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THE IMPACT OF COMPLIANCE WITH ANTI-MONEY LAUNDERING MEASURES ON ENHANCING BANK PERFORMANCE: A FIELD STUDY ON THE BANKS OPERATING IN YEMEN

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Abstract

This study aimed to determine the impact of compliance with anti-money laundering procedures on the performance of banks operating in Yemen. The study adopted the descriptive analytical approach and conducted a field survey using the questionnaire as a data collection tool. The study targeted all 17 banks operating in Yemen and obtained responses from 14 banks. The study sample was 323. Data analysis was conducted using SPSS26. The study reached several results, the most important of which is that adherence to anti-money laundering procedures has a positive impact on improving the performance of banks operating in Yemen. The most influential dimensions were policies and procedures, and the least influential were training and evaluation.

Keywords: Combating Money Laundering, Improving Performance, Banks Operating In Yemen.

INTRODUCTION

The phenomenon of money laundering dates back to the late 1930s and early 1940s when mafia networks in the United States, particularly in major cities like Chicago and New York, used their illicit funds to purchase projects and then integrate those funds with project profits. This was done to make the money appear as if it came from legitimate sources, to hold its origin from government authorities. In recent times, money laundering activities have grown and become a global problem that negatively affects the economic, social, and political stability and security of countries worldwide. This has led to significant international and local attention, and with the tremendous advancement in the telecommunications sector, the widespread use of the Internet, and banks adopting electronic computing systems, combating money laundering has become crucial in most countries around the world. Geographical borders pose a challenge in facing money laundering operations, encourage the international community to join forces and cooperate in combating this phenomenon (Al-Qadi et al., 2012, P. 355). Money laundering represents one of the transnational crimes that negatively impact countries. It affects the national income, savings and unemployment rates. Its effects also reflect negatively on financial institutions and banking systems. Banks are considered crucial channels through which money flows due to their diverse banking services, which money launderers seek to utilize, especially when using electronic services (Ahmed, 2016). Improving bank performance is crucial for their success in the face of environmental developments and intense competition, which plays a significant role in attracting customers and attracting capital through investor deposits for continuous competition (Raghbah & Areeouh, 2021). The success of banks relies on standards and principles that focus on improving performance through enhancing services for bank customers, internal processes, learning and growth, and the financial dimension. This contributes to assisting banks in achieving compliance with anti-money laundering measures and achieving goals in this direction (Al-Daidawi, 2017). Many studies have been sought, including The study by Sultan & Mohamed (2023) The study aimed to determine the performance of the Pakistani Financial Intelligence Unit in combating money laundering and terrorist financing in both the local and global contexts. The study found that the Financial Intelligence Unit faces major challenges related to the dissemination of financial investigations due to its time-consuming behavior and the lack of exchange of notes with reporting agencies in Pakistan. and study by Hassan & et.al (2022) The study aimed to analyze the effectiveness of anti-money laundering legislation in the Islamic banking sector in Pakistan. The study reached several conclusions, the most important of which is that all anti-money laundering laws apply equally to Islamic banks. study Naheem (2020) The study aimed to identify the internal efforts of the State of Kuwait to strengthen anti-money laundering measures and to evaluate these measures in terms of international evaluations. It concluded that there is a significant delay in activating and implementing many regulatory measures and a study by Lishan (2021) The study aimed to identify the reasons for the ineffectiveness of anti-money laundering systems in Chinese financial institutions. The study reached several conclusions, the most important of which is that the operations carried out by financial institutions and their reintegration into legitimate businesses, commodity markets, banking systems, private lending, and local policies have an impact on the effectiveness and efficiency of these banks. and study by Ahmed (2016) The study aimed to evaluate the extent of the Sudanese banking system's compliance with international and local legislation and laws related to combating money laundering. It reached several conclusions, the most important of which is that the anti-money laundering procedures within the bank are strict. Banks operating in Yemen face many challenges in light of the current situation that Yemen is going through and in response to external variables affecting the internal sphere by responding to the relevant international standards for combating money laundering. Yemen is also one of the countries that are making continuous efforts to implement these standards, and based on the above, this study seeks to build a national strategy for combating money laundering that improves the performance of banks operating in Yemen.

