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The Barriers and Facilitators of Life Insurance Uptake – A Study of Kalumbila Mining Community

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Abstract

The growth of life insurance industry in Zambia has been lower than the country's average economic growth. This means that other sectors of the economy have been growing faster than the life insurance industry. It has been noted that life insurance in Zambia has been growing marginally with the rate of uptake being lower than what is average in most African nations despite major efforts by the Government have been made to improve the performance of the insurance sector. This paper aims at examining the factors that impact the uptake of life insurance. The objective of this study was to investigate the barriers and facilitators of life insurance uptake. The study focussed on three major variables such as; religious and cultural beliefs, employee benefits as a substitute of life insurance, education & levels of life insurance awareness. In order to achieve this, a mixed-method research methodology was chosen as the research paradigm underpinning the study using structured questionnaire as data collection tool. The study findings revealed that Kalumbila Mining Community had a 26.3% uptake of life insurance with most respondents obtaining their information about life insurance from insurance agents, TV/Radio media and the internet. The results also revealed the effect of education in insurance uptake while being silent on the other factors such as religion, nature of employment, savings and family size. Employee benefits were found to be not a substitute for life insurance. To promote and increase demand for Life insurance, the study recommends attention to the four areas of; awareness, regulation, innovation and technology.

Key Words: Life Insurance, Awareness, Employee Benefits, Education.

1.0 Introduction

Life insurance industry in Zambia is regulated by the Pensions and Insurance Authority (PIA) established under the Insurance Act No. 27 of 2007 of the Laws of Zambia. Rejda and McNamara (2014) defines insurance as the pooling of fortuitous losses by transfer of such risks to insurers, who agree to indemnify insureds for such losses, to provide other pecuniary benefits on their occurrence, or to render services connected with the risk. Thus under life insurance, the insurer promises to pay a designated beneficiary a sum of money (the "benefits") upon the death of the policyholder (insured person) (Dash & Verghese, 2011). Life-based contracts tend to fall into two major categories; Protection policies which is designed to provide a benefit in case of a specified event, typically against lump sum payment (a common form of this policy is term insurance), and Investment policies which facilitate the growth of capital by single or regular premiums (the common forms in this category include whole life, universal life and variable life policies). Dash and Verghese (2011) further highlight that life insurance offers protection in the circumstances of premature death of the bread winner while also building up savings for use in old age. Other benefits of life insurance include encouraging thrifty and having savings as a source of liquidity.

A report by KPMG, Africa limited, in 2014 noted that the world's insurance industry was dominated by wealthiest countries, in particular G7 countries that had their dominance in this sector. Emerging economies have recently gained attention as they are showing increase in penetration rate. Therefore, it comes as no surprise that African insurance market is still underdeveloped except for a few countries like South Africa. According to the International Monetary Fund, insurance penetration in South Africa - measured as premiums in relation to GDP - is among the highest globally at 16% (ZambiaInvest, 2019). The advent of life insurance in Zambia can only properly be traced in 2005 when the government of Zambia amended the Insurance Act, a move which led to the split of life insurance also known as long term insurance and general insurance. To date the penetration levels of life insurance in Zambia are lamentably low. Sanlam Life Insurance Zambia, formerly known as African Life Assurance Zambia, is the leading life insurance company in Zambia with a market share of 35% out of the ten licensed life insurance companies for the year 2019. Zambia's insurance industry remains underdeveloped but is positioned for healthy growth, albeit from a low base (ZambiaInvest, 2019). Christabel (2017) revealed that the Insurers Association of Zambia statistics, showed that in 2017, only 2.8% of adult Zambians were insured and that 42% of adult Zambians had no idea what insurance is while, 11.2% did not know where to get it, while 5.2% did not know the benefits and 14.5% could not afford to pay insurance premiums. According to PWC, (2019) Zambia Insurance Report, shows that the level of uptake of life insurance in Zambia is 1.6 % against a population of 16 million. This is very low compared to a country like South Africa which has the highest penetration level in Africa at 16% against a population of 44 million, (www.pwc.com/zm). According to (PIA, 2018) report, penetration for the industry remained relatively low over the past five years, hovering around the 1% mark for the industry.

1.1 Objectives and Organisation of the Paper

The objective of this paper is to investigate the barriers and facilitators of life insurance uptake amongst the people of Kalumbila Mining Community. To achieve this objective, the paper seeks to answer three questions;

1. What are the effects of social and income factors on the uptake of life insurance?
2. What are the levels of life insurance awareness?
3. How do employee benefits affect the uptake of life insurance amongst the employees of Kalumbila mining community?

