboration with the University of Eastern Finland and the University of South Florida respectively. Paying tribute to Late Prof. Sardana, a visionary, a source of inspiration and encouragement to all, who initiated ICMC, Dr. Chaturvedi emphasized the past success and the future aspirations of ICMC.

Dr. Chaturvedi also explained the importance of case study as, "Case study method is used extensively by almost all of the business schools around the world as a tool to show the application of theory or concept to real situation. It puts the student in the role of people who are faced with difficult decisions at some point. One of the reasons, why teaching cases gained popularity is because it is an active learning strategy making students use their analytical thinking skills to discuss complex real-life scenarios."

Prof. Hanna Lehtimaki shared the conference preview. She expressed her joy of being a part of the 10th ICMC conference, despite the difficult times due to Covid-19. Moving on to the preview of the conference, Prof. Hanna said that, at this year's conference we received 120 abstracts from different parts of the world. The countries represented include the United States, Finland,

Germany, Dubai, Canada, Japan, Bangladesh, Vietnam, and India. She acknowledged that this is a wonderful achievement for ICMC. She further thanked all presenters, reviewers, and the audience for their effort in making the conference a great success.

Dr. Veenu Sharma introduced Prof. Arja Ropo and requested to deliver the first keynote speech.

Prof. Ropo started by thanking the ICMC team for allowing being a part and delivering the keynote address at the 10th ICMC 2020 conference. After which, Prof. Arja Ropo discussed "Embodiment and sociomateriality in leadership research: A novel perspective to make an impact", the keynote topic. The speech was followed by a Q&A session.

It was followed by the highlight of the event, releasing the books. The USP of this conference is the publication of the compendium of papers presented in the conference and this publication is released at the time of the inaugural session. ICMC 2020 has 52 cases which have been compiled in two volumes titled:

- 1) Developing resilience in disruptive times – Insights from Strategic management
- 2) Sustainable Entrepreneurship – Innovation and transformation

Prof. Piispanen shared his views and the importance of the books.

To appreciate the contribution made by the delegates to the conference and its team members, 7 esteemed persons were recognized and awarded the title "5 Year Recognition" award. It was followed by the award distribution ceremony. Six case writers below





the age of 40, were awarded the BIMTECH - Dr. G D Sardana Young Scholar Award. Apart from that, three SAGE Best Case Award were presented.

Followed by which, Case analysis competition winners were announced. In the category of the second year, first prize was bagged by "Sourajit Roy and Nithya S, Symbiosis Institute of Digital and Telecom Management" and Second prize was bagged by two teams are "Tanshi Kumar and Anisha Jain, Delhi School of Business" and "Sonal Jain and Shivam Nagpal, Birla Institute of Management Technology".

In the category of the first year, first prize was bagged by "Sargun Matta and Ali Azim Ansari, FORE School of Management" and Second prize

was bagged by two teams are "Alankrita Rawat and Amit Kadam, Symbiosis Institute of Digital and Telecom Management" and "Parth Samariya and Piyush Hirwani, Birla Institute of Management Technology".

The session continued with the keynote speech by Prof. Olivia (Mandy) O'Neill. Dr. Veenu Sharma introduced Prof. Olivia and requested to deliver her keynote speech.

Prof. Olivia discussed "Introducing a New Way of Thinking about Culture: Emotional Culture". The speech was followed by a Q& A session from the audience. The Inaugural Ceremony culminated with the vote of thanks by Prof. Arunaditya Sahay.





## BIMTECH Centre for Management Case Development

### 2<sup>nd</sup> BIMTECH Case Master Development Workshop

Recognizing the need of developing examples from emerging market like India, BIMTECH realizes the need to create knowledge in various domains of management and business. In fulfillment of objectives as enshrined in its Mission, in its quest for continued excellence and research orientation in management education, and in its endeavor to be a partner in spread of knowledge, BIMTECH has established, BIMTECH Centre for Management Case Development (BCMCD). One of the world class endeavors of BCMCD has been the International Conference on Management Cases (ICMC) at BIMTECH campus. The Conference aims at international relevance and encourages case authors from all over the world to participate and share their experiences on a platform created for academicians, practitioners, consultants, and research scholars. In the year 2020, the 10th ICMC organized the 2nd BIMTECH Case Master Development Workshop on the 11th and 12th of December, 2020. Due to the limitations posed by the pandemic the one and a half hour workshops were organized on a virtual platform. On the 11th December 2020, Arja Ropo, Professor emerita,

Tampere University, Finland conducted the workshop on the topic Narrative and Visual Methods in Studying Leadership and Organizational Cases.

The workshop elaborated on the narrative and visual nature of organizations and how to study them as such. What is narrative, types of narratives, foci of analysis, and quality criteria of the narrative study were explored. The students had the opportunity to bring their narratives for discussion. Narratives can also be visual where various types of visual images are used in different ways. A protocol for doing the visual analysis was introduced. The students were encouraged to bring their visual images for analysis and discussion. The workshop was attended by 29 participants. Olivia (Mandy) O'Neill, Associate Professor of Management at the George Mason University School of Business, was the resource person for the second workshop held on 12th December 2020 on the topic Diagnosing and Changing Emotional Culture. It was attended by 25 participants.



