Chapter 2:
RESEARCH METHODOLOGY
AND
LITERATURE UNDER REVIEW
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2.1 RESEARCH METHODOLOGY

RESEARCH METHODS VERSUS METHODOLOGY

It seems appropriate at this juncture to explain the difference between research methods and research methodology. Research methods may be understood as all those methods that are used for conduction of research. Research methods or techniques, thus, refer to the methods the researchers use in performing research operations. In other words, all those methods which are used by the researcher during the course of studying his research problem are termed as research methods. Since the object of research, particularly the applied research, is to arrive at a solution for a given problem, the available data and the unknown aspects of the problem have to be related to each other to make a solution possible. Keeping this in view, research methods can be put into the following three groups:

1. In the first group we include those methods which are concerned with the collection of data. These methods will be used where the data already available are not sufficient to arrive at the required solution;

2. The second group consists of those statistical techniques which are used for establishing relationships between the data and the unknowns
3. The third group consists of those methods which are used to evaluate the accuracy of the results obtained.

Research methods falling in the above stated last two groups are generally taken as the analytical tools of research.

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. In it we study the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them. It is necessary for the researcher to know not only the research methods but also the methodology. Researchers not only need to know how to develop certain indices or tests, how to calculate the means, the mode, the median or the standard deviation or chi-square; to apply particulars research techniques. But they also need to know which of these methods or techniques, are relevant and which are not and what would they mean and indicate and why Researchers also need to understand the assumptions underlying various techniques and they need to know the criteria by which they can decide that certain techniques and procedures will be applicable to other certain problems. All this means that it is necessary for the researcher to design his methodology for his problem and the same may differ from problem to problem. For example, an architect who designs a building has to consciously evaluate the basis of his decisions. He has to evaluate why and on what basis he selects particular size, number and
location of doors, windows and ventilators; he uses particulars materials. Similarly, in research the scientist has to expose the research results that are capable of being evaluated before they are implemented. He has to specify very clearly and precisely what decisions he selects and why he selects them so that they can be evaluated by others also.

2.2 RESEARCH AND SCIENTIFIC METHOD

For a clear perception of the term research one should know the meaning of scientific method. The two terms, research and scientific methods are closely related. Research, as we have already stated, can be termed as an inquiry into the nature of the reasons for and the consequences of any particular set of circumstances, when these circumstances are experimentally controlled or recorded just as they occur. Further, research implies the researcher is interested in more than particular results; he is interested in the repeatability of the results and in their extension to more complicated and general situations. On the other hand, the philosophy common to all research methods and techniques, (although they may vary considerably from one science to another), are usually given the name of scientific method. In this context Batty writes, “The scientific method is one and same in the branches (of science) and that method is the method of all logically trained minds.... the unity of all sciences consists alone in its methods, not its material; the man who classifies facts of any kind whatever, who sees their mutual relation and describes their sequences, is applying the Scientific Method and is a man of science. Science
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2.3 PROBLEMS ENCOUNTERED BY RESEARCHERS IN INDIA

Researchers in India, particularly those engaged in empirical research, are facing several problems. Some of the important problems are these:

1. The lack of a scientific training in the methodology of research is a great impediment for researchers in our country. There is paucity of competent researchers. Many researchers take a leap in the dark without knowing research methods. Most of the work, which goes in the name of research, is not methodologically sound. Too many researchers and even to their guides are mostly a scissor and paste job without any insight shed on the collated materials. The consequence is obvious, viz., the research results, quite often, do not reflect the reality. Thus, a
systematic study of research methodology is an urgent necessity. Before undertaking research projects researchers should be well equipped with all the methodological aspects. As such, efforts should be made to provide short-duration intensive courses for meeting this requirement.

2. There is insufficient interaction between the university research departments on one side and business establishments, government departments and research institutions on the other side. A great deal of primary data of non-confidential nature remains untouched/untreated by the researchers for want of proper contacts. Efforts should be made to develop satisfactory liaison among all concerned for better and realistic researches. There is need for developing some mechanisms of a University – industry interaction programmes so that academics can get ideas from practitioners on what needs to be researched and practitioners can apply the research done by the academics.

