

## Analysis of Perceived Ease of Use, Trust, and Perceived Usefulness on Intention to Reuse of Ollin Mobile Banking Users by Bank Nagari in Padang City

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### Abstract

*This study aims to analyze the influence of perceived ease of use, trust, and perceived usefulness on intention to reuse among users of the Ollin Mobile Banking service provided by Bank Nagari in Padang City. A quantitative method was employed, involving 150 purposively selected respondents who are either active users or have previously used the service. Data were collected through an online questionnaire and analyzed using SmartPLS software. The results revealed that perceived ease of use and perceived usefulness have a significant positive effect on trust, which, in turn, positively influences intention to reuse. Additionally, both perceived ease of use and perceived usefulness directly and significantly affect intention to reuse. These findings highlight that ease of use, perceived benefits, and trust are critical factors in fostering the intention to continue using the Ollin Mobile Banking service. This study provides practical implications for Bank Nagari, emphasizing the importance of enhancing user experience through more accessible features, improving service reliability, and building user trust. By implementing these strategies, the bank can increase customer loyalty and encourage repeated use of the Ollin Mobile Banking service.*

**Keywords:** Perceived Ease of Use, Trust, Perceived Usefulness, Intention to Reuse, Bank Nagari

### Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh persepsi kemudahan penggunaan, kepercayaan, dan persepsi manfaat terhadap niat menggunakan kembali pengguna layanan Ollin Mobile Banking yang disediakan Bank Nagari di Kota Padang. Penelitian ini menggunakan metode kuantitatif dengan melibatkan 150 responden yang dipilih secara purposif, terdiri dari pengguna aktif dan yang pernah menggunakan layanan. Pengumpulan data dilakukan melalui kuesioner online, dan analisis data diolah menggunakan software SmartPLS. Hasil penelitian menunjukkan bahwa persepsi kemudahan penggunaan dan persepsi kegunaan berpengaruh positif signifikan terhadap kepercayaan, yang selanjutnya juga berkontribusi positif terhadap niat menggunakan kembali. Selain itu, persepsi kemudahan penggunaan dan persepsi kegunaan secara langsung berpengaruh signifikan terhadap niat menggunakan kembali. Dengan demikian, penelitian ini menegaskan bahwa kemudahan penggunaan, persepsi manfaat, dan kepercayaan merupakan faktor kunci dalam membangun niat untuk menggunakan kembali layanan Ollin Mobile Banking.

**Kata Kunci:** Perceived Ease of Use, Trust, Perceived Usefulness, Intention to Reuse, Bank Nagari

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## INTRODUCTION

Smartphone technology is one of the main drivers of significant digital change and transformation that affects various aspects of people's lives (Rebello, Deiró, Knuutila, Moreira, & Nogueira, 2024). The number of active smartphone users in Indonesia has increased significantly every year. In 2015, there were around 54 million active users. This figure then jumped drastically to reach 209.3 million active users in 2023 (Amin et al., 2021). With the increasing number of users every year, Indonesia is on the right track to becoming one of the main forces in the global smartphone market (Nur & Melati, 2024). This opens up various interesting opportunities for business development and innovation in the field of technology and digital services (Rachman, 2019). The increasing potential for digitalization adoption in Indonesia can be seen from the number of internet users penetration in Indonesia in 2024. This encourages banks in Indonesia to integrate digital-based services into their business strategies to improve customer convenience (Larassati & Fauzi, 2022). Each bank seeks to increase their attractiveness by developing innovative features on their Mobile Banking applications to attract public attention and improve customer experience in using online banking services (Setu & Majumder, 2023).

Bank Nagari is a bank owned by the West Sumatra regional government, which aims to improve the economy of the people in West Sumatra (Edwar & Sulastri, 2023). With the increasing development of digitalization in the banking world, Bank Nagari has innovated by launching a Superapp Mobile Banking called Ollin by Nagari. Ollin by Nagari was officially launched on June 27, 2023. This service is designed to meet the needs of customers in managing their finances and banking transactions easily and efficiently through mobile devices. The Ollin by Nagari application has superior features, easier and cheaper transactions, and guaranteed security. In June 2024, Ollin by Nagari users were recorded at 147,484 users, consisting of 71,231 immigration users from Nagari Mobile Banking and 76,213 new users. However, according to a review of reviews from several Ollin by Nagari service users taken from the Play Store, there are still several reviews that indicate dissatisfaction with the use of the Ollin by Nagari service. Errors that occur during application use cause difficulties in the registration process, such as requests to re-register, complicated facial verification, and technical problems when the application does not run smoothly. These difficulties can reduce the level of perceived ease of use for users (Samala, Bojic, Vergara-Rodriguez, Klimova, & Ranuharja, 2023). All of these factors have an impact on the intention to reuse, where users who experience difficulties and dissatisfaction can have an impact on the decision not to choose and not use Ollin by Nagari, even though the service is designed to provide convenience and efficiency for customer banking.