The workshop reviewed the concept of emotional culture and presented research-backed ways to diagnose, enhance, and change it. Drawing on case studies from a variety of industries, it was described how individuals and organizations can better manage their workforce through engagement in business practices, work relationships, and culture change initiatives that cultivate a positive emotional culture. Evidence-based techniques, that individual contributors

and managers can integrate into their daily work practices to increase personal and professional success, were also highlighted. Participants had the opportunity to analyze and diagnose their organizational culture during the session.

Despite the limitations of the virtual platform, the participants found the workshop very interactive and engaging.



## Birla Institute of Management Technology (BIMTECH) Centre for Research Studies

### Workshop on “Text Mining using the R Language”

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As a part of the workshop series of the Centre for Research Studies, an online workshop on “Text Mining using the R Language” was held on 29th and 30th August 2020. R is a language and environment for statistical computing and graphics. It provides a variety of statistical techniques like linear and nonlinear modeling, time-series analysis, and graphical techniques which are highly extensible. ‘R’, is designed around a true computer language, and it allows users to add additional functionality by defining new functions. The term “environment” is intended to characterize it as a fully planned and coherent system. Text mining is the process of transforming unstructured text data into meaningful and actionable information. With the growth of social media text mining has emerged as an important tool for qualitative analysis. In the wake of COVID19, as researchers are grappling with the challenges of carrying out field research and data analysis, this workshop came around as a very timely initiative by the CRS in the dissemination of knowledge of R to researchers, academicians, and industry practitioners.

The resource persons for the workshop were Prof. Amarnath Bose and Prof. Amrendra Pandey. Dr. Bose, a post-graduate from Indian Statistical Institute teaches Quantitative techniques and Predictive Business Analytics and specializes in Data Envelopment Analysis. Dr. Amrendra Pandey, a BIMTECHIAN and a doctorate in Financial Economics work on text mining and econometrics.

After the inaugural address delivered by Prof. Arunaditya Sahay, Dean, Research, the workshop began with an introduction to R, providing the requisite background to conduct text mining. The next session was on Web scraping from social media sites. As Social media has the meatiest amount of unstructured information; the session included a practical hands-on experience using R to scrape social media sites on the internet and extract the relevant though unstructured data for subsequent study. The third session was on Creating corpus, a unique feature of text analytics that facilitates comparison of documents and identification of word usage patterns that can be used to identify themes or address the popularity of words. The



participants learned how to create a corpus from web scraped, unstructured data. The fourth session included analysis using Text data. Once the corpus was created, the data was analyzed and depicted as the word cloud. This Sentiment Analysis helped discover people's opinions, emotions, and feelings about the topic that was mined from the internet. This final session focused on deriving sense and meaning from the data mined from social media sites earlier during the three sessions.

There were 16 external and 24 internal participants. The external participants hailed from premier institutes from India and abroad, including Abu Dhabi School of Management,

IIM, IIT, NIT, and IMT. The internal participants included young faculty as well as research scholars. The workshop was conducted in a highly interactive mode and was much appreciated by the participants. The participants were very appreciative of the faculty expertise and content of the workshop and expressed their interest in attending an intensive workshop on it again which will be more focused and have specific research ideas and agenda. The workshop ended with a Valedictory note given by Prof. A.V. Shukla, Chair, FPM program. Research Scholars RSK Sharma and Ms. Reeti Kulshrestha worked towards making the workshop fruitful for all.



## BIMTECH Centre for Research Studies

### 2<sup>nd</sup> Online Workshop on Identifying Phenomenon of Interest

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As a part of the focused endeavors towards empowering impactful research, the Centre for Research Studies, BIMTECH held the 2nd online workshop on “Identifying a phenomenon of interest” on 1st November 2020. This workshop aimed to help participants in choosing the right topic for conducting doctoral and for publishable research. It equipped the participant research scholars with the understanding of converting an idea into doctoral research or a research paper and helped them in identifying and justifying the research gap.

The resource person for the workshop was Dr. Sonjaya Singh Gaur, a Clinical Professor of Marketing at the NYU School of Professional Studies. He has over 25 years of an academic career in the USA, Malaysia, New Zealand, Germany, Sweden, South Korea, and India.

After the formal welcome delivered by Dean, Research, Prof. Arunaditya Sahay the workshop began with defining “Research” and “Doctoral Research”. A great emphasis was led upon the quality of research through the framework of Hodgkinson’s Taxonomy. It was a very interactive session that concluded with an exercise designed to comprehend the overall understanding of the workshop.

The workshop was attended by more than 20 research scholars and a few faculty members from the institute. The workshop was conducted in a highly interactive mode and was much appreciated by the participants. The participants were especially appreciative of the resource faculty’s expertise and content of the workshop. They expressed keen interest in attending more such workshops. The workshop ended with a vote of thanks delivered by research scholar Nivedita Jha, who compered the workshop.

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Arise, awake and do not stop until the goal is reached.  
You have to grow from the inside out.  
None can teach you, none can make you spiritual.  
There is no other teacher but your own soul.  
You can not believe in God until you believe in yourself.

- Swami Vivekananda



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