3. Most of the business units in our country do not have the confidence that the material supplied by them to researchers will not be misused and as such they are often reluctant in supplying the needed information to researchers. The concept of secrecy seems to be sacrosanct to business organizations in the country so that it proves an impermeable barrier to researchers. Thus, there is the need for generating the confidence that the informational data obtained from a business unit will not be misused.
4. Research studies overlapping one another are undertaken quite often for want of adequate information. This results in duplication and fritters away resources. This problem can be solved by proper compilation and revision, at regular intervals, of a list of subjects on which the research is going on. Due attention should be given toward identification of research problems in various disciplines of applied science which are of immediate concern to the industries.

5. There does not exist a code of conduct for researchers and inter university and inter-departmental rivalries are also quite common. Hence, there is need for developing a code of conduct for researchers which, if adhered sincerely, can win over this problem.

6. Many researchers in our country also face the difficulty of adequate and timely secretarial assistance; this causes unnecessary delays in the completion of research studies. All possible efforts are made in this direction so that efficient secretarial assistance is made available to researchers and that too well in time. University Grants Commission must play a dynamic role in solving this difficulty.

7. Library management and functioning is not satisfactory at many places and most of the time and energy of researchers are spent in tracing out the books, journals, reports, etc., rather than in tracing out relevant material from them.
8. There is also the problem that many of our libraries are not able to get copies of old and new Acts/Rules, reports and other government publications in time. This problem is felt more in libraries which are away in places from Delhi and/or the state capitals. Thus, efforts should be made for the regular and speedy supply of all governmental publications to reach our libraries.

9. There is also the difficulty of timely availability of published data from various government and other agencies doing this job in our country. Researcher also faces the problem on account of the fact that the published data vary quite significantly because of differences in coverage by the concerning agencies.

10. There may, at time, take place the problem of conceptualization and also problems relating to the process of data collection and related things.

2.4 CENSUS AND SAMPLE SURVEY

All items in any field of inquiry constitute a ‘universe’ or ‘population.’ A complete enumeration of all items in the ‘population’ is known as a census inquiry. It can be presumed that in such an inquiry, when all items are covered, no element of chance is left and highest accuracy is obtained. But in practice this may not be true. Even the slightest element of bias in such an inquiry will get larger and larger as the number of observation increases. Moreover, there is no way of checking the element of bias or its extent except through a resurvey or use of sample checks. Besides, this type of inquiry involves a great deal of
time, money and energy. Therefore, when the field of inquiry is large, this method becomes difficult to adopt because of the resources involved. At times, this method is practically beyond the reach of ordinary researchers. Perhaps, government is the only institution which can get the complete enumeration carried out. Even the government adopts this in very rare cases such as population census conducted once in a decade. Further, many a time it is not possible to examine every item in the population, and sometimes it is possible to obtain sufficiently accurate results by studying only a part of total population. In such cases there is not utility of census surveys.

However, it needs to be emphasized that when the Universe is a small, one it is no use resorting to a sample survey. When field studies are undertaken in practical life, considerations of time and cost almost invariably lead to a selection of respondents i.e., selection of only a few items. The respondents selected should be as representative of the total population as possible in order to produce a miniature cross-section. The selected respondents constitute what is technically called a ‘Sample’ and the selection process is called 'Sampling Technique'. The survey so conducted is known as ‘Sample Survey’. Algebraically, let the population size be N and if a part of size n (which is < N) of this population is selected according to some rule for studying some characteristic of the population, the group consisting of these n units is known as ‘Sample’. Researcher must prepare a sample design for his study i.e., he must plan how a sample should be selected and of what size such a sample would be.
2.5   TECHNIQUE OF DEVELOPING MEASUREMENT TOOLS

The technique of developing measurement tools involves a four stage process, consisting of the following:

(a) Concept development;
(b) Specification of concept dimensions;
(c) Selection of indicators; and
(d) Formation of index.

The first and foremost step is that of concept development which means that the researcher should arrive at an understanding of the major concepts pertaining to his study. This step of concept development is more apparent in theoretical studies than in the more pragmatic research where the fundamental concepts are often already established.

