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Role of attributes in influencing customer satisfaction: a study with reference to jewellery stores in Chennai

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Abstract: The study aims to extract the important attributes that influence customer satisfaction in jewellery stores. The required data for the study were collected from 250 customers visiting the stores, using the non-probability sampling method. The factor analysis technique was employed to extract the factors. The results of the study identified five factors responsible for influencing customer satisfaction. The store image is the most important factor accounting for a large percentage of variance followed by customer service; market strategy, convenience and customer management. The correlation between all these factors is strongly positive and influences customer satisfaction. The strongest correlation that exists with customer satisfaction is store image followed by market strategy.

Keywords: customer satisfaction; customer service; jeweller stores; market strategy; store image.

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1 Introduction

The lifestyles of customers have undergone many changes in the past two decades in terms of their consumption patterns, culture and behaviour. Also, the traditional Indian market structure is virtually divided into organised and unorganised sectors with the entry of national and international business houses. The corporate business houses entered the retail sector with various strategic plans by challenging the competition from the unorganised sector. The organised sector has been witnessing an uptrend due to urbanisation and increasing income levels of different sections of people in the country along with massive growth of the economy. The organised sector introduced modern retail outlets in the name of specialty stores that started operations by providing goods and services in a wide variety as a one-stop solution to customers. The idea of specialty stores gets the attention of the majority of customers, as all their needs and wants are fulfilled at a time in a single store. Retailing is normally considered as an activity that deals with the transfer of goods and services directly to the customers for their consumption by different means such as internet marketing, personal selling, door-to-door selling, etc. The products or services offered for sale in the market have to satisfy the requirements of customers at one end and compete with other similar products offered in the market on the other end. In such a situation, the sellers must focus their attention on the attributes that influence the customers along with selling the goods and services to them. Identifying the factors that affect the customer choice of selecting the store is a tool in the hands of sellers to create a competitive position for their products.

Customers normally prefer organised stores than compare to local unorganised stores because of various reasons like the availability of different varieties, promotional offers and low prices (Rai and Gopal, 2017). Selecting the best retailer for shopping is one of the important decisions taken by customers. While considerable research has been covered on the attributes that influence customers, very less is known about their intentions toward selecting a particular retailer. Identifying the attributes that most attract customers to a particular retailer along with an assessment of consumer attitude helps the retailers in estimating customer satisfaction and loyalty.

The Jewellery sector is one of the crucial sectors contributing to the development of the economy. The majority of people believe that jewellery is an asset and gives status to them in society. The competition in the jewellery sector has raise with the entry of Kalyan, Malabar, Joyallukas, Bluestone, PC Jewelers, Tanishq, Bhima, Shubh Jewelers, etc. The jewellery sector in the country is providing employment opportunities to as many as 4.64 million people by contributing approximately 29% of the jewellery consumption globally. The contribution of jewellery sector has occupied nearly 7% of the

country's gross domestic product and approximately 15% of the total exports of the country (Daultani et al., 2021). Due to changes in the lifestyles of customers, their preferences for jewellery have undergone much deviation from traditional wearing. The demand for more varieties and designs of jewellery is on the increasing side with an increase in the income levels of people in the country. The changes in the customer demand for jewellery can be better handled by organised jewellers in comparison with unorganised jewellers (Maheswari and Balaji, 2017). Organised jewellery stores meet the tasks of the customers by supplying different varieties of ornaments in terms of design and appearance (Huddiniah and Mahendrawathi, 2019). The government is also creating awareness by taking initiatives and corrective measures like hall marking of jewellery, preventing the customers from the malpractices of the retailers. It is assumed that many factors in the jewellery sector are common to the factors that influence the satisfaction of customers on par with the other sectors. As a result, it becomes imperative for the sellers to concentrate not only on the sale of a product but on other factors such as store atmosphere, services offered to the customers, after-sales service, etc. Ghosh et al. (2010) opined that CRM is necessary to identify the changing needs of people, and the reasons behind those changes, to increase overall satisfaction to them. Based on the above discussion, the present study is an attempt to investigate the attributes of jewellery stores that influence customer satisfaction.

