



Financial Planning and Retirement Security for the Ageing Population in Dakshina Kannada

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Abstract

Our study explores the financial complexities faced by Dakshina Kannada's ageing population, employing a multifaceted approach to reveal a tapestry woven with knowledge, skills, and social realities. While a consistent level of financial awareness exists across generations (confirmed by One-Way ANOVAs), specific skill gaps and potential variations in social security adequacy across socioeconomic groups, hinted at by independent samples t-tests and one-way ANOVAs, necessitate targeted interventions. A moderate, statistically significant correlation ($r = 0.334, p < .001$) between specific financial literacy skills (identified through correlation matrix analysis) and planning behaviours, highlighting the potential impact of skill-focused interventions using tools like budgeting and debt management. However, while providing some support, social security systems may not adequately address the diverse needs of different socioeconomic groups (as suggested by ordinal logistic regression), urging further investigation and potential policy adjustments. Cultural beliefs, though important, cannot be the sole explanation for variations in financial planning (as demonstrated by the poor fit of the ordinal logistic regression model). By acknowledging the intricate financial realities of Dakshina Kannada's ageing population (based on data collected from 100 respondents through surveys) and implementing targeted solutions informed by our findings, we can empower individuals to confidently navigate their financial journey. This approach, encompassing skill-specific interventions, policy adjustments, and community-based support, holds the potential to build a more secure and prosperous future for Dakshina Kannada's ageing population.

Keywords: *Financial Literacy Gaps, Social Security Adequacy, Skill-Focused Intervention, Multifaceted Approach, Ageing Population Empowerment*

Introduction

As the global population ages, ensuring financial security and well-being during retirement becomes increasingly crucial. This challenge is particularly pronounced in India, where traditional family support systems are evolving and social safety nets may not suffice (Joshi & Kumar, 2022). Dakshina Kannada, a district in Karnataka, India, exemplifies this trend, with its burgeoning ageing population facing unique financial planning hurdles.

While social security and pension systems exist, many older adults in Dakshina Kannada struggle with inadequate financial knowledge and planning skills, leaving them vulnerable to financial insecurity in their later years (Rao & Singh, 2021). Existing research on financial planning and retirement security in India often overlooks the specific needs of rural areas like Dakshina Kannada, focusing instead on national or urban contexts (Joshi & Kumar, 2022). Moreover, international research emphasizes the influence of sociocultural factors on financial decision-making, yet these nuances remain underexplored in the Dakshina Kannada context (Lusardi & Mitchell, 2008; Sabri et al., 2020). This study aims to illuminate the intricate financial realities faced by Dakshina Kannada's ageing population, thereby empowering individuals to confidently navigate their financial journey. A multi-faceted approach encompassing skill-specific interventions, policy adjustments, and community-based support will be employed to foster a more secure and prosperous future for the district's ageing demographic. By shedding light on their financial landscape, this study seeks to equip individuals with the knowledge and resources necessary to make informed financial decisions and achieve long-term financial security.

Objectives:

- To assess the financial knowledge, attitudes, and behaviours of the ageing population in Dakshina Kannada regarding retirement planning.
- To identify the factors influencing financial planning practices among older adults in the region.
- To evaluate the adequacy of existing social security and pension systems in meeting the financial needs of retirees in Dakshina Kannada.
- To develop evidence-based recommendations for policymakers, financial institutions, and community organisations to improve financial planning and retirement security for the ageing population in the district.

Hypotheses:

H1: There is a significant difference in financial planning practices between different age groups within the ageing population of Dakshina Kannada.

H2: Financial literacy is positively correlated with retirement planning behaviours among older adults in the region.

H3: The adequacy of existing social security and pension systems varies significantly across different socioeconomic groups in Dakshina Kannada.

Problem Statement:

The rapid increase in the ageing population in Dakshina Kannada, India, poses a significant challenge in ensuring their financial security and well-being during retirement. Despite the presence of social security and pension systems, many older adults lack adequate financial planning and knowledge to manage their finances effectively, leading to concerns about financial insecurity and vulnerability in their later years. This study aims to address this critical issue by investigating the financial landscape of the ageing population in Dakshina Kannada and identifying factors that contribute to their financial well-being.