This study aims to examine the perception of perceived ease of use, trust, perceived usefulness, and intention to reuse a banking service. By understanding the relationship between these factors, it is expected that an effective strategy can be found to increase the desire to adopt technology among users. There are several questions in this study, namely How much influence does Perceived Ease of Use have on Trust (RQ1), how much influence does Perceived Usefulness have on Trust (RQ2), how much influence does Perceived Ease of Use have on Intention to Reuse (RQ3), how much influence does Perceived Usefulness have on Intention to Reuse (RQ4) and finally how much influence does Trust have on Intention to Reuse (RQ5)

## LITERATURE REVIEW

The Technology Acceptance Model (TAM) is a tool to measure and predict how likely the public is to accept a technology or information system (Farlina & Ikhwan, 2017). The Technology Acceptance Model (TAM) is a theory first formulated by Davis to explain the factors that influence

people's intention to adopt a particular technology (Davis, 1989). The Technology Acceptance Model (TAM) explains how much acceptance and use of technology or information systems are by users (Samala et al., 2023). The Technology Acceptance Model (TAM) identifies two main factors that influence people's behavior or intention to adopt technology, namely perceived usefulness (PU) and perceived ease of use (PEOU) (Maulid, Hurriyati, & Hendrayati, 2022).

Intention to reuse is a term used to describe an individual's intention or desire to reuse or adopt a particular technology or service. Intention can be interpreted as the level of desire to continue using a system as long as there is still access to information (Daassi & Debbabi, 2021). The intention to use is related to something that is profitable and can bring satisfaction to individuals (Herdiana, 2013). The main purpose of providing Internet banking and mobile banking services by banks is to provide convenience to customers as an effort to increase customer intention to enjoy a bank's banking services. Certain banks provide direct banking services in the form of websites so that they no longer need to come to the specified bank (Nelwan, Yasa, Sukaatmadja, & Ekawati, 2021). Meanwhile, perceived ease of use is the level of individual confidence in the use of an information technology system that can be used easily, without excessive effort, and can make their work easier and lighter (Wilson, Keni, & Tan, 2021). Along with the progress of the times, people prefer something simple and easy to use so that it does not require much effort and will not hinder their productivity (Nugroho, Setyorini, & Novitasari, 2019). In this case, the easier the technology is to use by the community, the higher the likelihood of users adopting it (Prastiawan, Aisjah, & Rofiaty, 2021). Perceived Ease Of Use is one of the important components needed by technology. A system is created not to make it difficult for its users but to provide ease of use (Oktaviani, Firdaus, & Argadireja, 2019). The ease of use by customers who feel that Ollin Mobile Banking is easy to use tends to create a higher probability of adopting and using the application continuously (Agárdi & Alt, 2022).

Trust is a major element in human relationships (Cahyati & Mandala, 2017). Trust is a positive feeling related to a person's belief, dependence, and confidence in a person, object, or process (Duffy, 2017). In a business context, trust is the most important element that can influence consumer decisions, relationships with business partners, and the overall success of an organization (Ngabiso, Radji, & Kango, 2021). Trust can influence customers' willingness to behave and act because they believe that the bank provides and fulfills what they expect in future transactions (Brilliany, 2022). By building and maintaining customer trust, they will tend to be more successful in the long term because customers feel safe and comfortable to continue transacting.

High trust can create a strong foundation for users to feel safe, comfortable, and satisfied with Ollin Mobile Banking. This is because trust is a major factor in the adoption of digital banking technology (Astorga, Barcelo, Urbietta, & Jacob, 2022). Users who have a high level of trust in Ollin Mobile Banking services will be more likely to use them regularly and recommend them to others. High trust not only increases their intention to use the service but also encourages them to become loyal users and active supporters of Ollin Mobile Banking services in the future. Perceived usefulness is a state in which people believe that the use of a particular technology will increase the effectiveness of their overall performance (Nelwan et al., 2021). In this case, the perceived benefit is the quantity of a person's belief that using technology will improve their performance (Ngabiso et al., 2021). In the context of user acceptance of Mobile Banking services, the perception of usefulness among customers arises due to awareness of the advantages of Mobile Banking (Manser Payne, Peltier, & Barger, 2021). Ollin Mobile Banking can provide significant benefits, such as easy access to account information, bill payments, or secure and fast fund transfers. This can influence users to have a higher intention to use the application regularly (Lee, Morduch, Ravindran, Shonchoy, & Zaman, 2021).

