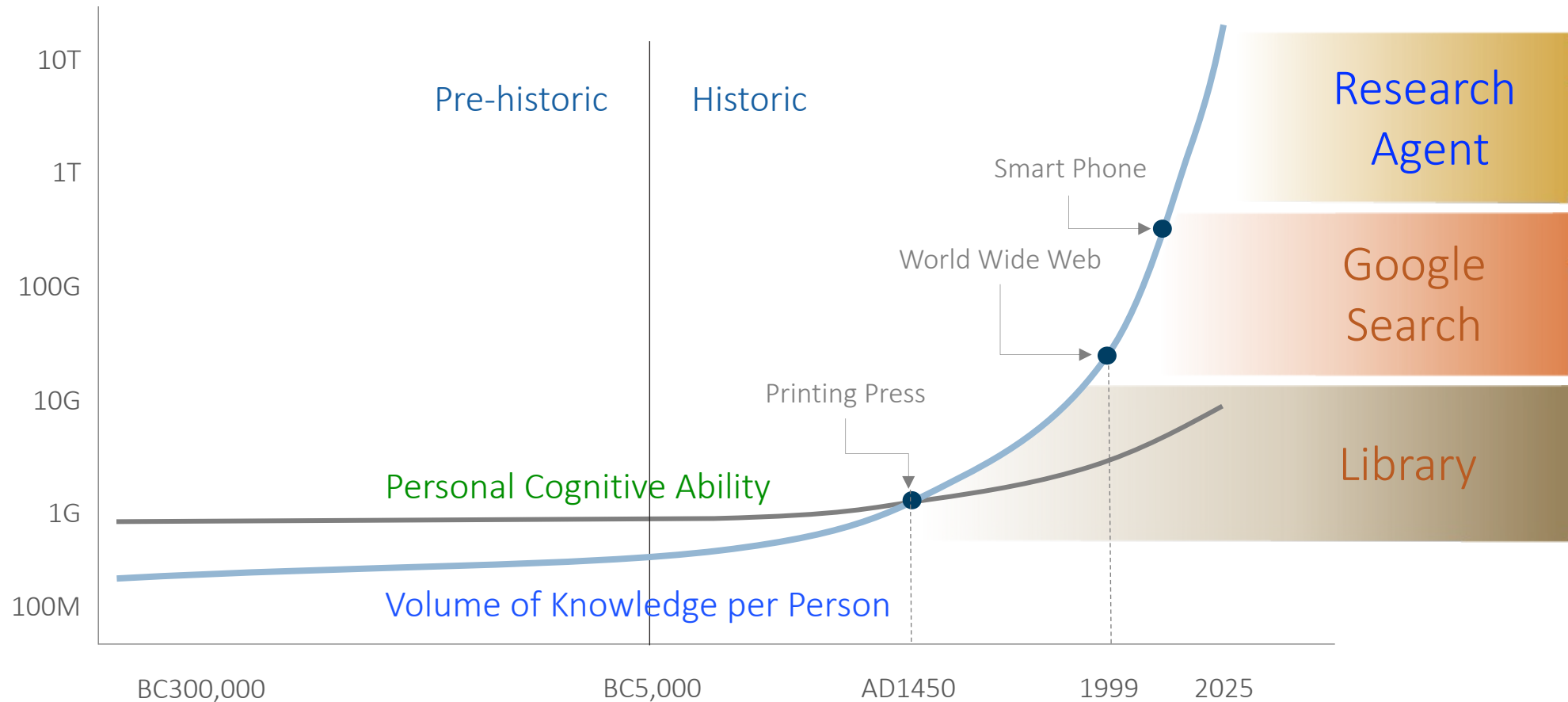


Go over your insights and beyond!

goover.ai



Knowledge Explosion and Cognitive Overload



From research tools to autonomous Research Agent

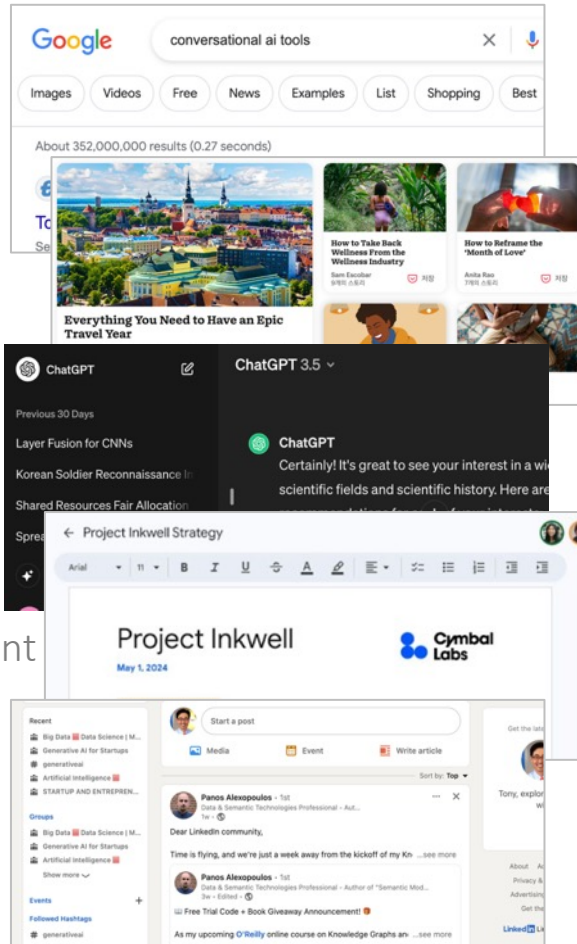
Search
Tools

Curation
Tools

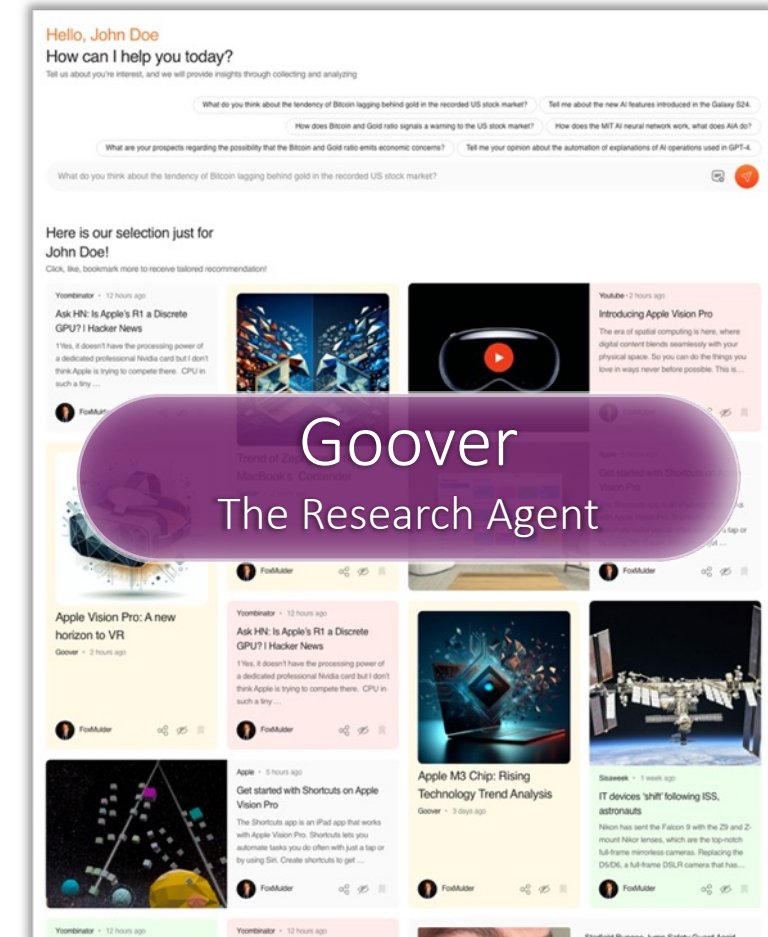
LLM
Tools

Document
Tools

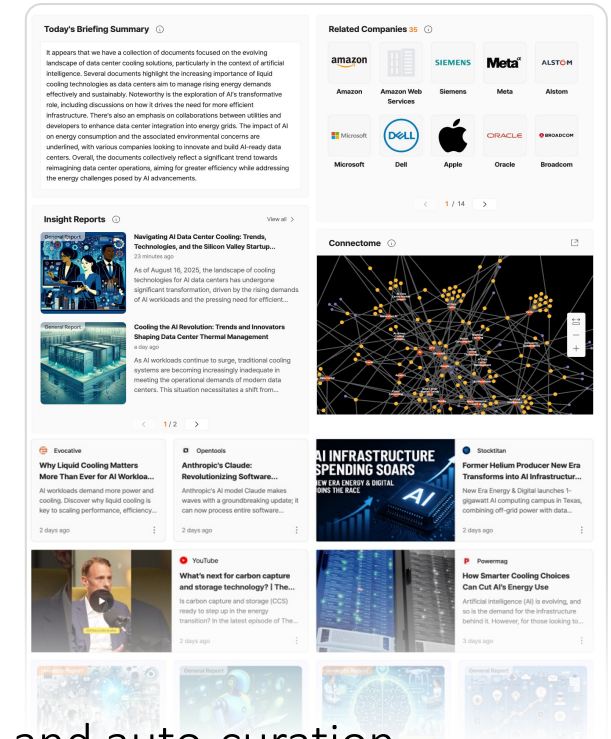
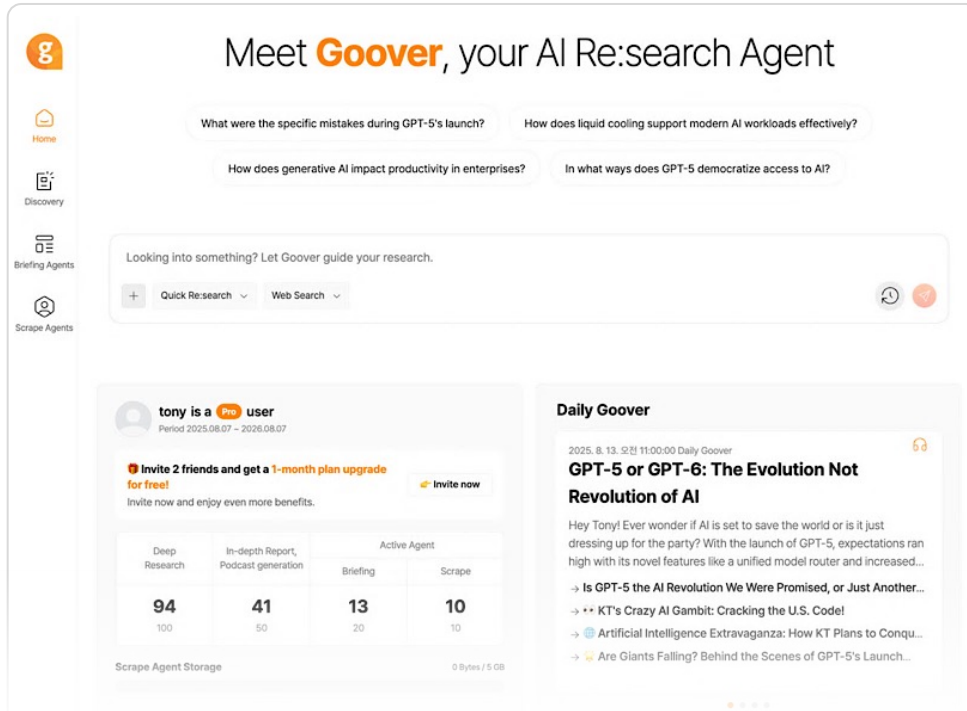
Social
Tools



× Your Question =



Goover agents keep you in the know, igniting bold ideas



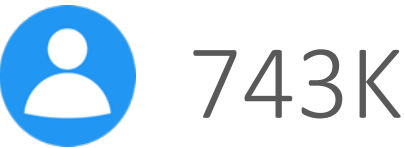
1. Deep research using agentic RAGs x CoT
2. Briefing agent, keeping you informed 24/7
3. Remarkable in-depth report and daily recap

4. Proactive discovery and auto-curation
5. Powerful vertical/personal knowledge capture
6. Alerts on signal and anomaly detection