LITERATURE REVIEW

i. Commitment to Anti-Money Laundering Measures:

Anti-money laundering compliance is an ancient phenomenon that arose from the need for individuals to conceal the sources of their illegally obtained funds. There are many concepts to combat money laundering, the most important of which will be discussed as follows:

The concept of money laundering is the process through which cash obtained from illegal activities is transferred to legitimate channels to hide its illicit origins (Abu Muais, 2021, P.6). The Vienna Convention (1988) defines money laundering as "the transfer or transfer of property, knowing that it derives from any crime or crimes or the act of participation in such crime or crimes, to conceal or disguise illicit funds. source of property or assisting any person involved in the commission of that crime or crimes to evade the legal consequences of his or her actions." The Financial Action Task Force (FATF, 2012) defines money laundering as the processing of criminal proceeds to conceal their unlawful source, primarily through Providing legitimacy for illicit profits derived from predicate offenses. Banks rely on four dimensions to combat money laundering, the first dimension: is Policies and Procedures: Banks work on developing detailed, written, and compliant policies and procedures regarding anti-money laundering. These policies and procedures are aligned with international standards, local laws, regulations and supervisory instructions, and are periodically updated or as needed. They cover all products and services offered and are approved by the board of directors, which is responsible for their implementation (Central Bank of Yemen, 2012). They include the customer acceptance policy and due diligence procedures (Anti-Money Laundering Executive Regulations, 2013, P.16-19).

The second dimension Money Laundering Risk Assessment: Money laundering risks in banks operating in Yemen are assessed based on a risk-based approach. The assessment includes a comprehensive evaluation of customer risks, geographic risks, as well as risks associated with products and services before their launch into the market. Enhanced due diligence measures are taken for high-risk individuals such as politically exposed persons and those involved in criminal activities, as well as for charities and other risks. Money laundering risks are assessed based on four levels: prohibited risks that are not allowed to be dealt with, high risks that require enhanced due diligence measures, and medium and low risks that are addressed through simplified or regular due diligence measures (National AML, 2018). The third dimension Establishing a compliance function: This function shall be established at the main headquarters of banks operating in Yemen and their branches. The compliance function operates independently and possesses the human, financial and technological resources necessary to carry out its tasks (Central Bank of Yemen, 2003). The compliance function reports to the bank’s board of directors. The Compliance Officer is responsible for managing all aspects of a bank's anti-money laundering program. (Central Bank of Yemen, 2008). The fourth dimension Anti-Money Laundering Training and Evaluation: Training is an important supervisory component in mitigating money laundering risks. Therefore, banks develop an ongoing and appropriate training plan to train officials and employees on anti-money laundering methods and keep them informed of all developments related to it. (Anti-Money Laundering Executive Regulations, 2013). Evaluating anti-money laundering policies and procedures is considered the third line of defense after customer service and compliance, as it works to test the efficiency and effectiveness of the bank’s policies and procedures (board of directors’ responsibilities, risk assessment, compliance function, training and evaluation) about anti-money laundering (Saudi Arabian Monetary Agency, 2012).