## RESEARCH METHOD

This study was conducted with a quantitative approach, data analysis was carried out by changing opinions, behaviors, and appearances using categorization and then weighted in the form of numbers for each category (Ambiyar and Muharika, 2018). Quantitative research is causal, knowing the impact of a variable that can affect related variables. This study analyzes the impact of perceived ease of use, trust, and perceived usefulness on intention to reuse Mobile Banking Ollin by Nagari as the dependent variable.

The population that is the object of this study is the community who have used and is using Mobile Banking Ollin by Nagari in Padang City. In this study, the number of samples is not yet known, to determine the number of samples in this study, the author applies a sampling technique based on the formula proposed by Hair et al. (2014), which is known as the representative method, where the number of samples is an indicator multiplied by 10. Through the calculation of the sample size, this study amounted to a minimum of 140 respondents. The method used in this sample study is a non-probability method (non-probability sampling). The technique used is purposive sampling.

Primary data is the source of data used in this study. Direct primary data in quantitative research is obtained by distributing questionnaires to respondents. Primary data collected from respondents with questionnaires include perceived ease of use, trust, and perceived usefulness related to the intention to reuse Mobile Banking Ollin by Nagari. In this study, data will be collected through the distribution of questionnaires. The questionnaire was filled out online to obtain information from respondents based on their opinions in the form of a Google Form that has been provided. The questionnaire was compiled using a Likert scale of 1-5 to measure the responses of respondents. In this way, it is expected to obtain information about the activities and problems faced.

The data analysis method used in this study is, first of all, Descriptive Analysis. Descriptive Analysis aims to provide a general and descriptive picture of the data that has been collected. Furthermore, the Inferential Analysis method is also called Inductive Analysis. This method aims to analyze or draw conclusions from the analyzed sample data, which will then be applied to a wider population. Calculating the answer value is estimating the number of frequencies of all answers on the questionnaire for each statement that has been presented by the author. This aims to get a percentage of each answer. To calculate the percentage, the formula used is as follows:

$$P = \frac{f (\text{Frequency})}{n (\text{number of respondent})} \times 100\%$$

Information:

P : Percentage of answer value

*f* : Frequency

*n* : Number of respondents

100% : Fixed Number Frequency

The research's hypothesis was tested using the Structural Equation Model (SEM) approach based on Partial Least Square (PLS). The R<sup>2</sup> results on endogenous variables in the structural model can be used to assess whether the model is included in the strong, moderate, or weak category. The blindfolding procedure can be used to obtain the value Q<sup>2</sup>, with the formula:

$$Q^2 = 1 - \frac{\sum D E D}{\sum D O D}$$

D = commission distance

E = sum of squares of prediction errors

O = sum of squares observations.

Value  $Q^2 > 0$ , proves that the model has good  $Q^2$  predictive relevance. Meanwhile, a Value  $< 0$ , indicates that it does not have good predictive relevance. This is related to  $f^2$ , namely the relative impact of the structural model on the endogenous variable (Y). For hypothesis testing, the alpha used is 5%, and the required T Statistics value must exceed 1.96. In short, H1 can be accepted and H0 is rejected if T Statistics  $> 1.96$ . Meanwhile, the P Value or probability value must be  $< 0.05$ , then H1 can be called significant.

## RESULT AND DISCUSSION

In this study, the variables used are Intention to Reuse, Perceived Ease of Use, Trust, and Perceived Usefulness, which are based on the answers of 150 respondents. The Intention to Reuse variable consists of three question items. The frequency distribution of the Intention to Reuse variable can be seen in the following table:

**Table 1.** Frequency Distribution of Intention to Reuse Variables

No	Indicator	Mean	TCR (%)	Percentage
1	I will use Ollin by Nagari again in the future.	4.46	89.33	Very strong
2	I will use Ollin by Nagari services again.	4.52	90.53	Very strong
3	I will be using Ollin by Nagari more often in the long run.	4.50	90	Very strong
	Average	4.49	89.95	Very strong

Based on the research results shown in Table 1, it is known that the average value obtained from the three statements is 4.49, with a respondent achievement rate (TCR) of 89.95%. Of the three indicators, one indicator has the highest average of 4.52, so it can be concluded that this value is in the very strong category. This value shows that the intention to reuse owned by Ollin by Nagari users is in the very strong category.

