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FACTORS AFFECTING ONLINE PURCHASE INTENTION: THE CASE OF INDONESIA'S E-COMMERCE

Aldi Wirawan, Camelia Nanie Sriyati Phaing, Erwin Darmo Panjaitan*, Mas Arief, Taufan Irvansyah

Fakultas Bisnis & Ekonomi, Universitas Prasetiya Mulya, Jakarta, Indonesia
Email korespondensi: e.panjaitan@student.pmbs.ac.id

Abstract: *Pemasaran merupakan kegiatan yang harus dilakukan oleh perusahaan dalam mempertahankan keberlangsungan bisnisnya. Banyak strategi yang dapat dilakukan oleh perusahaan dalam memasarkan produknya agar dapat dikenali dan diyakini dapat memenuhi kebutuhan konsumennya. Dalam menentukan strategi pemasaran tentunya perusahaan harus mengetahui terlebih dahulu faktor apa yang paling mempengaruhi dalam keputusan pembelian konsumen. Ketika perusahaan sudah mengetahui faktor yang paling mempengaruhi keputusan pembelian maka hal tersebut akan memudahkan perusahaan untuk menentukan strategi pemasaran. Penelitian ini bermaksud untuk mengetahui faktor yang mempengaruhi niat pembelian online khususnya yang terjadi pada* e-commerce *di Indonesia. Penelitian ini fokus pada tujuh faktor pengaruh pembelian yaitu kepercayaan, kompetensi bisnis, referensi grup, persepsi risiko, kemudahan dan kenyamanan, kesadaran kontrol perilaku dan promosi. Data diperoleh dari 274 responden dengan menggunakan teknik* purposive sampling *melalui kuesioner yang didistribusikan melalui media sosial dengan menggunakan Google Form. Data hasil kuesioner dianalisis menggunakan metode regresi menunjukkan bahwa pengaruh faktor yang mempengaruhi sesuai dengan urutan yang paling mempengaruhi adalah promosi, kompetensi bisnis, kemudahan dan kenyamanan, referensi kelompok, dan kepercayaan.*

***Keywords*:** Purchase Intention, Online Shopping, E-commerce, Promotion

INTRODUCTION

In order to survive, humans need many products that are needed regardless of their form. To meet their needs, humans must buy products from other people and that's where the transaction process occurs. This transaction has been happening since then until now and continues to change its way. From starting to transact by bartering and then turning into money and what is currently trend is electronic money.

The place of transaction continues to change, from what happened in traditional markets. Currently, along with the development of transaction technology, it is easy for humans to be able to shop and transact on the e commerce marketplace platform. The e-commerce marketplace is considered to make it easier to fulfil their needs. Shorter time and the cost required is also a factor of people who prefer to transact at the e-commerce marketplace.

The development of digital technology use in Indonesia is currently very fast. Indonesia is the most active social media user in Asia. Indonesia also has a thriving digital ecosystem that creates significant business opportunities.

The development of digital technology nowadays makes online shopping easier. This has an impact on the use of e-

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commerce in Indonesia. Based on the data we have found that e-commerce users in Indonesia continue to increase, from the data as many as 86 percent of Indonesian citizens using the internet to do online shopping. The number of e-commerce users in Indonesia in 2019 is projected to reach 168.3 million users and continues to increase to 212.2 million in 2023 (Dahuri, 2019). This data certainly becomes a good opportunity to start a business in creating new e-commerce.