ii. Performance improvement

There is a direct relationship between high-performance business and the expected performance of banks that have high performance in their operations and maintain their performance at a high level over the long term. This is due to the organization of employee practices and good focus on achieving planned goals. Rick (2018) defined performance improvement as: “an integrated process between the roles performed by employees and organizational roles within banks, and the extent of their success in developing the human resources strategy to contribute to achieving distinguished institutional performance. Stefan and Elisabetta (2017) defined it as Overcoming regulatory complexities and external environmental problems to excel and differentiate from other similar banks. Al-Abadi (2018, P.8) defined it as: 'the desired outcomes or objectives that banks aspire to achieve, reflecting the purposes and means necessary to achieve them. Therefore, it combines the aspects of work and objectives that banks seek to activate, represented by the ability to accomplish a task or achieve specific results. improving performance is based on four dimensions that suit the banking community, which are: The first dimension Customer dimension: Banks interact with customers in ways that encourage them to continue their relationship. This interaction is part of the bank's culture, and the services provided to customers are based on mutual rights and obligations between the bank and the customer (Institute of Company Secretaries of India, 2014). Due to the importance of the customer dimension, factors influencing customer satisfaction are linked to the success factors of institutions, leading to the development and implementation of strategies (Zubda, 2016). The second dimension Internal Operations Dimension: This dimension assesses the success of banks and their ability to meet customer desires by measuring innovation, service delivery methods, productivity levels, and other factors to gauge and improve their internal performance (Onis, 2016). There are measures for internal operations at the level of execution, including operational efficiency, auditing, and effectiveness of social processes (Tuan, 2020). The third dimension Learning and Growth Dimension: The learning and growth dimension relies on utilizing learning processes at various levels and development that aims to diagnose and determine the infrastructure of banks for long-term growth and improvement. Learning and organizational development are achieved through employee capabilities, information system skills, and organizational procedures involving motivation, empowerment, and integration (Al-Jamai, 2015). The fourth dimension Financial Dimension: The evaluation of financial performance of banks receives significant attention at both the local and international levels. It helps assess their financial positions, identify strengths and weaknesses, and attempt to address them. The financial dimension focuses on adopting financial indicators such as profitability and growth, which determine the level of success of institutions (Saeed, 2019). Banks are key players in any economy and affect capital adequacy, with a correlation emerging between profitability and efficiency (Pinto et al., 2017).

The impact of complying with anti-money laundering measures on improving the performance of banks operating in Yemen:

Complying with anti-money laundering measures reduces the risks that affect the performance of banks operating in Yemen. This necessitates adhering to international and local standards for combating money laundering and implementing them in practice. It involves analyzing and evaluating the current situation, identifying strengths and weaknesses, and ensuring that banks have a vision for building a national strategy regarding compliance with anti-money laundering measures (Anti-Money Laundering and Counter-Terrorist Financing Law: 2013).

Through the response of the current study sample individuals to measure the impact of complying with anti-money laundering measures, it is important to activate policies and procedures, establish a compliance and risk assessment function, train employees, and evaluate procedures to improve performance. This is based on the elements of customer relations, internal operations, learning and growth, and the financial dimension. Consequently, complying with anti-money laundering measures enhances the overall performance of banks.