The Perceived Ease of Use variable consists of four question items. The frequency distribution of the Perceived Ease of Use variable can be seen in the following table:

**Table 2.** Frequency Distribution of Perceived Ease of Use Variable

No	Indicator	Mean	TCR (%)	Percentage
1	I found it easy to learn how to use Ollin by Nagari and make transactions.	4.55	91.06	Very strong
2	I found the instructions for using Ollin by Nagari clear and easy to understand.	4.57	91.46	Very strong
3	I feel that using Ollin by Nagari for banking transactions requires less mental effort.	4.14	82.93	Very strong
4	I find it easy to use Ollin by Nagari to complete banking activities.	4.59	91.86	Very strong
	Average	4.46	89.33	Very strong

Based on the research results shown in Table 2, it is known that the average value obtained from the four statements is 4.46, with a respondent achievement rate (TCR) of 89.33%. Of the three indicators, one indicator has the highest average of 4.59, so it can be concluded that this value is in the very strong category. This value shows that the Perceived Ease of Use owned by Ollin by Nagari users is in the very strong category.

The frequency distribution of the Trust variable consists of four question items used. The frequency distribution of the Trust variable can be seen in the following table:

**Table 3.** Frequency Distribution of Trust Variables

No	Indicator	Mean	TCR (%)	Percentage
1	I believe that Ollin by Nagari provides the best service for its users.	4.48	89.60	Very strong
2	I believe that when any security issues arise, Ollin by Nagari can resolve them on time.	4.35	87.06	Very strong
3	I believe that Ollin by Nagari can be relied upon to complete my transactions accurately.	4.34	86.93	Very strong
4	Overall, I trust Ollin by Nagari.	4.54	90.93	Very strong
	Average	4.42	88.63	Very strong

Based on the research results shown in Table 3, it is known that the average value obtained from the four statements is 4.42, with a respondent achievement rate (TCR) of 88.63%. Of the three indicators, one indicator has the highest average of 4.54, so it can be concluded that this value is in the very strong category. This value shows that the Trust owned by Ollin by Nagari users is in the very strong category.

The frequency distribution of the Perceived Usefulness variable consists of six question items used. The frequency distribution of the Perceived Usefulness variable can be seen in the following table:

**Table 4.** Frequency Distribution of Perceived Usefulness Variable

No	Indicator	Mean	TCR (%)	Percentage
1	I feel that using Ollin by Nagari can complete banking activities quickly.	4.48	89.73	Very strong
2	I feel that using Ollin by Nagari saves me from wasting my time.	4.36	87.20	Very strong
3	I find Ollin by Nagari useful.	4.58	91.73	Very strong
4	I feel that using Ollin by Nagari can help me use my time effectively.	4.44	88.93	Very strong
5	I feel that using Ollin by Nagari can make it easier to access banking services.	4.52	90.40	Very strong
6	I feel that using Ollin by Nagari makes it easier for me to make payments.	4.62	92.40	Very strong
	Average	4.50	90.06	Very strong

Based on the research results shown in Table 4, it is known that the average value obtained from six statements is 4.50, with a respondent achievement rate (TCR) of 90.06%. Of the three indicators, one indicator has the highest average of 4.62, so it can be concluded that this value is in the very strong category. This value shows that the Perceived Usefulness of Ollin by Nagari users is in the very strong category.