The first part of this paper gave an overview of the Zambia insurance penetration and state of the insurance sector. The second section reviews studies that have looked at life insurance uptake and the factors interacting with in developed and developing economies. The third section of this paper presents the methods of the study. The fourth segment of the paper presents the analysis of the results and their graphical statistics. The fifth section discusses the findings of the study in light of the reviewed literature, while last two sections gives the conclusions and the recommendations of the research.

2. Literature Review

The literature review focusses on the findings on the relationship between insurance and the variables under study, namely; culture and religion, education and lifestyle and the improved levels of employee benefits as a substitute of life insurance. Under all the three themes, life insurance awareness through marketing and other employer initiatives plays a key role in encouraging the buy in from the individuals.

The most known generic life insurance products are whole life, term life, pure endowment, endowment and annuities (Rejda and McNamara, 2014). Modifications have been made around these to yield non-conventional life products such as unit linked policies, children policies. The major products of interest on the questions that this paper seeks to answer is the term life insurance.

2.1 Elements of Culture

Culture has many definitions, and it affects everything people do in their society because of their ideas, values, attitudes, and normative or expected patterns of behaviour. Culture is not genetically inherited, and cannot exist on its own, but is always shared by members of a society (Hall, 1976, p. 16). Hofstede (1980, pp. 21-23) defines culture as “the collective programming of the mind which distinguishes the members of one group from another”, which is passed from generation to generation, it is changing all the time because each generation adds something of its own before passing it on. It is usual that one’s culture is taken for granted and assumed to be correct because it is the only one, or at least the first, to be learned. The major elements of culture include language, aesthetics, material culture (tools, artifacts and technology), education, religion, norms, attitudes, values, and social organisation (structure).

Elements of culture can fall in various categories. The classic example is meanings: Some may be so culture specific as to be incomparable quantitatively across many societies. Symbols, another group of particular elements of culture, are closely associated with them and so, can be rituals and even heroes, which may also be considered components of culture (Hofstede, 1980). Taboos are another example of particular elements of culture. Values are an important element of culture, as social behaviour is viewed as partly caused by dominant values and ideologies (Leung & Bond, 1989). Norms, or ideologies, are also an important cultural phenomenon. They are often studied together with other elements of culture, as in (Hofstede, 1980; Inglehart & Baker, 2000; Smith, Dugan & Trompenaars, 1996).

2.1.1 Religion and Uptake of Insurance

The demand for insurance in a country may be affected by the unique culture of the country to the extent that it affects the population's risk aversion (Douglas & Wildavsky, 1982). Henderson & Milhouse (1987) argued that an individual's religion can provide insight into the individual's behaviour; understanding religion is an important component of understanding a nation's unique culture. Yaari (2009) notes that religion historically has provided a strong source of cultural opposition to especially life insurance; many religious people believe that a reliance on life insurance results from distrust of God protecting care. Until the nineteenth century, European nations condemned and banned life insurance on religious grounds. Yaari (2009) also states that religious antagonism to life insurance still remains in several Islamic countries. Eck and Nizovtsev (2006) asserts that studies have indicated the presence of a strong negative correlation between the share of Islamic believers in a country’s population and the demand for life insurance.

2.1.2 Cultural Taboos and Beliefs on Uptake of Insurance

Chui and Kwok (2009) demonstrate that the inclusion of cultural factors in the set of explanatory variables greatly improves the predictive ability of regression analyses. Using an unbalanced panel data of 41 countries observed from 1976 to 2001, they include in their models four cultural variables introduced by Hofstede (1980) namely, Individualism, Power Distance, Masculinity and Uncertainty Avoidance. Park, Borde and Choi (2002) examine the impact of culture on insurance pervasiveness, which can be defined as the combined penetration of life and non-life insurance. Four of Hofstede‟s cultural dimensions are included in the panel regression analysis in addition to GDP, socio-political stability, and economic freedom. In contrast with the life insurance demand studies of Chui & Kwok (2009), results show that only masculinity is positively correlated with insurance pervasiveness. This conflicting result may be due to the aggregation of life and non-life insurance, which may produce a bias against finding meaningful relationships if the cultural impact on insurance demand is different for life and non-life insurance. Also, Park et al (2002) only have three other control variables in their regression model; they did not include life or non-life-specific control factors.