The first 60 days: achievements and impact

Number of Total Users



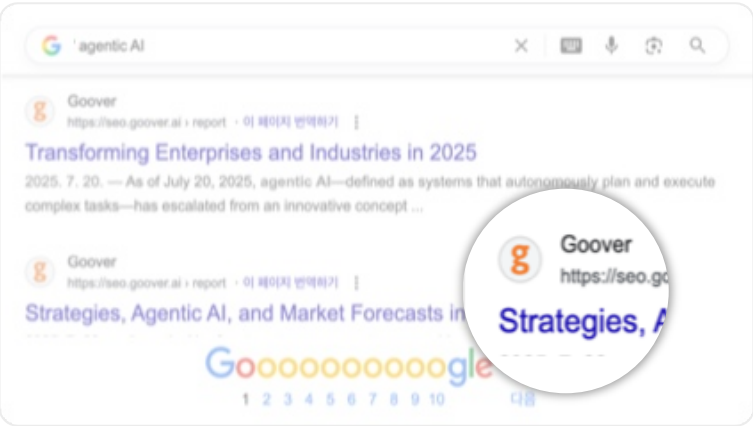
Monthly Active Users



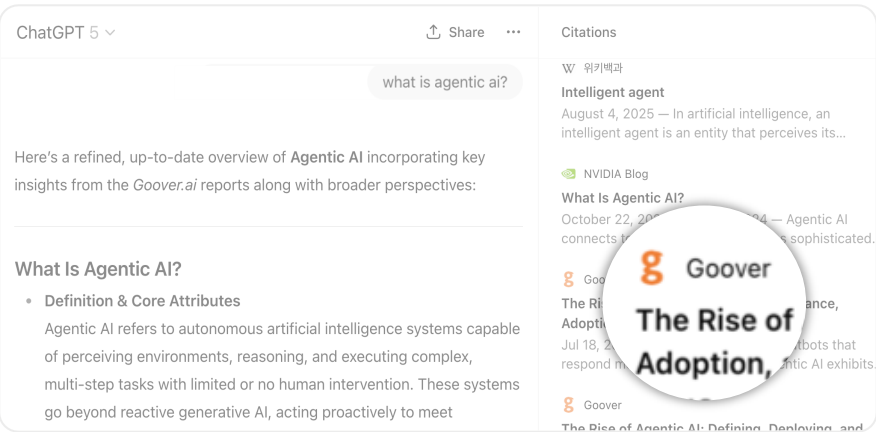
Number of Agents



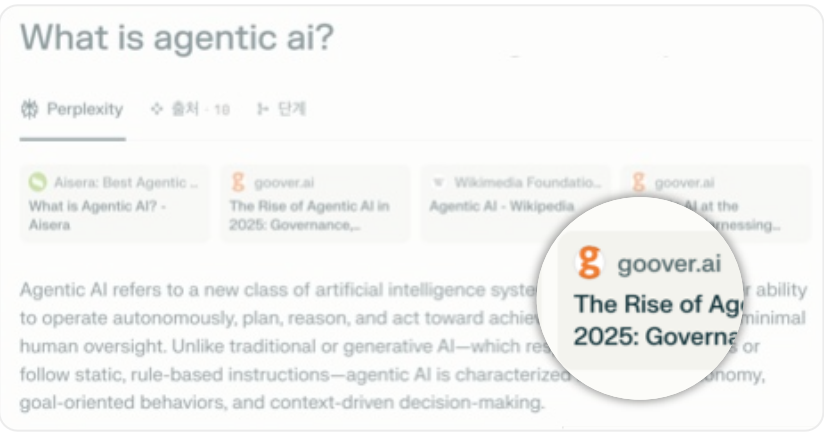
Number of Gen-Reports



Google

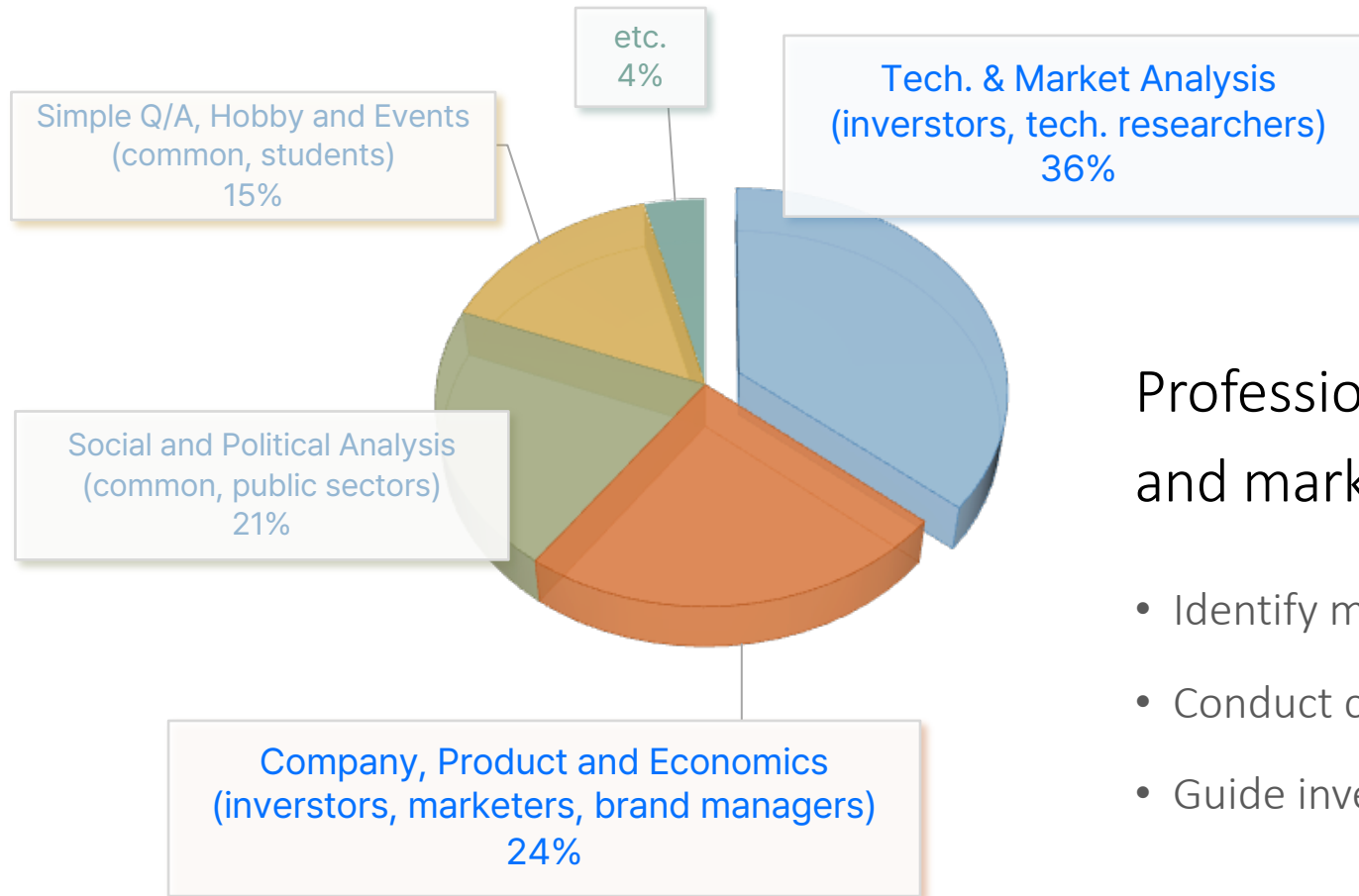


ChatGPT



Perplexity / Naver

Driving research excellence and critical decisions



Professional researchers, individual investors, and marketers primarily hire Goover agents to:

- Identify market opportunities and emerging trends
- Conduct competitive analysis and strategic plans
- Guide investment decisions and manage portfolios

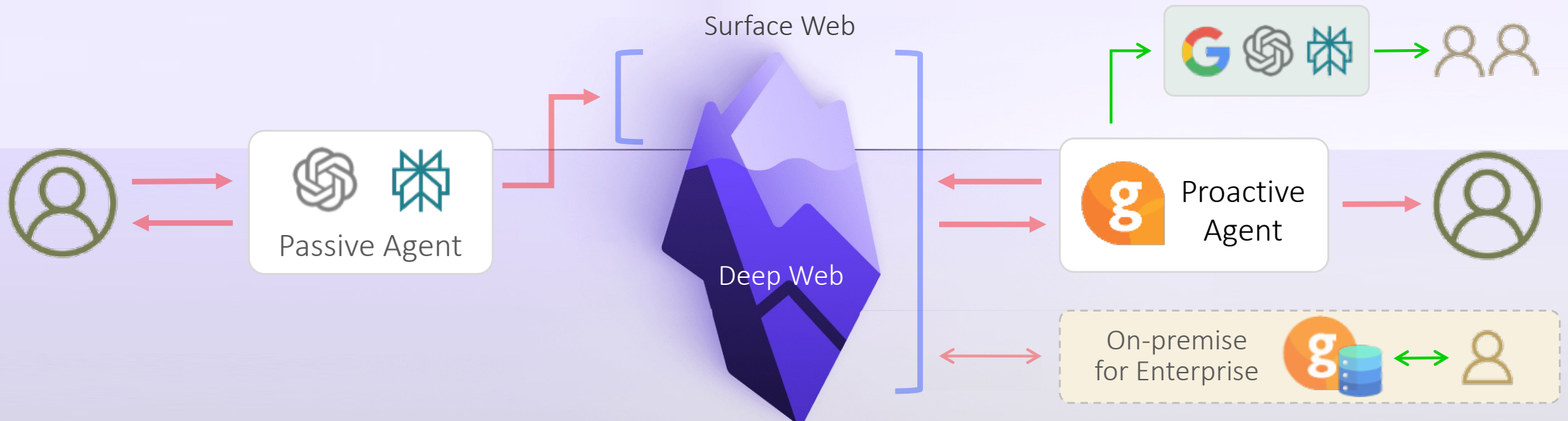
Proactive agent platform unlocking the deep web



Ask something to passive agent
when you need

goover

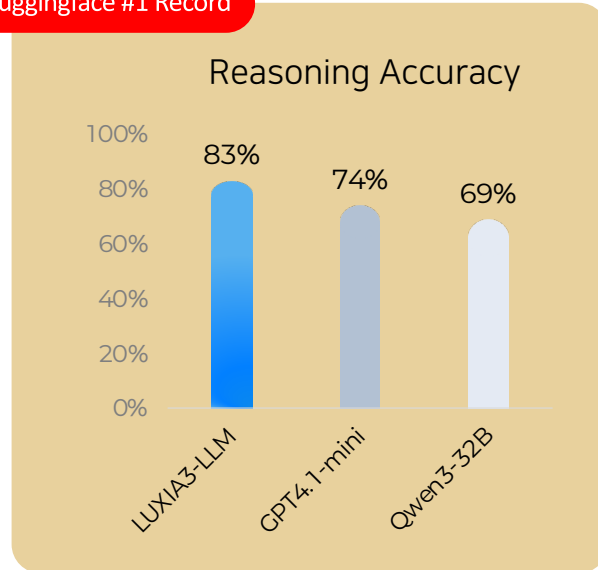
Your proactive agents keep you
in the know



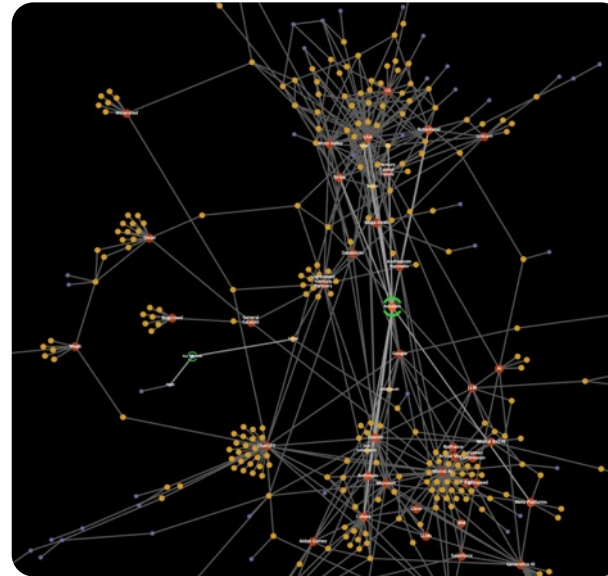
1/10 TCO with SOTA accuracy via neuro-symbolic AI & neoCloud