Hypothesis testing can be done based on the level of significance and the value of the path coefficient between latent variables. For significance, it is guided by the p-value with a value below 0.05 or t statistics > 1.96. The results of direct hypothesis testing can be seen in the following table:

**Table 5.** Path Coefficient

	Original sample (O)	T statistics ( O/STDEV )	P values
Perceived Ease Of Use -> Trust	0.329	2.609	0.009
Perceived Usefulness -> Trust	0.470	3.657	0.000
Perceived Ease Of Use -> Intention To Reuse	0.247	2.826	0.005
Perceived Usefulness -> Intention To Reuse	0.484	5.282	0.000
Trust -> Intention To Reuse	0.158	2.196	0.028

Based on statistical analysis using PLS in table 5, it can be concluded that:

### **H1: Perceived Ease of Use has a significant positive effect on Trust**

the Perceived Ease of Use variable obtained a t-static value of 2.609 or  $> 1.96$  with a p-value of 0.009 which is smaller than 0.05 ( $0.009 < 0.05$ ) and an original sample value of 0.329, so this test states that the first hypothesis **is accepted**, meaning that Perceived Ease of Use has a significant positive effect on Trust. The results of the study indicate that the Perceived Ease of Use variable can positively and significantly influence Trust. The results of this study are in line with research conducted by (Prastiawan et al., 2021) that ease of use significantly affects trust in using mobile banking. In the context of Ollin by Nagari, ease of use includes the ability to learn how to use the application quickly, ease of understanding instructions for use, and less mental effort to complete banking transactions. According to research (Wilson et al., 2021) Ease of use has a significant positive effect on trust. Ease of use acts as a driving factor that can strengthen the relationship between users and technology, which can increase user trust in the mobile banking application used. This shows that to maintain and increase user trust, Ollin by Nagari mobile banking needs to ensure that their services are always easy to use.

### **H2: Perceived Usefulness has a significant positive effect on Trust**

Based on Table 20, the Perceived Usefulness variable obtained a t statics value of 3.657 or  $> 1.96$  with a p value of 0.000 which is smaller than 0.05 ( $0.000 < 0.05$ ) and an original sample value of 0.470, then this test states that the second hypothesis **is accepted**, meaning that Perceived Usefulness has a significant positive effect on Trust. The results of the study indicate that the Perceived Usefulness variable can influence Trust positively and significantly. Research (Majumdar, Deng, Zhang, & Pierskalla, 2011) shows that perceived usefulness has a significant effect on increasing trust. The results of this study indicate that positive perceived usefulness in Ollin by Nagari is the main factor that can build public trust to use it. When users feel the real benefits of using Ollin by Nagari, such as ease of access, time efficiency in using, transaction speed, and ease of transactions, users tend to build higher trust in Ollin by Nagari mobile banking. Users feel that the Ollin by Nagari application provides relevant and significant benefits; they will trust the mobile banking more because it is considered capable of meeting their needs effectively and efficiently. This study supports previous results, which show that perceived usefulness is key to building user trust (Farlina & Ikhwan, 2017).

### **H3: Perceived Ease of Use has a significant positive effect on Intention to Reuse**

The Perceived Ease of Use variable obtained a t-static value of 2.826 or  $> 1.96$  with a p-value of 0.005 which is smaller than 0.05 ( $0.005 < 0.05$ ) and an original sample value of 0.247, so this test states that the third hypothesis **is accepted**, meaning that Perceived Ease of Use has a significant

positive effect on Intention to Reuse. The results of this study indicate that Perceived Ease of Use has a positive and significant effect on Intention to Reuse. This study is supported by the results of research that Perceived Ease of Use has a positive and significant effect on Intention to Reuse (Muhsin, 2014). This shows that the greater the perception of ease of use, the greater the intention to use (Jusup, Christiaan, & Syamsul, 2021). The intention to reuse Ollin by Nagari is caused by points in ease of use, including the ability to learn how to use the application quickly, ease of understanding the instructions for use, and less mental effort to complete banking transactions. Overall, the positive effect of Perceived Ease of Use on Intention to Reuse in this study illustrates that a positive user experience and ease of use of the application are important factors in increasing users' desire to reuse the Ollin by Nagari banking application.

#### **H4: Perceived Usefulness has a significant positive effect on Intention to Reuse**

Based on Table 20, the Perceived Usefulness variable obtained a t statics value of 5.282 or  $> 1.96$  with a p value of 0.000 which is smaller than 0.05 ( $0.000 < 0.05$ ) and an original sample value of 0.484, then this test states that the fourth hypothesis **is accepted**, meaning that Perceived Usefulness has a significant positive effect on Intention to Reuse. Based on the research that has been done, the results of this study indicate that Perceived Usefulness has a positive and significant effect on Intention to reuse. In the context of Ollin by Nagari, users feel that this application provides benefits, such as ease of transactions, ease of access, time efficiency in using, and speed of transactions, and they will be more likely to continue using it. The high perception of the people of Padang City towards the usefulness of Ollin by Nagari will make the desire to reuse it even stronger. Previous research conducted by (Al-Okaily, Alqudah, Matar, Lutfi, & Taamneh, 2020) which stated that Perceived Usefulness has a significant positive effect on Intention to Reuse. Perception of utilization has a significant positive effect on the intention to reuse (Wang, 2010). From the results of this study, it can be concluded that Perceived Usefulness has a significant effect on Intention to Reuse Ollin by Nagari in Padang City. Padang City residents who feel that this application provides benefits in terms of ease of transactions, ease of access to banking services, time efficiency in use, and speed of transactions will be more likely to continue using Ollin by Nagari.

