Migration Letters

Volume: 20, No: 7, pp. 997-1007

ISSN: 1741-8984 (Print) ISSN: 1741-8992 (Online)
www.migrationletters.com

Recognizing the Influence of Insurtech Adoption on the Well-Being of Military Veterans

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Abstract

This study of insurtech adoption in influencing the well-being of veterans is based on secondary data and a direct survey with a sampling method of 127 respondents of military veterans. This insurtech has a positive perception in sustaining innovation, however, there remains a desire among military veterans to visit physical service offices. They want to meet with fellow comrades-in-arms and camaraderie (so-called well-being), even though all can be conducted remotely. With a conceptual study and descriptive analysis by the direct survey of military veterans, this survey is limited to mobile applications to accelerate claim processes. Although insurtech offers opportunities to enhance operational efficiency, it cannot entirely replace traditional processes. Therefore, it is necessary to recognize that veterans still have basic needs and desires for social interaction, and the need to balance between embracing technology and ensuring to maintain their social life is crucial, to what we acknowledge as elderly well-being.

Keywords: *Insurtech adoption, Insurtech, military-veterans, pension, well-being.*

INTRODUCTION

The term "Insurtech" was popularized in 2017 at the Organisation for Economic Co-operation and Development (OECD) Government Innovation Conference: The New Normal in Paris on November 20-21, 2017. Insurtech has since become a widely discussed term in relation to its potential to revolutionize the insurance industry through innovation and technology. The ongoing digital innovation and adoption have changed the risk landscape and created new opportunities for insurance companies to innovate faster (PwC Insurance Report, n.d., 2021.)

Insurtech is defined as a term that describes developments and approaches that leverage technological advancements and data availability to optimize various opportunities in the insurance sector, both to enhance customer experience with insurance services and to provide operational efficiency for companies (Cambridge University, 2018). One interesting aspect is that the purpose of Insurtech applications is to simplify processes and enable customers to access services from anywhere they are. However, it is essential to recognize that Insurtech cannot completely replace the need for physical interactions.

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Insurance companies differentiate risk profiles based on the profession to manage the business and mitigate potential risks that arise (KMJ, 2017). For example, the profession of military pilots is included in high-risk professions, higher than commercial pilots (Sicard B, 2003). In Indonesia, the management of social insurance specifically for the segments of civil servants, army soldiers, and police officers is regulated by the government. Given the role of army soldiers and police officers as one of Indonesia's assets that are relied upon to maintain national sovereignty, this segment based on the profession has a different risk profile compared to other professions.

The Indonesian government only appoints one company as the manager of social insurance based on Government Regulation No. 102 of 2015 and the special rule changes for army soldiers and members of the police force are included in Government Regulation No. 54 of 2020. In that regulation is mentioned that social well-being is one form of recognition from the Government to military soldiers, members of the police force, Ministry of Defense civil servants, and police civil servants, given during active service as well as after retirement. Premiums, products, and all benefit rules in social insurance are fully regulated.

The purpose of this paper is to recognize Insurtech adoption and to ensure which technology level should be adopted, in order to influence social change, particularly for the better well-being of veterans.

LITERATURE REVIEW

Currently, Insurtech appears to be gaining significant momentum. From the data of investment funds in Insurtech, it is increasing rapidly. Although there is the influence of the global technology slowdown that occurred in 2022, the total disclosed global Insurtech funding increased from less than $1 billion in 2014 to almost $16 billion in 2021 (Johnston, 2023).

Insurtech is a term used to describe the use of technology to improve the insurance industry. It has the potential to revolutionize the way insurance is delivered, making it more efficient, affordable, and accessible (OECD, 2017). One notable aspect highlighted by the OECD is that the entry of Insurtech has the potential to enhance competition within the market, increase efficiency in production and supply, and ultimately lead to lower prices and a broader range of insurance options (Chatzara, 2020).

Responding to the trend of Insurtech is one of the technological changes that support added value, which consists of a variety of forms based on technology. In a report published by the Economic Observatory, it is stated that the presence of Insurtech can change the insurance landscape in many ways (Farrel, 2022), although there are still many technological barriers and challenges in its implementation in insurance companies.

