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## THE INFLUENCE OF RELIGIOSITY, JOB SATISFACTION AND RATIONALIZATION ON FRAUD WITH GENDER AS A MODERATION VARIABLE

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### ABSTRACT

This study aims to examine the influence of religiosity, job satisfaction and rationalization on fraud with gender as a moderating variable. The type of research used in this research is explanatory research with a quantitative approach and the data source used is primary data in the form of a questionnaire. The population in this study was all employees who worked at the Ministry of Religion throughout Lombok Island. Samples were determined based on the purposive sampling method, in order to obtain a sample of 71 people. The results showed that: (1) religiosity has a positive effect on fraud; (2) job satisfaction has a negative effect on fraud; (3) rationalization has a positive effect on fraud; (4) gender weakens the influence of religiosity on fraud; (5) gender weakens the influence of job satisfaction on fraud; and (6) gender weakens the influence of rationalization on fraud.

### KEY WORDS

Religiosity, job satisfaction, rationalization, fraud, gender.

Based on data from the Association of Certified Fraud Examination, fraud cases occurred in Indonesia during 2019 reached 239 cases with corruption being the most common type of fraud. Furthermore, there were 167 cases of corruption, 50 cases of misuse of state and company assets/wealth, and 22 cases of financial statement fraud with a total loss of 873,430 million rupiah with the fraud perpetrators being dominated by men with a percentage of 92 percent who dominated in the range of 100 million rupiah and above (ACFE, 2020). Meanwhile, KPK data for 2023 reports that Ministries/Agencies occupy the second position as Government agencies with 26 criminal acts of corruption in 2022 with a total of 148 acts of corruption over the last 5 years.

The Ministry of Religion is a ministry in charge of organizing government in the field of religion, such as religious education, organizing Hajj and Umrah, etc. However, this is not in accordance with the facts on the ground, where there is a lot of fraud committed by government employees within the Ministry of Religious Affairs (Kemenag). Reporting from the online media Tirta.id, the most shocking fraud case from the Ministry of Religion was the case of buying and selling positions in 2019. The Ministry of Religion was also shaken by a corruption case under the guise of a fictitious meeting in 2017 (Detik.com, 2017). Previously, the Ministry whose motto is Ikhlas Charity was also in the spotlight regarding the case of procurement of Al-Qur'an and madrasa laboratory equipment in 2011-2012 (Bisnis.com, 2014). The Mataram City Ministry of Religion itself was involved in a case of embezzlement of employees' bank deposits in 2003. However, this case was never exposed to the media, giving rise to the assumption that not being seen in the media does not always mean that an authority is declared free of fraud.

The various phenomena of fraud that occur within the Ministry of Religion make the religious aspect of efforts to eradicate fraud cases questionable. Based on this, religious practices that emphasize ritual matters are one of the reasons why fraud is becoming so widespread that there is a need for concrete measures to encourage revitalization, internalization of values and transformation. This is supported by Giovano et al. (2020) who says that someone who has religious values will display behavior that is in accordance with their beliefs and reflected in society. Aziz and Nurlita (2016) also stated that if religiosity increases, the level of fraud decreases, and vice versa. However, Urumsah (2021) said that



sometimes a person experiences a decline in faith so they ignore the religious teachings they believe in. This statement is in line with research conducted by Indrapraja, et al (2021) which said that religiosity has no effect on fraud, possibly because there is no punishment for religious violations which is directly felt by someone who violates religion.

The next factor that causes fraud is low levels of job satisfaction. Yasmin (2018) states that employee job satisfaction is not only measured by the job and environment in which they work, but also by the facilities provided by the organization to employees. Adekanmbi and Wilfred's (2020) study showed that employees in finance at selected universities in southwest Nigeria with high job satisfaction tend to prefer less fraudulent behavior than finance officers who show low levels of job satisfaction. However, according to a study conducted by Rinendy (2016), there is a strong and significant negative relationship between the overall components of job satisfaction and the risk of employee fraud based on respondents' perceptions. This study was also supported by study conducted by Prasetya (2015) which states that the higher the job satisfaction felt by employees, the lower the level of fraud committed.