#### **H5: Trust has a significant positive effect on Intention to Reuse**

Based on Table 20 Trust variables obtained a t statics value of 2.196 or  $> 1.96$  with a p value of 0.028 which is smaller than 0.05 ( $0.028 < 0.05$ ) and an original sample value of 0.158, then this test states that the fifth hypothesis **is accepted**, meaning Trust has a significant positive effect on Intention to Reuse. The results of the study indicate that the Trust variable has a positive and significant effect on Intention to reuse. The Trust variable on Ollin by Nagari can be associated with user confidence in the integrity, security, and reliability of the system owned by Ollin by Nagari mobile banking. When Ollin by Nagari can provide consistent, accurate, fast, and problem-free services, users will feel that Ollin by Nagari can be relied on for their banking needs. Users who feel that Ollin by Nagari is safe and reliable tend to have a higher intention to reuse. The results of this study are supported by research (Nelwan et al., 2021) states that Trust has a significant positive effect on Intention to reuse. Research conducted by (Majumdar et al., 2011) also supports this study where Trust has a significant positive effect on Intention to reuse. This study also following research by (Nelwan et al., 2021) which states that Trust has a positive and significant effect on Intention to reuse. In this case, it can be concluded that trust is an important factor that plays a role in creating a sense of security and user confidence in the services

available at Ollin by Nagari. This supports previous research because Trust has a positive and significant effect on the Intention to reuse Ollin by Nagari mobile banking in Padang City.

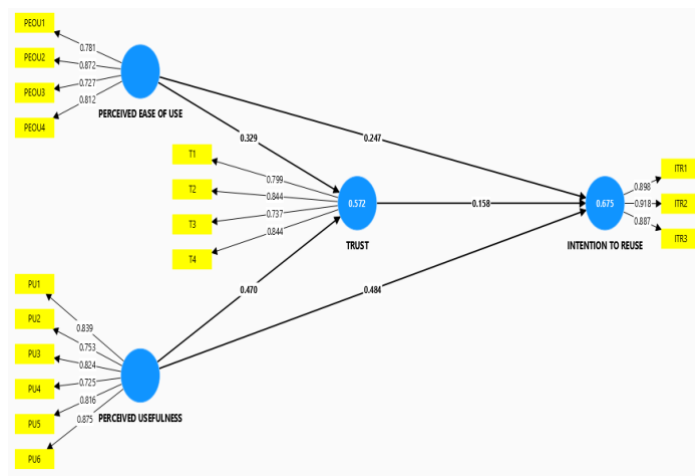


Figure 1. Final Test Results on Each Model.

## CONCLUSION

Based on the results of the study and conducting hypothesis testing analysis using SmartPLS software that tests the effect of the variables Perceived Ease of Use, Trust and Perceived Usefulness on Intention to Reuse on Ollin Mobile Banking by Bank Nagari users in Padang City, it can be concluded that Perceived Ease of Use has been proven to significantly provide a positive influence on the level of public Trust, which shows that the ease of use of Ollin by Nagari mobile banking increases user confidence in conducting financial transactions. Perceived Usefulness also has a significant positive effect on Trust, this proves that the benefits felt by users of Ollin by Nagari mobile banking strengthen their confidence in using mobile banking. Perceived Ease of Use has a significant positive effect on Intention to Reuse, where the ease of use of mobile banking encourages people to continue using Ollin by Nagari services. Trust plays an important role in influencing Intention to Reuse, this proves that public trust is a key factor in their decision to return to using this mobile banking. Perceived Usefulness also has a significant positive effect on Intention to Reuse, which shows that the greater the benefits felt, the higher the intention of the community to reuse Ollin by Nagari mobile banking. Overall, the results of this study indicate the importance of factors of perceived ease of use, trust, and usefulness in increasing the desire to reuse Ollin by Nagari mobile banking in Padang City.

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