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MACHINE LEARNING TECHNIQUES FOR FRAUD DETECTION IN FINANCIAL TRANSACTIONS

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Abstract

Monetary misrepresentation presents increasingly more danger that has serious outcomes in the monetary area. Therefore, monetary establishments are compelled to further develop their extortion recognition frameworks persistently. Lately, a few investigations have utilized AI and information mining procedures to give answers for this issue. In this paper, we propose a condition of craftsmanship on different misrepresentation methods, as well as identification and counteraction strategies proposed in the writing like characterization, bunching, and relapse. The point of this study is to recognize the strategies and techniques that give the best outcomes that have been consummated up to this point.

Keywords: Fraud detection, financial fraud, machine-learning, performance;

Introduction Monetary misrepresentation influences immensely both the monetary business and daily existence. Misrepresentation can lessen trust in the business, undermine reserve funds and influence the cost for many everyday items. Monetary organizations utilize an assortment of extortion counteraction models to resolve this issue. Be that as it may, fraudsters are versatile, and after some time, they consider multiple approaches to meddling such defensive models. Notwithstanding the best exertion of monetary organizations, policing government, monetary extortion keeps on developing. Fraudsters today can be an exceptionally imaginative, keen and quick crew.

This study looks to complete near examination of monetary extortion location methods, similar to AI strategies, which assumes a significant part in misrepresentation recognition, as it is frequently applied to remove and reveal the secret bits of insight behind exceptionally huge amounts of information. Likewise, numerous advanced strategies for identifying extortion are consistently includes and applied to numerous areas because of the amazing lift of misrepresentation which impacts on monetary field in every year. Our goal is to call attention to their solidarity and shortcomings and furthermore intend to recognize the open issues of misrepresentation investigation.

The remainder of this paper is coordinated as follows. Segment 2 contains a definition and sorts of monetary extortion, Segment 3 present methods executed for monetary misrepresentation recognition, Area 4 present survey of related work. The near investigation of different methods is definite in Segment 5. At long last, we talk about the outcomes and Future work in Segment.

Financial fraud

Definition

Misrepresentation definition, as indicated by the Relationship of Guaranteed Extortion Analysts (ACFE) "ACFE Relationship of Misrepresentation Inspectors Authentications", extortion incorporates any purposeful or intentional demonstration of denying one more of property or cash by tricky, trickiness or other out of line acts.

- ***Types of financial fraud***

There are a few sorts of monetary misrepresentation; we present here a short depiction of a portion of the fundamental sorts of misrepresentation.

Protection misrepresentation can happen at many places in the protection cycle (e.g., application, qualification, rating, charging, and asserts), and can be committed by shoppers, specialists and representatives, insurance agency workers, medical services suppliers, and others.

Protections and items misrepresentation, the FBI gives brief portrayals of the absolute most predominant protections and wares fakes experienced today, for instance, "Market Control, High return Speculation Extortion, The Ponzi Plan, The Fraudulent business model, Prime Bank Plan, Advance Expense Extortion, Flexible investments Misrepresentation, Products Extortion, Unfamiliar Trade Extortion, Merchant Misappropriation and Late-Day Exchanging." As per one more definition by CULS, protections cheats incorporate robbery from control of the market, burglary from protections records, and wire extortion.

Tax evasion is the interaction by which lawbreakers hide or mask the returns of their wrongdoings or convert those returns into labor and products. It permits lawbreakers to infuse their unlawful cash into the surge of trade, consequently debasing monetary organizations and the cash supply and giving hoodlums ridiculous financial power. Gao and Ye [6] comparably characterize tax evasion as the interaction by which lawbreakers "wash filthy cash" to mask its illegal beginning and cause it to seem real and "clean."

Fiscal report misrepresentation (corporate extortion), budget summaries are an organization's essential records to mirror its monetary status [10]. It had an unbiased as.

- Misrepresentation these assertions to make the business more productive
- Improvement of the presentation of the activities

- Decrease of duty commitments
- Endeavor to overstate execution because of administrative strain

Charge card extortion is basically of two sorts; application and social misrepresentation. Application extortion is where fraudsters gets new cards from giving organizations utilizing bogus data or others' data. Social misrepresentation can be of four sorts: mail burglary, taken/lost card, fake card and 'card holder not present' extortion

Contract Misrepresentation is a particular type of monetary extortion that alludes to the control of a property or home loan reports. It is frequently dedicated to mutilate the worth of a property to impact a bank to back a credit for it.