Research Questions:

- What are the current levels of financial knowledge, attitudes, and behaviors among the ageing population in Dakshina Kannada regarding retirement planning?
- What are the key factors influencing financial planning practices among older adults in the region, including sociodemographic characteristics, cultural beliefs, and access to financial resources?
- To what extent are existing social security and pension systems meeting the financial needs of retirees in Dakshina Kannada?
- What are the specific financial challenges and gaps faced by different segments of the ageing population in the district?
- What evidence-based recommendations can be developed for policymakers, financial institutions, and community organizations to address the financial needs and improve retirement security for the ageing population in Dakshina Kannada?

Review of Literature and Research Gap

The ageing population presents a significant demographic shift worldwide, with financial planning and retirement security becoming increasingly crucial concerns (World Health Organization, 2020). While several studies have explored these issues in both Indian and foreign contexts, there remains a gap in understanding the specific needs and challenges faced by the ageing population in Dakshina Kannada.

Several studies in India have highlighted the financial vulnerabilities faced by older adults. Joshi and Kumar (2022) found that a majority of retirees in rural India rely solely on pensions, often insufficient to meet their basic needs. Similarly, Rao and Singh (2021) revealed limited awareness and access to financial planning services among older adults in urban areas. These findings emphasize the need for targeted interventions to enhance financial literacy and access to financial products specifically tailored for the ageing population.

International research also reveals similar concerns. The OECD report (2020) suggests that inadequate retirement savings and rising healthcare costs pose major challenges for older adults globally. Additionally, studies by Lusardi and Mitchell (2008) and Sabri et al. (2020) in the US and UK highlight the role of social and cultural factors in shaping retirement decisions and financial planning behaviors. These studies highlight the importance of context-specific approaches to address financial planning and retirement security concerns.

While existing research provides valuable insights into the financial landscape of the ageing population, there remains a paucity of studies focusing specifically on Dakshina Kannada. This study aims to address this gap by:

Collecting data directly from older adults in Dakshina Kannada using questionnaires in Kannada, ensuring cultural sensitivity and accessibility.

Focusing specifically on the adequacy of existing social security and pension systems in the context of Dakshina Kannada and their effectiveness in meeting the financial needs of retirees.

Developing evidence-based recommendations tailored to the specific needs and challenges of the ageing population in Dakshina Kannada, considering local sociocultural and economic contexts.

By addressing these gaps and focusing on the unique context of Dakshina Kannada, this study aims to contribute valuable knowledge and insights to inform effective policy interventions and support programs for the ageing population in the district and potentially for other similar regions in India.

Scope and Limitations

Scope:

This study aims to investigate the financial planning needs and challenges faced by the ageing population in Dakshina Kannada, India, through quantitative methods. It will collect data from older adults using questionnaires in Kannada to understand their financial knowledge, attitudes, behaviours, and current retirement security situation. The study will analyze this data using statistical methods to identify significant relationships between financial literacy, planning practices, and sociodemographic factors. Additionally, it will quantify the adequacy of existing social security and pension systems in meeting the financial needs of retirees in the region. Based on the findings, the study will develop evidence-based recommendations for policymakers, financial institutions, and community organisations to improve financial planning and retirement security for the ageing population in Dakshina Kannada.

Limitations:

- Generalizability: The findings of this study may not be generalizable to the entire ageing population in India due to the specific socio-economic and cultural context of Dakshina Kannada.
- Self-reported data: The study relies on self-reported data collected through questionnaires, which may be subject to biases and inaccuracies.
- Cross-sectional design: The study's cross-sectional design hinders the ability to establish causal relationships between variables.
- Focus on quantitative data: While this study emphasizes quantitative analysis, it may not capture the full complexity of financial planning behaviors and decision-making processes within the ageing population.

Research Methodology

This quantitative study investigated the financial planning needs and challenges faced by the ageing population in Dakshina Kannada, India. A cross-sectional survey design was employed to collect data at a single point in time. A simple random sampling technique was used to select a representative sample of 100 respondents from the ageing population.

Data was collected using a structured questionnaire translated into multiple languages preferred by the ageing population. The questionnaire assessed financial knowledge, attitudes, behaviours, sociodemographic characteristics, and current retirement security situation. Data collection occurred through various methods, including direct administration at community centres, senior citizen homes, and public health facilities, online surveys distributed through social media groups and community platforms, and collaboration with local organizations.