2 Review of literature

The association between customer satisfaction and the factors influencing it is a major issue in the literature. Most marketing activities dealt with customer satisfaction and many times it is associated with buying behaviour of customers. Many researchers found that customer satisfaction and its attributes are extremely interrelated. There are many views in marketing literature about the satisfaction of customers. For instance, Westbrook and Oliver (1991) viewed it as a post-choice evaluative judgement related to a specific purchase. Tse and Wilton (1988) opined it as the response of the customer on the evaluation of differences between the expectations and the actual performance. Zeithaml and Bitner (2003) viewed it as the judgement given by the customer on a product or service that provides a desirable level of consumption-related attainment. Cronin and Taylor (1992) and Jain and Gupta (2004) opined that satisfaction is the customer evaluation of the performance of an attribute and the consumption experience. According to them when the customers feel a high level of the consumption experience, they show favourable behaviour towards the attribute and recommend it to others, by spreading positive word of mouth. A satisfied customer will make repeat purchases of the product or service and the intention to make repeat purchases depends on customer satisfaction. In the words of Kotler and Armstrong (2018), when the product or service fails to meet expectations, the customer is dissatisfied. A dissatisfied customer will not make repeat purchases and spread bad word of mouth or post it on social media. Other researchers like Oliver (1994), Berkman and Gilson (1986) and Yuksel and Yuksel (2003), found that customer satisfaction is a significant part of any business. They also stated that a satisfied customer visits the organisation repeatedly, spreads positive word of mouth, and contributes money for its survival. Fisher (2001) and Caruana (2002) opined that customer satisfaction influences the behaviour of customers in a favourable manner which otherwise enhances the image and performance of the organisation in addition to

the acceleration of sales. Thus, in a competitive and dynamic market environment, retail stores have to prepare their strategies to maintain a competitive advantage over their rivals and it can be achieved through customer satisfaction only. Kumar (2012) and Lombard (2009) believe that customer satisfaction is the degree to which the performance meets or exceeds the expectations of the customers. Mohi (2012), Oliver and DeSarbo (1988) and Tse and Wilton (1988) stated that when customers purchase goods or services they go for a rational comparison of goods purchased with previous purchases, accordingly they get satisfaction or dissatisfaction. Hence any business must offer its goods and services to maximise customer satisfaction and customer retention (Qin et al., 2010). Kheng et al. (2010) concluded that customer satisfaction and customer loyalty are related to each other. Customer satisfaction develops customer loyalty and lowers the customer loss rate or improves the retention rate. Though customer loyalty is derived from customer satisfaction, it is not always true in all cases. Hence, it is necessary on the part of managers to identify the specific factors that cause customer satisfaction (Omotayo and Joachim, 2008). Kotler (1974) concluded that the success of an organisation depends on identifying the needs and wants of people and delivering them effectively and efficiently in comparison with its competitors. Zeithaml et al. (1996) are also of the opinion that to maintain continuous success in the long run, organisations need to focus on customer satisfaction, which is one of the key considerations in a dynamic environment.

A few studies on retail stores found that customer satisfaction depends on specific attributes. An attribute may be stated as a factor or the atmosphere that is prevailed in the retail store and influences the desire of the customer to make their purchases from a specific store (Daultani et al., 2021). The stores' managements have to identify the changing needs, desires, and lifestyles of customers, and accordingly introduce different varieties to attract the customers (Martin and Turley, 2004). The existing literature identified many attributes such as store image, quality, reputation, appearance, services offered, price, parking place availability, ease of reaching, store atmosphere, the layout of the store, hours of doing the business, availability of different varieties, etc., to attract the customers. Downs (1970), Bellenger et al. (1977), Hauser and Koppelman (1979), Basu et al. (2014) and Prasad and Aryasri (2011) opined that store attributes were grouped into different classifications by the previous researchers. The major classifications include store-related attributes (Seock and Bailey, 2009; Das, 2014; Ali and Amin, 2014) service quality-related attributes (Akbar, 2014; Sinha and Banerjee, 2004; Prasad and Aryasri, 2011; Felix and Rani, 2022) and product-related attributes (Baker et al., 2002; Dhar et al., 2001; Akbar, 2014). Some of the specific research works on jewellery stores identified that service provided to the customers, store advertisement, and jewellery certification are the key factors for the customers in selecting the jewellery store (Thomas, 2013), Cronin et al. (2000), Priya and Ravindran (2022) and Ghosh et al. (2010) also in their studies concluded that store attributes play an important role in developing behavioural intention and satisfaction in the minds of customers. Based on the literature available on earlier studies it is evident that much importance was given to store attributes and their impact on the store selection and purchasing intention of customers in different settings giving a research gap in the area of jewellery setting. As such the present study could fill the gap in the literature. The findings of the study shall contribute to a better understanding of customer satisfaction and devise factors that influence the selection of a particular jeweller store of choice.