Financial Fraud detection techniques

As expressed above, we researched strategies utilized for monetary extortion discovery in front works, this howl our proposed order for this procedures and a little portrayal for every single one of them.

- ***Descriptive or Unsupervised Techniques***

This section, portrays unmistakable models, or at least, the solo learning capabilities. These capabilities don't foresee an objective worth, yet center more around the natural design, relations, interconnectedness, and so on.

Self-Putting together Guides a self-coordinating guide (SOM) is a brain network method yet utilized solo learning. SOM permits clients to envision information from high layered to low layered.

Bunch technique for information taking care of (GMDH) is an inductive learning calculation for displaying complex frameworks. It is a self-sorting out approach that tests progressively muddled models and assesses them utilizing some outside basis on independent pieces of the information test]

Exception discovery strategies (OD) is altogether different from the customary perception strategy. Exception technique is utilized to distinguish uncommon way of behaving of a framework utilizing an alternate instrument..

Affiliation rule examinations (AR) are characterized on exchange sets. Considering that it is more normal to work with tuples as opposed to exchanges in a data set, different answers for this issue has been proposed. While working with social data sets, it is normal is to believe everything to be a couple (quality, esteem) and every exchange to be a tuple in a table. Thickness based spatial bunching of utilizations with clamor (DBSCAN) is a thickness based grouping calculation which can be utilized to sift through exceptions and find bunches of erratic shapes.

- ***Predictive Techniques***

In prescient examination, the design is to construct a scientific model that predicts target objects of interest.

Calculated Relapse (LR) strategic relapse is a sort of summed up direct model. Utilizing straightforward direct relapse is unseemly when the variable to be anticipated is paired; because of ordinariness suppositions.

Choice Trees (DT) is a tree structure, where every hub addresses a test on a trait and each branch addresses a result of the test. Along these lines, the tree endeavors to separate perceptions into fundamentally unrelated subgroups.

Grouping and Relapse Tree (Truck) is an electronic, non-parametric strategy unique in

relation to conventional measurable techniques. Truck applies the parallel Recursive Dividing Calculation (RPA) to best characterize tests into various non-covering locales, every one of which relates to a terminal hub in the tree.

Choice Trees C4.5 gives calculation and answers for a bunch of issues that have emerged over the course of the years among choice tree specialists like taking care of different issues, for example, missing quality qualities.

Cost-delicate choice tree (CSDT) an enlistment calculation created to recognize false charge card exchanges are given. In the notable choice tree calculations, the dividing models are either uncaring toward expenses and class dispersions or the expense is fixed to a consistent proportion.

Brain Organizations (NN) is a developed innovation with a laid-out hypothesis and perceived application regions. A NN comprises of various neurons, i.e., interconnected handling units. Related with every association is a mathematical worth, called "weight".

Probabilistic brain organization (PNN) is a feed-forward NN including a one pass preparing calculation utilized for order and planning of information. It is an example characterization organization, in view of the traditional Bayes classifier, which is measurably an ideal classifier that looks to limit the gamble of misclassification.

Support Vector Machines (SVM) utilize a direct model to execute nonlinear class limits by planning input vectors nonlinearly into a high-layered include space. In the new space, an ideal isolating hyperplane is built.

Gullible Bayes (NB) a characterization instrument just purposes Bayes restrictive likelihood rule. Each property and class name are viewed as irregular variable, and expecting that the characteristics are free, the credulous Bayes finds a class to the novel perception that expands its likelihood given the upsides of the attributes.

Bayesian conviction organization (BBN) take into account the portrayal of conditions among subsets of traits. A BBN is a coordinated non-cyclic chart, where every hub addresses a trait and every bolt addresses a probabilistic reliance.

Bayesian slanted logit model (BSL) this model consolidates the chance of involving hilter kilter joins to quantify the likelihood of yi = 0 and yi = 1 in non-adjusted examples

K-closest neighbor (KNN) is utilized to a great extent in discovery frameworks. It is additionally demonstrated that KNN functions admirably in Visa extortion recognition frameworks utilizing administered learning methods.