Neuro-Symbolic Agentic AI Technology

Huggingface #1 Record



X



Proprietary LUXIA LLMs

10x economic in-house LLM and Embedding

Dynamic Ontology

Automatic ontology population and linking

In-house neoCloud

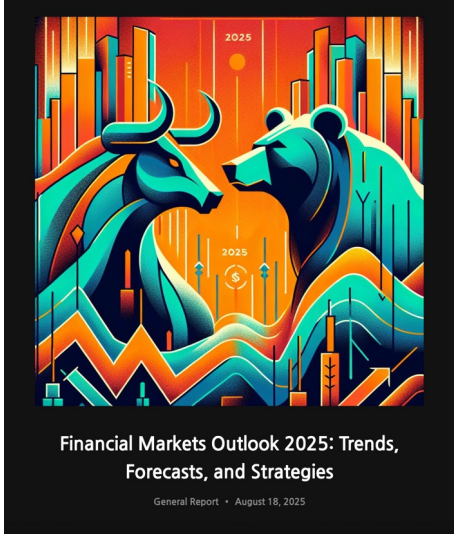


Heterogeneous, hybrid GPU cluster

GPU slicing and dynamic scaling to public cloud

Subscriptions and personalized Ads with profit sharing

Functions	Free Plan	Pro Plan (\$20)	Premium Plan (\$50)
Quick Research	O	O	O
Deep Research	X	100 / month	unlimited
LLM model selection	2	5	7
Vertical Data Source (Research paper, Patent)	X	O	O
GO OVER from all content cards	O	O	O
Report generations	O	O	O
In-depth Report (Deep Research), incl. revision	X	50 / month	200 / month
Private Report and Agent	X	O	O
In-depth report re-generation (ref. editing)	X	up to limit of report gen.	up to limit of report gen.
Report manual editing, prompt editing	X	O	O
report download (PDF, Word, Html)	PDF Only	O	O
Active Briefing Agent	3	20	50
Featured Briefing Agent	2	10	20
Persona & voice support for briefing agent	X	O	O
Default Scrap Agent (My Scrap)	O	O	O
Active Scrap Agent (Default Agent 외)	2	10	30
Scrape Agent Speed (#/day)	100	1000	5000
Scrape Agent Storage	100MB	5GB	20GB
Daily Goover + Potcast generation	X	O	O
Remove personal Ads	X	O	O
Ads revenue sharing	X	20%	30%
NFT control for report and agent	X	O	O
Auto-posting of report and Potcast	X	to 20 persons	to 100명 persons
Genwave Access	X	O	O



Financial Markets Outlook 2025: Trends, Forecasts, and Strategies
General Report • August 18, 2025

Philadelphia x **IN AI** Originals deserve the Original. Philadelphia

1. Executive Summary

The 'Financial Markets Outlook 2025' report presents an in-depth analysis of the evolving economic landscape, revealing significant trends and forecasts essential for informed investment strategies. Anticipated Federal Reserve rate cuts are projected at 25 basis points by September 2025, aimed at stimulating economic recovery amid an inflation trajectory characterized by cooling CPI metrics. Furthermore, GDP growth is expected to stabilize at 2.0%, driven by a recovery in household formations and a balanced supply/demand equilibrium in the multifamily housing sector. The implications of fiscal policy shifts under the impending administration suggest a transformative environment primed for infrastructural investments and regulatory adaptations.

The report highlights the volatility witnessed in major stock indices such as the S&P 500 and Nifty, with discernible rotations between cyclical and mega-cap technology stocks. Sector analysis indicates that the cyclical stocks have gained favor amid renewed consumer demand. Concurrently, the multifamily real estate market showcases resilience, underpinned by favorable conditions for investment. Strategic insights for asset allocation delineate the importance of balancing risk through diversified investments across equities, bonds, and real estate, emphasizing a need for defensive positioning given valuation fluctuations. As 2025 unfolds, stakeholders are urged to adopt comprehensive strategies that not only adapt to regulatory changes but also capitalize on emerging thematic investment opportunities in AI, renewable energy, and evolving commodity cycles.

Macro Forecasts

emerges from the unprecedented challenges posed by the pandemic, the economic recovery continues to evolve. The year 2025 is projected to be a year of economic growth, with the economy expected to expand at a rate of 2.0%. This growth is driven by a combination of factors, including a recovery in household formations and a balanced supply/demand equilibrium in the multifamily housing sector. The implications of fiscal policy shifts under the impending administration suggest a transformative environment primed for infrastructural investments and regulatory adaptations.

is essential not only for policymakers but also for investors aiming to navigate the complexities of the market. With the backdrop of rising consumer inflation rates, and a rapidly changing political environment, the economic landscape is ripe for strategic investment. The report not only provides a comprehensive analysis of GDP growth projections, household formation trends, and the demand balance but also offers critical insights for institutional investors navigating the market.

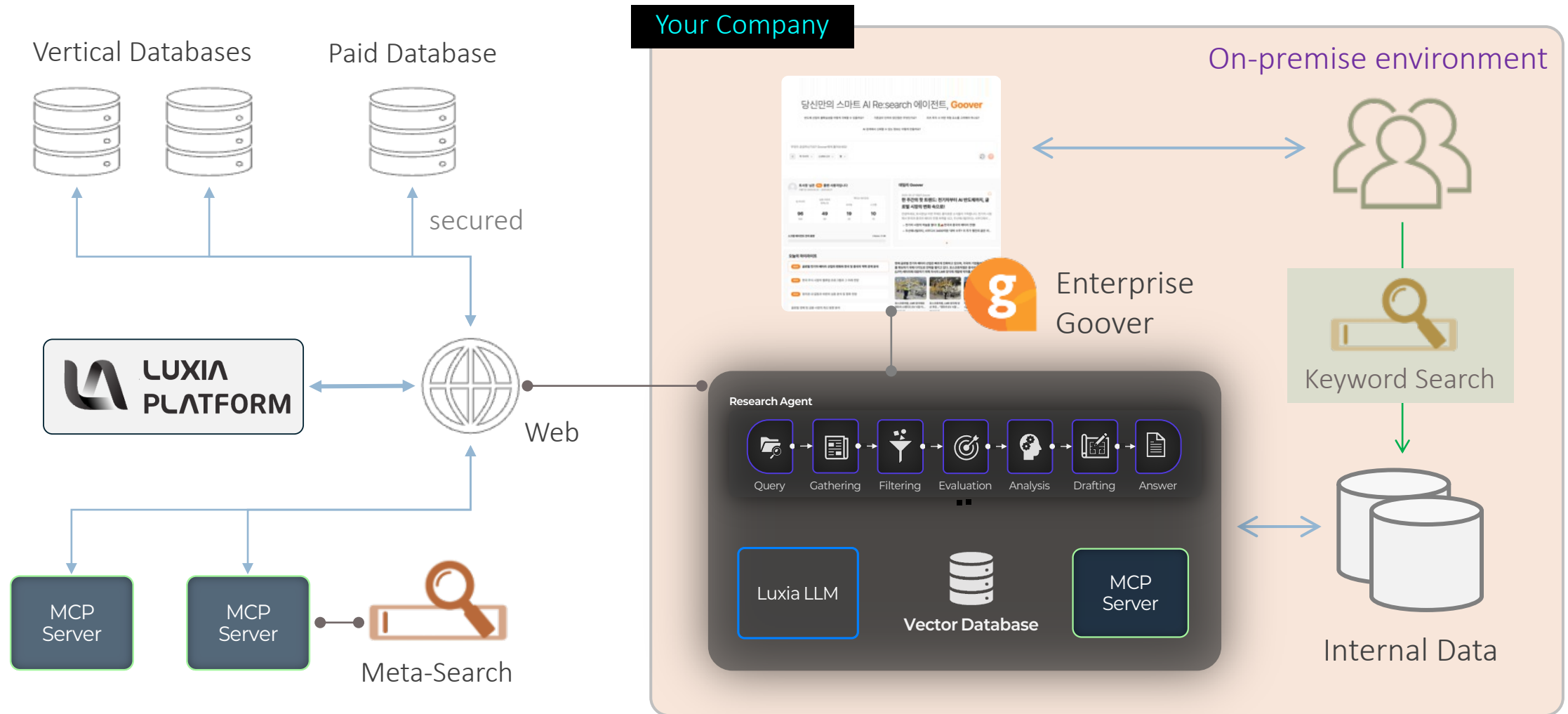
Expectations and Inflation Trajectory

rounding Federal Reserve rate cuts are not merely speculative; they represent a deliberate shift in strategy designed to foster economic recovery amidst nuanced inflation dynamics. The Fed is reported to be considering a 25-basis-point reduction in interest rates by September 2025, a move that is anticipated to enhance liquidity in financial markets, reduce borrowing costs, and bolster consumer and business spending. This anticipated shift reflects a

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Enterprise Goover, where intelligence meets data securely

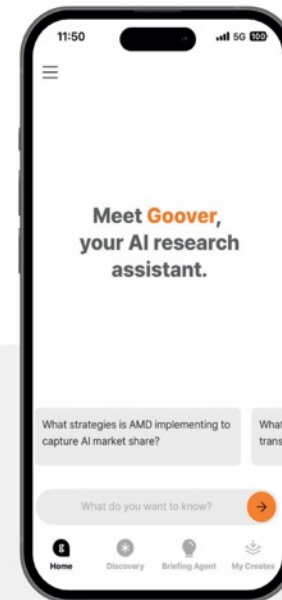
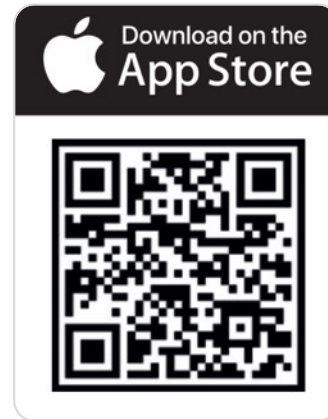


More Visual, Rich Agentic and Global Penetration with Innovative BM

Aug	Sept	Oct	Nov	Dec
• Signal Agent • Company Agent v2 • Goover Ads v1 • New payment platform • New active pot-cast • Growth hack 1	• People Agent • Tool Agent • G-Influencers • Project Agent • PPT generation • GenWave Incl. • New internal LLMs (incl. VLM) • MCP servers for omni-media	• Report v2 (visual, interactive) • Comp Agent v3 • Goover Ads v2 • Goover4Media • On-premise Enterp. version • Rewards and Stable g-coin • Growth hack 2	• People Agent v2 • Mode for prof. researcher • Video, Shorts generation • Goover PaaS v2 • Data scraping platform v2 • Multi-lingual v1	• Report v3 • UX renewal - Goover official2 • Mobile super-agent • New platform architecture • MCP Ex2 • New deep-research and reports

We're raising our first round and hiring trailblazers :-)

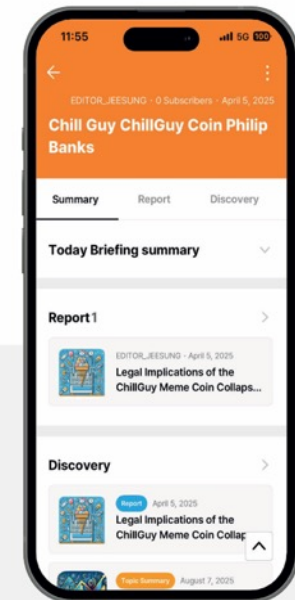
Download Goover Mobile NOW!