The insurtech landscape is currently a hot topic, which is spreading along the entire insurance industry value chain. Reacting to this, the industry has now begun to digitize its value chain and is already planning to go beyond a simple digitization of the existing value chain (Braun & Schreiber, 2017)

The digitizing value chain is built with a variety of technologies that are also designed for a variety of purposes. When the purpose is to significantly change the existing situation (status quo) or to compete effectively, having enough available capital is necessary. When the purpose is to sustain the current market or respond to threats in the market, then the availability of capital may be limited as illustrated in Figure 1.

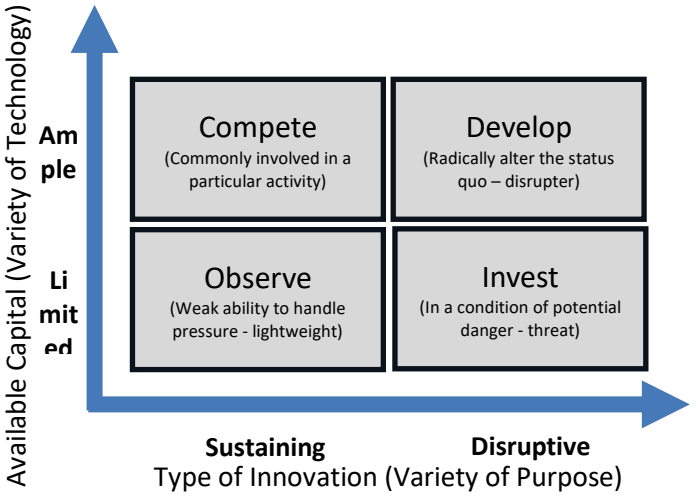

Figure 1. Insurtech Matrix (Braun & Schreiber, 2017.)

To navigate the landscape, the grouping of Insurtech can be classified into 9 categories. Each of these explains at least one answer to a question. The first is the answer to who are our customers and who should be served in what way. The second is how the company produces offers and why it allows the company to make money. This is so-called the magic triangle and the four business models (Gassmann et al., 2013)

Regarding that business model pattern, the insurtech categories are shown as categorized into 9 types (Braun & Schreiber, 2017) in Table 1 below.

Table 1. Categories of Insurtech

No	Category	What They Offer
1	Comparison Portals	Enable online comparisons between various (insurance) products and provider types
2	Digital Brokers	Brokerage of insurance policies through web-based portals or mobile apps
3	Insurance Cross Sellers	Offer insurance as complements to product (typically at the point of sale or in an own app)
4	Peer-to-Peer Insurance	Bring together private parties for mutual insurance coverage
5	On-Demand Insurance	Offer coverage for selected periods of time
6	Digital Insurers	Offer fully digital insurance solutions that are only accessible via online channels
7	Big Data Analytics & Insurance Software	Provide software solutions
8	Internet of Things	Enable data collection via smart devices
9	Blockchain & Smart Contracts	Create solutions for a tamper-proof distributed database system for transactions

Source : (Braun & Schreiber, 2017)

When discussing our ability to connect objects to the Internet (IoT - Internet of Things), it refers to the capacity to receive information and make decisions based on real-world observations. When it comes to our personal well-being, we become the 'decision-makers,' a role that may be within our control. Alternatively, we can 'delegate' this decision-making to third parties or to a network that possesses the authority to make decisions on our behalf (Guevara & Silva, 2019)

Disruptive technologies are those capable of fundamentally changing various aspects of the economy, society, or our personal lives. Concerning our well-being, we will have no option but to continually gain a deeper understanding of the world in which we operate. We need to understand where new technologies are leading us, explore our alternatives, and determine how we can collaborate with society (Guevara & Silva, 2019)

Although the search for the ingredients of quality of life is ancient, only in the last decades has the empirical study of well-being become a systematic scientific endeavor. In making a comparison of the subjective well-being of societies, was concluded that one society can have greater subjective well-being (Diener & Suh, 2000)

The specific behavior that is felt by veterans (elderly) on the use of technology in the form of the internet has been proven to have an impact in reducing loneliness (social isolation) which will increase psychosocial functioning—further explained that by introducing and teaching the use of the internet for 3 months, veterans (elderly) showed a slight change in self-esteem, positive affect, personal well-being, optimism, and social connectedness (Mellor et al., 2008).