3 Objectives of the study

In a competitive environment, it is a challenging task for the management of the stores to attract and retain customers. To achieve this task, it is necessary to identify the preferences and requirements of customers visiting the stores. As such the present study is aimed to identify the factors that give satisfaction to them. As against the concept, the following are the research objectives framed to guide the study:

- 1 to identify the factors that influence the satisfaction of customers visiting the jeweller stores
- 2 to measure the relationship between different influencing factors and customer satisfaction
- 3 to explore the impact of different factors on customer satisfaction.

4 Research design

4.1 Instrument used

The instrument used for this study was developed based on the previous studies available in the literature in the same field. As per the suggestions of the experts in the jeweller sector, some minor modifications on content and validity were done to the instrument, to satisfy the purpose of the study. A total of 26 items were included in the instrument. The data were collected offline from the buyers visiting the jewellery stores located in and around Chennai. The instrument was designed in two sections. The first part of the instrument was for collecting the demographic details of the customers in terms of their gender, age, educational qualifications, profession, etc. The later part of the instrument was for collecting the responses of the customers on different statements for the store attributes. Each of the statements in the instrument was measured on a four-point Likert scale that ranges from 1 to 4, in which '1' indicates strongly disagree and '4' indicates strongly agree.

4.2 Data collection

The primary data required for the research were gathered using the non-probability sampling method. A convenient sampling technique was adopted in selecting the stores and a non-probability sampling method was adopted in selecting the customers for the study. As per Nunnally (1978), to summarise the variables and to get the factor structure it is sufficient to have a sample size of 100 to 300 respondents. Accordingly, the study targeted 250 customers visiting the stores. Proper care has been exercised in selecting the customers consisting of different demographic profiles with all the characteristics of the population, to generalise the result of the study. A pilot study was conducted before the actual study, to know the customers' understanding of the instrument in terms of language, clarity, wording, etc. The instrument was administered to the customers for collecting the primary data under the survey strategy in a face-to-face manner just by asking them to express their opinion on each of the statements. The survey strategy has been adopted because of its cost-effectiveness and easiness of collecting the data. Further,

it is an easy-to-use tool in the hands of the researcher, especially for gathering the opinion of respondents that consists of a large sample (Saunders et al., 2009). The secondary data required for the study was collected from internet websites related to store attributes and also from marketing journals.

4.3 Data analysis

The primary data collected for the study were tested and analysed with descriptive statistics, factor analysis, correlation analysis, and regression analysis using SPSS version 20. The demographic profile of the respondents was analysed with frequency and percentages. The factor analysis technique was used to extract the factors from a large set of variables. To test the relationship between different factors, correlation analysis has been applied. Finally, to ascertain the influence of different factors on customer satisfaction regression analysis has been applied.

5 Results and analysis

5.1 Descriptive analysis

Table 1 shows the demographic profiles of the sample respondents. Of the 250 respondents, 34% were male and 66% were female. 35.6% of the respondents belong to 30–40 years of age followed by 30.4% with 40–50 years of age. With respect to the education levels of the respondents, 36.4% completed their graduation followed by 34.8% with post-graduation and 18% with under-graduation. Similarly, the profession of the respondents reveals that 30.4% belonged to the private sector and 28.8% belong to the public sector. An analysis of the demographic profile of the respondents reveals that the majority of them belong to the female category whose ages range between 30 to 40 years with graduation as their level of education and working in the private sector.

Table 1 Profile of the respondents

<i>Variables</i>	<i>Categories</i>	<i>Frequency</i>	<i>Percentage</i>
Gender	Male	85	34.0
	Female	165	66.0
Age	Less than 30 years	33	13.2
	30–40 years	89	35.6
	40–50 years	76	30.4
	Above 50 years.	52	20.8
Education	Undergraduate	45	18.0
	Graduate	91	36.4
	Postgraduate	87	34.8
	Others	27	10.8
Profession	Public sectors	72	28.8
	Private sectors	76	30.4
	Farmers	55	22.0
	Others	47	18.8

5.2 Reliability

The survey instruments are normally validated by testing the internal consistency. Cronbach's coefficient alpha is a generally used statistical test for measuring the internal consistency of the dataset. The coefficient alpha was calculated for the overall instrument which consists of 26 statements. The coefficient alpha obtained was 0.812. To identify the inconsistency of each of the items with the mean behaviour of the remaining items of the instrument the item-total correlation test was conducted. The purpose of the test is to decide whether any of the given items should be removed or retained from the instrument. The test was applied to all the statements and it is noted that a total of 23 statements were found to have more than the acceptable limit of 0.30 (Nunnally and Bernstein, 1994). In this process, three of the statements with lower acceptable limits were eliminated and the modified Cronbach's alpha for the overall instrument was raised to 0.845.

