

Information And Communication Technology (Ict) In The Insurance Sector: A South Indian Perspective On Marketing And Service Transformation

V. Sri Krishna Chaturya

Research Scholar, School of Management Studies, Gandhi Institute of Engineering and Technology University, Gunpur, Rayagada Dist. Odisha

Dr. Vijaya Rudraraju

Professor, School of Management Studies, GIET University Gunpur, Rayagada Dist. Odisha

Dr. M Siva Krishnam Raju

Associate Professor, Department of Maths and Humanities, SRKR Engineering College (A) Bhimavaram, W.G.Dt. AP

Abstract:

In the rapidly evolving insurance industry, Information and Communication Technology (ICT) plays a crucial role in enhancing service delivery, marketing strategies, and customer engagement. This paper explores the impact of ICT tools and platforms on insurance marketing and services from the perspective of both insurance executives and policyholders in South India. The study investigates the adoption of digital technologies such as mobile apps, CRM systems, chatbots, and social media in improving operational efficiency, customer experience, and policy servicing. Primary data was collected through structured questionnaires distributed among 150 insurance executives and 200 policyholders in states including Andhra Pradesh, Telangana, Tamil Nadu, Kerala, and Karnataka. The findings indicate that ICT adoption has significantly improved customer interaction, service delivery speed, and marketing outreach. However, challenges such as digital literacy, data security, and infrastructural constraints remain. The study concludes by suggesting strategic recommendations to enhance ICT integration for inclusive insurance growth in the region.

Keywords:

Insurance, ICT, South India, Insurance Marketing, Policyholders, Digital Transformation, CRM, Customer Service

Introduction

The insurance industry in India has experienced a dynamic and multi-phased evolution over the last century, reflecting the country's economic, political, and technological transformations. The origins of insurance in India can be traced back to the early 19th century when British companies introduced life insurance products to cater to European expatriates. The **Oriental Life Insurance Company**, established in 1818 in Kolkata, is considered the first life insurance company in India. Over the subsequent decades, several Indian-owned insurance companies emerged, though the market remained largely fragmented and loosely regulated.

Pre-Independence Era (Before 1947)

The pre-independence era was characterized by minimal regulation and consumer protection. Both life and non-life insurance businesses were dominated by foreign and Indian private players. However, widespread malpractices and policyholder exploitation were rampant due to the lack of a centralized regulatory framework. Recognizing this, the **Insurance Act of 1938** was introduced to bring all insurers under comprehensive regulation for the first time. This Act

marked the beginning of formal oversight in the industry, focusing on financial reporting, investment norms, and solvency margins.

Post-Independence and Nationalization (1947–1999)

After gaining independence in 1947, the Indian government sought to safeguard public interest in financial services, including insurance. Following a series of bankruptcies and mismanagement cases, the government nationalized the life insurance sector in **1956**, creating the **Life Insurance Corporation of India (LIC)** by merging over 245 private companies. The move aimed to instill trust, ensure equitable distribution of insurance, and channel savings for national development. Similarly, the general insurance sector was nationalized in **1972**, leading to the creation of the **General Insurance Corporation (GIC)** and its subsidiaries.

During the nationalized era, the industry achieved stability and a reasonable increase in coverage. However, it lacked innovation, competition, and customer-centricity due to bureaucratic inefficiencies and monopolistic operations. Product variety was limited, and service delivery remained manual and paper-intensive.

Liberalization and Regulatory Reform (1999 Onwards)

The economic liberalization reforms initiated in 1991 set the stage for deregulating the insurance sector. The landmark development came with the formation of the **Insurance Regulatory and Development Authority of India (IRDAI)** in **1999**, which opened the sector to private domestic companies and foreign insurers (initially capped at 26% FDI, later increased to 74% in 2021). This ushered in a new era of competition, innovation, and customer focus.

Milestones in the post-liberalization phase include:

- Entry of private players like ICICI Prudential, HDFC Life, Bajaj Allianz, and Max Life.
- Introduction of diversified products such as ULIPs, health insurance, microinsurance, and riders.
- Technology-led service innovations, including online policy issuance, digital payments, and mobile servicing.