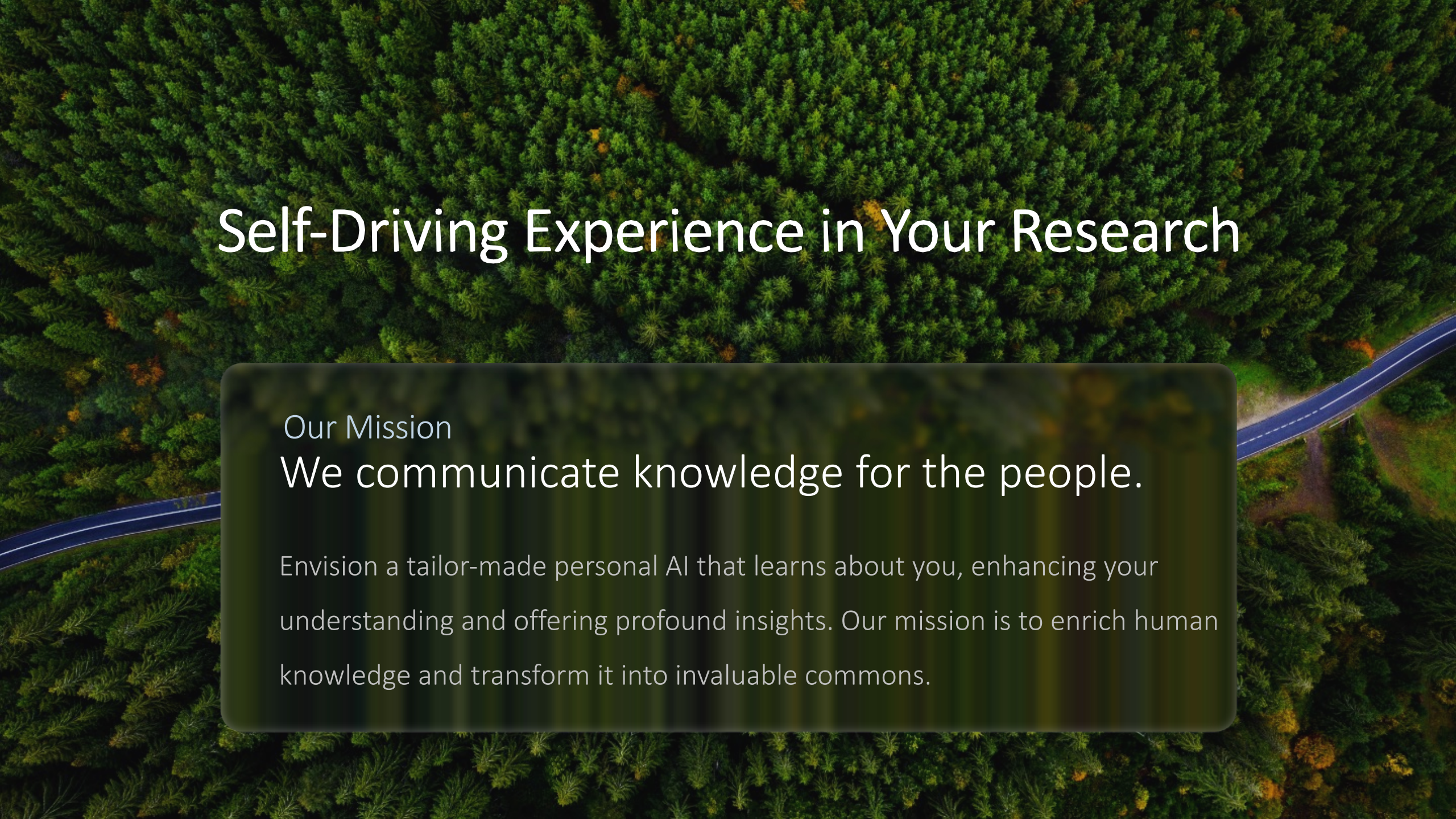
Ask Goover



AI Report



Briefing Agent

An aerial photograph of a dense, lush green forest. A winding asphalt road with white lane markings curves through the lower right portion of the image. The trees are a mix of vibrant green and some autumnal yellow and orange hues, suggesting a transition in seasons. The overall scene is serene and natural.

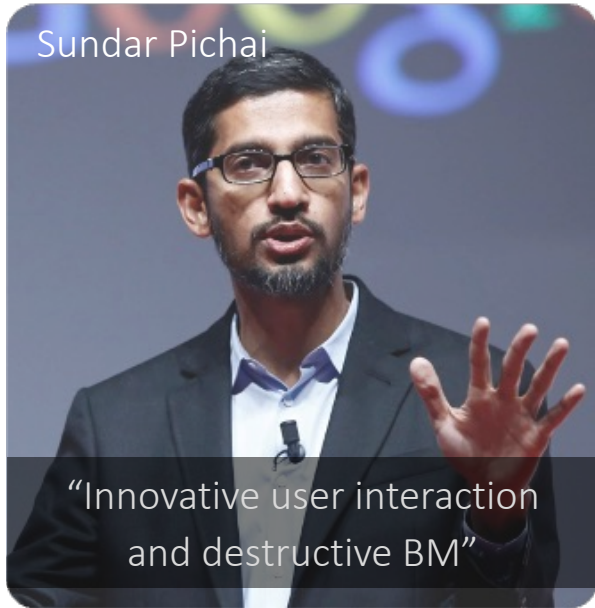
Self-Driving Experience in Your Research

Our Mission

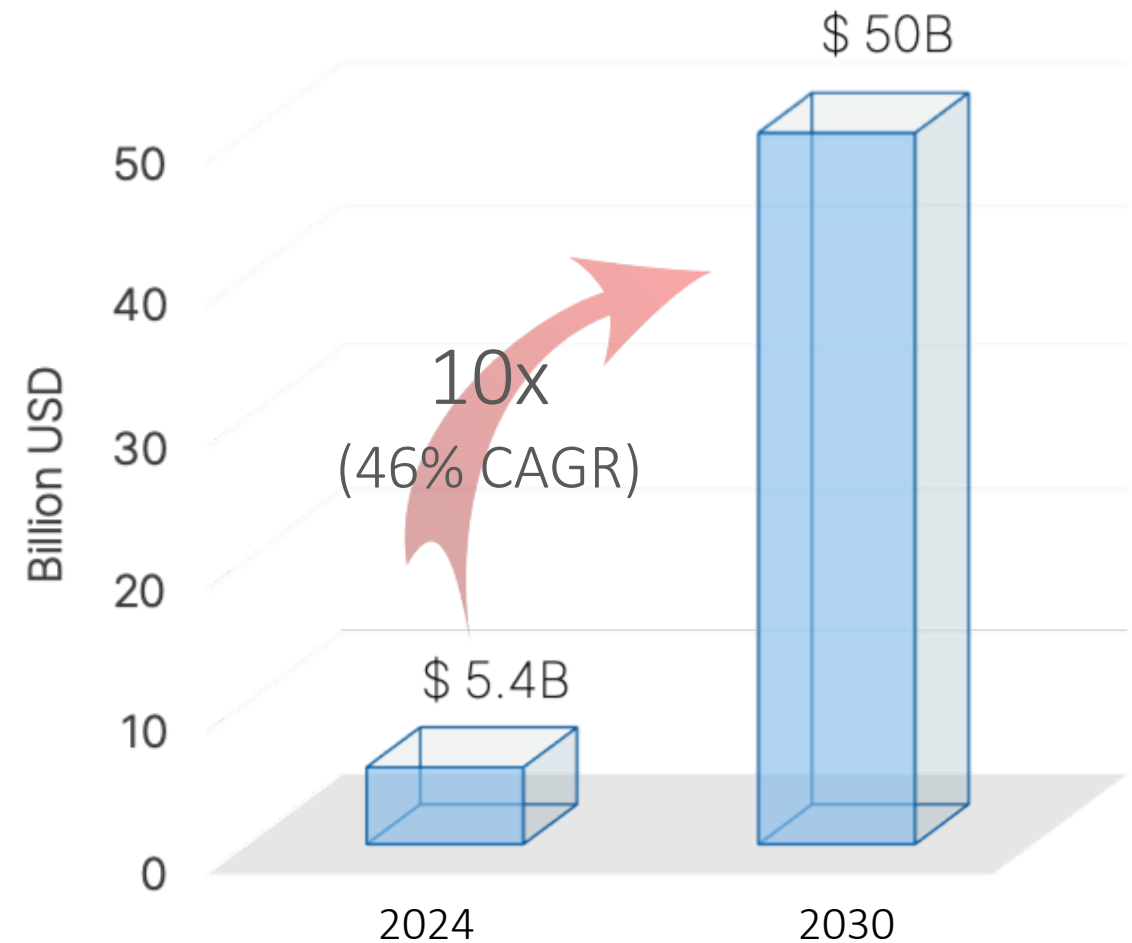
We communicate knowledge for the people.

Envision a tailor-made personal AI that learns about you, enhancing your understanding and offering profound insights. Our mission is to enrich human knowledge and transform it into invaluable commons.

Appendix



Agentic AI Market



Goover keeps you in the know, igniting bold ideas

Meet **Goover**, your AI Re:search Agent

What are the business applications for GPT-5? What factors contribute to the growth of AI training datasets?

What features could enhance code generation in GPT-5? How does GPT-5 compare to its predecessor, GPT-4?

Looking into something? Let Goover guide your research.

+ Quick Re:search Web Search

tony is a **Pro** user
Period 2025.08.07 ~ 2026.08.07

Invite 2 friends and get a 1-month plan upgrade for free!
Invite now and enjoy even more benefits. [Invite now](#)

Deep Research	In-depth Report, Podcast generation	Active Agent	Scrape
97	44	16	10
100	50	20	10

Scrape Agent Storage 0 Bytes / 5 GB

My Creates

tony

Daily Goover

2025. 8. 11. 오전 11:00:04 Daily Goover

Revolutionary AI Innovations and Global Tech Moves Unveiled

Tony, imagine a world where AI isn't just a tool but a revelation—enter GPT-5, OpenAI's latest game-changer, poised to redefine artificial intelligence with its groundbreaking capabilities. Meanwhile, South...

→ ** Unveiling GPT-5: A Game-Changing Leap in AI!

→ 🤖 Is GPT-5 the Supreme AI Ruler? Discover Its Multi-Modal...

→ Are South Korea's High-Tech Moves and Global Alliances...

→ Who Needs Oil? The Fuel Subsidy Drama in Malaysia and Urba...

Today's Summary

Evolving Strategies in Stablecoin Ecosystem: Coinbase and Circle's Initiatives

Evolving Strategies in Stablecoin Ecosystem: Coinbase and Circle's Initiatives

1. Deep research using agentic RAG x CoT
2. Briefing agent, keeping you informed 24/7
3. Remarkable in-depth report and daily recap
4. Proactive discovery and auto-curation
5. Powerful vertical/personal knowledge capture
6. Alerts on signal and anomaly detection

5x cost-effective technology enabling AI native GTM and BM

1. Technical Aspects

- in-house LLMs and models
- On-time briefing and alert
- hybrid GPU cloud architect.



- 1/10 total cost of operation
- keeping you in the know
- on-premise for Enterprise

2. GTM Aspects

- In-depth report & web SEO
- vertical research markets



- AI native GTM success
- professional paid plans

3. BM Aspects

- ads mass-publishing (HyPer)
- stable g-coin rewards
- + subscription / on-premise



- loyalty and lock-in
- agent marketplace

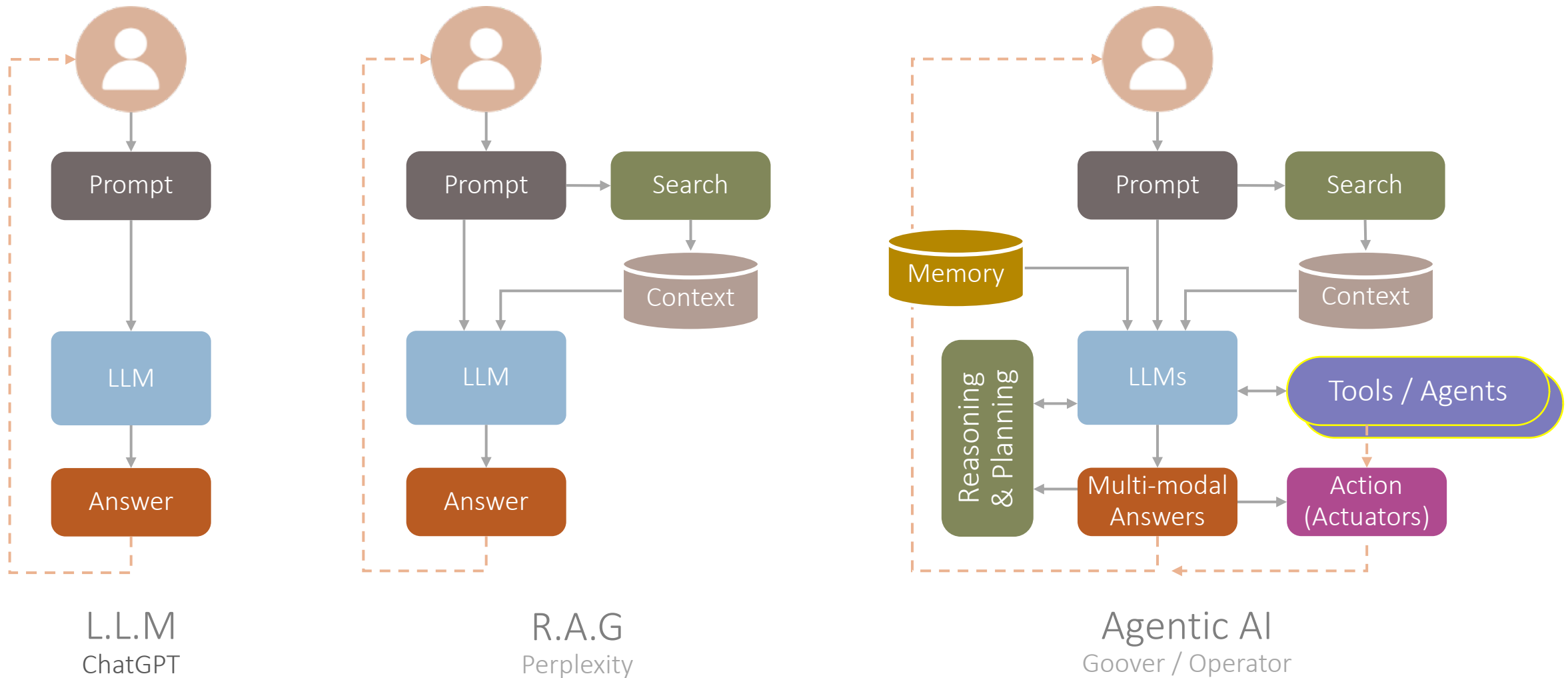
4. Data Aspects

- research, investment data
- personal, vertical deep-web
- in-house secure database