5.3 Factor analysis

To estimate the construct validity of the instrument and to find out the internal relationship among the variables, exploratory factor analysis has been applied. The objective of applying factor analysis is to determine whether the data support the formation of factor structure and to decide the number of extracted factors (Abdi, 2003). The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is verified as a pre-analysis test to know whether the data is suitable for factor analysis. The test value in the present study is 0.716 with a p -value < 0.001 . Bartlett's test of sphericity was also conducted to determine the overall significance and appropriateness of the factor structure. The computed value is 0.697 with a p -value < 0.001 . According to Hair et al. (2009), values more than 0.5 are appropriate and suitable for the factor structure. These results show that the data collected for the study do not have an identity matrix, hence suitable for factor structure. The principal component analysis with varimax rotation was used for loading the factors. To identify the factor extractions, the factors having eigenvalues of more than one are considered (Table 2).

The principal component analysis extracted a total of five factors with eigenvalues of more than one. The Chronbach's alpha for each of these factors along with a percentage of variance is shown in Table 3.

The five factors identified are namely store image, customer service, market strategy, convenience, and customer management and the total variance explained is 65.867%. According to Hair et al. (2009), eigenvalues greater than one are significant and a total variance of more than 60% is considered satisfactory.

The factor store image is the most important factor accounting for 25.127% of the variance. It consists of four statements with the highest factor load attached being 0.792 for the statement the store has a pleasant and modern look and the lowest factor load attached being 0.675 for the statement clean and attractive display of the store. The Cronbach's alpha of the factor is 0.716 confirms the good internal consistency of factor statements. The factor store image is in tune with the results obtained by Hoffman and Bateson (2002), Mazursky and Jacoby (1986), Williams (2006), Yiu and Yau (2006) and Kwortnik and Ross (2007). The second factor is customer service which accounts for 12.667% of variance with six statements. The highest factor load attached is 0.757 for the statement the store has adequate sales personnel and the lowest factor load attached is

0.607 for the statement the store provides accurate information to customers. The Cronbach’s alpha of the factor is 0.772. The customer service factor is similar to the results obtained by Bhat and Telang (2017), Khanna and Seth (2018), Felix and Rani (2022) and Soderlund and Rosengren (2008). Marketing strategy is identified as another important factor that influences customer satisfaction in retail stores. The factor is on par with the results obtained by Astono (2014). This factor deals with sales promotional activities such as offering quality products at lower prices, keeping varieties of designs, frequent discounts to customers, etc. This factor accounts for 10.525% of variance with four statements. The highest factor load is 0.752 and is attached with the item high-quality products. The lowest factor loading is 0.625 with the item certification and pricing policy. The Cronbach’s alpha of the factor is 0.726. Convenience is another factor that influences customer satisfaction in a retail store setting. This factor is similar to the findings of Richbell and Kite (2007), Khanna and Seth (2018) and Ahmad (2012). This factor deals with the attributes such as convenient operating hours, availability of parking space, location accessibility, etc. with a percentage variance of 9.557. The highest factor loading of 0.695 is associated with convenient operating hours and the lowest factor loading of 0.601 is associated with accessibility to all kinds of customers. The Cronbach’s alpha of the factor is 0.711. The last factor identified is customer management with a percentage variance of 7.991. It deals with the attributes such as keeping personal contact, getting timely suggestions and feedback from customers. The factor is in tune with the results of Kumar (2014) and Ghosh et al. (2010). The highest factor loading of 0.712 is attached to maintaining personal contact with customers and the lowest factor loading of 0.612 is to greeting the customers on different occasions. The Cronbach’s alpha of the factor is 0.701. Based on the findings of the study, a research model has been developed (Figure.1).