ICT-Driven Transformation in the 21st Century

The 21st century has witnessed a digital revolution in the insurance industry. With the proliferation of the internet, smartphones, and fintech startups, ICT has emerged as a cornerstone for innovation in insurance operations, marketing, and service delivery. The emergence of **InsurTech** companies has disrupted traditional business models, offering AI-based underwriting, chatbot-based customer support, data-driven risk assessment, and blockchain-enabled claims processing.

The **COVID-19 pandemic** further accelerated digital adoption, compelling insurers to digitize the entire customer journey—from awareness and policy purchase to service and claims settlement. IRDAI, too, has encouraged digital initiatives like **e-KYC**, **e-IA (Insurance Account)**, **Video KYC**, and **Digital Sandboxes**, promoting a regulatory ecosystem supportive of digital transformation.

Recent Statistics and Growth Indicators

According to IRDAI Annual Reports:

- **Insurance penetration** increased from 2.71% in 2001 to **4.20% in 2022**.

- **Insurance density** (premium per capita) rose from USD 11.5 to **USD 78** during the same period.
- India is the **10th largest** insurance market globally in terms of premium volume, with projections to become one of the **top 5 by 2030**.
- The share of digital channels in new policy sales has grown from less than 5% in 2010 to over **20% by 2023**, especially in urban markets.

Table-1: Key Phases in the Evolution of Indian Insurance

Period	Key Developments	Nature of the Sector	Regulatory Framework
Pre-1947	Entry of foreign and Indian private insurers	Fragmented, unregulated	Insurance Act, 1938
1956–1999	Nationalization of LIC and GIC	Public sector monopoly	LIC Act, GIC Act
2000–2010	Entry of private and foreign players	Competitive, product innovation	IRDAI Act, 1999
2011–2020	Digital adoption, InsurTech startups	Hybrid (digital + traditional)	E-KYC, policy portability
2021–Present	AI, blockchain, data analytics in services	Digital-first models	IRDAI sandbox, FDI reforms

Table-2: Historical Growth of the Indian Insurance Sector

Period	Milestone Events	Sector Status
Pre-1956	Fragmented, private and foreign insurers	Low penetration, lack of regulation
1956–1999	Nationalization (LIC and GIC established)	State monopolies, steady growth
2000–2010	Post-liberalization era, IRDAI formed	Entry of private and foreign firms, improved services
2011–2020	Technological adoption phase	Growth in digital platforms, emergence of InsurTech
2021–Present	ICT-led transformation	Integration of AI, mobile apps, digital marketing

According to IRDAI annual reports, **India’s insurance penetration (premium as a percentage of GDP)** grew from 2.71% in 2001 to **4.20% in 2022**, and insurance density (premium per capita) rose from USD 11.5 to over USD 78 during the same period. These figures highlight a significant improvement in insurance awareness and accessibility, largely fueled by advancements in ICT.

Rise of ICT in Indian Insurance

The integration of **Information and Communication Technology (ICT)** in the insurance sector began in the early 2000s with the computerization of operations and the introduction of

Customer Relationship Management (CRM) systems. Over the years, ICT adoption expanded to include online policy issuance, mobile applications, digital premium payments, chatbot-enabled customer support, and the use of AI and data analytics for fraud detection and risk assessment.

In South India, which includes technologically progressive states like **Karnataka, Tamil Nadu, and Telangana**, the insurance sector has embraced ICT to improve customer service, penetrate remote areas, and offer paperless transactions. With a strong IT industry presence, improved digital literacy, and favorable policy support, South India has emerged as a hub for InsurTech experimentation and innovation.