The large number of officials who commit fraud means that fraudulent behavior is considered normal and something that is not dangerous. Employees who feel unappreciated also rationalize their actions to meet their expectations. Apart from that, weak legal policies in the form of granting remissions (reduced detention periods) also do not have a deterrent effect on the perpetrators even though the detention period is quite light. According to Zahara (2017), fraudsters always try to legitimize their actions by trying to find excuses to calm the feelings of those concerned so as not to cause fear in them. However, research conducted by Hasuti and Adi (2020) explains that rationalization has no influence on the occurrence of fraud. This is also supported by Fitri and Nadirsyah (2020) who stated that if someone adheres to ethical values that are in line with the ethical culture in their organization, then that person feels reluctant to make self-justification (rationalization) themselves for what they have done.

The gap in the number of male and female employees in the employment sector is a problem that often occurs. The main cause of the gap is society's perception of men and women in terms of work and responsibilities in the household where men should earn a living and women should take care of the house. Apart from that, there are still organizational practices that require more male employees than female employees. This is because male employees are considered to prioritize strength and courage, while female employees are considered more sensitive and gentle. This statement is supported by Din et al. (2018) where women in the world of accounting work still experience discrimination and difficulties in career advancement. Meanwhile, according to Wang et al. (2022), female leaders are more risk averse, less tolerant of opportunistic behavior, and sensitive to punishment so they are less likely to commit fraud. This finding is supported by Akinadewo et al. (2022) who argue that women are better fund managers because women are more honest than men so organizations that have more female staff will lead to better risk management.

This research was conducted because there was a research gap (difference in research results), where the results of research conducted by Kusuma (2018) said that religiosity influences fraud, while Said et al. (2018), Giovano et al. (2020) and Indrapraja et al. (2021) say that religiosity has no effect on fraud. Research conducted by Rinendy (2016), Fauziah (2017), and Yasmin (2018) states that job satisfaction has a positive influence on fraud, while Putri (2014) and Prasetya (2015) says that job satisfaction has a strong and significant negative influence on fraud. Research conducted by Said et al. (2018) and Owusu et al. (2021) explains that rationalization influences on the occurrence of fraud, while Fitri and Nadirsyah (2020) state that rationalization has no influence on the occurrence of fraud.

## **LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

Fraud triangle theory was proposed by Cressey (1953) to examine the rationalization factor which is one of three factors that cause fraud, namely opportunity, pressure and rationalization. Meanwhile, the Theory of Planned Behavior (TPB) developed by Ajzen (1991)



states that humans tend to act by intentions and perceptions of control through certain behaviors, where intentions are influenced by behavior, subjective norms and behavioral control. Self-control is related to how individuals control their emotions and impulses from within themselves. This can be done through appreciation and practice of the teachings of the religion one adheres to. With this religious character, a person will always feel grateful for what they have, thus creating an attitude of job satisfaction and avoiding committing fraud.

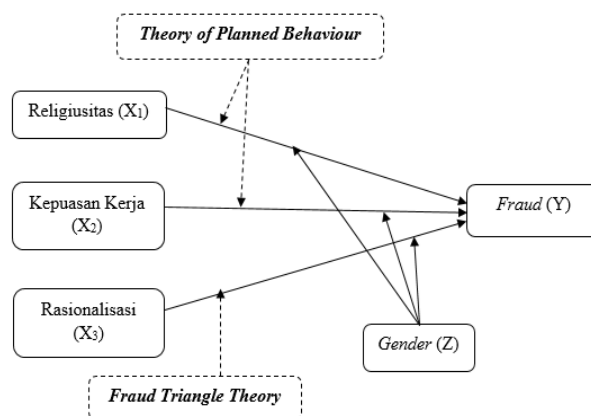


Figure 1 – Research Conceptual Framework

Perceived behavioral control, which is a component of the Theory of Planned Behavior, can be carried out through appreciation and practice of the teachings of the religion to which one adheres to give rise to good attitudes or behaviors in daily life and will result in inner conflict about the negative impacts that occur when carrying out the fraud behavior. The higher a person's level of obedience to God, the higher the level of fear of sin, because in the worship that is carried out, there are religious values that teach goodness which aims to avoid sin. This is in line with research by Purnamasari and Amaliah (2015) which states that the attitude of always presenting God in life will put a brake on behavior that is not in accordance with human rules and God's rules. Said et al. (2018) also argue that any work carried out by someone who is religious will be considered worship so that they will tolerate the unfavorable working conditions they may encounter. Basri's research (2015) also shows that religiosity can reduce acts of fraud in paying taxes. Based on this, a hypothesis can be developed as follows:

*H1: Religiosity has a negative effect on fraud.*

The Theory of Planned Behavior in this research is relevant to job satisfaction, because if someone is satisfied with their job, there will be no intention to commit fraud. Employees who have met their level of job satisfaction will increase their productivity, always attend work, and have a sense of loyalty to the organization where they work, so that there is no desire to commit fraud. Putri (2014) stated that job satisfaction has a negative and significant influence on fraud. This implies that agencies should pay more attention to how an employee can feel comfortable in an agency, both in terms of facilities and other aspects so that an employee feels happy and has high job satisfaction. So, the higher the job satisfaction an employee has, the lower the level of fraud in an agency. Based on this, a hypothesis can be developed as follows:

*H2: Job satisfaction has a negative effect on fraud.*

The absence of a deterrent effect resulting from disclosure of fraud cases that occur will cause fraud problems to become repeated so that they will be considered normal. This will make fraud take root in society so that it becomes a norm and culture. Rationalization is the part of the fraud triangle theory that is most difficult to measure, making someone who initially would not commit an act of fraud change to want to do it because the perpetrator has reasons to justify his actions, for example: low salary compared to the workload, the act is carried out by many people together, the act does not harm anyone, etc. Zahara (2017) said that with rationalization, a person will justify his actions as reasonable behavior, which is



morally acceptable in society. Said et al. (2018) who conducted research on 120 law enforcement officers showed a significant positive relationship between rationalization and employee fraud, where the incidence of corruption will increase if efforts to justify corrupt acts increase. Based on this, a hypothesis can be developed as follows:

*H3: Rationalization has a positive effect on fraud.*

The Theory of Planned Behavior in this research is closely related to religiosity, because the higher a person's religiosity, the higher the level of control over himself. Someone who is committed to their religion will be able to make decisions by moral beliefs and tend to be more sensitive to ethical issues. In this case, women in carrying out their duties will work well and have harmonious working relationships because they focus on achieving their duties, so women will be more obedient to the rules and will be more critical of people who violate these rules. In contrast to women who prioritize self-performance, men are more concerned with final success or relative performance, whereas men tend to be very competitive and achievement-oriented so they will do whatever it takes to achieve their goals even if they have to break existing rules. Of course, this violates ethical values and is not by religious values. Barnett et al. in Urumsah et al. (2016) argue that humans who have a high level of religiosity will be more empathetic and pay attention to the interests of other people, and religiosity will contribute to a person's idealism. This is in line with research by Basri (2015) where women are more religious than men because women pray more often and believe in God more. Another reason is because being driven by their duties as mothers makes them behave not to take risks. The findings of Basri, et al. (2022) also shows that women in the state civil service behave more ethically than men. Based on this, a hypothesis can be developed as follows:

*H4: Gender strengthens the influence of religiosity on fraud.*

The Theory of Planned Behavior in this research is relevant to job satisfaction, because if someone is satisfied with their job, there will be no intention to commit fraud. The physical and psychological differences between men and women give rise to different needs, hopes, desires, lifestyles, social environments and consumption patterns. The nature of men who tend to be competitive and achievement-oriented makes it difficult for men to relax and become impatient when faced with delays or with people who are considered incompetent, so when faced with a high workload they can experience work stress which ends in dissatisfaction with their job. This is partly based on the man being the head of the household so he is responsible for the family's needs and tries to provide the best for his family. This is in accordance with research conducted by Suki, et al. (2019) where male employees place great emphasis on training and development aspects, while female employees place more emphasis on leadership. Takhtaei and Abbasi (2013) also show that there is a significant relationship between gender and all factors regarding job satisfaction except advancement and promotion opportunities. Based on this, a hypothesis can be developed as follows:

*H5: Gender strengthens the influence of job satisfaction on fraud.*

Fraud Triangle Theory is of course closely related to rationalization because one of the factors that cause fraud is rationalization. Fraud perpetrators will try to rationalize wrong actions into right ones so that they will not feel guilty when committing these actions. Gender differences can provide different views in seeing situations. Men tend to think logically and rationally so they can prioritize clear and concrete results based on available facts and data. Meanwhile, women rely more on feelings and personal experience in making decisions. Research by Wang et al. (2022) show that women are more conservative and usually adopt strategies that avoid the worst outcomes, so they are less likely to commit fraud. Additionally, women tend to be open to seeking advice from experts, leading to a reduced risk of violating laws or regulations. Based on this, a hypothesis can be developed as follows:

*H6: Gender strengthens the influence of rationalization on fraud.*

## METHODS OF RESEARCH

This research is an explanatory research with a quantitative approach. This research was conducted in the Regency/City Ministry of Religion Offices throughout Lombok Island.