This journal aims to empirically scale and measure the factors influencing customer purchase intention on the E-commerce, specifically in the Indonesian market. The prior study claimed that several factors such as trust, reference group, perceived risk, usefulness and convenience, behaviour control awareness, and business competency influence customer's online purchasing intention (Le-Hoang, 2020). However, promotion plays an important role in influencing the customer's purchasing intention as mentioned in previous research by (Kongprapunt & Pupat, 2018) that promotion has a significant influence on customer's online purchase intention.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Desire to buy is the preference of the shopper to buy the goods or service after consideration and valuation/. Many factors can stimulate the customer's purchase intention while selecting the product and services, hence the final purchase decision influenced by customer preference with large external factors which might also influence their future purchase decision making (Keller, 2001). Online customer's Purchase intentions are correlated and can be used to predict a company's future sales. There are several independent factors might have positive or negative effect on Customer purchase intention as shown in proposed hypothesis below:

H1 - Trust has a affirmative effect on customer purchase intention

For some people, shopping online is not a favourite. However, with the advancement of technology today it is very difficult to avoid not shopping online. (Chen & Barnes, 2007:22) summarize the dimensions of online trust including technology, security and reputation. For the basics of sellers and buyers, there is a trust that is considered on the top of mind of them (Morgan & Hunt, 1994).

H2 - Perceived Risk have a negative effect on customer purchase decisions

Perceived risk is the minimum of losses for an action (Schierz et al, 2020). E-commerce trying to convince their customers shows that they haven't the risks when the customers shop in ecommerce. Perceived risk is crucial on online shopping. Akhlaq & Ahmed (2015) concluded that perceived risk has a reverse influence on consumer intentions to purchase online.

H3 - Reference Group have positive effect on customer purchase intention

A satisfied shopping experience is the hope of every customer. Customers tend to share their experiences with others. Refer to Kotler (2003) that concluded one member in a group of people has a direct and indirect influence on each person's attitudes and behaviour. Indicated they influence each other. Especially for the online shopping experience. Currently, purchasing experience reviews are the most important feature for e-commerce companies because they are very influentionential for potential buyers who visit e-commerce. Previous consumer experiences told in e-commerce are very influential on future potential buyers, and products or services that have good experiences told by previous buyers will

tend to be purchased more than products or services that have bad reviews (Zhang, Zheng, & Wang, 2020). From the above hypothesis we will try to test it on e-commerce users in Indonesia.

H4 - Behaviour control awareness positively affecting customers online purchase intention

The ability of an individual to control his behaviour will be greater, in line with the greater the resources and opportunities the person has in order to anticipate any obstacles that might occur. The greater one's perceived behaviour control, the stronger one's will engage in certain behaviours (Ajzen, 1988). Behaviour control awareness is well-defined as an individual's insight of easy or difficult behaviour (Ajzen, 1991). Attitudes, Behaviour Control and Subjective Norms are usually found to foresee people's behavioural intentions accurately. Customer online purchase intention is further confounded by his behavioural traits specifically on the use of e-commerce technology. Customer Purchase intention for online shopping can be measured by the willingness of a consumer to buy through an online retailer. Researcher believes that customer's Behaviour control has a positive effect on customer purchase intention.

H5 - Usefulness and Convenient positively affecting customer purchase intention

Humans believe that using a particular system to improve their performance can be illustrated as Usefulness (Davis, 1989). When customers find online transactions more useful, then they will find more benefits on it compared to doing transactions directly in offline stores. Online stores design their websites carefully and facilitate customers to easily navigate, search quickly and conveniently to find exactly what customers are looking for. Once the ecommerce websites interfaces can be easily used, customers can find useful and meaningful information easily, which will advance the perception. Online stores are not limited by space, but also can offer a wider selection of products or services, and provide additional written information about the product or service. Beauchamp & Ponder (2010) found there are several points of convenience between in- store and online stores, yet searching and accessing was the top convenient aspect of online shopping. Consumers are often faced with an extensive product assortment and limited time to decide which item to purchase, therefore, several e-commerce companies also provide decision support assistance to make the information search process and consideration more convenient for consumers (Punj & Moore, 2009). Researchers believe that Usefulness and Convenient can positively affect customer purchase intention.