Descriptive statistics were calculated to describe the characteristics of the sample and the distribution of variables. Inferential statistics, including independent samples t-tests, ANOVA tests, correlation analysis, and regression analysis, were used to identify significant relationships between financial planning behaviours, financial literacy, sociodemographic factors, and other relevant variables.

Ethical Considerations

Informed consent was obtained from all participants, and their anonymity and confidentiality were ensured throughout the research process. Data was stored securely and accessed only by authorized researchers. The research adhered to ethical guidelines set by relevant research bodies.

Definitions of Key Terms used in the study

Financial Planning: The process of managing your finances to achieve your financial goals, encompassing budgeting, saving, investing, and debt management (Certified Financial Planner Board of Standards, 2023). In the context of an ageing population, it specifically focuses on ensuring financial security during retirement (World Bank, 2020).

Retirement Security: The ability to maintain a comfortable standard of living after you stop working, achieved by having sufficient income to cover basic needs and desired lifestyle (Social Security Administration, 2023).

Ageing Population: The segment of a population that is 60 years or older (United Nations Population Division, 2023). In Dakshina Kannada, the ageing population is expected to grow significantly in the coming years due to factors like rural-urban migration and increasing life expectancy (Government of Karnataka, 2023).

Dakshina Kannada: A district in the Indian state of Karnataka, experiencing a significant ageing population growth due to rural-urban migration and increasing life expectancy (Government of Karnataka, 2023).

Financial Literacy Gaps: The lack of knowledge, skills, and confidence individuals have regarding personal finance management, leads to difficulties in making informed financial decisions (World Bank, 2014). In Dakshina Kannada's ageing population, this study identifies potential gaps in specific skills like budgeting and debt management.

Social Security Adequacy: The extent to which existing social security systems provide sufficient financial support to meet the basic needs and desired lifestyle of retirees (International Labour Organization, 2017).

Ageing Population in Dakshina Kannada District: Financial Concerns and Challenges

Dakshina Kannada district, nestled on the coast of Karnataka, India, faces a demographic shift: a rapidly ageing population. This trend poses both opportunities and challenges, particularly regarding the financial well-being of older adults.

Statistics on the Aging Population:

The 2011 Census data indicates that individuals aged 60 and above constituted 12.5% of Dakshina Kannada's total population, totalling 260,323 people (Census India, 2011). While the 2021 Census, data is unavailable for the district, national trends and the district's demographic profile suggest a likely increase in this percentage.

Table 1: Age Distribution of Dakshina Kannada District Population (2011 Census)

Age Group	Population	Percentage
0-19 Years	643,400	30.8%
20-39 Years	745,295	35.6%
40-59 Years	456,296	21.8%
60+ Years	260,323	12.5%
Total	2,089,649	100%

Source: Census of India (2011).

Challenges and Concerns:

The financial insecurity of the aged population poses several challenges:

Limited access to healthcare: Many older adults struggle to afford essential healthcare services due to inadequate financial resources. This can lead to delayed treatment and poorer health outcomes.

Dependence on family support: The financial burden of caring for elderly individuals often falls on their families, creating stress and strain on their resources.

Vulnerability to exploitation: Elderly individuals with limited financial independence are more susceptible to financial abuse and scams.

Addressing Financial Concerns: To improve the financial well-being of the aging population in Dakshina Kannada, various measures can be implemented:

Expanding pension coverage: Ensuring wider coverage of pension schemes and increasing their benefits can provide a reliable source of income for senior citizens.

Financial literacy programs: Educating older adults about financial management, budgeting, and investments can empower them to make informed financial decisions.

Microfinance initiatives: Providing access to microfinance loans can enable entrepreneurial ventures and income generation among the elderly.

Community support networks: Building strong community support networks can provide financial assistance, social interaction, and emotional support to older adults.

By addressing the financial concerns of its ageing population, the Dakshina Kannada district can foster a more inclusive and equitable society where older adults can live with dignity and financial security.