Elderly well-being that is influenced by technology adoption is also explained in previous research on transformative service research. With qualitative methodology, it can be proven that in addition to resistance, the elderly also feel happy with the support of their families in using technology. In the end, the well-being that arises is enjoyment, personal growth, mastery, autonomy, and social connectedness (Bianchi, 2021).

When discussing the elderly segment, the implementation of Insurtech must be aligned between the product and the target market (Geyer et al., 2018). To find out what the target market needs, is approached by digging for information through the survey. This theory is also supported by the explanation that the key factor for the success of a commercial product is to align the product specification with the customer’s needs. Digging customers’ needs is not only by collecting and analyzing customer data effectively but also can be done by utilizing Information Technology, in addition to ensuring real data from customer surveys and focus groups (Homburg et al., 2009).

Technology applications for information have the highest level of intervention in increasing the elderly's acceptance of their well-being through ease, the provision of digital mentors, and accessible training (LaMonica et al., 2021). Other factors also influence our customized content, interactive from the required sources, while maintaining data privacy and security as a priority factor in supporting mental health and well-being (LaMonica et al., 2021).

Another fact is digital authentication feature is one example of Digital Insurers that has already been implemented in Fintech and Mobile Money business models. Apart from transactional forms, it is important to ensure both the protection of personal data security and robust, reassuring security processes. (Roberts Neale et al., 2020). Furthermore, driven by data proliferation, digital technologies prompting changes in both regulatory interventions and people’s own privacy-protective behaviors. This perspective in turn implies distinct consumer, regulatory, and firm responses related to data protection.

MATERIALS AND METHODS

The study is limited to the social insurance industry and specifically for the pension group of age in the segment of the military (military veterans). The Insurtech category used by the customers is limited to a simple mobile application for certain features to enable data collection via smart devices, to accelerate claim processes. Furthermore, social insurance for the military operates under strict government regulations, thus limiting its ability to engage in technology development and B2B (business-to-business) collaborations such as big data, peer-to-peer, and other insurance cross-selling.

As the material of the survey, this study defines military veterans as those who are 53 years of age and over in 2023. Considering that Insurtech was introduced by the OECD in 2017, the social insurance company that is the object of this study only began to invest and apply Insurtech in 2020.

The main material is derived from two sources. The first is the results of the Customer Satisfaction Survey conducted by social insurance companies in Indonesia from 2019 to 2022 (Table 2). The second source is direct survey to the same population of the secondary data. The sample is 127 respondents those representing three group profile of veteran customer, civil servants, army soldiers, and police members. The sample is derived from 9 cities as shown in Table 3.

Reviewing the secondary data from the Customer Satisfaction Survey, showed that there was a significant change in customer satisfaction score in 2020. This is related to Insurtech as a new application and the factors that make customers dissatisfied have begun to be identified. There are three main variables with scores that are important to analyze, namely the level of user-friendliness, the need for information in printed or book form, and the number of Customer Service Officers (CSO).

The limitation of this study, the Insurtech type is a simple mobile application for certain features to enable data collection via smart devices, to accelerate claim processes. Referring to Table 2, it can be seen that customer dissatisfaction with the level of user-friendliness of the application increased from 2020 to 2021 from 0.37% to 1.03%, but then decreased again from 2021 to 0.44% in 2022. The analysis is that Insurtech was first implemented in August 2020, due to the push of the pandemic that made all parties involved (customers and officers) interact separately.