H6 - Business competency positively affecting customer purchase intention

Consumers' considerations on a particular Company's Brand with the skills and ability to meet consumers' needs can be declared as Brand competency, and also can be highlighted as its intelligence, competitiveness, and skills (Cuddy, Fiske, & Glick, 2007; Judd, James-Hawkins, Yzerbyt, & Kashima, 2005). Consumers' perceptions on a Brand's enthusiasm and competence can influence their brand loyalty and purchase decision (Kervyn, Fiske, & Malone, 2012) Nowadays, new technologies can play a big role in improving customer experience and boosting positive perceptions. Customized and personalized customer's online shopping experience will become the future of e-commerce services, and companies need to build and offer

innovative services using advanced technologies. Seeing a company that is highly competent can improve positively on consumers' consideration, product or service evaluation on quality and performance, furthermore it will also boost their purchase intention. When the customers understand the position, reputation and capacity of the company in the market, they will intend to buy goods at an e-commerce site that the company is operating.

H7 - Promotion positively affecting customer purchase intention

Promotion is one of the company marketing activities to make potential customers, partners and the public aware and interested in what the company offers. A good promotion can improve consumer purchase intention and likely to buy a product based on coupons and other offers. (Huang & Gartner, 2012) consider Sales Promotion can add product or service value, and also act as a stimulus for salespeople, distributors, and customers. Khajvand & Tarokh (2011) mentioned that Sales Promotion was a temporary incentive purposely implemented to encourage people to buy in advance or buy extra quantity. Sales Promotion as a complimentary marketing effort and a critical factor in customer purchase behaviour, created in limited time and tends to persuade consumers to purchase. Dehkordi et al. (2012), an attractive offer on a regular basis will make consumers relate and loyal to a brand that is promoted and increases their purchase intention. Therefore, Researchers believe that Promotion positively affects Customer Purchase Intention.

To examine the effect of customer's purchase intention of online shopping in Indonesia, Researcher develop an online survey design to test several independent variables that might significantly influence customer's online purchase intention as shown in proposed research model below:

METHODOLOGY

The research method is a quantitative

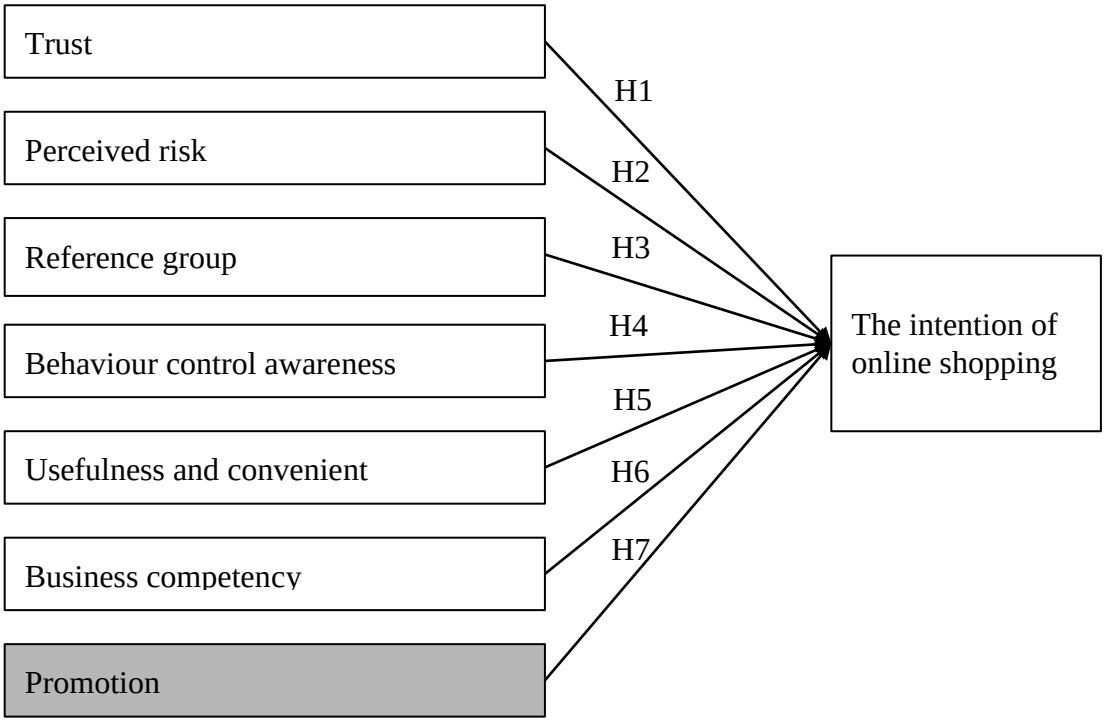

Figure 1. Research model demonstrating the effect of purchase intention on e-commerce