In every society, there are certain taboos that exist. This is because human thinking is not always logical. A taboo can be described as a vehement prohibition of an action based on the belief that such behaviour is either too sacred or many attract curses accursed for ordinary individuals to undertake, due to the threat of supernatural punishment and has the power to affect behaviour, thoughts, and the choice of identity (Fershtman, Gneezy & Hoffman, 2011). In some African, Asian and South American cultures, it is a taboo to talk about such sensitive issues as the possibility of death or serious illness, even to some patients in hospital and hence communicating possible mitigation becomes a challenge (Leavitt, 2003).

2.1.3 Cultural Attitudes and Values on Insurance Uptake

Park and Lemaire (2011) applied regression techniques to an unbalanced panel data that included 82 countries observed over a ten-year period, to explore the factors that affect non-life insurance demand across nations. While previous literature has discovered several significant economic, demographic, and institutional variables, little attention has been devoted to cultural dimensions. They found that non-life insurance consumption was adversely impacted in countries where a large fraction of the population had Islamic beliefs. Also highly significant are three of the cultural scores developed by Hofstede (1980) in a celebrated study on power distance, individualism, and uncertainty avoidance. A conjecture that culture impacts non-life insurance more in affluent countries receives ample statistical support, with an adjusted R-square coefficient increasing by 20%. These results had implications for multinational insurers seeking to enter a new market.

Leavitt (2003) stresses that because of the immense influence of culture, it is essential to understand that all people are immersed in their own culture, with its associated beliefs, attitudes, and behaviours which guides their personal and professional interactions. Culture has economic implications including uptake of insurance. Examples include the role of women in the decision making to reduce marginalization and social poverty, and practices such as polygamy which may result in large families and create economic dependency on the main breadwinner. This explains why practices such as cattle rustling discourage livestock farmers from insuring their animals because they can always “restock” the herds from the neighbouring community (Nassef, Anderson & Hesse, 2009).

2.1.4 Education and Insurance Uptake

Education is intuitively associated with increased life insurance spending. Higher formal education is thought to foster need awareness and enable more objective analysis for the life insurance purchase decision (Hammond et al., 2007). Moreover, higher educated individuals are hypothesized to have a stronger inclination to protect their dependents by means of life insurance (Truett & Truett, 2004). Generally, education correlates with higher demand for life insurance in empirical investigations (Hammond et al., 2007; Burnett & Palmer, 2004).

The report by Gutter and Hatcher (2008) that higher educated individuals “had greater proportion of their human capital insured” (p. 685) supports these earlier results. Yet, there is evidence that the effect of education is influenced by additional factors. Higher educated spouses, for example, even though aware of life insurance’s benefits, are less dependent on the income of their husbands (Ferber & Lee, 1980; Gandolfi & Miners, 2006). Alternatively, higher educated parents anticipate longer financial dependency of their offspring due to pursuit of higher educational levels (Browne & Finkelstein, 2007). Results suggesting a negative influence of education in the reviewed literature are potentially biased by exogenous factors such as inflationary periods or assess the relative insurance consumption of households (Auerbach & Kotlikoff, 2009).

Research shows a general positive effect of education on insurance take-up (Eck and Nizovtsev, 2006) with Cole et al. (2012) concluding that the positive effect of household education on financial market participation may be attributed to the fact that households with high level of education are able to understand the product and better perceive the benefits from the product hence may take-up the product.

2.2 Life Insurance Awareness

The media play a vital role in spreading the knowledge of insurance products where most of the people get information about insurance from different media. The information is largely spread through insurance agents, television, radio, newspaper and the internet. Uma et.al. (2011) found that insurance agents are the primary source of information followed by pamphlets and bulletins, newspapers, hoardings. The other sources like radio, friends, and television played very minor role in creating awareness about life insurance. Agarwal and Shukla (2014) emphasized that the insured households are more concerned about the information about insurance compared to the uninsured households. It is also revealed that most of the households undertake insurance because of the loss of life. Besides, the insurance agents are the main sources of information about the insurance company and the products, where the insurance agents influence people to undertake insurance policy.

2.2.1 Awareness

The importance of insurance can be stated in the words of Patukale (2009) who says “Those who scoff at insurance without even thinking about it properly must remember that no other foolishness matches that of not taking out insurance.” No doubt, life insurance is extremely important in the life of a man, Zambian scenario is not so pretty. Zambian people are not yet enough aware about its need. Insurance is not yet at the top of the agenda of illiterate and even literate/educated people. Therefore, creating awareness about life insurance is essential to bring them under the warm blanket of insurance. It is necessary that people should buy insurance voluntarily and not by force. For the present study the awareness has been considered from two angles. First, the attitude, knowledge about the need of life insurance among the respondents in their life and secondly the sources through which the respondents get information about insurance (Fershtman, Gneezy & Hoffman, 2011).