The second step requires the researcher to specify the dimensions of the concepts that he developed in the first stage. This task may either be accomplished by deduction i.e., by adopting a more or less intuitive approach or by empirical correlation of the individual dimensions with the total concept and/or the other concepts. For instance, one may think of several dimensions such as product reputation, customer treatment, corporate leadership, concern for individuals and sense of social responsibility and so forth when one is thinking about the image of a certain company.
Once the dimensions of a concept have been specified, the researcher must develop indicators for measuring each concept element. Indicators are specific questions, scales, or other devices by which respondent's knowledge, opinion, expectation etc. are measured. As there is seldom a perfect measure of a concept, the researcher should consider several alternatives for the purpose. The use of more than one indicator gives stability to the scores and it also improves their validity.

The last step is that of combining the various indicators into an index, i.e. formation of an index. When we have several dimensions of a concept or different measurements of a dimension, we may need to combine them into a single index. One simple way for getting an overall index is to provide scale values to responses and then sum up the corresponding scores. Such an overall index would provide a better measurement tool than a single indicator because of the fact that an individual indicator has only a probability relation to what we really want to know. This way we must obtain an overall index for the various concepts concerning the research study.

2.6 ABOUT THE PRESENT STUDY

In the 21st century, knowledge is the most important asset that companies and organizations own. A core knowledge asset includes knowledge of employees, partners, and suppliers etc. Customer knowledge is more vital to business success than ever before. Getting closer to customers and
effectively responding to their needs is a great way to boost their loyalty and encourage deeper business relationships. Today, Customer Relationship Management (CRM) is the key that fulfills the promise of helping sellers—‘Please all of the people (customers) most of the times.’

Now a day leading enterprises are identifying the need to change from a product-centric business to a customer-centric one. Organizations are adapting up to the benefits as well as the challenges of changing processes that are necessary in this age of customer oriented global business.

Customer Relationship Management is the fine art of harnessing the intelligence that is embedded in a company’s into data and transforming it into profitable relationships with their customers. Building a CRM solution is complex task. It is complicated by the reality that CRM responsibility is divided among a variety of individuals, departments, call centers and other organizations. Dynamics of every contact between the company and each customer also needs to be understood.

Coming to insurance industry, a decade ago, selling for insurance companies seemed straightforward. The only competition that existed was the one from other insurance companies. But now things have changed and competition has taken a new face. Today banks sell annuities, stockbrokers sell life insurance. The lines between the financial services providers have blurred. Combined with that the challenging economic conditions have forced the
insurance companies to rethink how to do their business. If they have to survive in this competitive world, insurance companies can no longer operate under a policy- bases model. Instead, they must adopt a new client –centric approach to better meet the needs of its customers.

Statistics show that in the Insurance Industry, the longer a company can keep a customer, the more profitable that customer becomes. For insurance companies today, focusing on the customer is more important than ever before. Knowing what a customer needs and effectively responding to them a great way to boost their business and build a strong relationship with their client. It is also a much more strategic route to success than cutting costs and improving efficiency. Insurance companies have a wealth of data about their customers. But what many companies lack is the ability to sift through that data and extract the information that is critical to making important strategic and tactical business decisions. CRM in Insurance: A Novel Way to Beat the odds, speaks about the need for CRM.

Every insurer promises customer satisfaction. But what extent this promise is being translated into reality is the big question. Some companies understand what the customer wants but they cannot or would not deliver it because their organization structure and way of doing business prevent them from doing so many insurers remain inflexible in traditional functional areas, such as underwriting, claims, marketing and loss control. In the customer centric approach it is difficult for insurers to adapt to the changing needs of the customers. They cannot survive otherwise and are sure to be the victims of “marketing myopia”.

2.7 SIGNIFICANCE OF THE STUDY

In the present scenario of global competition, fundamental transformations in working structures are taking place. Hence, the concept of CRM is rapidly growing to meet permanently changing needs of organizations in terms of performance. In knowledge based enterprises, CRM is the norm rather than the exception. So this proposed study takes into account this fact: emerging trend of team working in business organizations.

In every successful company there is an important role of customer relation and management. The role handled by the management is very crucial, since any mismatch in the decision might lead to the downfall of the customer network. On the other hand, there is management who must have a clear understanding of their roles and responsibilities, work towards a common goal and coordinate amongst themselves and with their customers to enhance company effectiveness through customer satisfaction. Thus, no study on CRM is complete without an understanding of the interpersonal relations of customers and management.