research and a convenient sampling approach is applied. The questionnaire requested the opinions of online customers as to whether the promotion of online purchases affects the intention of online shopping through e-commerce. Anonymously, an online survey that is spread randomly to customers who use e-commerce apps, especially survey participants who are familiar with social media and experience with online purchasing.

In conducting this research, the questionnaires will be separated into two big parts. The first part of the survey will be questionnaires filled by respondents regarding their online purchasing experience relating to business competency, trust, promotions, reference group, behaviour control awareness, perceived risk, and usefulness and convenience. The second part will contain the respondent personal data that has been listed in. The questionnaires consist of five points Likert (1 - Strongly disagree, 2 - Disagree, 3 - Neither agree nor disagree, 4 - Agree, 5 - Strongly agree).

Data testing and analysis of the research results will be carried out by the method below:

1. Validity Measurement
2. Regression analysis
3. Result for the Measurement Model

ANALYSIS AND RESULT

Data Description

Data is collected from the survey that was conducted In June 2020 until July 2020 around 3 weeks with a total of 340 respondents. After validity and status data checking there are 274 valid respondents. The data as described in the table below:

From the table above, the number of Male and Female respondents is 54.4 percent

Table 1. Respondents Demographic Data

Items	Options	Percent (%)
Gender	Male	54,4%
	Female	45,6%
Location	Jabodetabek	83,2%
	Non-Jabodetabek	16,8%
Marital Status	Single	36,2%
	Married < 1 Year	7%
	Married 1 - 5 Years	15,6%
	Married > 5 Years	41,2%
Been using internet	Since < 1 Year	0,2%
	Since 1 - 3 Years	0,3%
	Since 3 - 5 Years	2,4%
	Since > 5 Years	97,1%
Time for using internet in 1 day	< 1 Hour	0,3%
	1 - 3 Hours	11,2%
	3 - 5 Hours	14,7%
	5 - 7 Hours	20,6%
	> 7 Hours	53,2%
Number of visit e-commerce site in 1 month	< 5 Times	22,1%
	5 - 10 Times	30,6%
	10 - 20 Times	22,6%
	> 20 Times	24,7%

and 45.6 percent. This amount is in accordance with the population distribution in Jabodetabek area. 36.2 percent of respondents are single and 7 percent married for less than 1 year, 15.6 percent married for 1 to 5 years, 41.2 percent married for more than 5 years.

Regarding the time that respondents have been using the internet for, 0.2 percent has been using the internet since less than 1 year, 0.3 percent in 1 - 3 years, 2.4 percent 3 - 5 years, 97.1 percent more than 5 years. In conclusion, the majority of internet users in Indonesia have been using the internet for more than 5 years.

The time consumed for using the internet in a day is defined as less than 1 hour, 1 - 3 hours, 3 - 5 hours, 5 - 7 hours, more than 7 hours as in percentages are 0.3 percent, 11.2 percent, 14.7 percent, 20.6 percent and 53.2 percent. From the data taken, most internet users are using their time for more than 7 hours hours per day.

In using the internet, the number of respondents visit e-commerce sites in a month is 22.1 percent for less than 5 times, 30.6 percent for 5 - 10 times, 22.6 percent for 10 - 20 times and 24.7 percent for more than 20 times. The conclusion is, when respondents use the internet for 7 hours per day, the majority of respondents visit e-commerce for 5 - 10 times. E-commerce is effective for products to get exposure.