2.3 Employee Benefits

During the 20th century, employers increased the economic security of employees by providing, in exchange for labour, benefits in addition to direct compensation. Apart from direct compensation, benefits encompass all other inducements and services provided by an employer to employees (Rejda and McNamara, 2014). The implications of employee benefit decisions are among the most relevant for remaining competitive in the labour market. From a total compensation perspective, indirect compensation or benefits plays a significant factor in the attraction and retention of employees. This is particularly true for costly benefits such as health insurance and pension plans, the provision of which is an increasingly important issue to both employers and employees. Executives have long been concerned about the costs of providing competitive employee benefits (Conference Board, 2007). Most industrialized nations assure the welfare of citizens through government-sponsored systems that provide for the health and safety of citizens, protecting them from consequences of economic fluctuations. In contrast, in the United States of America, a system of welfare capitalism emerged whereby employers, rather than the government, played a primary role in assuring the health and welfare of employees and their families. Welfare capitalism encompassed a wide range of private, firm-level social and benefit policies, including employee representation, recreation, stock ownership, and benefits relating to retirement, sickness, paid time off, and unemployment (Jacoby, 1997).

3. Methods

This study adopted an exploratory research design to properly bring out the basic details, concerns and a good grounded picture of the barriers and facilitators of life insurance uptake among the people Kalumbila mining community. A sample of 198 respondents was selected as determined by Yamane formula. Data for the research was collected during the months of February and March 2021. This was despite the global Covid-19 pandemic as Zambia and Kalumbila specifically was not under lockdown save for the precautions to put on masks and social distancing.

4. Results

The results and discussion focussed on life insurance uptake amongst the people of Kalumbila mining community. The results addressed the barriers and facilitators of life insurance uptake based on the responses from the sample of respondents from the selected case based on the analysis of data collected using the research questionnaire.

4.1.1 Respondents' Opinions on which Factors influenced buying of Life Insurance

Figure 4.1 below revealed that the social and income factors that had influence on the uptake of life insurance among the people and Kalumbila mining community included factors such as nature of employment, level of income, age, family size, level of savings and premiums on life insurance. From the results, it was noted that there are many other factors influencing the buying decisions other than nature of employment, level of income, age, family size, level of savings and premiums on life insurance. Finally, more than three quarters of the respondents indicated a disagreement with the statement that religion had an influence on the buying decision of life insurance as shown in Figure 4.2. There appears to be lack of consciousness on the effect of religion on the buying of life insurance, as over fifty-three percent (53.4%) had strong disagreement and another thirty-two percent (32.2%) disagreed making a total of 86.6% in disagreement with the presence of such influence. This might be attributed to the fact that Christianity has no specific pointers towards either positive or negative view on life insurance. Figure 4.3 shows that over forty-two percent (42.37%) of respondents had some tertiary education and training, while about thirty-one percent (30.51%) held postgraduate degrees and nearly eighteen percent had gone up to secondary school education. Given the nature of the case under study, made up mostly of working class population, it is expected that the majority have at least secondary level education.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Nature of Employment	7.00%	5.80%	22.10%	55.80%	8.10%
Level of income	8.10%	5.80%	9.30%	44.20%	32.60%
Age	5.80%	15.10%	29.10%	39.50%	9.30%
Family size	5.80%	16.30%	24.40%	46.50%	5.80%
Level of savings	3.50%	8.10%	0	48.80%	16.30%
Premiums on life insurance	3.50%	8.10%	17.40%	34.90%	33.70%