Effective customer relationship certainly does not just happen automatically; it takes a great deal of hard work and compromise. There are a number of factors that must be taken care of while implementing CRM philosophy. In the past various studies and researches have been made to identify characteristics of successful CRM.
In Insurance Industry nowadays there is a growing emphasis on developing new and innovative products, building brand equity, strong and effective customer relationships and cost effective customer service. All these significant developments have made the sales force demand greater autonomy and better management to fulfill the requirements of acquiring, maintaining and consolidating the customer base. Customer Relationship plays a quintessential part in this kind of working environment. Besides, the IT revolution has made a big impact on the working of insurance companies. It has been used to organize jobs in different ways-up-skilling different tasks while automating, routinizing and eliminating others. Technology has also played a significance role in strategic areas including understanding of customer satisfaction for current products and services, competitor knowledge and customer buying behavior. Thus, insurance companies need to go beyond peripheral issues and tackle significant issues like improvements in profitability, consolidation and exploring of available cost-effective solutions and effective CRM through its competent and versatile sales force. So, nowadays, insurance employees are looked upon as not mere selling agents but specialists who build relationships on a foundation of trust, respect and performance. Therefore, an understanding of their work practices especially CRM assumes greater importance. The findings of this study will not only help Insurance Companies to maximize achievement of their revenue and be best among the rest but will also throw light on the importance of CRM in insurance sector and give professionals and researchers an opportunity to develop new ideas, techniques and methods to make it more effective.
2.8 OBJECTIVES OF THE STUDY

Study of CRM in Life Insurance Corporation of India is relevant in current industrial scenario as increased use of work teams within organizations which have been one of the most influential and far-reaching trends to shape the business world. It gives valuable inputs in developing and maintaining effective customer relationship that can turn the fortunes of large enterprises. In this research the efficiency and overall effectiveness of CRM will be studied from the perspectives of the people who are themselves part of that management which will help them develop a better understanding of each other’s perceptions and take corrective actions at their earliest.

The main objective of this study is to throw light on the different aspects of CRM and its effectiveness in Life insurance Corporation of India. Towards this end and to set a direction to the study, the following directions are set forth:

- To assess the significance of CRM in LIC
- To identify the factors affecting CRM.
- To study the interpersonal relationship between customers and management.
- To make a depth study of CRM in LIC
- To offer necessary suggestions to enhance CRM.
- To study the various insurance schemes and policies of insurance company in India.
- To understand the level of satisfaction of the policy holders, and
- To analyze the problems of policyholders and to suggest suitable measures.
2.9 SCOPE OF THE STUDY

It is always necessary to confine the research work to a certain area so that detailed and intensive study can be carried out. Keeping this in view, the proposed study seeks to cover the concept of CRM in LIC and its products in India selected on the basis of their respective market share. The present study is exploratory in nature where the status of a Customer Relationship is independent variable while management is the dependent variable. The companies selected for this study will be:

- Life Insurance Corporation of India- the only public sector life insurance company in the country.
- Life Insurance of India is selected on the basis of popularity and market size.

An attempt will be made to study all facets of customer and interpersonal relationship with management, however, the main emphasis would be on the following:

- The role of CRM in Life Insurance Corporation of India.
- Factors affecting CRM effectiveness
- Comparisons of CRM variables in Life Insurance Corporation of India.

2.10 RESEARCH METHODOLOGY

In this study an effort will be made to study the CRM in insurance sector and the differences in perceptions of the customer and members regarding the
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factors affecting management. The research design for this study is discussed below:

1. **SAMPLE**

   The customers sample for the study will be selected on random basis and the extraneous variables like: age, experience, sex, functional area etc. will be controlled by randomization and elimination.

2. **DATA COLLECTION**

   The relevant data for the proposed research would include both the primary as well as secondary data.

   - **Primary Data:** A close-ended questionnaire will be prepared and administered to Insurance Company, customers and concerned employees/officers working as part of a team. On-line communication will also be used to gather necessary information using e-mailing system over the internet. Interviews of HR Executives, Customers and Members will also be taken to supplement the questionnaire data.