Figure 1 Factors influencing customer satisfaction

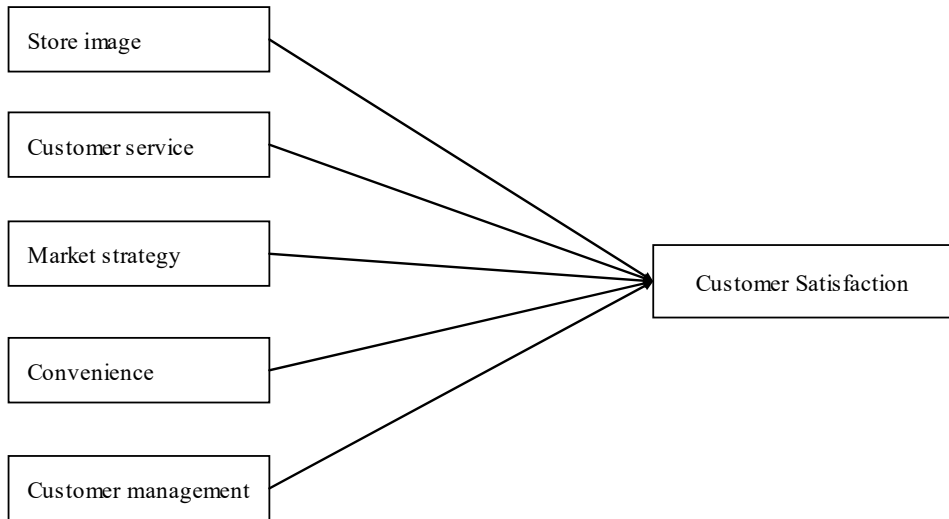


Table 2 Factor analysis

<i>Factor</i>	<i>Attributes</i>	<i>Factor loadings</i>
Store image	The store has a pleasant and modern look	0.792
	The store has a good architectural design	0.761
	The store has enough space for shopping	0.719
	The store has a very clean and attractive display	0.675
Customer service	The store has adequate sales personnel	0.757
	The appearance, politeness, and courtesy of sales personnel are good	0.743
	The staff can respond to customer queries	0.712
	The store has a good complaint-handling system	0.658
	The store accepts all kinds of payment modes	0.612
	The store provides accurate information to customers	0.607
Market strategy	The store offers high-quality products	0.752
	The store offers discounts, coupons, special gifts, and other promotional activities	0.722
	The store has availability of various designs	0.701
	The store has good certification and pricing policy	0.625
Convenience	The store has convenient operating hours	0.695
	The store has enough space for parking	0.651
	The store has proper sign boards and other indicators for product details	0.625
	The store is conveniently located	0.612
	The store is accessible to all kinds of customers	0.601
Customer management	The store maintains personal contact with customers	0.712
	The store receives feedback and suggestions from customers	0.703
	The store gives information to customers about new designs	0.675
	The store has a system of greeting customers on different occasions	0.612

Table 3 Chronbach's alpha and variance of the factors

<i>Factors</i>	<i>Eigenvalues</i>	<i>Chronbach's alpha</i>	<i>Percentage of variance</i>	<i>Cumulative percentage</i>
Store image	4.352	0.716	25.127	25.127
Customer service	3.942	0.772	12.667	37.794
Market strategy	3.225	0.726	10.525	48.319
Convenience	2.254	0.711	9.557	57.876
Customer management	2.845	0.701	7.991	65.867

5.4 Measuring the relation between customer satisfaction and its factors

The relationship between different factors such as store image, customer service, market strategy, convenience, and customer management with customer satisfaction is examined with correlation analysis (Table 4). Based on the analysis it is found that all the factors have a positive relationship with customer satisfaction. The correlation between customer satisfaction and store image is 0.716, customer service is 0.641, market strategy is 0.645, convenience is 0.624, and customer management is 0.615. The correlation between all these factors is statistically significant at a 0.01 level. The strongest positive correlation with customer satisfaction is store image ($r = 0.716$, $p < 0.01$) followed by market strategy ($r = 0.645$, $p < 0.01$), customer service ($r = 0.641$, $p < 0.01$), convenience ($r = 0.624$, $p < 0.01$) and customer management ($r = 0.615$, $p < 0.01$).

Table 4 Relation between customer satisfaction and its factors

	<i>Store Image</i>	<i>Customer service</i>	<i>Market strategy</i>	<i>Convenience</i>	<i>Customer management</i>	<i>Customer satisfaction</i>
Store image	1					
Customer service	0.832	1				
Market strategy	0.745	0.877	1			
Convenience	0.715	0.732	0.844	1		
Customer management	0.642	0.643	0.712	0.823	1	
Customer satisfaction	0.716	0.641	0.645	0.624	0.615	1

5.5 Measuring the impact of different factors on customer satisfaction

To examine the impact of all these factors on customer satisfaction, regression analysis has been used. The factors such as store image, customer service, market strategy, convenience, and customer management are taken as independent variables and customer satisfaction is taken as the dependent variable. The regression analysis between customer satisfaction and its corresponding factors is examined with the strength of association. The R square value known as the coefficient of determination is 0.682 shows that 68.2% of the variance in customer satisfaction can be explained by the variation of store factors. The remaining 31.8% of variance can be explained by other factors that are not covered by the study.