Figure 4.1 Factors influenced Life Insurance Uptake

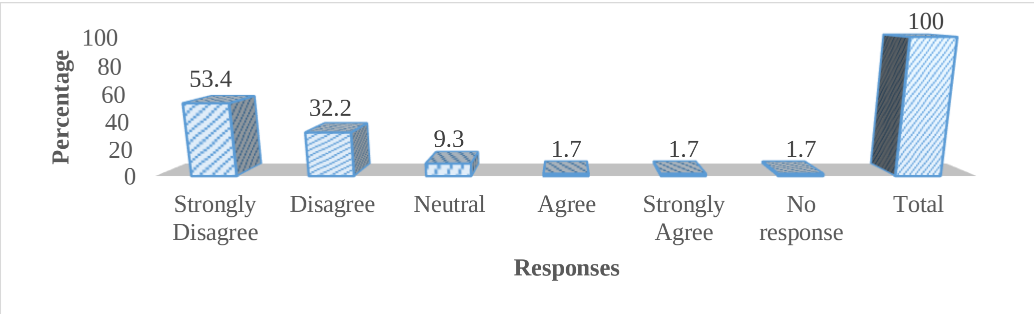

Figure 4.2 Influence of Religion on the uptake of Life Insurance

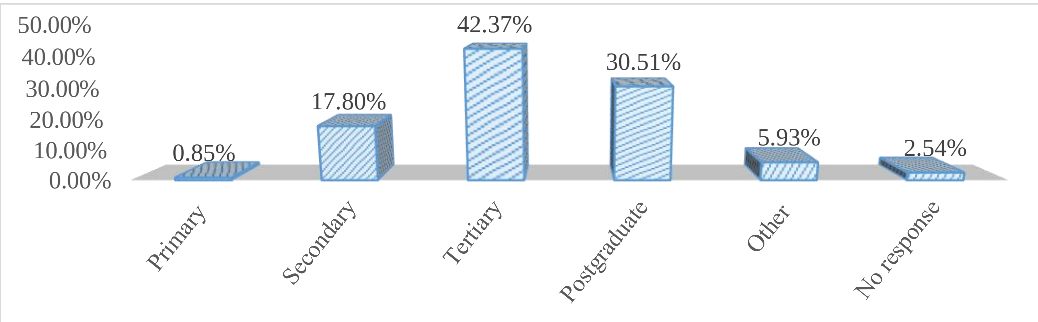

Figure 4.3 Education level

4.1.2 Employee benefits and Life insurance interactions

In an attempt to find out how employee benefits affected the uptake of life insurance among Kalumbila mining community, the researcher asked about the types of employee benefits provided by Kalumbila mine and whether respondents thought these benefits were a substitute for life insurance. The results in Figure 4.4 indicate that most respondents (more than seventy percent) enjoyed benefits such as pension or gratuity, medical cover, leave allowances, production bonuses, relocation allowances, school subsidies and rent-to-buy facility. A good number (sixty-one percent) had access to car-to-holder benefits. The results also indicated that while the pension and medical aid related provide some sense of security, there is knowledge that most of these benefits cease on exit and are at different levels depending on one's employment grade. Figure 4.5 shows that around fifty percent (50%) of the respondents did not think these benefits were a substitute for life insurance. Most responses were from supervisors, line managers and junior workers who disagreed with the statement. It shows that respondents were aware of the importance of life insurance as they overwhelmingly disagreed that the employee benefits they were obtaining could substitute the need for life insurance.