Table 2. Secondary Data of Customer Satisfaction Index

Description	2019	2020	2021	2022
Overall Customer Satisfaction Score	87,88%	89,57%	90,15%	91,23%
Un-satisfied attribute (related to insurtech application)	15,64%	2,97%	1,17%	0,38%
Level of user-friendliness	0	0,37%	1,03%	0,44%
Need of printed information	0	4,56%	0,36%	0,44%
Adequacy number of customer service officer	0	6,18%	2,93%	0,22%
Service (with Insurtech) Satisfaction Score	0	89,63%	90,83%	92,26%
Trustworthy in Managing Processes	0	88,84%	89,72%	91,09%
Number of Respondent	527	536	580	460

Source : (Survey from Social Insurance Company for Military, 2022)

The need for printed information obviously shows that customer dissatisfaction with product information, claim requirements, and process stages has decreased significantly. At the beginning of the implementation of Insurtech, customers were still not used to it, so their dissatisfaction because of unawareness of these things was still relatively high 4.56%. Then it gradually decreased significantly to below 0.5% in the following years (0.36% in 2021 and 0.44% in 2022), with the analysis that customers have begun to understand the use of features.

The dependence on Customer Service Officers (CSOs) is still relatively high, so the dissatisfaction with the limited number of CSOs is high, at 6.18%. The retirement age group prefers to be guided privately by the CSOs. And the number of dissatisfied people gradually decreases in the following years.

The survey data shows that the satisfaction level of using the Insurtech application for the retirement age group has improved significantly, from 89.65% in 2020 to 92.26% in 2022. From the constant number of respondents above 400 people, it was also found that the level of trust in all customer's personal data entered through the mobile application since 2020 has also increased from 88.84% in 2020 and continues to increase to 91.09% in 2022.

Ensuring the secondary data, the direct survey is applied to 127 customers who are specifically veterans (aged 53 and above) in 9 cities. The method is using a survey questionnaire with random sampling, representing each group's customer profile (Civil servants, Army soldiers, and Police members). The distribution of respondents is on Java Island, namely Bandung, Cirebon, Jakarta, Madiun, Malang, Semarang, Serang, Surabaya, and Yogyakarta. In this survey, it was identified that 87% of these customers own and use smartphones, while 13% use mobile phones that only function for calls and text messages.

The majority of the customers are from the Indonesian National Armed Forces (TNI), comprising 54%, while the rest are members of the Indonesian National Police and civil servants. In detail, data can be seen in Table 3. The survey explores preference for insurtech applications similar to the one already applied in the previous survey and adds some questions for three insurtech categories.

Table 3. The Profile of Customer (Survey Taken by the Author on August 2023)

Department Profile	% of Respondent
Civil Servants	18%
Army Soldiers	54%
Police Members	28%
Location Profile	
Bandung	20%
Cirebon	28%
Jakarta	13%
Madiun	2%
Malang	6%
Semarang	7%
Serang	6%
Surabaya	9%
Yogyakarta	8%

Prior to conducting the survey, a data selection was first carried out based on the suitability of the unit of analysis. As this study's unit of analysis is individual, out of the various Insurtech categories listed in Table 1, there are four types that are relevant to the organizational unit analysis. These four types are the Insurance cross-seller category, Peer-to-peer insurance, Big data analytic insurance software, and Blockchain and smart contracts. Those types are not available to be applied (n/a).

RESULTS AND DISCUSSION

This survey was conducted among each customer regarding their preferences to adopt each Insurtech category, including the perceiving the technological levels in relation to their features and utilities, as illustrated in Table 4.

Table 4. Result of Survey of Customer Preference in Insurtech Application

No.	Category	Perceiving Level of Technology	Preferred Adoption	Preferential Reluctant
1	Comparison Portals	Medium	45%	55%
2	Digital Brokers	Medium	29%	71%
3	On Demand Insurance	Low (Legacy)	32%	68%
4	Digital Insurers	Low (Legacy)	78%	22%
5	Internet of Things	Low (Legacy)	93%	7%

The above survey concludes that the form of Insurtech with user-friendly features suitable for veterans, along with ease of data input and information access, lies within the categories of Digital Insurers and the Internet of Things,. The survey is using the same insurtech application that was applied in the previous customer satisfaction survey (from Table 2, the above secondary data on 2020, 2021, 2020). The technology required for these categories is legacy technology, (instead of cutting-edge technology) allowing it to be undertaken by the incumbents of social insurance without the need for involvement from start-up insurance companies (Braun & Schreiber, 2017).