   - **Secondary Data:** Data will also be acquired using references of business and management journals, articles, newspapers, books, magazines, public records and other published information

3. **DATA ANALYSIS**

   Editing, classification and tabulation of data will be done as per the requirements of the study. Analysis of data will be done using statistical tools
such as measures of central tendency, standard deviation and correlation coefficient. Finally t-test will be applied to find out the significance of difference for hypothesis testing. The level of significance will be .05 for the proposed study.

2.11 HYPOTHESIS

The present study will be conducted to evaluate and appraise the CRM performance of LIC. The study also attempts to measure the efficiency and effectiveness of the units under study. The proposed study has the following hypotheses:

- \( H_0:1 \) Customer Relationship Management of Life Insurance Corporation of India is not satisfactory.

2.12 LIMITATIONS OF THE STUDY

The scope of the proposed Research study is limited to the some selected north region only and the sample size out of the total population limited to thousands only, hence the results of the studies may differ from other regions in as well as in other parts of India.

The results of the proposed study are based on the information given by the support administrative staff of the Insurance Providers and the Life Insurance Policyholders and Individuals. Such information is based on an element of bias while providing such information which is the basis of our
study. However on an average, the results of the study shall be representative of the mass population.

2.13 REVIEW OF LITERATURE

Several studies have already been made in respect of problems of CRM of insurance sector. Some of them are mentioned below:

Nirmal Kumar Kumbhat (1990) carried out a research study entitled “Management of Operations in the Life Insurance Corporation of India (1970-1988)”. In his study he analyzed that the Life Insurance Corporation had made satisfactory progress on many fronts but it is also true that it has failed to give the desired results in many fields as expansion of Business in hitherto neglected rural areas and improvement in the quality of new-business. Moreover, the services rendered to the policyholders have also not shown any satisfactory improvement. A low correlation between corporations objectives and employees performance just reveals the sorrowful state of affairs.

As a matter of fact, the LIC has not emerged as a “Protector” and “Savior” of those who have sought its assistance through Insurance Policies. The shortfalls seem to be the result of failure of human side of the Corporation as well as of some external forces and constraints which have impeded its growth.

S. Jayaprakash (2008) carried out a research study entitled “Importance of CRM in Insurance” Insurance companies are growing bigger these days and
a lot of recruitment and training to expand business is happening throughout the year. People are drawn from various sectors for employment. But it is doubtful whether all the employees have enough opportunities to explore the skills gained from other sectors and whether their knowledge is updated about insurance industry. Some of the insurers realizing this fact have initiated the knowledge management drive within their organizations. This can be considered as an important step, as attrition, lack of knowledge and dishonesty on the part of employees can blow up. Business Intelligence methods will be very effective for mapping the employee’s potential with the market potential and take effective decisions.

T Sri Jyothi (2008) carried out a research study entitled “CRM Practices in Indian Insurance Sector”. According to the researcher the success of any insurance company lies in the hands of it’s customers. In order to attract the customers, it is the fundamental duty of the insurance company to implement CRM in their organization. They have to implement CRM not merely technically or in the ritual sense but also as a part of their culture. Any organization can succeed by building a database of their loyal customers. This is essential because a loyal customer advocates the organizations products better than the organization itself. Therefore, for surviving and grow in the competitive market, it is imperative for any insurance organization to implement the CRM platform in the right sprit and manner by understanding the customer’s needs and desires.
Praveen Bahl (1986) carried out a research study entitled “Trade Unionism in life insurance Corporation of India”. In his study he analyzed the welfare activities of the trade unions in life insurance industry are almost nil, though at some divisions, they operate credit and cooperative societies. As most of the welfare activities are being conducted by the corporation itself, not much scope is left out for the trade unions. Still trade unions are trying to provide more and more welfare activities with limited financial resources. He investigated that due to the direct government interference, the trade unions have brought down its direct confrontation approach and in some of the disputes like automation, O.I.C. scheme and trade unions have surrendered. Now the time has come, when the A.I.I.E.A. will have to change its agitation and confrontational ideology with constructive and collaboration approach.

Ram Chandra Meena (1993) carried out a study of Accounting Practice and Procedure in General Insurance Companies in India. His study was divided into IX chapters. The First chapter focused on the Role of General Insurance in India. Second to Sixth chapters respectively analyzed receivable claims, Investments, Premium and other Incomes. Seventh and Eighth chapters examine the final Account and Audit system in GIC and his subsidiaries and the last chapter furnishing the conclusions and suggestions. In his study he selected General Insurance Company and four subsidiary Companies of GIC.