Table-3: Current ICT Tools Used in Insurance

ICT Tool	Function	Adoption Rate (South India, Estimated)
Mobile Apps	Policy management, premium payments	80% (Urban), 45% (Rural)
CRM Systems	Customer tracking, lead management	90% (Private firms), 60% (Public)
Chatbots	24/7 support, FAQs, claims support	50%
AI & Analytics	Risk profiling, fraud detection	30%
Social Media	Digital marketing, brand building	75%

Rationale for the Study

Despite the promising advances in ICT, the adoption and perception of these tools vary widely across user groups and geographic locations. Urban policyholders may be more comfortable using mobile apps and websites for insurance services, while rural policyholders might still prefer in-person interactions due to digital barriers. Similarly, while some insurance executives see ICT as a catalyst for growth, others may encounter challenges in technology implementation, training, or resource allocation.

This research aims to fill the gap by studying the perspectives of **both insurance executives and policyholders in South India**—a region with both developed urban centers and underserved rural communities. The study seeks to:

- Examine the extent and effectiveness of ICT use in insurance marketing and services.
- Understand the attitudes, expectations, and concerns of both service providers and consumers.
- Identify bottlenecks and recommend strategies for improved ICT integration.

The role of Information and Communication Technology (ICT) in reshaping the insurance landscape has attracted considerable scholarly and industry attention. With the emergence of digital ecosystems, insurance companies are leveraging technology to improve efficiency, expand market reach, and enhance customer satisfaction.

According to **Prasad & Sreedevi (2022)**, ICT tools such as customer relationship management (CRM) systems, data analytics platforms, and web portals not only enable personalization of insurance products but also play a pivotal role in fostering transparency and customer trust. They emphasize that real-time engagement and tailored recommendations via digital channels increase policyholder satisfaction.

Rajasekar (2021) observed a marked improvement in policyholder behavior in Tamil Nadu, where the introduction of mobile-based insurance applications led to a **30% increase in policy renewals**, highlighting the significance of convenience and accessibility in policy servicing. These digital interventions also contributed to reduced operational costs and minimized paperwork.

However, the disparity between urban and rural ICT adoption remains significant. **Kumar & Menon (2020)** found that while urban customers readily adopt mobile apps, web portals, and chatbots, rural policyholders continue to face challenges due to poor digital literacy, language barriers, and infrastructural deficits such as unreliable internet connectivity.

Patil & Deshmukh (2019) stress the importance of ICT in agent management and marketing. Through digital dashboards and mobile CRM tools, insurance agents are now better equipped to track leads, schedule appointments, and educate clients with data-backed presentations. Their study revealed that 70% of agents in private insurance firms utilize digital tools for customer acquisition and follow-up.

Sharma and Gupta (2020) examined how social media platforms, especially Facebook and WhatsApp, are increasingly used in South India for disseminating insurance awareness campaigns, especially among millennials and first-time policy buyers. Their findings suggest that **social media marketing leads to higher engagement and brand recall** than traditional media channels.

Nair et al. (2021) emphasized the role of cloud-based technologies in streamlining back-end operations such as claims processing and policy issuance. The deployment of cloud computing has reduced turnaround time and enhanced scalability for both public and private insurers in India.

In the post-pandemic context, **Ravi & Bansal (2022)** noted a paradigm shift in customer expectations toward contactless and digital-first insurance models. Tele-counseling, digital documentation, and AI-based underwriting were seen as key innovations accelerated by COVID-19-related restrictions.

Furthermore, **IRDAI (2023)** reported that insurers with robust ICT frameworks recorded **faster claim settlements** and higher customer retention. Their annual report revealed that digital claim intimation and settlement services were used in **over 55% of all new life and health claims** in 2022–23.

Despite these advancements, researchers such as **Mukherjee & Thomas (2018)** caution that over-reliance on technology without human intervention may alienate older policyholders or those unfamiliar with digital interfaces. They advocate for a hybrid model that balances digital convenience with personalized support.