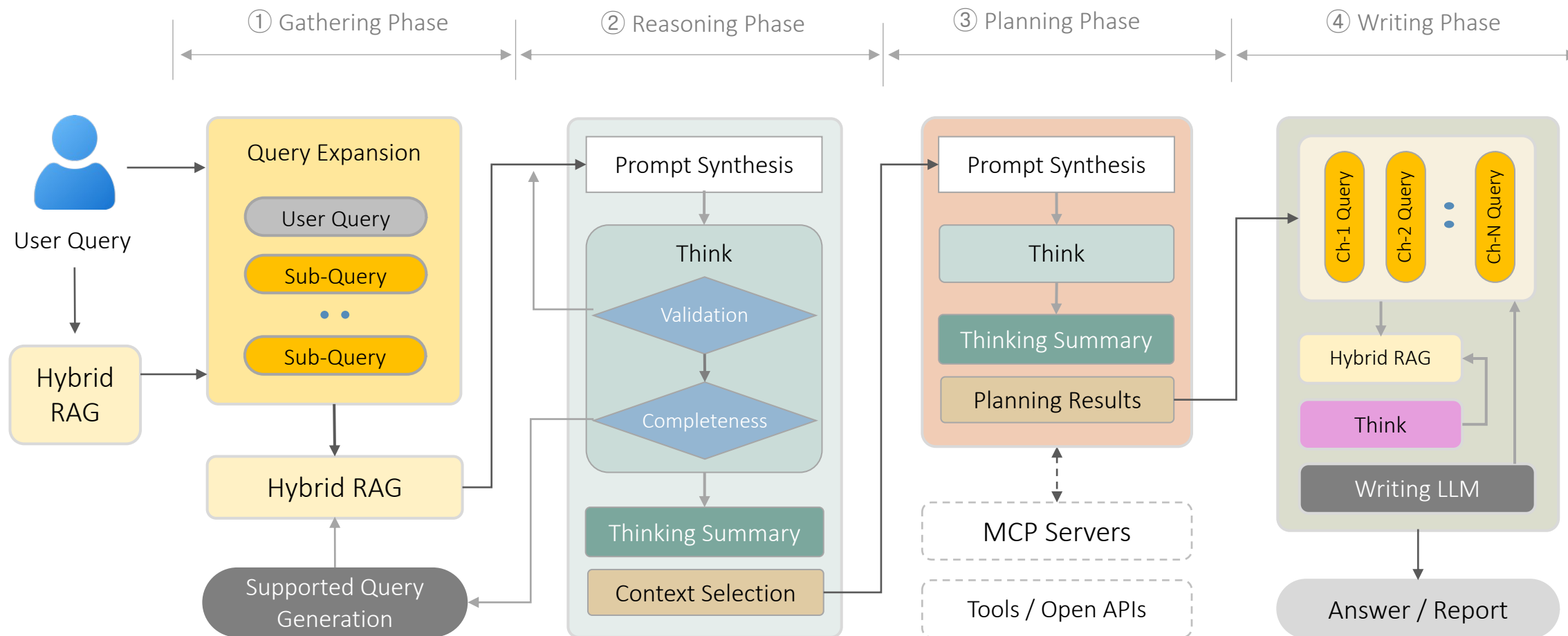


- data migration from others
- Boost personal content edge

Goover offers most advanced Agentic RAG and Reasoning



Goover Deep Research Chain of Thoughts and Agentic RAGs



Physiological Feedback-Mediated Behavioral Change Model: Psychological Mechanisms Underlying Self-Management Behavior Enhancement in Diabetes Patients

Goover Inc.

123, Olympic-ro 35-gil, Songpa-gu, Seoul(05510), Republic of Korea

contact@goover.ai

Abstract

Traditional theories in diabetes self-management behavior research have primarily focused on unidirectional effects of behavioral changes on physiological outcomes, lacking theoretical systematization of psychological mechanisms through which physiological improvements reciprocally drive behavioral modifications. This study presents a physiological feedback-mediated behavioral change model based on self-efficacy theory and perceived control theory to explore causal pathways in the physiology-psychology-behavior nexus. Through longitudinal mixed-methods design, physiological indicator changes were repeatedly measured alongside cognitive mediators and behavioral outcomes to analyze temporal relationships and causal pathways using structural equation modeling. A total of 275 diabetes patients (mean age: 57.3±11.8 years) completed a 12-month prospective study. Results demonstrated that physiological improvements enhanced self-management behaviors not through direct effects ($\beta=0.18$, $p=0.034$), but via cognitive mediation processes involving increased self-efficacy ($\beta=0.31$, 95% CI: 0.19-0.44) and perceived control ($\beta=0.24$, 95% CI: 0.14-0.36). The dual mediation effect was substantial ($\beta=0.47$, 95% CI: 0.32-0.63). Cross-lagged panel analysis revealed stronger effects of physiological improvements on psychological variables than the reverse direction. These findings present theoretical possibilities for bidirectional circular models transcending traditional unidirectional behavior-physiology causal assumptions, providing novel insights into mind-body interactions in chronic disease management.

Index Terms— Diabetes self-management, physiological feedback, self-efficacy, perceived control, behavioral change, longitudinal analysis, structural equation modeling, health psychology.

I. INTRODUCTION

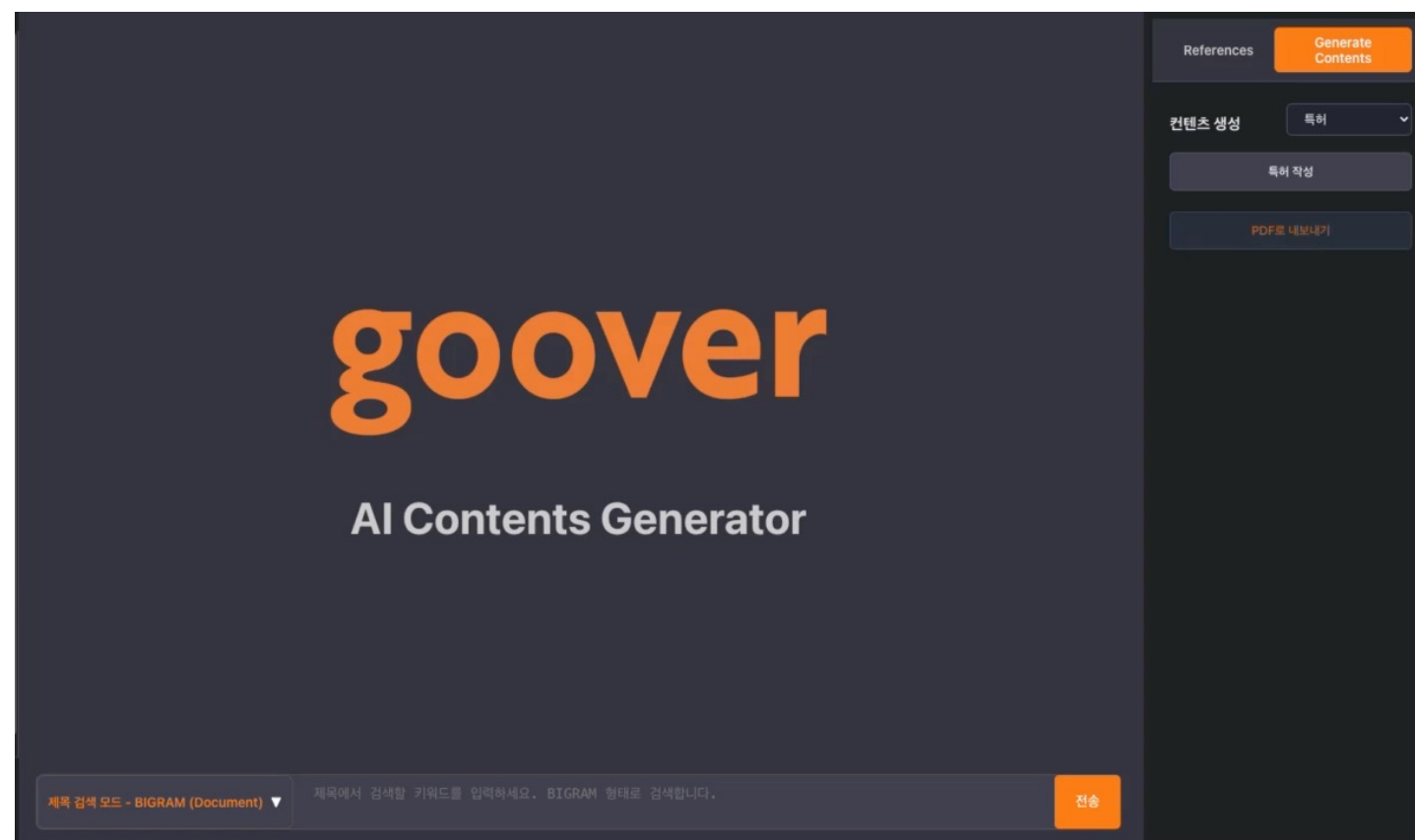
Self-management behaviors in diabetes patients play a decisive role in disease progression and complication prevention, yet the psychological mechanisms driving behavioral persistence and change remain incompletely understood [1]. A particularly intriguing phenomenon observed in some patients is that physiological indicator improvements actually promote more proactive self-management behaviors, contradicting traditional behavioral medicine paradigms that assume unidirectional causality wherein behavioral changes drive physiological outcomes [2].

Existing health psychology research has primarily explained behavioral change through self-efficacy, health beliefs, and theory of planned behavior frameworks [3]. However, these theoretical approaches predominantly rely on linear models wherein cognitive antecedents determine behavior, which ultimately produces physiological outcomes. Conversely, theoretical understanding of reverse-direction influences of physiological improvements on patients' cognitive appraisals and behavioral motivation remains significantly limited.

A more fundamental issue concerns the insufficient mechanistic understanding of how physiological changes translate into behavioral modifications through psychological processes. Whether physiological indicator improvements simply enhance patient mood to promote behavior, or operate through more complex cognitive reappraisal processes affecting self-efficacy and perceived control, remains unclear [4].

This study proposes a physiological feedback-mediated behavioral change model to explore mechanisms through which physiological improvements lead to self-management behavior enhancement via cognitive mediation processes involving self-efficacy and perceived control. Through this approach, we seek theoretical contributions toward bidirectional circular models transcending traditional unidirectional behavior-physiology causal assumptions.