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RESEARCH MODEL OF THE STUDY

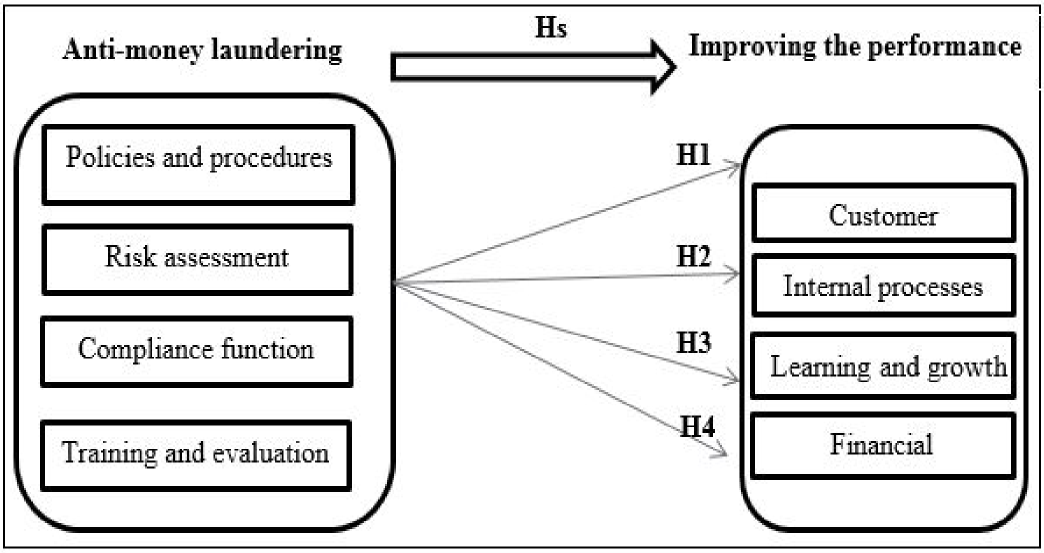

Figure 1: Research model of the study

Study hypotheses:

Main Hypothesis: There is a statistically significant impact of compliance with anti-money laundering measures on improving the performance of operating banks in Yemen.

From this main hypothesis, the following sub-hypotheses branch out:

Sub-Hypothesis 1: There is a statistically significant impact of anti-money laundering policies and procedures on improving the performance of operating banks in Yemen.

Sub-Hypothesis 2: There is a statistically significant impact of the compliance function related to anti-money laundering on improving the performance of operating banks in Yemen.

Sub-Hypothesis 3: There is a statistically significant impact of money laundering risk assessment on improving the performance of operating banks in Yemen.

Sub-Hypothesis 4: There is a statistically significant impact of training and evaluation regarding anti-money laundering measures on improving the performance of operating banks in Yemen.

METHODOLOGY

The study adopted the descriptive analytical method. The study population was: It contains a comprehensive survey of the 17 banks operating in Yemen (Central Bank of Yemen, 2021). A total of 14 banks responded to the field study. The study sample was: A stratified random sample because the study population consists of different job positions and administrative levels consisting of (senior management, compliance unit, risk management, customer service, and operations management). 401 questionnaires were distributed, and 340 of them were returned. After examining the questionnaires, 17 invalid questionnaires were excluded from the analysis. Thus, the number of questionnaires suitable for analysis reached 323 questionnaires, representing 80.5% of the total sample size of 401 questionnaires, and the data was analyzed using the SPSS26 program.

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Firstly: compliance with anti-money laundering measures.

Table (1): Mean Averages and standard deviations of sample individuals' estimates of the level of compliance with anti-money laundering measures in banks

No.	Field	Rank	Mean Average	Standard deviation	Relative Weight	Linguistic Significance
1	Policies and procedures	1	5,70	1,15	81%	High
2	Risk assessment	3	5,40	1,54	77%	High
3	Compliance function	2	5,51	1,39	79%	High
4	Training and evaluation	4	5,38	1,54	77%	High
	Compliance with anti-money laundering measures		5,51	1,30	79%	High

The results from Table (1) indicate that the level of compliance with anti-money laundering measures in operating banks in Yemen is generally high. The average score was 5.51, with a standard deviation of 1.30, and a relative weight of 79%. This suggests that these banks have developed comprehensive anti-money laundering policies and procedures. They have conducted risk assessments, have a compliance function that oversees their anti-money laundering program, and have training plans regarding crime prevention. Additionally, they evaluate their anti-money laundering procedures to protect themselves from risks.