Objectives of the Study

This study aims to explore the transformative role of ICT in the Indian insurance sector, particularly in the South Indian context, where digital infrastructure and adoption are relatively advanced. The key objectives of the study are as follows:

To assess the awareness and usage of ICT tools among insurance executives

This objective focuses on understanding how well insurance professionals, including managers, agents, and customer service executives, are acquainted with and utilize various ICT tools in their daily operations. It seeks to identify:

- The extent of ICT integration in areas like marketing, underwriting, policy servicing, and claims management.
- The specific technologies used, such as Customer Relationship Management (CRM) systems, data analytics platforms, mobile apps, chatbots, and video-KYC.
- The level of training and digital competency among executives and how it influences organizational performance and efficiency.
- Organizational support and investment in ICT infrastructure within insurance firms operating in South India.

To analyze policyholders' satisfaction with ICT-enabled insurance services

This objective examines the experiences and perceptions of policyholders regarding the use of technology in accessing insurance services. It investigates:

- How ICT applications (such as mobile apps, websites, online payment systems, digital claim portals) enhance convenience, transparency, and responsiveness.
- Customer satisfaction with key digital services like policy renewal reminders, e-documentation, premium payments, grievance redressal, and claim tracking.
- Differences in satisfaction levels across demographic segments (age, gender, urban-rural divide, education level).
- Whether digital services have improved policyholder engagement, trust, and loyalty toward insurance brands.

To identify the barriers to effective ICT implementation in insurance marketing

Despite technological progress, several challenges hinder the full-scale implementation of ICT in insurance. This objective aims to:

- Identify infrastructural, organizational, regulatory, and socio-cultural barriers that limit ICT adoption.
- Analyze the impact of digital illiteracy, lack of awareness, cybersecurity concerns, and inconsistent internet connectivity, especially in rural and semi-urban regions.
- Examine resistance to change among traditional insurance agents and older consumers who may prefer conventional service channels.
- Explore policy-level or regulatory bottlenecks that restrict the innovation and deployment of emerging technologies like AI, blockchain, or telematics in insurance marketing and service delivery.

Methodology

To thoroughly investigate the role and effectiveness of ICT in insurance marketing and services, the study employed a **mixed-methods research design** combining both quantitative and qualitative approaches. This methodology enabled the researcher to gather statistically significant data while also gaining deeper contextual understanding through qualitative insights.

Research Design

A **descriptive and exploratory research design** was adopted. The descriptive component aimed at quantifying awareness, usage, and satisfaction levels among stakeholders, while the exploratory aspect sought to understand underlying challenges, perceptions, and strategic viewpoints.

Data Collection Methods

Quantitative Survey: Structured questionnaires were administered to:

- **150 insurance executives** from both public and private sector companies involved in marketing, customer service, and IT operations.
- **200 policyholders** from diverse demographic and geographic backgrounds across five South Indian states (Andhra Pradesh, Telangana, Tamil Nadu, Kerala, and Karnataka).

The questionnaire included both closed-ended and Likert-scale questions to capture measurable data related to ICT awareness, usage frequency, satisfaction levels, and perceived benefits and challenges.

Qualitative Interviews:

- In-depth **semi-structured interviews** were conducted with **15 senior-level insurance managers**, including regional heads, IT leaders, and operations managers. These interviews were designed to gather expert opinions on:
 - Strategic ICT initiatives.
 - Implementation challenges.
 - Trends in digital transformation.
 - Insights into policyholder behavior and organizational response.

Sampling Technique

- **Stratified Random Sampling** was used for selecting insurance executives based on role (marketing, sales, IT, and customer service) and company type (public vs. private).
- **Convenience Sampling** was applied for policyholders to ensure a wide range of age, gender, education, income levels, and urban-rural representation.
- **Purposive Sampling** was adopted for selecting senior executives for interviews based on their strategic role and experience in digital transformation initiatives.

Data Analysis Techniques

- **Quantitative Data:**
 - Data collected through surveys were analyzed using **SPSS** and **MS Excel**. The analysis included:
 - Descriptive statistics (mean, standard deviation, frequency distribution).
 - Cross-tabulation to compare ICT usage by demographic variables.
 - Inferential statistics such as **Chi-square tests** and **correlation analysis** to examine relationships between ICT adoption and satisfaction levels.
- **Qualitative Data:**
 - Thematic analysis was conducted for the interview transcripts to identify key themes, patterns, and insights related to ICT implementation strategies, user feedback, and organizational readiness.