Bivariate Probit Model (BP) is commonly utilized where a dichotomous marker is the result of interest and the determinants of the plausible result remembers subjective data for the type of a fake variable where, even in the wake of controlling for a bunch of covariates, the likelihood that the sham illustrative variable is endogenous can't be precluded deduced.

- ***Artificial & Computational Intelligence Techniques***

This part, portrays fake and computational knowledge models, which is, a bunch of nature-roused computational philosophies and ways to deal with address complex certifiable issues to which numerical or customary demonstrating.

Hereditary Calculation (GA) in Hereditary Calculation for example roused from regular development, haphazardly created rules are considered as an underlying population.

Hereditary programming (GP) is an augmentation of hereditary calculations (GA). It is an inquiry strategy having a place with the group of developmental calculation. GP haphazardly produces an underlying populace of arrangements. Then, the underlying populace is controlled utilizing different hereditary administrators to create new populaces.

Disperse Search (SS) is a developmental calculation, what imparts a few normal qualities to the GA. It works on a bunch of arrangements, the reference set, by consolidating these answers for make new ones.

Secret Markov Model (Gee) it varies from the typical measurable Markov model by having undetectable states, however each state haphazardly creates one of the noticeable states. A secret Markov model can be introduced as the easiest powerful Bayesian organization.

Iterative Dichotomiser 3 (ID3) for managing emblematic information by communicating the information as a choice tree [39].

Fake Invulnerable Framework (AIS) the human natural insusceptible framework has various principal qualities that can be adjusted as plan standards for AIS applications in different issue spaces.

Fake Resistant Acknowledgment Framework (AIRS) both self/non-self cells and finder cells are addressed as element vectors. To diminish overt repetitiveness, ARB (Counterfeit Acknowledgment Ball) is utilized which is illustrative of comparative memory cells.

Fake brain organization (ANN) counterfeit brain networks were first made with the reason to copy the way of behaving of the human mind. A brain network is the association of rudimentary items called the straightforward neuron.

Multi-facet Discernment Calculation (MPL) is a counterfeit brain organization and is a nonparametric assessor that can be utilizing for characterizing and identifying interruptions.

Parenclitic Organization (PN) an organization recreation method that permits featuring the distinctions between one occurrence and a bunch of standards.

Multi-facet feed forward brain organization (MLFF-NN) is one of the most well-known NN structures, as they are straightforward and powerful, and have found home in a wide combination of AI applications.

- ***Other concepts***

This section, present a few ideas, which related with strategies above, for cross breeds models.

Fluffy rationale for addressing the mental vulnerabilities, estimating the power of reality values for unquantifiable measures or probabilistic measures inside the scope of 0 and 1. Fluffy affiliation rules (FAR) can be found in the writing, for example, a speculation of affiliation rules when starting information are fluffy or on the other hand in the event that they have been recently handled to furnish them with imprecision.

Dempster Shafer Hypothesis (DST) or proof hypothesis is an overall system for dissuading vulnerability, the job of DST is to consolidate confirmations from the principles R1and R2 and process a general conviction an incentive for every exchange.

Computational misrepresentation discovery model (CFDM) utilizing SAS® Venture Miner™ (EM) as a mechanization instrument to foster the model. The cycle holds maximal data and uses basically every last bit of it in handling the archives.

Privately Weighted Learning (LWL) address nonlinear capabilities, yet has straightforward preparation rules with a solitary worldwide ideal for building a neighborhood model in light of a question. This permits complex nonlinear models to be distinguished (prepared) rapidly.

4 Related Work

For each sort of misrepresentation, a few procedures has been utilized every one of which enjoys benefits and inadequacies.

4.1 Insurance fraud

In 2007, StijnViaene found that with guarantee sum data accessible at screening time identification rules can be obliged to increment expected benefits, he utilized calculated relapse model. Jean Pinquet introduced a factual methodology that checks determination predisposition without utilizing an irregular examining system [8]. In 2008, the utilization of a hilter kilter connect eminently works on the level of cases that are accurately arranged after the model assessment [9], displayed by Bermudez.

4.2 card fraud

In 2008, Quah and Sriganesh. proposed, for ongoing misrepresentation identification, a new and creative methodology; it utilizes self-association map, Brain Organizations and rules acceptance.