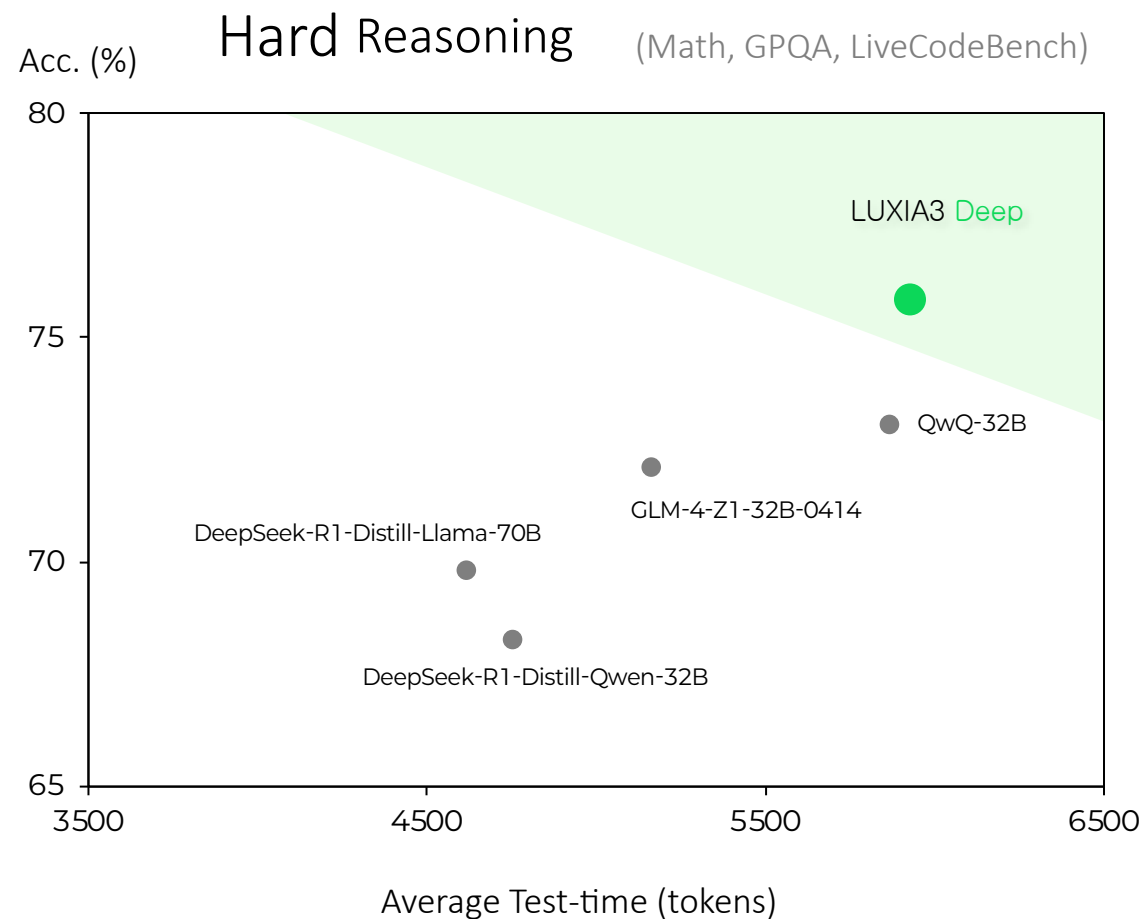
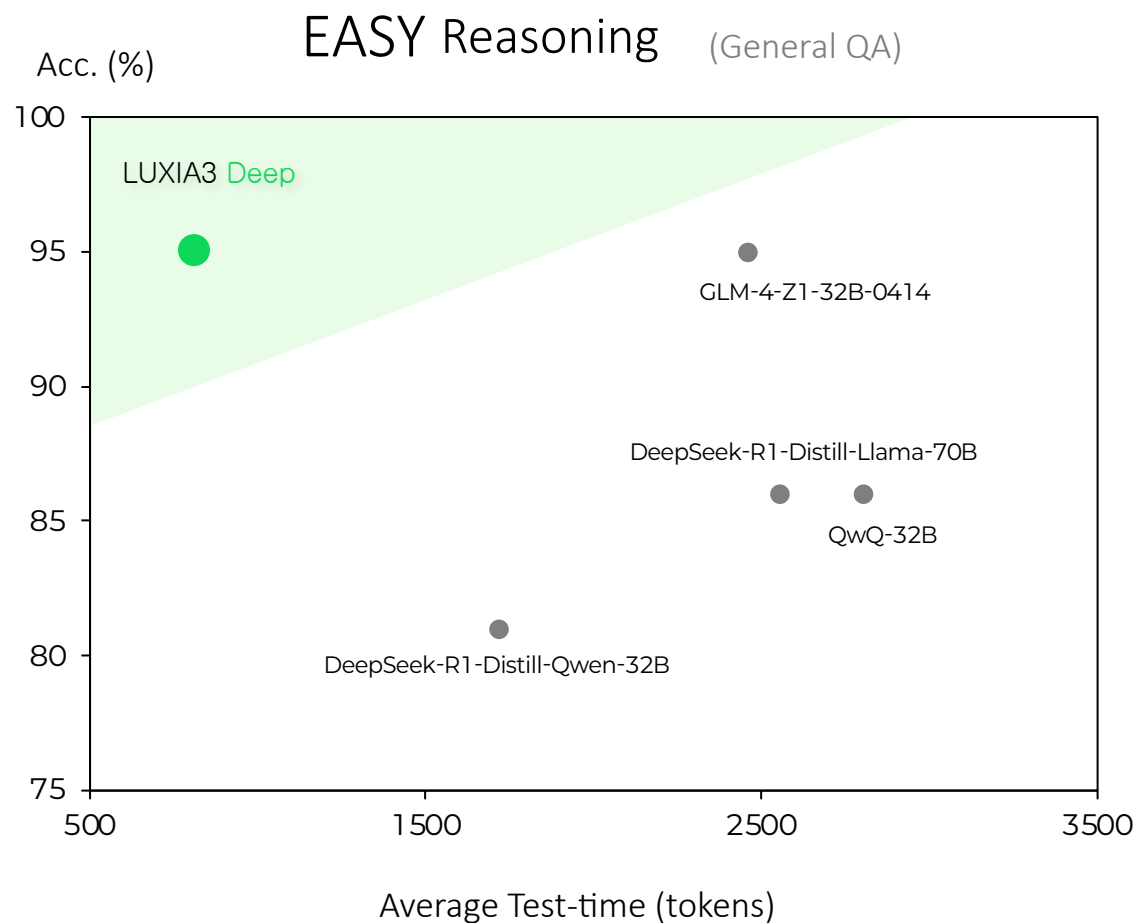
Goover Deep Research & Generation for Patent and Academic Paper



Luxia3 LLM for Agentic AI

		LUXIA 2.5 2025-02-13 32B	LUXIA3 LLM 2025-05-29 32B	Qwen 3 2025-04-29 32B	Llama 4 2025-04-05 109B	Mistral 3.1 2025-03-18 24B	Gemma 3 2025-03-12 27B	EXAONE 3.5 2024-12-08 32B
Chat	MT-Bench	79.9	80.6	<u>84.8</u>	77.4	84.5	85.1	84.3
	LogicKor	91.1	94.5	92.9	74.9	90.0	94.5	<u>93.2</u>
	BiGGen-Bench	78.8	80.5	<u>82.5</u>	79.1	80.2	85.4	72.8
Agentic	IFEval strict prompt	81.3	<u>82.3</u>	81.9	84.8	77.5	77.3	80.8
	Ko-IFEval strict prompt	69.8	<u>70.5</u>	69.3	72.8	66.1	<u>70.5</u>	66.7
	LongRAG	<u>54.7</u>	56.8	52.8	52.3	50.1	49.7	-
	RAGEval	<u>91.9</u>	<u>91.9</u>	92.6	91.7	91.5	89.8	91.4
	Ko-RAGEval in-house	<u>86.0</u>	87.5	85.3	83.4	84.7	83.2	83.7
	FuctionChat-Bench	-	87.6	<u>86.7</u>	58.8	57.6	-	-

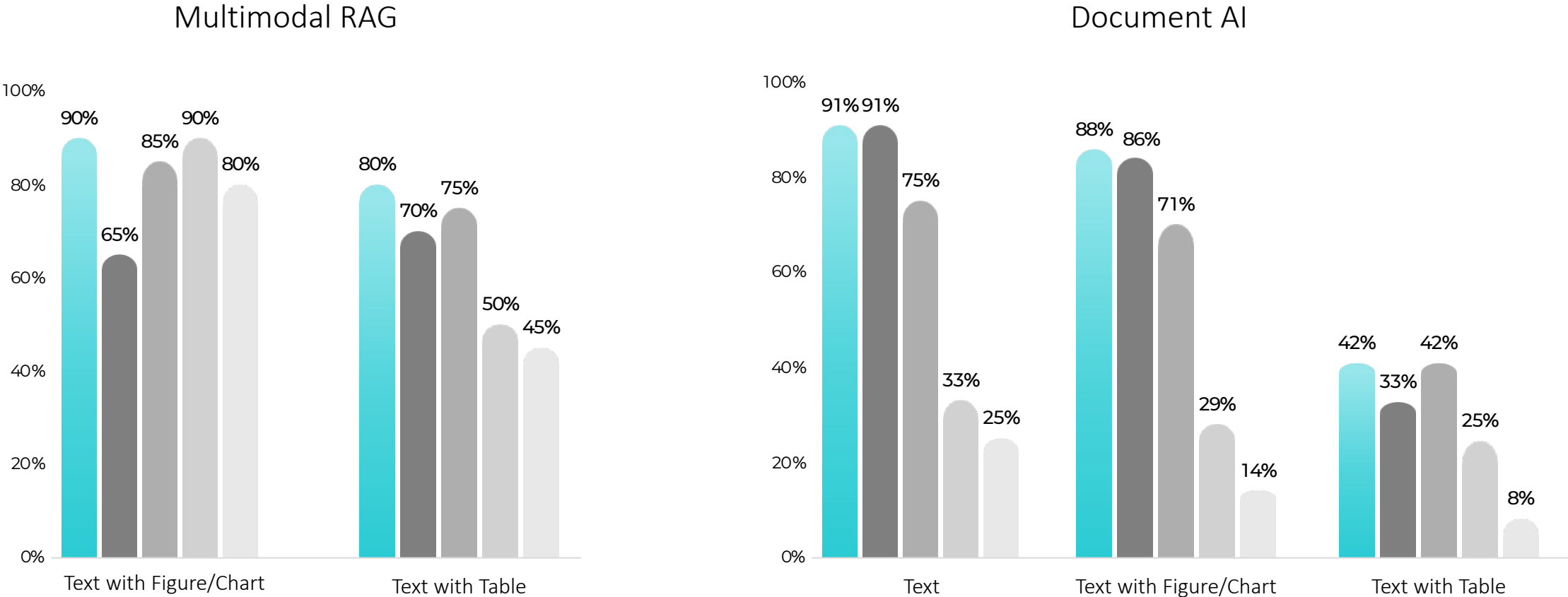
Adaptive CoT and Reasoning Capability





VLM Performance Comparison

LUXIA3-VLM-32B Qwen2.5-VL-32B Gemma-3-27B Mistral Small 3.1-24B Llama-3.2-90B-Vision-instruct