Geographical Scope

The study focused on **five states in South India**:

- Andhra Pradesh
- Telangana
- Tamil Nadu
- Kerala
- Karnataka

These states were chosen due to their relatively high ICT penetration and diverse insurance markets, making them ideal for a regional comparative analysis.

Time Frame

The data collection was carried out over a period of **three months**, from **January to March 2025**. Ethical considerations, including participant consent and data confidentiality, were strictly adhered to throughout the research process.

Results and Discussion

This section presents the key findings from the quantitative surveys and qualitative interviews conducted with insurance executives and policyholders. The results are organized around ICT tools used, perceived benefits, customer preferences, and key challenges. These findings provide a comprehensive overview of the role of ICT in enhancing insurance marketing and service delivery in South India.

ICT Tools Commonly Used by Insurance Companies

The study found widespread use of ICT tools among insurers, indicating a significant digital shift in operations:

ICT Tool	Usage (%) among Executives
Customer Relationship Management (CRM) systems	85%
Mobile applications for policy management	78%
WhatsApp and SMS for client communication	71%
AI-based Chatbots and Virtual Assistants	56%
Cloud-based document management	52%
Social media platforms for marketing	48%

Discussion:

The use of mobile apps and CRM systems has become nearly universal, particularly in private sector companies. AI-powered chatbots are emerging as a cost-effective solution for 24/7 customer service. Social media is also being leveraged for targeted campaigns, especially to reach younger, tech-savvy audiences.

Benefits of ICT Adoption (Executives' Perspective)

The respondents reported several benefits of ICT integration in insurance operations:

Reported Benefit	% of Executives Agreeing
Faster service delivery	78%
Improved customer engagement	65%
Efficient lead generation and management	54%
Enhanced data analytics for decision-making	47%
Reduced paperwork and administrative load	43%

Discussion:

The data suggests that ICT tools significantly enhance operational efficiency and customer

interface. Faster claim settlements, better tracking of customer interactions, and increased productivity are cited as critical outcomes.

Policyholders' Preferences and Satisfaction

The survey among 200 policyholders highlighted a growing preference for digital services:

Service Preference	% of Respondents
Prefer digital communication over branch visits	72%
Use mobile apps for policy management	68%
Satisfied with ICT-enabled services	64%
Preferred features: instant premium reminders, e-documents, live chat	—

Discussion:

Policyholders in urban and semi-urban areas showed high satisfaction with mobile-based platforms, citing convenience and speed. However, older policyholders and those in rural areas were less inclined toward using mobile apps or web-based tools, highlighting a digital divide.

Challenges in ICT Implementation

Both executives and policyholders reported several obstacles that hinder optimal use of ICT in insurance services:

Challenge	% of Respondents Reporting
Lack of digital awareness among customers	43% (policyholders)
Cybersecurity and data privacy concerns	51% (both groups)
Resistance to change among senior staff	36% (executives)
Inadequate infrastructure in rural areas	32% (executives)

Discussion:

While technological tools are available, issues like insufficient digital literacy, fear of data breaches, and traditional mindsets pose challenges. Several interviewees emphasized the need for continuous staff training and customer awareness campaigns to overcome resistance and build trust in digital platforms.

Descriptive Statistics

Variable	Mean	Std. Deviation
Satisfaction Score (out of 10)	7.8	1.24
Frequency of ICT Tool Usage	3.9	0.82

- The mean satisfaction score was 7.8, indicating generally high satisfaction among ICT users.

Cross-Tabulation and Chi-Square Test

- A **Chi-square test** was conducted to examine the relationship between **policyholders' age group** and **use of mobile insurance apps**:

Age Group	Use Mobile App	Don't Use	Total
<30	72	18	90
30–50	48	22	70
>50	24	16	40

Chi-square (χ^2) = 9.76, df = 2, p = 0.008

→ Significant relationship at $p < 0.05$: Younger policyholders are more likely to use mobile apps.