The reason the researcher determined the location that would be the object of this research was because of the increasing number of fraud cases that occurred within the Ministry of Religion of the Republic of Indonesia. The research was conducted from September to October 2023.

The method used in sampling was Purposive Sampling, so the total sample was 71 people. This study examines the exogenous variables used in this research are Religiosity, Job Satisfaction, and Rationalization. Religiosity is measured using (1) dimensions of belief; (2) dimensions of worship (religious practice); (3) dimensions of appreciation; (4) dimensions of religious knowledge; and (5) dimensions of practice. Job satisfaction is measured using indicators (1) the job itself; (2) Salary; (3) Promotion; (4) Boss; (5) Colleagues; and (6) Work environment. Rationalization is measured using indicators (1) There is unfair treatment; (2) Debt of gratitude; (3) The perpetrator only borrows money and returns it at a later date; (4) No party will be hurt; (5) Fraudulent acts are committed for good; and (6) Cheating is commonplace. The endogenous variable used in this research is fraud. The endogenous variable used in this research is fraud, which is measured using indicators (1) Financial report fraud; (2) Fraud of misuse of assets; and (3) Corruption. The moderating variable used in this research is gender, which is measured using indicators (1) Behavior; (2) Role; (3) Emotional characteristics; and (4) Mentality.

## RESULTS AND DISCUSSION

The data analysis procedure in this research consists of descriptive statistical analysis and inferential statistical analysis using Partial Least Squares (PLS). This research uses reflective and formative indicator models. Job satisfaction, rationalization and fraud variables use reflective indicators, whereas the religiosity variable uses formative indicators. From the results of the outer model test, all research data meets the criteria for validity and reliability. The adjusted R-square result in this study was 0.716, indicating that 72 percent of the Fraud variable can be explained by Religiosity, Job Satisfaction, Rationalization and Gender. The remaining 28 percent is explained by other factors not included in this study. If adjusted to the R-square category, the Fraud variable is classified as a moderate model. According to table 4, only two of six hypotheses were accepted, namely hypothesis 2 and hypothesis 3. This is proven by the t statistical value for hypothesis 2 being higher than the t table value ( $3.336 > 1.96$ ). Additionally, the p values are lower than the alpha of 5 percent ( $0.000 < 0.05$ ). Thus it can be concluded that the hypothesis is accepted. Similar to the hypothesis, hypothesis 3 is also accepted, marked by t statistics are higher than the t table value ( $2.715 > 1.96$ ) and p values are lower than the alpha of 5 percent ( $0.003 < 0.05$ ). Meanwhile, hypothesis 1, hypothesis 4, hypothesis 5, and hypothesis 6 have a t statistic that is lower than the t table value and the p value is higher than the alpha of 5 percent, so these four hypotheses are rejected.

Table 1 – Hypothesis Test Results

n/n	Original sample	Sample mean	STDEV	T statistics	P values	Information
X1 -> Y	0,112	0,122	0,098	1,15	0,125	H1 is rejected
X2 -> Y	0,511	0,469	0,153	3,336	0,000	H2 is accepted
X3 -> Y	0,379	0,388	0,139	2,715	0,003	H3 is accepted
Z x X1 -> Y	-0,058	-0,054	0,117	0,498	0,309	H4 is rejected
Z x X2 -> Y	0,044	0,016	0,133	0,328	0,372	H5 is rejected
Z x X3 -> Y	-0,008	-0,002	0,162	0,048	0,481	H6 is rejected

Source: Research Data, 2023.