The dimension of policies and procedures obtained the highest ranking in terms of compliance with anti-money laundering measures, with a high score of 5.70, a standard deviation of 1.15, and a relative weight of 81%. This indicates that the policies and procedures of operating banks in Yemen are to some extent based on international and local standards and regulatory instructions. They are adopted by the board of directors, and bank employees are trained on these policies and procedures. This ensures due diligence for low-risk individuals and enhanced due diligence for high-risk individuals. The dimension of compliance function obtained the second rank, and the overall level of compliance with the compliance function in operating banks in Yemen was high, with an average score of 5.51, a standard deviation of 1.39, and a relative weight of 79%. This indicates that these banks are relatively committed to the Central Bank's instructions regarding establishing the compliance function. They appoint a compliance officer with the authority to manage all aspects of compliance and designate a deputy to perform their duties in their absence. The banks report suspicious transactions through operational control to the financial information unit and still need automated programs to facilitate the detection of suspicious money laundering activities. The dimension of risk assessment obtained the third rank, and the overall level of anti-money laundering risk assessment in operating banks in Yemen was high, with an average score of 5.40, a standard deviation of 1.54, and a relative weight of 77%. This indicates that these banks assess money laundering risks to some extent by measuring and categorizing the risks associated with their services. The risk-based approach is considered a fundamental step in protecting the banks and identifying strengths and weaknesses that money launderers may exploit to carry out their illicit activities. The banks strive to assess the risks associated with their clients, services, and geographical location. They also aim to classify risk categories (high, medium, low) to protect themselves from any money laundering activities within the study banks. The dimension of training and evaluation obtained the fourth rank, with a high score of 5.38, an average score of 1.54, and a relative weight of 77%. This indicates that operating banks in Yemen continuously train their employees on anti-money laundering procedures, considering training as an important supervisory element. The banks aim to train and develop their employees to improve their performance and distinguish themselves. They have plans for training their employees on anti-money laundering procedures since combating money laundering is the responsibility of all staff members without exception. The banks have an internal audit function, but it needs to be activated, especially in terms of periodically evaluating anti-money laundering procedures.

Secondly: the dependent variable is improving bank performance.

Table (2) illustrates the average score and standard deviation of the sample individuals' assessments regarding the dimension of improving bank performance

No.	Field	Rank	Mean Average	Standard deviation	Relative weight	Linguistic Significance
1	Customer	1	5,73	1,24	82%	High
2	Internal processes	2	5,55	1,36	79%	High
3	Learning and growth	3	5,45	1,37	78%	High
4	Financial	4	5,42	1,38	77%	High
	Improving bank performance		5,53	1,19	79%	High

From Table (2), it is evident that the degree of improvement the performance of operating banks in Yemen is generally high, with an average score of 5.53, a standard deviation of 1.19, and a relative weight of 79%. This indicates that these banks have achieved a high degree of performance improvement. They strive to satisfy their customers by providing high-quality banking services and continuously training and developing their employees. They aim to achieve profits that are in line with the services they provide.

The customer dimension obtained the first rank, with a high score of 5.73, an average score of 1.24, and a relative weight of 82%. This indicates that the banks prioritize their customers and are keen on providing the best services promptly and at an affordable price to meet their customer's desires. They aim to retain and attract a larger number of customers to establish relationships with them.

The operating banks in Yemen consider customer satisfaction as one of the factors for their success. Therefore, they focus on understanding their customers' requirements and needs as they directly impact the success, continuity, and sustainability of the banks. The banks also strive to assess customer preferences and the suitability of the services provided to them, considering the quality and pricing, which reflects their satisfaction.

The internal operations dimension obtained the second rank, with a high score of 5.55, an average score of 1.36, and a relative weight of 79%. This indicates that the operating banks in Yemen provide high-quality banking services at a lower cost. They tailor their services based on the surrounding environment and differentiate themselves through ease of use.

These banks continuously strive to satisfy their customers by providing services and facilities that align with their expectations. They also conduct environmental studies to offer suitable services that meet customer needs and desires. The learning and growth dimension obtained the third rank, with a high score of 5.45, an average score of 1.37,

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and a relative weight of 78%. This indicates that the operating banks in Yemen train their employees on how to interact with customers. The training is specialized according to employees' roles, and there is a focus on developing their skills to enhance performance.

These banks have training programs to enhance the skills and banking capabilities of their employees based on their specializations. They aim to provide both financial and non-financial incentives to highly skilled employees to encourage them to continue developing their skills, which contributes to the banks' overall performance in all areas. The financial dimension obtained the fourth rank, with a high score of 5.42, an average score of 1.38, and a relative weight of 77%.

This indicates that the operating banks in Yemen focus on evaluating their financial positions, identifying strengths and weaknesses, and addressing them to minimize financial waste. They aim to achieve a return on investment and measure the bank's efficiency in cost reduction.