Correlation Analysis

- A **Pearson correlation** was conducted between **ICT adoption level** and **customer satisfaction**.

$r = 0.62$, $p < 0.01$

→ Indicates a strong positive correlation: Greater ICT adoption leads to higher satisfaction.

Qualitative Data Analysis (Thematic Insights)

Thematic analysis of interviews with 15 senior insurance executives yielded the following key themes:

1. **ICT as a Differentiator:** Executives noted that digital tools helped distinguish their service from competitors, especially during COVID-19.
2. **Digital Literacy Gap:** Rural customers and some senior staff struggled with adopting ICT tools.
3. **Organizational Push:** Most firms had internal KPIs linked to digital usage, boosting ICT integration.
4. **Cybersecurity Concerns:** Data privacy and breach concerns were repeatedly mentioned as a limiting factor to ICT trust.
5. **Need for Hybrid Models:** Many executives emphasized blending traditional service delivery with digital touchpoints for inclusiveness.

Qualitative Insights from Interviews

From in-depth interviews with 15 senior executives, additional themes emerged:

- **Strategic Alignment:** ICT is increasingly seen as integral to business strategy, not just operations.
- **Regulatory Support:** IRDAI's push for e-KYC, digital policy issuance, and online grievance mechanisms is encouraging digital adoption.
- **Hybrid Model Emergence:** Companies are adopting a hybrid approach – blending digital tools with human support – especially for complex or high-value policies.

Recommendations

To address the challenges and harness the full potential of ICT in insurance marketing and service delivery, the following strategic recommendations are proposed:

1. **Launch Comprehensive Digital Literacy Campaigns**
 - Organize workshops and awareness drives in rural and semi-urban areas.
 - Partner with local self-help groups, banks, and government institutions to promote digital insurance literacy.
 - Develop user-friendly digital platforms in regional languages to enhance inclusivity.
2. **Strengthen Data Security and Cyber Hygiene**
 - Implement strong data encryption, multi-factor authentication, and secure cloud infrastructure.
 - Conduct regular audits and cybersecurity training for employees.
 - Educate policyholders about safe online practices to reduce cyber-related fears and fraud.
3. **Incentivize ICT Adoption Among Field Agents and Employees**

- Provide financial incentives or performance-linked bonuses for using CRM and digital servicing tools.
- Recognize and reward digital innovations at the branch level.
- Integrate ICT modules into employee onboarding and ongoing training programs.

4. Adopt a Hybrid Service Model

- Blend digital tools with human support for a seamless customer experience.
- Utilize video calls and live chat for virtual assistance where in-person visits are not feasible.
- Maintain branch-level physical presence for customers who are digitally excluded.

5. Strengthen Collaboration with Regulatory Bodies

- Work with IRDAI to standardize digital procedures such as e-KYC, digital policy issuance, and e-claim settlements.
- Advocate for favorable policy frameworks to encourage tech-driven innovation in insurance services.

6. Invest in Scalable and Affordable Technologies

- Promote the use of scalable cloud-based CRM systems for small and medium insurers.
- Develop mobile-first platforms that are compatible with low-end smartphones used in rural areas.

Conclusion

The study reveals that Information and Communication Technology (ICT) has become a cornerstone in the evolution of the insurance industry in South India. Digital tools such as mobile apps, CRM platforms, AI chatbots, and instant messaging services have not only optimized internal operations but have also enhanced customer service experiences and marketing reach. Insurance executives acknowledge the value of ICT in speeding up service delivery, improving lead management, and facilitating better communication with clients.

Policyholders, particularly in urban and semi-urban areas, exhibit strong preferences for digital platforms due to convenience, accessibility, and faster resolutions. However, the digital divide persists. Rural policyholders face challenges including lack of awareness, limited access to digital devices, and fear of cyber threats. Moreover, some traditional employees within insurance organizations remain resistant to the transition toward digital platforms.

Despite these challenges, the trajectory for ICT in insurance is promising. Its continued adoption will be critical for driving inclusive growth, improving customer satisfaction, and remaining competitive in a rapidly digitizing financial services landscape.

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