Reliability Test: Cronbach's Alpha

In the beginning of the analysis, the result of the reliability test is less than 0.6 for some of the constructs. According to Le-Hoang (2020), and Hair, Sarstedt, Ringle, & Mena (2014), the scale cronbach's more than 0.6 is considered adequate for exploratory work. After the invalid response was eliminated, we tried to test the scale of cronbach's alpha and showed each construct was more than 0.6.

Table 2 Constructs, Corrected item - total correlation and Cronbach Alpha

Items	Constructs	Corrected Item - Total Correlation	Cronbach's Alpha if item deleted
Trust - Cronbach's Alpha = 0.642			
Trust_1	The e-commerce I choose is a reliable place to shop	0.511	0.558
Trust_2	The e-commerce I choose sells the right products, quality and designs as posted	0.526	0.549
Trust_3	The e-commerce I choose complies with the procedures and terms they announced	0.528	0.566
Trust_4	The e-commerce I choose allows checking goods before receiving goods	0.300	0.730
Perceived Risk - Cronbach's Alpha = 0.764			
pr_reverse_1	The provision of personal information on internet is risky	0.614	0.618
pr_reverse_2	Providing bank accounts for online shopping is risky	0.676	0.551

Items	Constructs	Corrected Item - Total Correlation	Cronbach's Alpha if item deleted
pr_reverse_3	I want to pay in cash rather than online cards to ensure information	0.453	0.813
Reference Group - Cronbach's Alpha = 0.612			
rg_1	My friends' opinions have a great influence on my purchase intentions	0.386	0.562
rg_2	Negative comments and reviews of old customers make I lose confidence when buying goods	0.525	0.367
rg_3	I read more comments from other e-commerce sites before making a purchase	0.369	0.603
Behaviour Control Awareness - Cronbach's Alpha = 0.645			
bca_1	I have enough money to make a purchase	0.466	0.521
bca_2	The extent of knowledge that you have in making a purchase decision is sufficient.	0.572	0.376
bca_6	The extent of self-confidence that you have in making a purchase decision is sufficient.	0.329	0.659
Useful and convenience - Cronbach's Alpha = 0.683			
uac_1	Online shopping through e-commerce I choose to help my save time	0.401	0.637
uac_2	Online shopping through e-commerce I choose to help my save costs	0.522	0.556
uac_3	Online shopping through e-commerce I choose makes it easy to find and diversify products and services	0.402	0.638
uac_4	I can shop anywhere has an internet connection	0.499	0.580
Business Competency - Cronbach's Alpha = 0.704			
bc_1	E-commerce I choose regularly updates new products	0.520	0.614
bc_2	Advertising idea of business is	0.442	0.660

Items	Constructs	Corrected Item - Total Correlation	Cronbach's Alpha if item deleted
	unique and creative		
bc_3	Comply with the delivery process and schedule	0.510	0.618
bc_4	There are appropriate solutions when problems happen	0.467	0.647
Promotion - Cronbach's Alpha = 0.823			
promo_1	I like to receive promotions through advertisement	0.515	0.817
promo_2	I like to receive promotion discount for purchasing from e-commerce I chose	0.737	0.707
promo_3	I like to receive privilege for special items from e-commerce I choose promotions	0.769	0.689
promo_4	I like to receive privilege for outdoor or travel from e-commerce I choose promotion	0.508	0813
Intention to buy - Cronbach's Alpha = 0.622			
itb_1	I always feel excited when shopping online	0.475	0.425
itb_2	I quickly recognize the need when you encounter ads of e-commerce, I choose	0.399	0.491
itb_3	I spend my free time surfing and searching for products on the e-commerce I choose	0.365	0.577

The table shows Cronbach's Alpha coefficient of scales trust, perceived risk, business competency, behaviour control awareness, reference group, usefulness and convenience, promo, and intention to buy have values greater than 0.6 and Corrected item-total correlations values is greater than 0.3. According to Malhotra, Nunan, & Birks (2007) all measurements of these variables reach the reliability and validity minimum value. Since all the variables in the scales meet all of the requirements, the Exploratory Factor Analysis and regression analysis can be conducted as follows.