The first hypothesis (H1) of this study states that religiosity has a negative effect on fraud. Based on statistical testing in Table 4, it shows that religiosity has a positive effect on fraud, so the first hypothesis is rejected. The Theory of Planned Behavior is not in line with the results of this research, where religiosity cannot make individuals control their emotions and impulses from within themselves. In accordance with the current fraud phenomenon in



Indonesia, especially within the Ministry of Religion, the level of employee religiosity cannot prevent employees from committing fraud. This is possible because religiosity is a complex concept, where there are employees who are more prominent in religious practices while other employees are more likely to align their daily behavior with religious values without showing it openly. The findings of this study are similar to Urumsah's (2021) research, which states that perpetrators of fraud actually understand or at least realize the importance of religiosity in aspects of life but ignore religious teachings which have an impact on behavior that results in losses for many people or organizations. Indrapraja et al. (2021) also agree that punishment for violating religion cannot be felt in the short term. Therefore, it cannot be denied that in reality, even though someone appears to be carrying out religious orders well, they still commit fraud. Sofyan (2014) who conducted research on high school students in Boyolali said that high religiosity does not necessarily mean low levels of academic fraud. Wibowo (2016) supports this statement by stating that although students may have a strong awareness or feeling of religiosity to reject cheating, there is still a high opportunity to commit fraud in the academic environment. The results of this research are in line with research conducted by Kusuma (2018) and Mita and Indraswarawati (2021) which stated that religiosity has a positive and significant effect on acts of fraud. However, the findings of this study contradict research by Purnamasari and Amaliah (2015), Basri (2015), Said et al. (2018), Anggreni (2019), serta Giovano (2020) which suggest that religiosity has a positive effect on fraud.

The second hypothesis (H2) of this study suggests that Job Satisfaction has a negative effect on Fraud. Based on statistical testing in Table 4, Job Satisfaction has a negative effect on Fraud, so the second hypothesis is accepted. This indicates that the higher the job satisfaction felt by employees, the lower the level of fraud committed. The Theory of Planned Behavior is relevant to job satisfaction, because when someone feels satisfied with their job, they will have a positive attitude towards work-related behavior, so that no intention to commit fraud will arise. Employees who have met their level of job satisfaction will increase their productivity, always attend work, and have a sense of loyalty to the organization where they work. The findings of this study confirm the research carried out by Putri (2014), Prasetya (2015) Abubakar and Kura (2015), Rahmaidha (2017), and Anggreni (2019) which found that Job Satisfaction has a negative effect on Fraud. Rahmaidha (2017) believes that if an employee has low job satisfaction, then he will behave negatively towards his work. However, this research contradict findings from Rinendy (2016), Fauziah (2017), and Yasmin (2018) which states that job satisfaction has a positive effect on fraud.

The third hypothesis (H3) of this study states that rationalization has a positive effect on fraud. Based on statistical testing in Table 4, rationalization has a positive effect on fraud, so the third hypothesis is accepted. This means that the higher the level of employee rationalization, the higher the level of fraud committed. Based on this, it is linked to the theory used in this research, namely the fraud triangle theory, which explains that rationalization is a key factor that allows someone to overcome moral and ethical obstacles that may arise in acts of fraud. Where the fraudster always tries to find excuses and calm his feelings so as not to cause fear in himself. Lack of integrity and morality in behavior is the reason why fraudsters rationalize their actions in committing fraud, adding to the belief that fraudulent behavior is normal and is considered something that is not dangerous. Apart from that, the weak legal policy in the form of granting remissions (reduced detention periods) also does not have a deterrent effect on the fraudsters even though the detention period is already quite light. The results of this research support research conducted by Wicaksono and Wibisono (2015), Zahara (2017) and Said, et al. (2018) which states that rationalization has a positive effect on fraud. Zahara (2017) believes that fraudsters always try to legitimize their actions by trying to find excuses to calm the feelings of those concerned so as not to cause fear in them. However, a study conducted by Fitri and Nadirsyah (2020) showed that rationalization had no effect on fraudulent procurement of goods/services.

The fourth hypothesis (H4) of this study states that Gender strengthens the influence of Religiosity on Fraud. Based on statistical tests in Table 4, Gender weakens the influence of Religiosity on Fraud, so the fourth hypothesis is rejected. This can be interpreted as a