Khushdip Kaur (1996) “Performance Appraisal of Employees in Leading Banking Organizations and Insurance Companies of Chandigarh”. This study concentrates on the performance appraisal of employees of four
leading banks and three insurance companies in Chandigarh. Such appraisal is becoming a matter of serious interest to many organizations these days. It was seen during this evaluation that methods, techniques and procedures differed in the units of the two sectors. The banks evaluate the employee performance on sixteen points or attributes, the insurance sector companies have separate appraisal methods for clerical staff, officers and managers, and non-supervisory personnel. Work knowledge and work performance have significant importance in both sectors while it comes to the evaluation procedure. Targets are found to be fixed mostly arbitrary and only sometimes the employees are consulted. Self appraisal is also given due importance. Since human judgment is heavily relied on, these appraisals may also reflect personal bias.

Hanuman Prasad Singhal (1999) also made a study on “Accounting and Audit Procedure in Insurance Sector”: A Comparative study of the Life Insurance Corporation of India and the General Insurance Corporation of India. In his study he concluded that The Life Insurance Corporation of India is earning more profit as compared to four subsidiary companies of General Insurance Corporation. The same procedure of internal audit, financial, underwriting and claim audit is in practice in Life Insurance Corporation and the General Insurance Corporation of India. The continuous audit and the system audit procedure is not conducted in both the Life Insurance Corporation but these are there in the General Insurance Corporation. Statutory audit
procedure has been conducted in both the Corporations. Final audit procedure is applicable only to Life Insurance Corporation but it is not applied in General Insurance Corporation. The qualifications and duties of auditors are the same in both the Corporations.

Prakash Chand Sharma (2004) made a study on “Operational Efficiency of General Insurance Companies”. In his study he has revealed due to privatization and globalization foreign insurers have started their activities in the Indian General Insurance Market. Consequently the GIC and its subsidiaries have to change their working style so that they can survive in the context of globalization and liberalization. He also found the service efficiency of GIC and his subsidiaries was very poor and overall service performance regarding documentation and settlement of claims should be improved at any cost so that the companies may be able not only to compete the challenges of privatization but to become the best efficient companies in India and abroad. He has also concluded that presently subsidiaries are working in four tire systems. It is suggested that four tier systems should be converted into three tier system and divisional offices should be abolished by giving more strength and powers to branch offices.

Christou, E. Christou, P. Kassianidis, and M. Sigala (2009) The authors examined that the marketers have been working tirelessly to determine the factors that lead to customer satisfaction presuming that customer satisfaction
automatically leads to repeated customers. Service quality, customer satisfaction, customer loyalty and repeat business are issues well recognized and investigated by researchers.

Roger, M. F. Ndjodo, A. C. Lopez and A. A. Ghislain (2010) The authors are of the opinion that the criteria should then be used to reengineer the business processes and work flows accordingly for the satisfaction of each of the customers.

Lucadamo (2010) The author examined the factors of evaluation of attitudes, capabilities and individual satisfaction is one of the most important problem of experimental sciences. These qualities, in fact, are not directly observable, but they are expressed with polycotomous measure scales. The authors concluded that to perform the evaluation it’s necessary to substitute the qualitative modalities with some scores. These measures can be determined in different ways but problems of quantification or relative to the conditions in which the survey is conducted can arise.

A. Maiyanki and S.S. Mokhtar (2011) In this ICT age, we have witnessed a substantial growth of internet based services. One of the key challenges of the online as a service delivery channel is how they manage service quality, which holds a significant importance to customer satisfaction. The purpose of this study was to gain a better understanding of the service quality dimensions that affect customer satisfaction in online marketing from a
customer perspective. The data were collected through a questionnaire with 127 online shoppers. Exploratory factor analysis was conducted to narrate the important service quality factors in online marketing. This study identifies seven service quality dimensions having a strong impact on customer satisfaction.

A. K. Ahmad, (2011) the author had explored the adoption of e-banking functionality and investigates the impact of e-banking on the outcomes of customer satisfaction namely, loyalty and positive WOM within the Jordanian Commercial Banks. Design/ methodology/ approach.
References