In 2009, a clever technique has been applied, on Mastercard extortion, utilizing AR and FAR, was proposed by Sanchez Suvasini researched a combination approach utilizing Dempster-Shafer hypothesis and Bayesian learning. Whitrow fostered a system for exchange collection, utilizing various grouping techniques and a reasonable expense-based execution measure.

In 2011, Bhattacharyya assessed two high level information mining draws near, support vector machines and arbitrary backwoods, along with the notable calculated relapse [25]. Duman recommended a clever mix of the two notable meta-heuristic methodologies, to be specific the hereditary calculations and the disperse search. The technique was applied to genuine information and extremely successes were acquired.

In 2012, Wong proposed the utilization of AIS on one part of safety the board; the recognition of charge card extortion. In 2013, Sahin fostered a procedure for misrepresentation recognition utilizing choice tree and showed that this cost-delicate choice tree calculation beats the current techniques.

In 2014, Olszewski proposed a strategy for the identification edge setting in light of SOM. Halvaiee fostered a clever model for charge card misrepresentation discovery utilizing AIS and presented another model called AIS-based Extortion Recognition Model (AFDM), increment the exactness up to 25%, diminish the expense up to 85%, and decline framework reaction time up to 40% comparedto the base calculation.

In 2015, L.Dhanabal broke down NSL-KDD informational index, and utilized it to concentrate on the viability of the different arrangement calculations in distinguishing the irregularities, the examination was finished utilizing characterization calculations accessible in the information mining apparatus WEKA.

In 2016, Dai fostered a cross breed structure with Enormous Information advances; that carry out it with most recent huge information innovations like Hadoop, Flash, Tempest, HBase, which showed incredible possibilities of accomplishing the objectives. Adewumi zeroed in on late AI based and Nature Roused based Mastercard extortion location procedures proposed in writing.

In 2017, Mubalaik proposed an ANN-MPL multi-facet discernment, in light of execution of notable machines learning procedures, it assists with expecting and immediately identify extortion. Zanin proposed mixture information mining/complex organization, order calculation, ready to distinguish unlawful examples in a genuine card exchange informational collection. Malini carried out KNN calculation and exception discovery strategies to enhance the best answer for the misrepresentation recognition issue. These methodologies are demonstrated to limit the phony problem rates and increment the extortion location rate. Askari proposed misrepresentation discovery calculation in light of Fluffy ID3. Trial result displays that the procedure is proficient one in identifying cheats.

Financial statement fraud

In 2007, Kirkos explored the helpfulness of Choice Trees, Brain Organizations and Bayesian Conviction Organizations in the recognizable proof of deceitful budget reports. Genetic calculation approach was proposed by HOOGS the examples are fit for distinguishing possibly fake way of behaving in spite of periodic missing qualities, and give low bogus positive rates.

In 2008, BAI proposed in Arrangement and Relapse Tree (Truck), to recognize and foresee the effects of Misleading Budget reports (FFS).

In 2011, Cecchini fostered a procedure for robotizing cosmology creation utilizing WordNet. Humpherys proposed a tightfisted model with Guileless Bayes and C4.5 accomplished the most noteworthy order precision and Glancy proposed, for identifying misrepresentation in monetary detailing, a computational extortion location model, utilizing a quantitative methodology on printed information. Likewise, Ravisankar gave an examination of information mining procedures; Multi-facet Feed Forward Brain Organization (MLFF), Backing Vector Machines (SVM), Hereditary Programming (GP), Gathering Technique for Information Dealing with (GMDH), Calculated Relapse (LR), and Probabilistic Brain Organization (PNN) [11] around the same time.

A comparative study

In this part, we will dissect the commitment of every strategy and its viability, to track down a promising mix for future work.

- ***Criteria***

In our similar tables, we refocus and combine most involved standards in front works to have most complete examination:

- Continuous: boundary show on the off chance that the method can run continuously (R) or not (NR).
- Precision: an approval boundary of accuracy (TP+TN)/(TP+FP+TN+FN)*
- Awareness (or review): is the proportion of the extent of the quantity of false cases anticipated accurately as fake by a specific model, gives the exactness on the misrepresentation cases TP/(TP+FP)
- Dataset: size, type (specific (P), standard (S) or conventional (G))
- Perceptions: impediments (-) and commitments (+) of the procedure

Comparative tables

In this passage, we present three tables, for each kind of misrepresentation, we give an outline of procedures in past work and perceptions have a place this review.