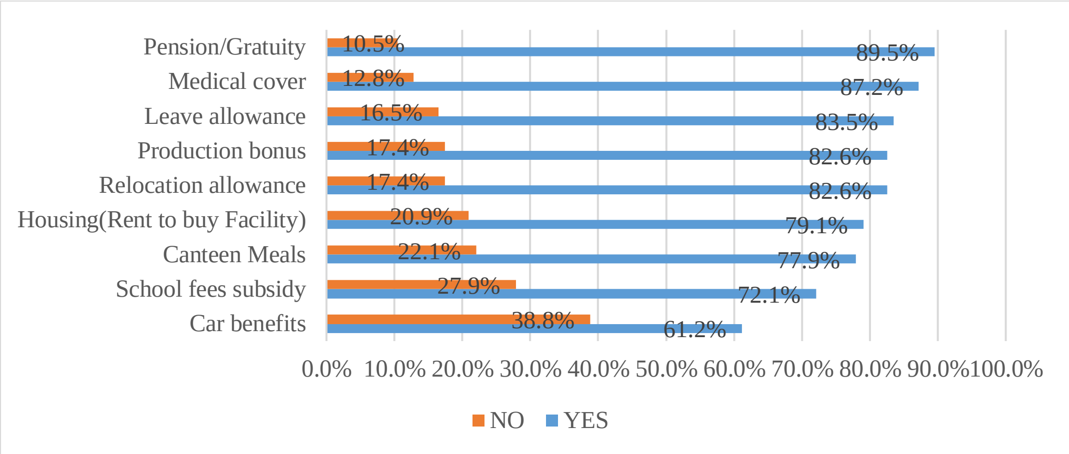

Figure 4.4 Employee benefits enjoyed by Respondents

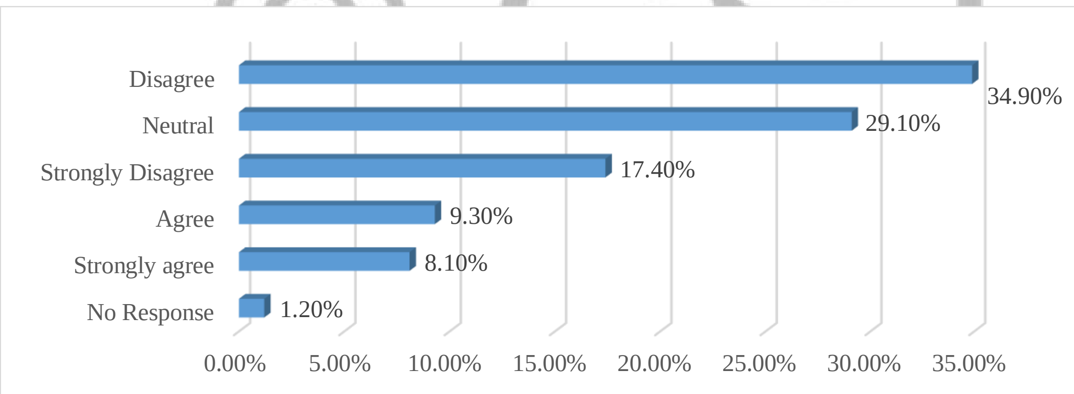

Figure 4.5 Employee benefits as a substitute for life insurance.

4.1.3 Uptake, Awareness Sources of Life Insurance

The research first sought to understand the level of uptake of insurance services among the respondents of the study. Figure 4.6 shows that; those who had life insurance policy, over twenty-five percent (25.7%) had child life insurance and only less than four percent (3.8%) had funeral expense insurance. The subscription to; whole life insurance, endowment policy, Group life insurance and universal life insurance hovered between 8.9% and 11.8%. It should also be noted that most of respondents had subscribed to more than one insurance policy. Overall insurance uptake was significantly higher than the national average at 26.3% against the national average of 1.4% as of year 2019.

In order to understand the levels of insurance awareness among respondents, various questions were created about: sources of information on insurance, questions on whether employee benefits substituted need for life insurance and questions on respondents' opinions about levels of awareness among the community members in general. From the results in Figure 4.7, it was found that most common source of information for life insurance was from insurance agents accounting for just above seventy six percent (76.5%), followed by about fifty seven percent for each of Television and Radio (57.6%) and Online sources (56.5%). Insurance agents use what is known as personal selling which is a form of the marketing communications mix seen as direct and most effective. McCarthy (1998) determined the mix of marketing communications as a specific combination of elements: advertising, personal selling, sales promotion, public relations and direct marketing that companies use to implement their targets for advertising and marketing.

The respondents' opinion about the level of awareness of life insurance in Figure 4.8 indicated that most of community members had a low understanding of life insurance with just sixty-seven (67.4%) self-rating their level of awareness as low (=2) to very low (=1). This was seen from the low rating levels of awareness indicated by respondents. This was attributed mainly to the inability of insurance agents to reach most areas of Kalumbila, low TV and Radio ownership and low internet use. According to Mulozi (2018), Zambia lacks an adequate energy infrastructure in rural areas and this affects overall rural connectivity services. A further indication of the measure of the impact of awareness of life insurance was found from responses from respondents when they were asked to express their opinion on the statement that employee benefits were a substitute to life insurance shown in Figure 4.5 where there were clear knowledge gaps between managers and the junior workers.