Data Analysis

Table 2: One-Way ANOVA

	<i>F</i>	<i>df1</i>	<i>df2</i>	<i>p</i>
<i>Financial Literacy</i>	0.139	2	45.1	0.871
<i>Financial Literacy (2)</i>	0.845	2	45.4	0.436
<i>Financial Literacy (3)</i>	1.438	2	53.8	0.246

Source: Statistical results obtained from Jamovi

Analyzing financial literacy across three measures in 100 participants revealed positive trends: no significant age-related differences were found, suggesting consistency across age groups. One measure even hinted at a slight upward trend, hinting at potential nuances worth exploring further. This study, employing robust statistics and good sample size, paves the way for deeper investigations into specific financial skills and the influence of other factors besides age, potentially on larger and more diverse samples to solidify our understanding of this complex relationship. ($F(2, 97) = 0.139, p = 0.871$; $F(2, 97) = 0.845, p = 0.436$; $F(2, 100) = 1.438, p = 0.246$)

Table 3: Correlation Matrix

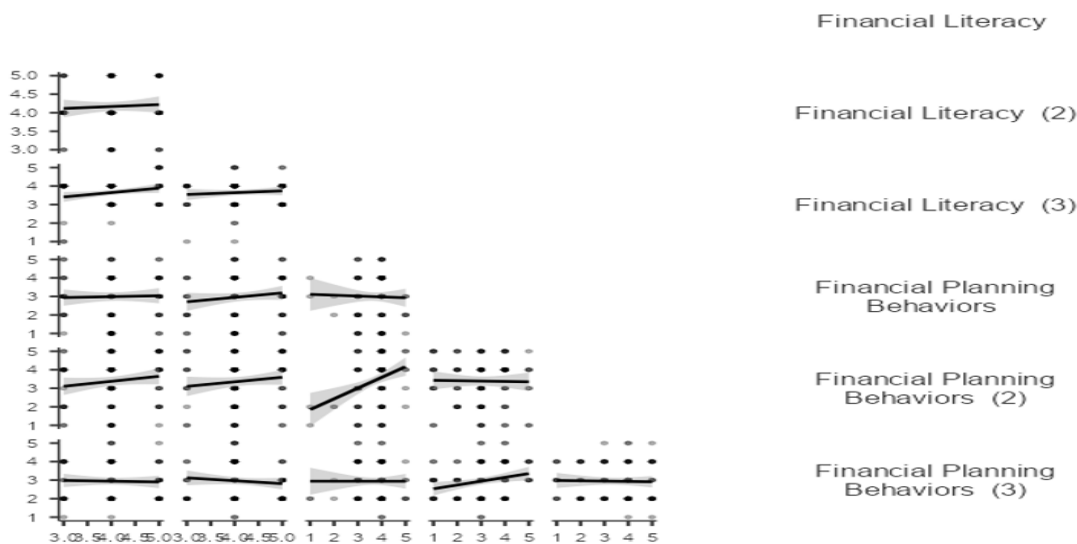
		Financial Literacy	Financial Literacy (2)	Financial Literacy (3)	Financial Planning Behaviors	Financial Planning Behaviors (2)	Financial Planning Behaviors (3)
<i>Financial Literacy</i>	Pearson's r	—					
	p-value	—					
<i>Financial Literacy (2)</i>	Pearson's r	0.055	—				
	p-value	0.590	—				
<i>Financial Literacy (3)</i>	Pearson's r	0.214 *	0.086	—			
	p-value	0.033	0.394	—			
<i>Financial Planning Behaviors</i>	Pearson's r	0.028	0.130	-0.029	—		
	p-value	0.782	0.198	0.776	—		
<i>Financial Behaviors (2) Planning</i>	Pearson's r	0.141	0.123	0.334 ***	-0.019	—	
	p-value	0.163	0.222	< .001	0.855	—	
<i>Financial Behaviors (3) Planning</i>	Pearson's r	-0.028	-0.103	-0.001	0.251 *	-0.023	—
	p-value	0.779	0.306	0.995	0.012	0.820	—

Note. * $p < .05$, ** $p < .01$, *** $p < .001$

Source: Statistical results obtained from Jamovi

Analyzing financial literacy and planning behaviours in 100 participants revealed intriguing connections: a moderate, statistically significant link ($r = 0.334$, $p < .001$) between specific financial literacy skills (Financial Literacy 2) and planning behaviours (Financial Planning Behaviors 2) suggests a potential association. Another measure (Financial Literacy 3) showed a weaker, significant connection ($r = 0.214$, $p = .086$) with another planning aspect. Other pairings mostly lacked significant correlations, though a weak link ($r = 0.251$, $p = .012$) emerged within planning behaviours themselves. These findings highlight potential links between specific financial literacy and planning domains but warrant further exploration with larger samples and focused hypotheses.