These banks strive to gain a larger number of customers and invest their funds to generate profits through their investments. The profits obtained by the banks are somewhat suitable about the services they provide, considering the volume of services offered.

Testing Hypothesis:

Main Hypothesis: There is a statistically significant effect of compliance with anti-money laundering measures on improving the performance of operating banks in Yemen.

Table (3): Results of multiple linear regression analysis for the variable domains: Compliance with anti-money laundering measures combined in improving the performance of banks

Model Summary			Analysis of Variance			Regression Coefficients			
Dependent variable	regression coefficient	Coefficients of determination R_2	The Calculated F-value	Level of significance	Degree of freedom	Dimensions of the independent Variable	B-value	T-value	Level of significance
Improving banks performance	, 663	0,439	62,199	,000	4 318	Policies and Procedures	0,126	2,692	0,009
						Money laundering Risks	0,176	2,592	0,010
						Compliance function	0,017	2,397	0,022
						Training and Assessment	0,281	3,960	0,000

The table results indicate that the correlation coefficient (R = 0.663) suggests a positive and significant relationship between the domains (policies and procedures, risk assessment, compliance function, training and evaluation) and the dependent variable (improving bank performance). There is a statistically significant effect of the domains on the dependent variable. The calculated value of the F-statistic (62.199) with a significance level of .000, which is less than 0.05, further confirms the significance of the regression. Additionally, the coefficient of determination (R^2 = 0.439) indicates that the domain axis explains 44% of the variance in the dependent variable.

The regression coefficients also demonstrate a statistically significant effect of the independent variable domains on the dependent variable.

Table (4): Pathways testing the effect of compliance with anti-money laundering measures on improving bank performance

Independent Variable	Pathway	Dependent Variable	The calculated value of beta coefficient	Standard Error	Critical Ratio	significant	Result
compliance with anti-money laundering measures	--->	Improving Banks Performance	1,11	0,111	9,964	***	statistically significant

(***) represents statistical significance at a significance level of less than 0.001.

Table (4) reveals a positive effect of compliance with anti-money laundering measures on improving the performance of operating banks in Yemen. The value of β (1.11) indicates the magnitude of the effect, and the critical ratio (C.R) is 9.964, which is statistically significant at the (***) level of significance. This confirms that the effect is statistically significant. Therefore, the coefficient of anti-money laundering measures is 1.11, indicating that a 100-unit increase in anti-money laundering measures contributes to a 111-unit increase in improving bank performance. Based on the above, the hypothesis stating that there is a statistically significant effect of compliance with anti-money laundering measures on improving the performance of operating banks in Yemen is accepted.

Subsidiary Hypotheses:

Table (5): Pathways testing the effect of policies and procedures on improving bank performance

	Independent Variable	Pathway	Dependent Variable	The Calculated value of beta coefficient	Standard Error	Critical Ratio	Significant	Result
1	Policies and procedures	--->	Improving Banks Performance	0,82	0,090	9,152	***	statistically significant
2	Risks assessment	--->	Improving Banks Performance	0,38	0,034	11,005	***	statistically significant
3	Compliance function	--->	Improving Banks Performance	0,36	0,031	11,755	***	statistically significant
4	Training and assessment	--->	Improving Banks Performance	0,39	0,035	11,313	***	statistically significant

(***) represents statistical significance at a significance level of less than 0.001.

The following can be inferred from Table (5):

Subsidiary Hypothesis 1: There is a positive effect between policies and procedures and improving bank performance. The value of β is 0.82, and the critical ratio (C.R) is 9.152, which is statistically significant at the (***) level of significance. This confirms that the effect is statistically significant. Therefore, the coefficient of policies and procedures is 0.82, indicating that a 100-unit increase in policies and procedures contributes to an 82-unit increase in improving bank performance. Based on the above, the accepted subsidiary hypothesis states that there is a statistically significant effect of implementing anti-money laundering policies and procedures on improving the performance of operating banks in Yemen.