When a new application is applied to the respondents by including the comparison portal, digital brokers, and on-demand insurance the survey result of their preference is shown in Table 4. Having the result of the customer preferences survey, to ensure that the less preferential score is valid it was run for reliability and validity test with SPSS tool. In the reliability test for those variables, the value of Cronbach Alpha is 0.791, which means they have high reliability. For the validity test, the result is Comparison Portal (r=0.440), Digital Brokers (r=0.480), and On-Demand Insurance (r=.494), all r is bigger than $r_{(0.05;125)}$ = 0,1743 then those are concluded valid.

It is well understood that the survey results for the three Insurtech Categories have a high percentage of preferential reluctance, due to several reasons as indicated by customers as follows: 22% of respondents stated that they are still comfortable with paper or physical document processing. Even though 99% have successfully processed claims through Insurtech applications, nearly half of them, which is 46%, still prefer to visit service offices. They want to meet with fellow comrades-in-arms and reminisce about past experiences creating a strong sense of engagement and camaraderie (so-called, veterans well-being). Yet, Insurtech applications are designed to enable claims to be filed and all processes to be completed from home or wherever the customer is located. 13% of respondents still do not own a smartphone, making it impossible to use any Insurtech applications. What is most significant is that 91% of respondents stated that they still need support or assistance (CSO) in completing tasks within these Insurtech applications.

The level of technological sophistication for the elderly needs to be considered in terms of technological application characteristics, interaction design, and the significance of the elderly's attitudes toward acceptance and product satisfaction (Ying & Zonghua, 2020). In the rapidly evolving information era, many elderly individuals find it challenging to keep up. A significant portion of the elderly population is unfamiliar with smart products like computers and smartphones, and they can only manage basic functions.

The main reasons behind a complex operation and high cost of smartphones, as well as psychological barriers arising from limited education levels among some elderly individuals. The gap resulting from these background differences is difficult to change. The majority of elderly individuals are not familiar with operating smartphones. Referring to prior research conducted by Ge Ying and Li Zonghua in 2020 main reasons for this are complicated operations and the high cost of smartphones.

On the other hand, a survey on Digital Insurers and the Internet of Things is different. Both of these categories are built with simple technology and a user-friendly level of ease, while still being supported by CSO to provide attention and empathy to the retirement group. The empathy of CSO is felt to ensure better well-being of the elderly. This is expected to enhance the adoption of Insurtech by facilitating both ease and trust, interaction in managing the personal customer data necessary for the claims process.

The veteran group, as termed by the World Health Organization (WHO), "Active aging," is a framework emphasizing the opportunity for health, societal participation, and security (including economic security) for the elderly in the WHO Report in 2002. This concept rejects the notion of "dependency," which emphasizes the passivity of older individuals instead, it is emphasized that the retirement age group also has active needs and does not want to be seen as a burden to society.

It becomes increasingly evident that well-being is a variable that needs examination, especially with the implementation of Insurtech in various activities for this group. Despite many elderly individuals being familiar with digital technology, some still lack confidence in operating applications. Factors such as cognitive changes, vision, and hearing impairments, and perceptions also influence their interest in utilizing digital technology for their needs.

Based on the literature and the conducted survey, new data emerges, indicating that 22% of respondents still prefer filing claims by submitting physical documents instead of uploading them in digital format. What's unexpected is that, despite the use of Insurtech applications, 59% of customers continue to find satisfaction in visiting service offices for their well-being needs.

The conclusion of this study is presented by the author in the form of a matrix, explaining that the adoption of Insurtech for the elderly remains necessary. When provided with simple technology applications that exist today (legacy technology), it leads to better well-being for customers. However, if applications continue to be developed with cutting-edge technology, it might pose resistance to adoption among the elderly pension group. This matrix is depicted in Figure 2 as a visualization of the literature study reinforced by the survey of 127 respondents.