Exploratory Factor Analysis (EFA)

In the Exploratory Factor Analysis (EFA), Principal Component Analysis and Varimax Rotation are used by researchers.

Independent Variables

The Result shows the value KMO is 0.770 it is in accordance with the minimum value of KMO is 0.5<KMO<1. Bartlett's indicator resulted in 2120.175 with p-value =0.00<0.05, it is mean all the

independent variables for each component are correlated. Meanwhile the total variance explained resulted in 57.40 percent and it is accepted. Whereupon, it meets the variance minimum value that is required for this indicator. The Rotated Matrix in EFA shows that the loading factor is higher than 0.5. But, on the business control awareness there are three items questions are not form to the construct, it shows through the results EFA value is less than 0.5 were eliminated from the construct. Then we run the analysis of each construct and the value of results are shown in the table as below:

Table 3. Rotated Matrix

Concepts	Items	Component						
		1	2	3	4	5	6	7
Trust	TR1	0.788						
	TR2	0.788						
	TR3	0.779						
	TR4	0.515						
KMO		0.722 (p-value = 0.000)						
Bartlett's		198.831						
Total Variance		52.900%						
Business Control Awareness	BCA1		0.808					
	BCA2		0.861					
	BCA6		0.594					
KMO		0.586 (p-value = 0.000)						
Bartlett's		129.006						
Total Variance		58.764%						
Perceived Risk	PR1			0.863				
	PR2			0.888				
	PR3			0.721				
KMO		0.628 (p-value = 0.000)						
Bartlett's		241.423						
Total Variance		67.590%						
Reference Group	RG1				0.729			
	RG2				0.832			
	RG3				0.697			

Concepts	Items	Component						
		1	2	3	4	5	6	7
KMO		0.598 (p-value = 0.000)						
Bartlett's		103.618						
Total Variance		57.029%						
Business Competency	BC1					0.762		
	BC2					0.697		
	BC3					0.748		
	BC4					0.711		
KMO		0.705 (p-value = 0.000)						
Bartlett's		185.160						
Total Variance		52.409%						
Promotion	PRO1						0.716	
	PRO2						0.879	
	PRO3						0.897	
	PRO4						0.714	
KMO		0.759 (p-value = 0.000)						
Bartlett's		432.414						
Total Variance		64.965%						
Usefulness and Convenience	UAC1							0.672
	UAC2							0.770
	UAC3							0.653
	UAC4							0.748
KMO		0.680 (p-value = 0.000)						
Bartlett's		174.668						
Total Variance		51.102%						

Dependent Variable:

The result shows that KMO is 0.626 and complies with the requirement which is 0.5<KMO<1, according to the result, all the variables in the component are correlated. Total variance explained equals 56.51 percent, and it is greater than 50 percent. Thus, it can meet the requirement of variance explained. Finally, the loading factor is greater than 0.5 and it indicates that the requirement is complied.

Table 4. Dependent Variable, and Testing

Dependent Variable		Component
		1
Intention to Buy	ITB1	0.801
	ITB2	0.752
	ITB3	0.699
KMO		0.626 (p-value=0.000)
Total Variance Explained		56.51%
Cronbach's Alpha		0.622

Regression

Variance inflation factor (VIF) is presented in table 5. A tolerance value of 0.50 or higher and VIF less than three are an indication that there is no multicollinearity problem.

Table 5. Regression Result and VIF

Model	**Unstandardized coefficients**		**standardized coefficients**			**Variance inflation factor (VIF)**
	Beta	**sd. Error**	**Beta**	**t**	**p-value**	
(Constant)	0.228	0.441		0.51	0.605	
PR	0.024	0.043	0.029	0.55	0.578	1.04
BCA	-0.132	0.091	-0.084	-1.45	0.147	1.29
TR	0.170	0.075	0.132	2.25	0.025	1.33
RG	0.139	0.043	0.132	2.57	0.011	1.02
UAC	0.218	0.083	0.176	2.61	0.009	1.76
PRO	0.225	0.045	0.269	4.95	0.000	1.15
BC	0.245	0.084	0.193	2.93	0.004	1.70
R^2				0.315		
Adjusted R^2				0.297		
F				17.548		
p-value				0.000		

The result shows the p-value is 0.000<0.05. Moreover, R^2=0.297 indicates that all of the independent variables influence 29.7 percent of online purchase intention in Indonesia (Jakarta and surrounding area). The variance inflation factor is smaller than 2, thus there is no multicollinearity in this model.