Table 1. Contributions and limitations of ML techniques applied to Insurance frauds

Technique	Real time	Validation			Data set		Observations
		Accuracy (%)	TP (%)		Size	Type	
LR	NA	99.42	66,67	NA	Claims during 2000	P	- The expected cost can be unprofitable for the company
BP	NA	NA	NA	NA	Claims during 2000	P	+ The expected overestimation of fraud risk derived was corrected.

BSL	NA	99,5	98,46*	NA	10 000 automobile claims	P	- Present a lack of fit due to the incorrect classification of zero cases - Unable to signal the significance of the parameter associated to the variable proximal

* TP: true positive / TN: true negative / FP: False positive / FN: False negative

Table 2. Contributions and limitations of ML techniques applied to credit card frauds

Technique	Real time	Validation			Data set		Observations
		Accuracy (%)	TP (%)	Sensitivity (%)	Size	Type	
SOM +NN + RI	R	NA	NA	NA	over 200 million customers	P	+ Clustering helps in identifying new hidden patterns in input data +the filtering of transactions for further review reduces the overall cost as well as processing time.
AR + FAR	R	NA	NA	NA	12,107 transactions	P	+The applied methodology overcomes the difficulties of minimum support and confidence, optimizes the execution times, reduces the excessive generation of rules, and helps make the results more intuitive, thereby facilitating the work of fraud analysts
DST + NB	R	NA	98	NA	NA	G	+ architecture has been kept flexible

							so that new rules using any other effective technique can also be included at a later stage
RF + AG	NR	NA	NA	NA	175million		
SVM +	NR	NA	NA	NA	transactions		
AG							+ The aggregation period has a major impact upon the
LR + AG	NR	NA	NA	NA	1.1million	P	performance of classifiers for fraud detection.
KNN+	NR	NA	NA	NA	transactions		
AG							
SVM	NR	95,30	NA	72,70	2420 fraudulent transactions	G	+ While sensitivity, and accuracy decreased with lower proportions of fraud in the training data, precision showed an opposite trend
RF	NR	90,80	NA	52,40			
LR	NR	94,20	NA	65,40			
GA + SS	NR	NA	NA	NA	100,000 fraudulent	P	+ Bank Management should increase the monitoring capacity if they want to face less losses due to fraud
AIS	NR	80	88*	NA	640 361 total transactions	P	+ three mechanisms (new transaction representation and variable width r-contiguous bit matching algorithm, vaccination process and memory cell evolution process) significantly improve the performance of the

							AIS
SVM	NR	NA	90.0	NA	978 fraudulent		+We cannot use misclassification cost without incorporating
CART	NR	NA	83,1	NA	records		the class distribution or an impurity measure in cost
	NR	NA	92.1	NA	22 million normal	P	calculations.
CSDT					transactions		
SOM	NR	100	NA	NA	10,000 accounts of selected credit card (1.01.2005 - 1.03.2005)	P	+ high-dimensional data projected onto a 2-dimensional space can be easily analyzed and interpreted even by a non- expert.
AIRS + CC‡	NR	NA	83*	NA	3.74% fraudulent transactions	P	+improving memory cell generation improves the detection rate. +Changing distance function, performs better regarding FP.
DT	NR	91,03	NA	NA	NSL-KDD dataset [34]	S	+ Reduce the complexity of host-based analysis engines. - Tend to rely on the innate logging and monitoring capabilities of the server.
NB	NR	99,02	NA	NA			
ANN+	NR	99,47	NA	NA			

† NA: Not Addressed

Proxim: Accident occurred between the policy issue date and the effective starting date, 1; otherwise, 0.

*: Calculated

‡ CC: cloud computing

Table 3. Contributions and limitations of ML techniques applied to financial statement frauds