statement that the existence of gender differences can reduce the impact or influence of the level of religiosity on fraud behavior. So, even though someone has a high level of religiosity, the positive influence of religious values in reducing the possibility of committing fraud can be dampened or reduced due to factors related to gender. This could possibly occur due to the application of different religious values, different social norms, or different cultural expectations, including in terms of avoiding fraudulent behavior. This statement is supported by Giovano (2020) who said that gender is unable to moderate the relationship between religiosity and the tendency for accounting fraud. In this study, the results of respondents' answers between men and women in terms of their level of religiosity were almost the same, which means that no matter how high the level of religiosity, male and female employees have the same opportunity to commit fraud. According to Dami, et al (2020), religious people who grow towards good religiosity are believers who strive to build a correct self-concept, which is based on the characteristics of God and God's Word. Thus, religiosity does not depend on gender, age, or the length of time a person has served. McFarland's (2010) findings also showed that organizational religiosity reduced depressive symptoms and increased levels of optimism and self-esteem over time in men, but not in women. Non-organizational religiosity also reduced levels of anxiety about death over time in women, but not in men. The Theory of Planned Behavior is not in line with the results of this research, where gender-based religiosity cannot make individuals control their emotions and impulses from within themselves. The results of this research are not in line with research conducted by Basri (2015) and Basri, et al. (2022) which reveals that gender moderates the influence of religiosity on fraud.

The fifth hypothesis (H5) of this study states that Gender strengthens the influence of Job Satisfaction on Fraud. Based on statistical testing in Table 4, Gender weakens the influence of Job Satisfaction on Fraud, so the fifth hypothesis is rejected. The results of respondents' answers in this study show that the existence of gender differences between male and female employees will weaken the employee's job satisfaction factor in committing fraud. This means that no matter how high the level of job satisfaction, male and female employees have the same opportunity to commit fraud. The results of this research are in line with research conducted by Aprillia and Setiawan (2022) which states that gender does not interfere with the level of job satisfaction achieved. This reflects the uniformity of views regarding job satisfaction for both men and women, so that there are no differences in job satisfaction based on gender. Lee and Song's (2020) findings reveal that gender stereotypes have no effect on job satisfaction among physical education teachers in Korea, considering the fact that sport has been considered a fundamentally important human activity and not just a male activity. This research is also supported by Traymbak, et al. (2017) which states that gender cannot moderate the impact of five job characteristics on job satisfaction in the software industry in India. The Theory of Planned Behavior is not in line with the results of this research, where job satisfaction based on gender cannot make individuals satisfied with their work. The results of this study are not in line with research conducted by Takhtaei and Abbasi (2013) and Suki, et al. (2019) which revealed that gender moderates the influence of job satisfaction on fraud.

The sixth hypothesis (H6) of this study states that Gender strengthens the influence of Rationalization on Fraud. Based on statistical tests in Table 4, Gender weakens the influence of Religiosity on Fraud so the sixth hypothesis is rejected. The results of respondents' answers in this study show that the existence of gender differences between male and female employees will weaken the rationalization factor of employees in committing fraud. This means that no matter how high the justification is, male and female employees have the same opportunity to commit fraud. This research is in accordance with research conducted by Wicaksono and Wibisono (2015) and Fauziah (2022) who said that gender does not moderate the influence of rationalization on academic cheating. The fraud triangle theory is not in line with the results of this research where rationalization based on gender in the Ministry of Religion is not a key factor that allows someone to overcome the moral and ethical obstacles that may arise in fraudulent acts. The results of this study are not in line



with research conducted by Wang et al. (2022) which reveals that gender moderates the influence of rationalization on fraud.

## CONCLUSION

Based on the research that has been conducted, namely regarding the Influence of Religiosity, Job Satisfaction and Rationalization on Fraud with Gender as a Moderating Variable, it can be concluded that Religiosity has a positive effect on Fraud. This is possible because religiosity is a complex concept, where there are employees who are more prominent in their religious practices while others tend to align their daily behavior with religious values without showing it openly. Job satisfaction has a negative effect on fraud. Employees who have met their level of job satisfaction will have a sense of loyalty to the agency where they work so that there is no desire to commit fraud. Rationalization has a positive effect on fraud. Lack of integrity and morality in behavior is the reason why perpetrators of fraud rationalize their actions, adding to the belief that fraudulent behavior is something that is normal and commonplace. Gender weakens the influence of Religiosity on Fraud. This means that gender differences can reduce the influence of the level of religiosity on fraud. Gender weakens the influence of Job Satisfaction on Fraud. This means that gender differences can reduce the influence of job satisfaction on fraud. Gender weakens the influence of rationalization on fraud. This means that gender differences can reduce the influence of rationalization on fraud. This study has been prepared as closely as possible, but there are still several limitations in this research that still need to be developed in further research, namely: the research method is not equipped with interviews or verbal questions, so the research results cannot be confirmed and explained in more detail. Apart from that, this research is limited to internal factors only, such as religiosity, job satisfaction, and rationalization.

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