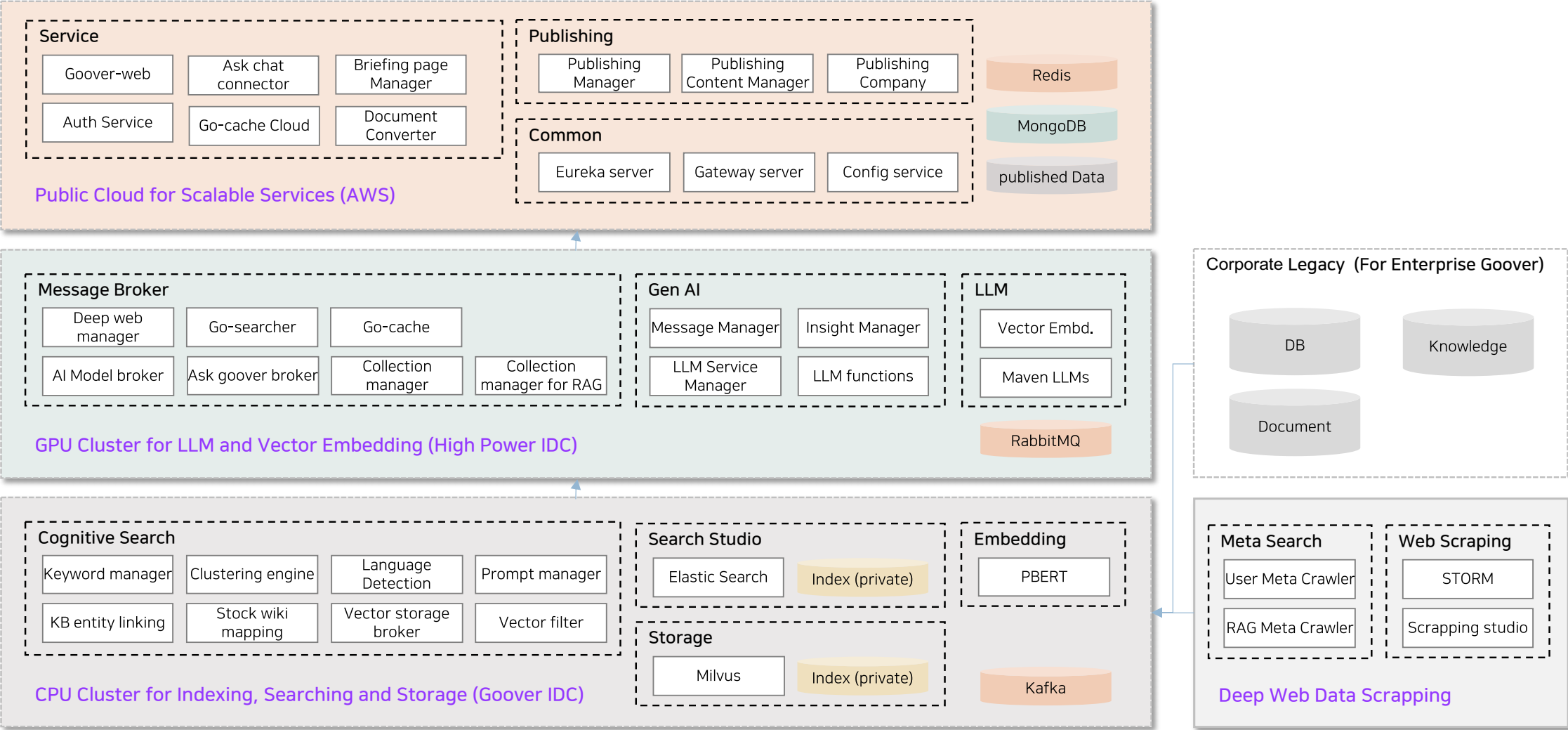
10x Cost Efficient Language Models

LLM Models		Embedding Models	
[GPT-3.5-Turbo]	\$0.0015/1k tokens	[OpenAI embed3-small]	\$0.00002 / 1k tokens
[GPT-4o]	\$0.02/1k tokens	[OpenAI embed3-large]	\$0.00013 / 1k tokens
[GPT-4o mini]	\$0.0024/1k tokens	[OpenAI ADA v2]	\$0.00010 / 1k tokens
		[Solar-embed-large]	\$0.00010 / 1k tokens

Goover LLMs	\$0.0003 / 1k tokens	GPT-3.5-turbo	\$0.00150	20.0%
		GPT-4o	\$0.02000	1.5%
		GPT-4o mini	\$0.00240	12.5%
Goover Embedding	\$0.00002 / 1k tokens	OpenAI large	\$0.00013	15.4%
		Solar large	\$0.00010	20.0%



Hyper-scale Platform Architectures



Enterprise Goover is capable of consolidating internal data securely



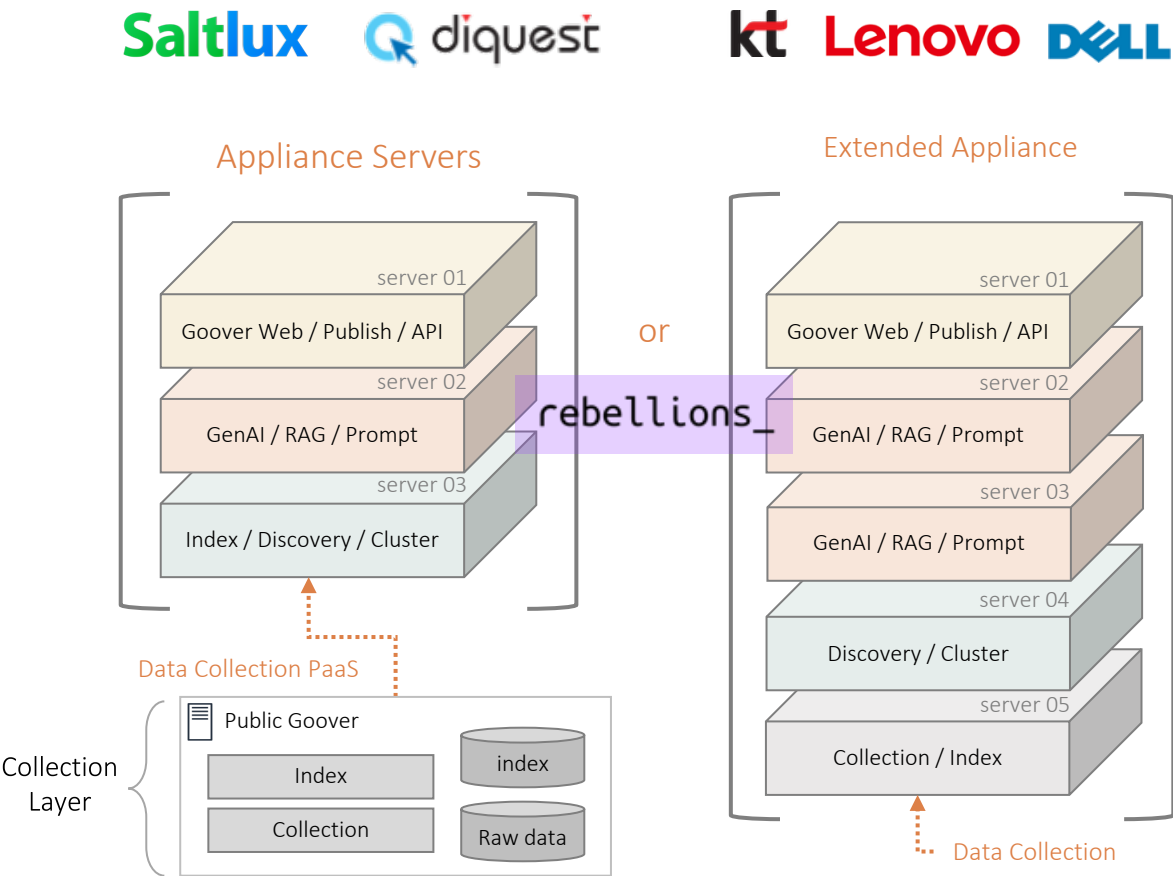
Dedicated SaaS



Appliance

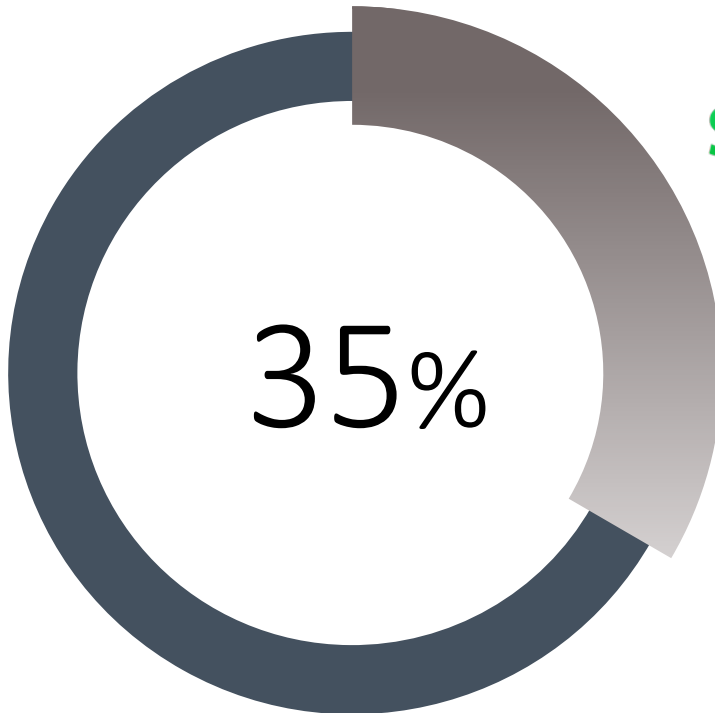


On-premises



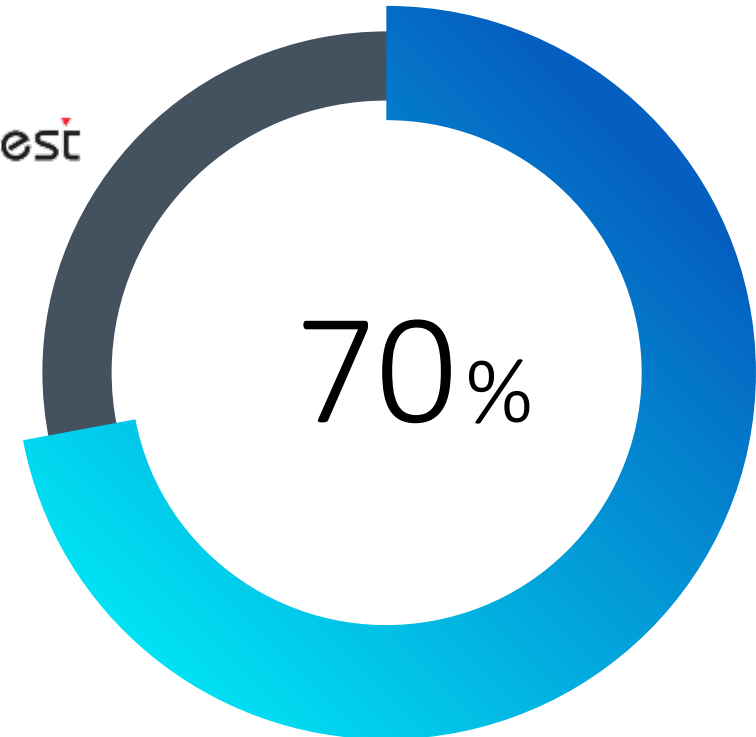
Offering Enterprise Goover to 5,000 of our existing customers.