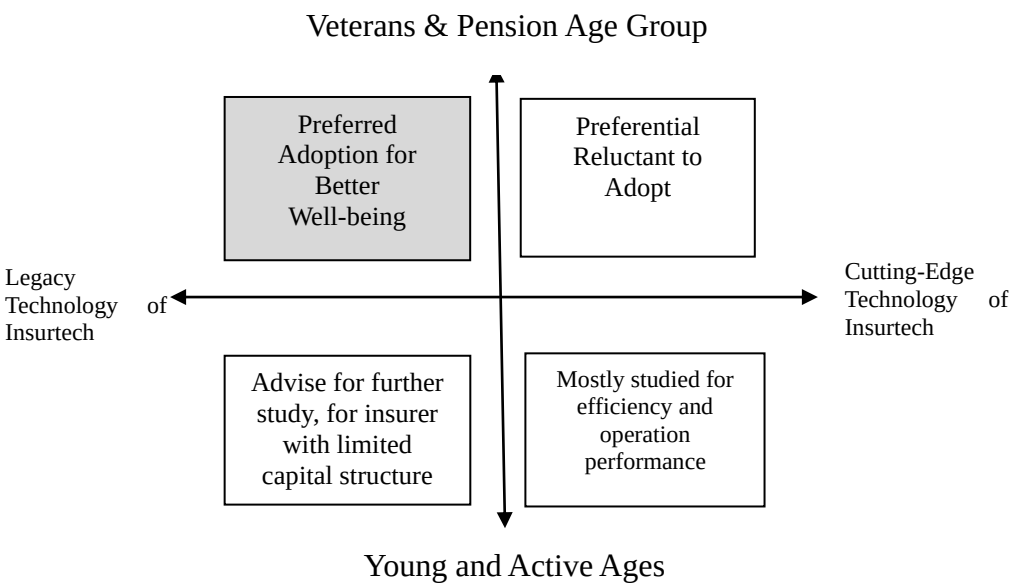

Figure 2. Matrix of Insurtech Adoption for Group Age for Pension

(created from literature review and survey result, S.A Muktirizka, 2023)

CONCLUSION

Insurtech offers wide range of opportunities to enhance operational efficiency, but it cannot entirely replace traditional processes. Therefore, it is necessary to recognize that the elderly population still have basic needs and a desire for social interaction. Finding a balance between embracing technology and ensuring that the elderly maintain their own ways of social life is crucial, to what we acknowledge as elderly well-being. Insurtech adoption with limited legacy technology significantly influenced the better well-being of military veterans.

Many types of insurtech literature emphasize the financial performance of companies, while specific customer needs, especially among veterans, prioritize better well-being. There is a domain of valuable performance, which is a non-financial performance that should be considered in this revolution of the insurance landscape. The remaining generations particularly military veterans, no longer want to be bothered by technological complexity but instead, place more hope in social connectedness.

Hence, it is necessary to consider how to balance technological advancement with a new approach to behavior, more human development, and global well-being, which also aligns with what Schwab has emphasized (Schwab & Davis, 2018). Serving military veterans with social insurance is more into sustaining innovation (instead of disruptive innovation – as shown in Figure 1). With the limited capital for technologies, the choice of Insurtech with legacy technology is the most preferred adoption by military veterans, influencing better well-being rather than operational efficiency. Finally, although insurtech offers a wide range of opportunities to enhance operational efficiency, it cannot entirely replace traditional processes. Therefore, it is necessary to recognize that military veterans still have basic needs and a desire for social interaction. There remains a genuine desire among them to visit physical branches or service offices. Their motivation is to meet with fellow comrades-in-arms and reminisce about past experiences creating a strong sense of engagement and camaraderie (so-called well-being), even though all pension claim processing can be conducted remotely.

ACKNOWLEDGMENT

The hope for further research lies in different market segments and the young and productive age groups with limited capital structure. This could potentially bring about a novel understanding and knowledge of the influence of Insurtech adoption benefits on overall better well-being. Sri Ainin Muktirizka contributed extensively to the work presented in this manuscript. Mts. Arief and Yosef Dedy Pradipto has been editorial consultant, contributed to the content framework, proofreader, and corresponding author to the work.

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