Subsidiary Hypothesis 2: There is a positive effect of money laundering risk assessment on improving bank performance. The value of β is 0.38, and the critical

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ratio (C.R) is 11.005, which is statistically significant at the (***) level of significance. This confirms that the effect is statistically significant. Therefore, the coefficient of money laundering risk assessment is 0.38, indicating that a 100-unit increase in money laundering risk assessment contributes to a 38-unit increase in improving bank performance. Based on the above, the accepted subsidiary hypothesis states that there is a statistically significant effect of evaluating money laundering risks on improving the performance of operating banks in Yemen.

Subsidiary Hypothesis 3: There is a positive effect of compliance function on improving bank performance. The value of β is 0.36, and the critical ratio (C.R) is 11.755, which is statistically significant at the (***) level of significance. This confirms that the effect is statistically significant. Therefore, the coefficient of the compliance function is 0.36, indicating that a 100-unit increase in compliance function contributes to a 36-unit increase in improving bank performance. Based on the above, the accepted subsidiary hypothesis states that there is a statistically significant effect of compliance function regarding anti-money laundering on improving the performance of operating banks in Yemen.

Subsidiary Hypothesis 4: There is a positive effect between training and evaluation and improving bank performance. The value of β is 0.39, and the critical ratio (C.R) is 11.313, which is statistically significant at the (***) level of significance. This confirms that the effect is statistically significant. Therefore, the coefficient of training and evaluation is 0.39, indicating that a 100-unit increase in training and evaluation contributes to a 39-unit increase in improving the performance of operating banks in Yemen. Based on the above, the accepted subsidiary hypothesis states that there is a statistically significant effect of training and evaluation regarding anti-money laundering on improving the performance of operating banks in Yemen.

CONCLUSIONS

Banks operating in Yemen demonstrate a high level of commitment to anti-money laundering measures. The dimensions related to this commitment are policies and procedures, a compliance function, risk assessment, training and assessment. These Policies and procedures, as well as compliance function, training, and assessment adopted by banks, enhance their performance, although there are some shortcomings in implementing this type of performance improvement. Banks in Yemen have specific policies and procedures for combating money laundering. These policies and procedures are based on international standards, local laws and regulations, and supervisory instructions. Banks operating in Yemen assess money laundering risks to some extent by evaluating the risks associated with their customers and services, aiming to protect themselves from being used as a means for money laundering operations.

There is a high level of performance improvement among the banks operating in Yemen. The dimensions related to improvement are customers, internal processes, learning and growth, and the financial dimension. These dimensions aim to achieve the specific objectives of complying with anti-money laundering procedures in the studied banks. Banks operating in Yemen prioritize providing high-quality banking services that meet the needs of their customers and attract a larger customer base, which reflects an increase in their profits and improves their performance in the field of combating money laundering. Compliance with anti-money laundering procedures has a positive impact on improving the performance of banks operating in Yemen.

RECOMMENDATIONS

Based on the study's findings, the following recommendations are proposed:

Senior management should prioritize the implementation of anti-money laundering policies and procedures in banks, as they are ultimately responsible for them. Enhance anti-money laundering measures by adopting a risk-based approach, including establishing a suitable mechanism to assess risk categories (high, medium, low) and measuring them based on customers, services, and geographical locations. Strict due diligence measures should be implemented to address these risks effectively. Activate the internal auditing function to regularly evaluate anti-money laundering measures in banks operating in Yemen. Activate the roles of compliance units responsible for combating money laundering in banks operating in Yemen, by providing them with qualified staff and granting them full independence to manage the compliance program. Banks operating in Yemen should work on improving their performance by focusing on their customers, enhancing the services provided to them, and strengthening efforts in training and developing their employees' skills. This will ensure compliance with anti-money laundering procedures in the studied banks. Banks operating in Yemen should demonstrate greater commitment to anti-money laundering procedures to enhance their performance and effectively address the challenges they face.

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