Among seven variables in this model including trust (TR), perceived risk (PR), business competency (BC), behaviour control awareness (BCA), reference group (RG), usefulness and convenience (UAC), and promo (PRO). Only five variables influence the online purchase intention. Those variables are trust, business competency, reference group, usefulness and convenience, and promo. These five variables have p-value <0.01 and have a positive effect on the online purchase intention.

Hypothesis testing:

The result from Proposed Hypothesis analysis testing in Indonesia E-commerce are as follows:

Table 6 Hypothesis testing

Hypothesis	Description	Test Result
H1	Customer trust has an affirmative effect on customers' online purchase intention	Accepted
H2	The opinion of the reference group positively affecting consumers' online shopping intention	Accepted
H3	Behavior control awareness positively affecting customers' online purchase intention	Not accepted
H4	The perceived risk has a negative effect on Customers Online purchase intention	Not accepted
H5	Business competency positively affecting on customers' online purchase intention	Accepted
H6	The usefulness and convenience positively affecting customer's motive to purchase online	Accepted
H7	The promotion positively affecting customer's online purchase decision	Accepted

The Table above shows Proposed Hypothesis related to Trust, Reference Group, Business Competency, Usefulness & Convenience and Promotion are accepted, they are affecting Purchase Intention in Indonesia online market. However, hypothesis related to Behaviour control awareness and Perceived Risk is not accepted because it is not really affecting Customer's Purchase intention in Indonesia E-commerce market.

CONCLUSION AND RECOMMENDATION

Based on the result from regression analysis, the factors affecting online purchase intention in Indonesia (mainly Jakarta and its surrounding areas) are Promotion, Business Competency, Usefulness and Convenience, Reference Group, and Trust. It was reflected in the p-value less than 0.05 (Table 5.) The impact of promotion is significant on online purchase intention. This can be used as an indicator for a company to focus on their promotion programs in order to attract customers to purchase on their online store or E-commerce.

From the results of studies conducted on factors affecting customers' online purchase intention in the case of e-commerce in Indonesia from seven variables, namely Perceived Risk, Trust, Behaviour control awareness, reference group, Business competency, usefulness and convenience, and promotion. The

study results show the order of the most influential promotion, business competency, usefulness and convenience, reference group and trust.

Promotions provided by e-commerce are the most attractive things to make purchases with p-value result 0.000. The company should really determine the promotion strategy and the type of promotion that will be given because on the other hand the budget issued by the company is not small, so the company should have a good marketing team so that the budget issued and the results is maximum.

Promotion is an effective attraction, seeing from the data that the majority of users spend more than 7 hours a day using the internet and as much as 5-10 times visiting e-commerce a day. Not only in terms of promotion, other variables must also be considered in order to increase the attractiveness of customers to make transactions in e-commerce, such as how companies can provide services to customers and provide updated product information to customers must be conveyed properly. On time delivery and clarity of product specifications are also important values. We can see from the P-Value result for business competency 0.004 At the same time, the company must also be able to give customers the perception that online shopping on e-commerce saves costs and time

LIMITATION AND FUTURE RESEARCH

The limitation of this study is mainly and strictly concentrated on Indonesian Customers; therefore, research finding cannot be generalized from other countries. Hence, it is highly recommended that future research can be performed in different countries with larger sample size and longer observation time. Besides the current study only focusing on the E-commerce industry, the future study can be performed to test the hypothesis on other industries. Moreover, as the current proposed model stops on Customer's Purchase Intention, researchers encourage future research to extend the proposed framework by adding purchase behaviour or other independent and mediating variables that could affect on online customer's Purchase Intention.

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