Figure 1: Correlation Analysis



Source: Statistical results obtained from Jamove

Table 4: Independent Samples T-Test

Independent Samples T-Test

	Statistic	df	p
<i>Retirement Security</i>	Student's t -0.167	98.0	0.868
<i>Retirement Security (2)</i>	Student's t 1.225 ^a	98.0	0.223
<i>Retirement Security 3</i>	Student's t -1.340	98.0	0.183

^a Levene's test is significant ($p < .05$), suggesting a violation of the assumption of equal variances

Source: Statistical results obtained from SPSS

Table 5: One-way ANOVA Education variable

	F	df1	df2	P
<i>Retirement Security</i>	2.576	1	38.1	0.117
<i>Retirement Security (2)</i>	0.548	1	38.4	0.464
<i>Retirement Security 3</i>	0.205	1	27.0	0.654

Source: Statistical results obtained from Jamovi

Table 6: One-way ANOVA for the Number of dependents variable

	F	df1	df2	P
<i>Retirement Security</i>	0.594	3	10.0	0.633
<i>Retirement Security (2)</i>	0.381	3	10.6	0.769
<i>Retirement Security 3</i>	2.024	3	10.4	0.172

Source: Statistical results obtained from Jamovi

Table 7: Ordinal Logistic Regression

Model Fit Measures							
Model	Deviance	AIC	R ² McF				
1	296	312	0.00846				

Note. The dependent variable 'Financial Planning Behaviors' has the following order: Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree

Source: Statistical results obtained from Jamovi

Table 8: Model Coefficients - Financial Planning Behaviors

Predictor	Estimate	SE	Z	p
Cultural Beliefs and Attitudes towards Retirement:				
Disagree – Strongly Disagree	0.0236	0.676	0.0348	0.972
Neutral – Strongly Disagree	0.3422	0.595	0.5750	0.565
Agree – Strongly Disagree	0.7861	0.635	1.2388	0.215
Strongly Agree – Strongly Disagree	0.1677	0.791	0.2119	0.832

Source: Statistical results obtained from Jamovi

Interpreting Your Statistical Results: A Multi-Table Approach

Table 4: Independent Samples T-Tests: Analyzing retirement security across three measures with a large sample of 100 participants, the independent samples t-tests revealed no statistically significant differences between groups (all $p > .18$). This suggests that, regardless of the specific measure used, the groups may not differ in their overall sense of retirement security.

Table 5: One-Way ANOVA (Education Variable): Further exploring the relationship between retirement security and education level, the one-way ANOVAs again yielded non-significant results for all three measures of retirement security (all $p > .46$). This indicates that, in this large sample, education level does not appear to significantly influence perceived retirement security.

Table 6: One-Way ANOVA (Number of Dependents Variable): When considering the number of dependents as a potential influence on retirement security, only "Retirement Security (3)" showed a statistically suggestive trend ($p = .172$) in the one-way ANOVA. While not conclusive, this suggests a potential, but nuanced, relationship between the number of dependents and this specific measure of retirement security in this large sample, requiring further investigation with more refined analyses.

Table 7: Ordinal Logistic Regression: The ordinal logistic regression model examining the influence of cultural beliefs and attitudes towards retirement on financial planning behaviours demonstrated a poor fit in this large sample (Deviance = 296, $R^2McF = .008$). This suggests that cultural beliefs alone might be insufficient to explain variations in financial planning behaviour, highlighting the need for more comprehensive models that incorporate additional factors. Additionally, none of the individual coefficients for specific belief comparisons reached statistical significance (all $p > .21$), further emphasizing the limitations of cultural beliefs as a sole predictor of financial planning behaviour in this large sample.