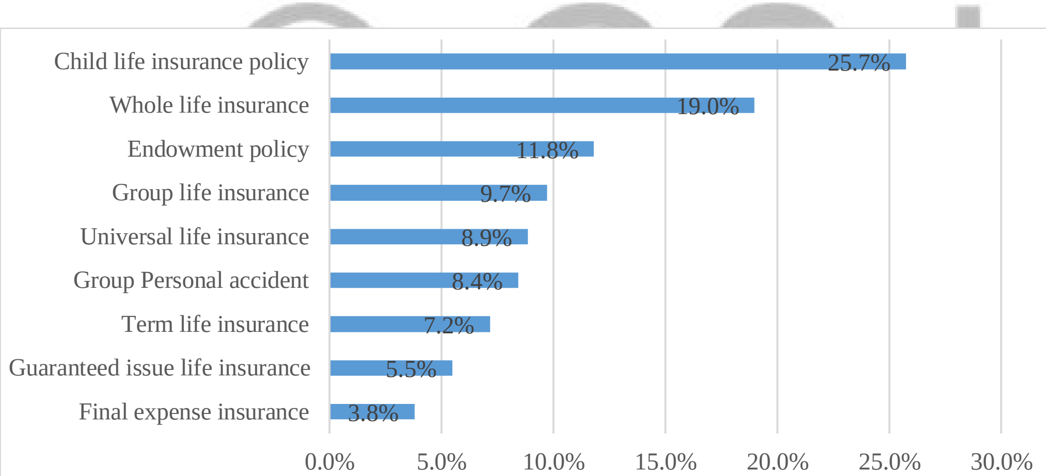

Figure 4.6 Types of life insurance held

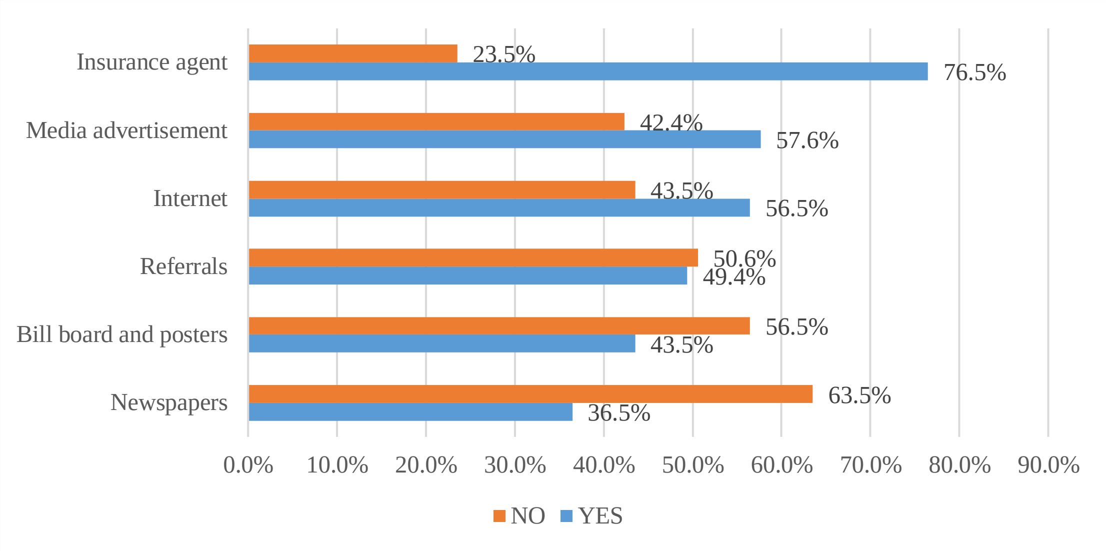

Figure 4.7 Information on Life Insurance

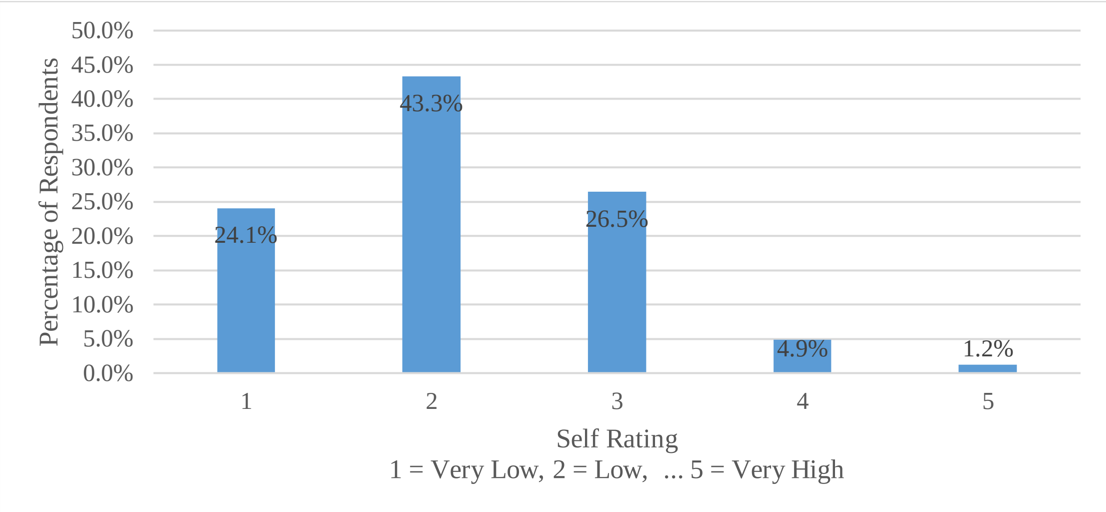

Figure 4.8 Level of Awareness of Life Insurance

5. Discussion

Kalumbila mining community was a relatively new environment whose existence had come due to the mining investments after the year 2015. The mining company implemented a hierarchical organisation structure with top managers at the top of the pyramid and junior employees at the base, with line managers and supervisors in between. This mining community had a significantly higher uptake of life insurance due to moderate to highly educated members as found in Burnett and Palmer (2004) and Hammond et al., (2007). The workforce of a mining community is predominantly male and tend to seek protection for their dependant spouse and children through insurance (Truett & Truett, 2004) and the masculinity effect propounded by Chui & Kwok (2009). There was generally a higher level of awareness and uptake among the higher educated managerial and supervisory levels as pointed out by Gutter and Hatcher (2008) as they have higher incomes and can afford the insurance premiums with ease. Religion failed to be neither an enticing nor disenchanting factor as the country of study, Zambia is a declared Christian nation in which the majority Christian and to some extent leads to a positive perception towards insurance as alluded to by Eck and Nizovtsev (2006).

Findings indicate that in order to sell life insurance among this community, use of insurance agents bring the most efficacy as found by Uma et.al. (2011). While TV/Radio media and the internet were almost at par speaking to the need for confirmation as a demonstration of concern to the information received about insurance as highlighted by Agarwal and Shukla (2014). Challenges faced by would-be buyers of life insurance in the mining community were mainly lack of adequate information about life insurance which were caused by limited access to information sources such as internet, radio/TV and the inability of insurance agents to reach most people in the mining community, as well as the poor communication skills of these insurance agents, this leads to implied low uptake given the important role played by information (Fershtman, Gneezy & Hoffman, 2011; Agarwal and Shukla, 2014). The majority of respondents received various employee benefits from their places of employments as highlighted by Conference Board (2007) and Rejda and McNamara (2014) but the majority rightly adjudged these not to be substitute for life insurance.

6. Conclusion

In conclusion, this study investigated the propensity to take up insurance among a privileged group of respondents, who were wholly employed and had a myriad of employee benefits that included; pension or gratuity, medical cover, leave allowances, production bonuses, relocation allowances, and rent-to-buy facility and car-to-holder. Findings indicate some positive effect on insurance uptake exerted by the level of education which indirectly incorporates income level and employment grade (Burnett and Palmer, 2004; Hammond et al., 2007). Respondents fail to independently isolate the effect of their age, family size, nature of employment and level of savings and religion and ascribed a