#1 market share in Korean
enterprise search market

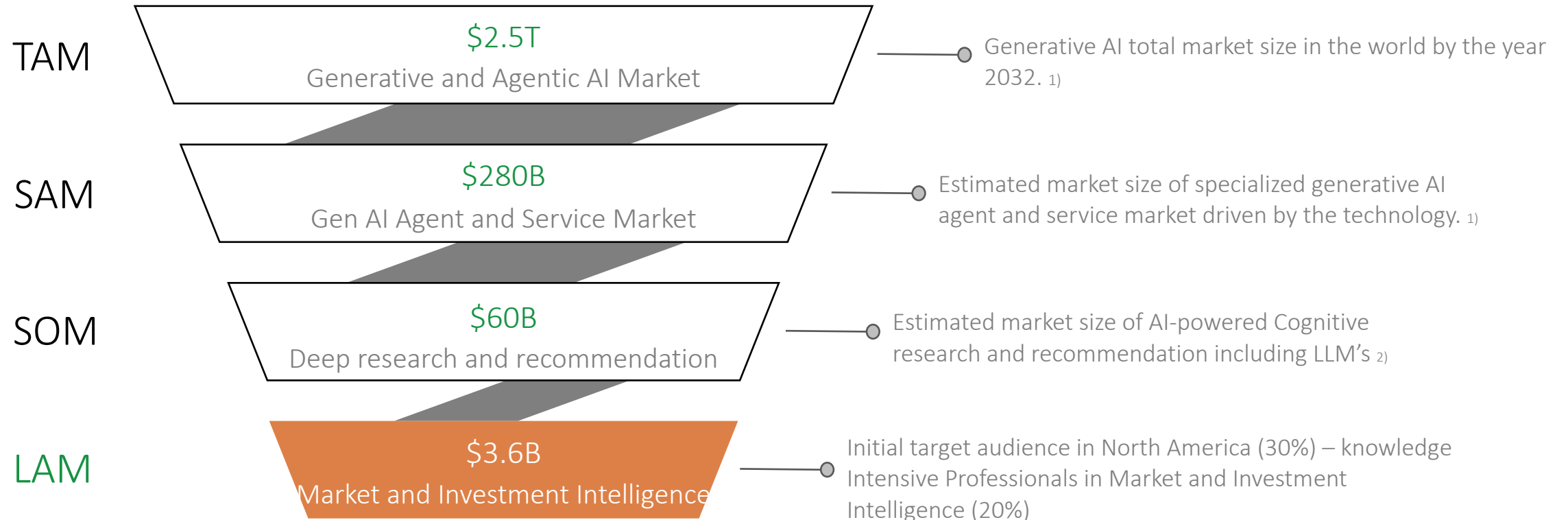


Saltlux  diquest

#1 market share in Korean
online shopping market



Gen AI and Agentic AI powered Market by 2032

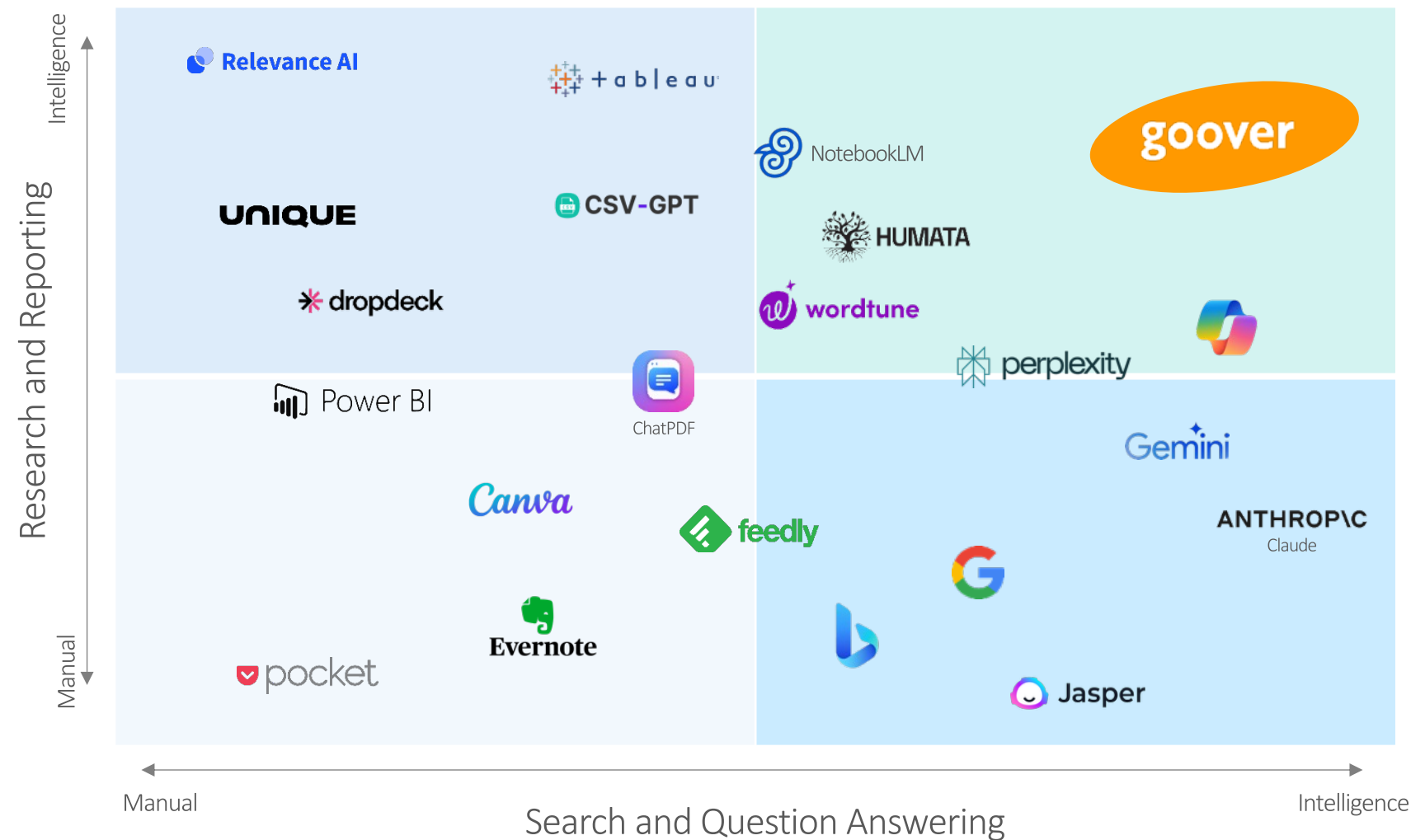


2023, Gen AI Market CAGR: 42%

1) <https://www.bloomberg.com/company/press/generative-ai-to-become-a-1-3-trillion-market-by-2032-research-finds/>
2) <https://www.marketwatch.com/press-release/global-ai-powered-cognitive-search-market-by-2023-2030-with-size-and-business-revenue-2023-05-22>



AI-powered copilot, curation, and report generation all at once.



Organic Growth Plan quantity to quality Transformation



Exposure tactic for Organic growth :
Quantity Quality Transformation

Background:

- In-house LLMs based huge cost efficiency
- Vertical and Private Data Acquisition

Transformation Boosters

Goover Makerthon:
Best Report Generation Challenge

Social Media (Influencers)
Collaboration Tools

- Report Generation Challenge Event in the US
- Content platform: Google, Pinterest
- Social Media
- Collaborative: Slack, Teams, Asana, Canva



Goover generated reports and briefing pages behave as searchable documents whenever they are published and shared on the web, which will be exposed to potential Goover users.

Organic Growth Plan media-friendly strategy

1. Establishing media-friendly relationships by providing APIs and service modules free of charge (as in case of MK, Miilk)
2. Encouraging promotions by supporting influencers.
3. Case analysis of Perplexity: The reason for its advancement compared to You.com is its media-friendly approach and participation as guests in various events (meetups, podcasts).



Open APIs
for online medias



Hyper-Personalized
Pod/Videocast Briefings



Implementation of AI services
for broadcasters and news
media corp.



Aggressively providing free
briefing to journalists and
independent media

Enterprise GTM the three kingdoms strategy

	Territory	Strategies	Tactical Approaches	Background Ideas
Two Track BM Models Short term (2025 ~ 2026)	Enterprise Solution KR JP(2025 Q3)	On-premise and cloud B2B solution provisioning with local partners	- B2B sales via Saltlux group - Partnership: KT, SKT, SDS, etc. - w/ NHN & AWS for Japan	- Saltlux group has #1 market share in enterprise search - Strategic partnership w/ NHN, AWS, KT, NPU corp.
	SaaS Service U.S. UK/AU/CA	Service penetration based on Q2Q transformation and media campaigns	- Google loves Goover reports - Free SDK/APIs for Media - Pod/video cast streaming	1M users can generate 1B advanced reports per year - Lessons learned from Perplexity
Market Differentiation Middle term (2027 ~)	ASEAN VN/TH/MY Middle East	Goover cross-lingual capability can penetrate emerging markets	- Cross-lingual SaaS service - Private & vertical channels - Cost competitiveness of Maven LLM	- Subsidiaries and partners in ASEAN and Middle east - Lessons learned from Perplexity

Enterprise GTM vertical data differentiations

	Deep Web Data Collection		Differentiations	Promotions
For investors	2025 Q1	3.4K listed companies in KR	- Unlike simple crawling and search-based data sourcing of other companies, we differentiate the quality of our reports by securing more professional and in-depth deep web data sources. - By combining real-time meta searches, we ensure the factual accuracy of answer - user defined deep web sources will be crucial	- Expanding the reach among individual investors through Makerthon events and buzz marketing. - Participation in conferences and exhibitions related to market intelligence and consulting services, not just AI events
	2025 Q3	4.7k listed companies in US		
	2026 Q2	20k startup companies in US		
For researchers	2025 Q2	10M research papers		
	2025 Q3	30M patents and IPs		
For marketers	2025 Q3	1M products in the world		
	2025 Q4	1M product reviews per week		

Organization plan

June 2025

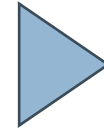
US office (HQ)		KR office	
• Data Scientist	1	• Executives	(1)
• SW Engineer	1	• AI Scientist	2
• Admin	0.5	• SW Engineer	4
		• Data Curator	2
		• UX engineer	1
		• Marketing	2
		• System Admin	(1)

VN office (off-shore)			
• Project Manger	1	• SW Engineer	7
• Data Engineer	2	• QA	1

December 2025

US office (HQ)		KR office	
• Executives	1	• Executives	(1)
• Data Scientist	1	• AI Scientist	2
• SW Engineer	2	• SW Engineer	7
• Marketer	1	• Data Curator	2
• Data Curator	1	• UX engineer	2
• Customer care	1	• Marketing	2
• Admin	1	• Customer care	1
		• System Admin	1

VN office (off-shore)			
• Project Manger	1	• SW Engineer	10
• Data Engineer	2	• QA	2
• System Admin	1		

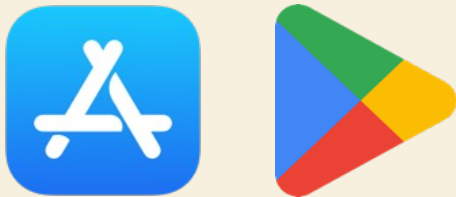


Goover Business Forecast

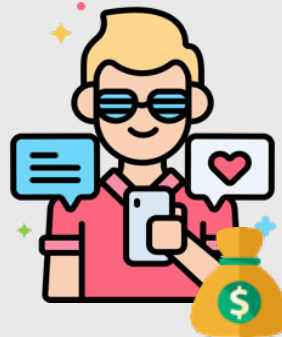


Goover Business Forecast											
										2025.7.2	
Fiscal Years		2024		2025		2026		2027		2028	
		H1	H2	H1	H2	H1	H2	H1	H2	H1	H2
Number of Employees		9	11	13	24	41	63	94	139	217	287
Total Number of Users			30,000	400,000	1,200,000	2,400,000	5,000,000	8,000,000	10,000,000	12,000,000	14,000,000
Monthly Active Users		30	9,000	100,000	264,000	480,000	900,000	1,360,000	1,600,000	1,800,000	2,100,000
Monthly Paid Users		-	-	-	10,560	21,600	45,000	68,000	72,000	68,400	73,500
Business Roadmap		· Alpha 2 (Mar)	· Open Beta (Oct)	· Mobile Beta · Goover Open APIs · Commercial (Jun) · Scrap agent · Potcast	· Signal/Ads agents · Media Platform · Enterp. Goover · (KT service) · Fundrasing pre-A	· Goover on-air · +Japanese · Stable G.Coin · (AI for everyone) · Fundrasing A	· Goover Actions · +2 more langs · Agent Market · Prof. re:search · Fundrasing B	· Goover Ambient · +5 more langs · Goover X (w/ researh partners) · EU office · Fundrasing C		· Start IPO or M&A process · +20 more langs · Goover Action Agent ++ (Brokerage models)	
Revenue (USD)	Subscription Fee	-	-	-	792,000	2,412,000	4,995,000	8,475,000	10,500,000	10,530,000	10,642,500
	On-premise License	117,363	-	59,500	200,000	600,000	1,000,000	2,000,000	3,000,000	4,000,000	4,000,000
	Social Goover	-	-	-	-	76,800	224,100	372,900	476,400	516,600	563,850
	Advertisement	-	-	-	141,376	1,067,760	1,970,100	3,542,550	4,653,000	5,378,340	6,200,865
	Content Reselling	-	-	-	-	64,800	135,000	306,000	324,000	410,400	441,000
	PaaS (APIs)	-	-	-	21,120	43,200	202,500	408,000	540,000	513,000	661,500
	Prof. re:search	-	-	-	-	-	480,000	1,800,000	4,000,000	5,200,000	11,600,000
Total Revenue (USD)		117,363		1,213,996		13,271,260		40,397,850		60,658,055	
Cost (USD)	Personel	361,306	366,823	461,265	742,281	1,152,392	1,634,710	2,310,390	3,239,462	4,875,507	6,290,977
	Infra (incl. Cloud)	108,501	190,399	261,507	713,880	1,189,957	1,825,627	2,713,606	2,538,124	2,758,058	3,150,667
	Out-sourcing	232,936	283,659	296,586	288,000	451,000	693,000	940,000	1,390,000	1,953,000	2,583,000
	Marketing	6,029	15,190	16,776	410,000	648,000	1,260,000	1,472,000	768,000	700,000	1,050,000
	Content Fee	-	-	-	-	19,440	40,500	91,800	97,200	123,120	132,300
	Office and Other fee	30,651	17,697	57,571	96,000	184,500	283,500	470,000	695,000	1,193,500	1,578,500
	Other Costs	26,825	(7,521)	11,238	24,000	46,125	70,875	141,000	208,500	358,050	473,550
Total Cost (USD)		1,632,495		3,379,104		9,499,626		17,075,082		27,220,228	
Total Profit (USD)		(1,515,132)		(2,165,108)		3,771,634		23,322,768		33,437,827	

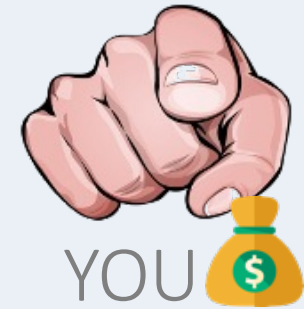
A groundbreaking knowledge platform where your AI generates revenue.



iPhone Moment



Social Media Moment



Agentic AI Moment