Table 5 Regression analysis between customer satisfaction and its factors

<i>Model</i>	<i>R</i>	<i>R²</i>	<i>Adjusted R²</i>	<i>Standard error of the estimate</i>
1	.787	.682	.643	.625

To measure the overall adequacy and significance of the model, the analysis of variance (ANOVA) is conducted (Table 6). The results indicate that there is a significant relationship between customer satisfaction and its factors. The corresponding F value is 55.53 and the model is statistically significant at $p < 0.01$.

Table 6 ANOVA results of Customer Satisfaction and its Factors

<i>Model</i>	<i>Sum of squares</i>	<i>df</i>	<i>Mean square</i>	<i>F</i>	<i>Significance</i>
Regression	35.542	5	7.108	55.53	0.00
Residual	31.256	244	0.128		
Total	66.798	249			

6 Conclusions

The study is aimed to investigate the factors responsible for customer satisfaction in jewellery stores. Based on the study results, five important factors such as store image, customer service, market strategy, convenience, and customer management are identified as the important factors responsible for customer satisfaction. Store image is identified as crucial for customer satisfaction. Therefore, the management of the jeweller stores must give more priority to this factor by considering the architectural design and the internal environment as they influence the customer assessment of the quality of items available in the stores. The various attributes such as high lighting, appropriate signboards, an attractive display of different items, air conditioning, carpeting, and layout of the store will elevate the store's image and influence the selection of a particular store and the purchasing decision of the customers. Market strategy is identified as the next important factor followed by customer service influencing customer satisfaction. A reasonable focus on market strategy can be done through effective advertising and unique promotional activities. It is required that in the era of digital marketing, managers must utilise the advantages of social media to spread information about the store and its products to attract a large number of people as their customers. In a competitive environment, retail stores have to focus on their uniqueness to win the attention of potential customers. Customer service is the factor related to the perceptions of customers. Hence proper care must be taken to see that enough sales personnel must be available to answer the queries and to provide accurate information to customers during business transactions. Sales personnel must be given continuous training towards attracting customers in terms of politeness and courtesy, pleasant voice, and friendly approach. Any failure in customer service may lead to insecurity of customers and hesitate to spend their time and money. As the jewellery business involves exposure to risk, more attention must be given to maximising the customers' concern for the safety and security of their purchases. The convenience factor is another important factor that increases the customer's visit to the stores. The convenient location, operating hours, and enough parking places encourage more customers to visit the store. Hence the management of the store must select a specific location for the store that must be easily accessible to all kinds of customers. Similarly, customer management is identified as another factor influencing customer satisfaction. The poor accountability of this factor may be due to the absence of a proper mechanism for collecting suggestions and feedback and not maintaining personal contact with customers.

7 Managerial implications

From the above discussion, it is clear that the substantiation of the proposed factors through light on the impact of different factors on customer satisfaction. More broadly, the article contributes to the development of studies linking customer satisfaction with store image, customer service, market strategy, convenience, and customer management, and strengthens the relationship evidenced in the literature that the factors contribute to customer satisfaction to a large extent. Furthermore, the study explains the pathway through which all these factors influence customer satisfaction. Practically, comprehending the factors that could improve the chances of customer satisfaction, directly or indirectly could help jeweller stores to get a competitive advantage. The validation of proposed factors points out managers of the jewellery stores for focusing and improving customer satisfaction in their respective organisations. Thus the findings suggest that the factors that affect the jeweller stores can be aligned to the stores to enable better results in their profits and generate competitive advantage.

8 Limitations and future research

The study has a few limitations. Firstly, the samples were collected from the respondents visiting the jeweller stores located in and around Chennai only. As customer preferences may vary in different geographical locations, the results of the study may not be in tune with the results obtained in different countries. Hence, a study with new geographical locations may be considered for new insights. Secondly, the data for the study were gathered using the convenience sampling method. The method has its own limitations and may hamper the results of the study to a certain extent. Thirdly, the study was focused on collecting the data with a structured questionnaire with a few factors only. As the respondents have to select the responses within, they may not give their opinions freely in the survey. Therefore, future research may be carried out with different sampling procedures taking a few more factors into account such as brand image; brand loyalty and can extend the study to revisit the findings.

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