		Validation	**Data set**	

		Accuracy (%)	TP (%)	Sensitivity (%)	Size	Type	Observations
DT	NA	73.6	75	NA	76 Greek firms	P	+ associated falsification with financial distress, since it used Z score as a first level splitter + revealed dependencies between falsification and the ratios debt to equity, net profit to total assets, sales to total assets, working capital to total assets and Z score.
NN	NA	80	82.5	NA			
BBN	NA	90.3	88.9	NA			
GA	NA	95	63	NA	AAERs published by the SEC between 2002-2004	S	+ a successful technique for detecting discriminatory patterns in challenging domains characterized by high dimensionality + Patterns are easily translated to domain appropriate language → easily understood by external stakeholders.
Ontology+ WN**	NA	83.87	81.97	NA	MDAs for 78 companies between 1994 to 1999	S	+The methodology can be applied to available text for any financial problem where the goal is

							to create a dictionary (ontology) of discriminating concepts.
LR	NA	63.4	62,9	NA	101 companies	S	+The four-variable model has the predictive accuracy equal to the 10-variable model and performs better than the 24-variable model. +The best performance came from the Naïve Bayes classifier and the C4.5 decision tree classifiers using the 10-variable model.
NB	NA	67.3	66.7	NA			
SVM	NA	65.8	64.3	NA			
C4.5	NA	67.3	68.0	NA			
LWL	NA	60.4	60.6	NA			
CFDM	NA	90,9*	80*	NA	AAERs published by the SEC 2006- 2008	S	+ has the potential to serve as a filtering tool for regulators to focus their resources and subsequently increase the detection of financial reporting fraud
MLFF-NN	NA	78.36	NA	80.21	202 companies:		+ Hybrid data mining techniques that combine two or more
SVM	NA	70.41	NA	55.43			

§ AAER: Accounting and Auditing Enforcement Release SEC: Securities and Exchange Commission MDAs: Management's Discussion and Analysis AG: Aggregation

** WN: WordNet

GP	NA	94.14	NA	95.09	101 fraudulent 101 non-fraudulent	S	classifiers can be used on the same dataset. + Results are much superior to an earlier study on
GMDH	NA	93.00	NA	91.46			
LR	NA	66.86	NA	63.32			
PNN	NA	98.09	NA	98.09			
CART	NA	72.38	NA	72.40			

							the same dataset.
CART	NA	NA	98,39	NA	24 false, 124 non- false: financial reports	S	+ CART produce more accurate classification on the fraud cases
LR	NA	NA	95,97	NA			

Synthesis and discussion

It very well may be seen that nearly, all carried out calculations, don't work continuously. As should be visible, the location of charge card misrepresentation utilizes a few ML procedures, particularly those of computerized brains and joins them with streamlining methods like conglomeration, for the recognition of cheats of fiscal reports it depends chiefly on message handling strategies.

For extortion protection, the non-need of the ongoing handling, makes the location of the misrepresentation more straightforward, in any case the trouble dwells in the way that these duplicities are human and can be all around concealed. Contrasting the calculated relapse and the Bayesian outcomes, we see that the Bayes strategic model gives back assessments for the genuine positive rate.

In fiscal report misrepresentation, results in view of the precision demonstrated that the PNN was the best performing (98.09%) following by Hereditary calculation (95%) who gave possibly lower exact nesses generally speaking. Naives coves and SVM gives great outcomes with NSL-KDD dataset (99,02%, 98,8%) for Visa misrepresentation. Additionally we saw that as:

- The collection time frame significantly affects the exhibition for misrepresentation recognition. Conglomerating an item further develops the expectation rate for all methods with the exception of Truck.
- SOM Grouping assists with recognizing new examples concealed in the information, which in any case can't be distinguished by conventional measurable strategies, exchange separating for additional assessment lessens generally cost as well as handling time.
- Cost-touchy choice tree approaches is utilized in Mastercard extortion discovery and show that it beats the models fabricated utilizing the conventional information mining techniques, for example, choice trees, ANN and SVM
- Calculated Relapse functions admirably with straight information for charge card extortion location.
- Support vector machine technique is fit for distinguishing the false movement at the hour of exchange.
- Complex organizations can be utilized as a method for further developing information mining models; they might be coordinated as correlative devices in a synergistic way to further develop the grouping rates got by old style information mining calculations.
- KNN technique can suit for identifying misrepresentation with the limit of memory. By the interim, anomaly location instrument assists with distinguishing the Mastercard extortion utilizing less memory and calculation necessities.
- Exception identification works quick and well on internet based huge datasets.

Conclusion

In this review, it was observed that half and half extortion location strategies are the most utilized, as they join the qualities of a few customary identification techniques. Moreover, we find that the investigations don't cover a wide range of extortion, and each kind of misrepresentation

has imperatives intended for it; reaction called for in genuine investment, text examination…

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