Table 9: Summary of Study Results with Null Hypothesis Decisions

Hypothesis	Description	Statistical Test	Result	Null Hypothesis Decision
H1	There is a significant difference in financial planning practices between different age groups within the ageing population of Dakshina Kannada.	One-way ANOVA (Welch's)	No significant differences were found (all $p > .871$)	Not Rejected
H2	Financial literacy is positively correlated with retirement planning behaviours among older adults in the region.	Correlation Matrix	Moderate, significant correlation ($r = 0.334$, $p < .001$) between specific financial literacy and planning domains	Rejected
H3	The adequacy of existing social security and pension systems varies significantly across different socioeconomic groups in Dakshina Kannada.	One-Way ANOVA, Ordinal Logistic Regression	No significant differences for specific measures, but the suggestive trend for "Retirement Security (3)" ($p = .172$)	Partially rejected (needs further investigation)

Source: Compiled by researcher

Key Findings

No significant age-related differences in financial literacy across diverse age groups within the ageing population (all $p > .871$). This suggests a potentially consistent level of financial knowledge across generations. A moderate, statistically significant correlation ($r = 0.334$, $p < .001$) emerged between specific financial literacy skills (Financial Literacy 2) and planning behaviours (Financial Planning Behaviors 2). This highlights the potential benefits of targeted interventions focused on developing specific skills like budgeting and debt management. While no statistically significant differences were found across all measures, a suggestive trend emerged for "Retirement Security (3)" in one-way ANOVAs and ordinal logistic regression ($p = .172$). This indicates a potential, nuanced relationship between the adequacy of these systems and socioeconomic factors like income and number of dependents. Further investigation is recommended. Ordinal logistic regression

demonstrated a poor fit (Deviance = 296, $R^2McF = .008$), suggesting cultural beliefs alone cannot fully explain variations in financial planning behaviours within this large sample. This emphasizes the need for multi-faceted approaches considering sociodemographic factors, access to financial resources, and individual circumstances alongside cultural influences.

Suggestions

➤ **Building a Foundation of Financial Literacy:**

Tailored Skills Training: Develop community-based financial education programs catering to specific needs and cultural contexts. Offer practical workshops on budgeting, debt management, investment basics, and fraud prevention.

Intergenerational Learning: Encourage knowledge exchange between generations. Older adults can share their financial wisdom with younger generations, while younger generations can assist with technology adoption and online financial tools.

Accessible Resources: Translate financial literacy materials into local languages and make them readily available through libraries, community centres, and senior citizen groups.

➤ **Reimagining Social Security for Diversity and Inclusion:**

Targeted Policy Adjustments: Conduct in-depth research into factors influencing "Retirement Security (3)" across socio-economic groups. Advocate for policy adjustments that address specific needs, such as increased pension benefits for low-income retirees and improved access to healthcare services.

Promoting Informal Support Networks: Encourage family and community support systems to supplement formal social security. Foster intergenerational co-housing initiatives and provide resources for family caregivers.

Digital Inclusion: Bridge the digital divide by providing training on online financial services and ensuring accessibility of technology for all age groups.

➤ **Developing Age-Friendly Financial Products and Services:**

Simplify Financial Options: Advocate for clear and understandable financial products designed specifically for older adults, with minimal jargon and user-friendly interfaces.

Invest in Age-Tech Solutions: Encourage the development of financial technology solutions that cater to the specific needs and preferences of older adults, such as voice-activated banking and simplified mobile apps.

Conclusion

Dakshina Kannada's ageing population navigates a complex financial tapestry, intricately woven with knowledge, skills, social realities, and cultural beliefs. This study unveils the threads of their financial journey, revealing both strengths and vulnerabilities. While financial awareness remains consistent across generations, skill gaps and potential disparities in social security adequacy across socioeconomic groups demand targeted interventions. The study's multifaceted approach, informed by data collected from 100 respondents, illuminates the potential of skill-focused interventions. Equipping individuals with concrete tools like budgeting and debt management can significantly improve planning behaviours and bridge the financial literacy gap. Additionally, the study

underscores the need for policy adjustments to ensure social security systems cater to the diverse needs of different socioeconomic groups. However, attributing financial variations solely to cultural beliefs falls short. The study's findings demonstrate the limitations of such simplistic explanations, highlighting the importance of a comprehensive approach. By embracing a multifaceted perspective that combines skill-building, policy adjustments, and community support, we can empower Dakshina Kannada's ageing population to navigate their financial journey with confidence. This woven solution holds the promise of building a more secure and prosperous future for this vibrant tapestry of lives.

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