very little effect on their buying decision of life insurance. The Kalumbila mining community under study has received aggressive insurance outreach and awareness from insurance agents mainly due to the ease of reach given high population concentration on a small area. While radio and TV programming may not always match the availability of the working respondents, there has been significant awareness from this media and the respondents have been inquisitive and embracing the internet either in search or in verifying information received on insurance. The respondents demonstrated clarity in their need for life insurance despite the presence of comforting employee benefits as demonstrated by the high insurance uptake rate of 26.3%. However It is interesting to note that the 26.3% witnessed among the employed in this case area may reveal other hidden attitudes among the employed such as the safety of employment given the national uptake levels of 1.4% might be largely from the few (around 20%) employed of the whole Zambia nation. Thus this high figure is taken with moderation and objectivity. Further to note is that, the research took place at a time when the world was grappling with the realities of the Covid-19 pandemic whose effects causing deaths was in the knowledge of the respondents and with it brought serious considerations to the need for life insurance.

7. Recommendations and Limitations

As in the general localised nature of case study results, this research has shown findings on life insurance uptake and the findings presented could find application and adoption in similar circumstances. In order to sell life insurance among this community (Kalumbila Mining Community), from the findings of the study, pertaining to the barriers and facilitators of life insurance uptake, the following four areas of; awareness, regulation, innovation and technology, are recommended to promote and increase demand for Life insurance;

- Awareness: Use of insurance agents and TV/Radio media were the most effective means of communication. This may include well planned road shows by insurance companies.
- Regulation: The government should promote an enabling environment for life insurance market to thrive either through rules for minimum life cover or some tax relief for the policyholder
- Innovation: In order to tap into this potential market, Insurance firms should innovate life insurance products targeting the critical needs of those from traditional background, the young and the uneducated.
- Technology: As technology has advanced, the insurance industry should invest heavily in digital technology and Artificial Intelligence so as to have an enormous opportunity to reach out to every individual in both rural and urban to enhance insurance penetration above global average.

There are many other factors that affect the uptake of life insurance in this study, due to its limited scope, the impact of insurance as a tax saving and investment instrument, banking sector development, life expectancy, dependency ratio, customer service and e-insurance was not critically dealt with. Also the issue of public perception of insurance and its effect to the industry was not dealt with. This makes up the main limits of this case study and the above areas are recommended for future research.

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