



The Effect Of Trust, Service Quality And Price On Customer Loyalty With Customer Satisfaction As An Intervening Variable At Jne Tanjung Pinang Branch

Wilia Octadina ^{1*}, Bambang Satriawan ², Muammar Khaddafi ³

¹⁻³ Universitas Batam, Indonesia

Corresponding author: wiliaoctadina@gmail.com*

Abstract, This study aims to determine the direct and indirect effect of trust, service quality, price on customer loyalty through customer satisfaction at JNE Tanjung Pinang Branch. This type of research uses quantitative research methods with primary and secondary data sources. This research was conducted at JNE Tanjung Pinang Branch, Tanjung Pinang, Riau Islands. This research started from March 2023 to August 2023. Based on the results of JNE transaction data for Tanjungpinang City, the population taken is consumers from the corporate and social commerce types who trust the delivery of goods/files from companies or agencies with JNE. The population is 146 from both corporate and social commerce types who have collaborated with JNE Tanjung Pinang. In this study, data collection was carried out using the census method in which the entire population was taken as a sample. By using the census method, this study aims to obtain accurate and representative data from the entire existing population. This step will make it easier for researchers to analyze and describe the characteristics and events that occur in the population, Based on the provisions, the number of samples that meet the criteria from JNE users in the corporate and social community categories is 118 respondents. This research uses Smart-PLs as a data processing tool. The results of the study show that all variables have a direct and indirect effect on variables Z and Y.

Keywords: Trust, Service Quality, Price, Customer Loyalty, Customer Satisfaction

1. INTRODUCTION

The shipping business in the country is increasing with the rapid development of online businesses today. In fact, with the development of the internet, online buying and selling activities are increasingly widespread and will become a lifestyle trend in the future. Online businesses even require shipping/courier services as an inseparable link. Currently, tight competition is felt by companies providing shipping or logistics services. This is due to the increasing demand from the public for the use of shipping services. The effect of the many public requests for shipping services has given birth to several companies that provide the same service products, namely expedition services (shipping services). There are several large companies competing in the expedition sector, namely: Pos Indonesia, TIKI, JNE, J&T Express, SiCepat, Ninja Xpress, Indah Logistik, and several other logistics companies.

PT. JNE as a local logistics company, has 71 representative offices of main branches, as well as 4000 agents and 400 sub-agents throughout Indonesia. JNE also provides service products as JOB (JNE Online Booking) facilities, and JLC (JNE Loyalty Card), which can facilitate the delivery process for customers. JNE's progress also requires support from all parties and as a company that has focused on the distribution of goods for 32 years, JNE has always been active in providing support, both in terms of the quality and capacity of its services and programs. This phenomenon reflects the significant adoption of delivery services in the

online shopping ecosystem in Indonesia. There are a number of implications that arise from this finding, both for e-commerce business actors and for delivery service providers.

JNE Tanjung Pinang transaction overview based on the cooperation carried out. JNE Tanjungpinang's most transactions are in the marketplace sector. A strong distribution network and years of experience in logistics, JNE is able to provide a variety of delivery service options, from regular to same day delivery, which are very important to meet consumer needs and expectations in the era of online shopping. In addition, JNE through the MY JNE application also provides real-time package tracking features and responsive customer service, which further increases the trust and comfort of marketplace users in sending and receiving goods. This certainly cannot immediately satisfy consumers. There are many obstacles that must be the concern of JNE Tanjungpinang management. The proliferation of delivery services in the market is an obstacle in competing for consumer trust. This condition requires companies to work hard to explore potential or innovation to gain customer trust.

There is a difference in shipping rates for the same destination to several major cities in Indonesia. Based on the data obtained, the JNE expedition service rate is the highest compared to competitors, except to the destination city of Medan. This proves that the shipping rate for goods in kilograms JNE has the most expensive rate for per kilo of goods to be sent from Tanjungpinang city to other cities. For consumers, rising shipping costs can be a deciding factor in their purchasing decisions. They may look for cheaper shipping options or even postpone or cancel their purchases if shipping costs are too high. Therefore, it is important for shipping companies to consider strategies that maintain a balance between profitability and the availability of affordable services for customers.

In addition, many consumers voice complaints about delivery services, especially for COD (Cash On Delivery) services without fully understanding the underlying reasons for errors or accidents. Online business people as users of delivery services are now increasingly selective in choosing delivery services. This is due to the increasing level of choice in the delivery services industry as well as incidents or cases of lost goods or packages belonging to customers. JNE customer loyalty in Tanjungpinang includes a deep understanding of the factors that influence customers to choose and use this expedition service repeatedly. Tanjungpinang, as a city located in the Riau Islands Province, has unique geographical characteristics with islands scattered around it. This makes goods and package delivery services, such as those offered by JNE, very important to support connectivity between the islands and with the Indonesian mainland.

The problems found in the field are described as follows:

- a. The proliferation of delivery services in today's market has led to fierce competition in competing for consumer trust. With so many options available, JNE Tanjungpinang is trying hard to differentiate themselves to gain customer trust.
- b. Many consumers voice complaints about delivery services, especially in COD (Cash On Delivery) deliveries without fully understanding the underlying reasons for errors or accidents. This lack of transparency often exacerbates frustration and dissatisfaction among customers.
- c. JNE's shipping rates are still above the average rates of other similar shipping companies, causing customers to look for cheaper shipping options or even postpone or cancel their purchases if the shipping costs are too high.
- d. JNE Tanjungpinang receives customer complaints regarding late deliveries that do not match the estimated delivery time, this has decreased customer trust.
- e. Customers often generalize shipping errors that occur, without receiving an explanation from JNE Tanjungpinang employees

2. LITERATURE REVIEW

Customer Loyalty (Y)

Customer loyalty is a crucial element in the operations of a company or organization because retaining customers not only means increasing revenue but also ensuring business continuity. Customer loyalty is a deeply held commitment to repurchase or re-protect a preferred product or service in the future despite situational influences and marketing efforts potentially leading to a behavioral switch (Kotler & Keller, 2018). Consumer loyalty is a customer's long-term commitment to continue purchasing products or using services from a particular brand because of the positive experiences and satisfaction gained from those products or services (Rane et al., 2023; Dam & Dam, 2021; Khan et al., 2022). Consumer loyalty refers to the tendency of consumers to continue purchasing products or services from the same brand repeatedly, despite the presence of other options in the market (Islam et al., 2023; Pekovic & Rolland, 2020). Consumer loyalty is a strong emotional connection between a customer and a brand, built through the experiences, beliefs, and values shared by the consumer and the company.

Customer Satisfaction (Z)

Satisfaction is a person's feeling of pleasure or disappointment that arises from comparing a product's perceived performance (or outcome) to their expectations. If

performance fails to meet expectations, customers will be dissatisfied (Kotler & Keller, 2018). Customer satisfaction is the activity of fulfilling customer needs and desires, with the fulfillment of these needs and desires arises a feeling of pleasure or disappointment from the customer regarding the comparison of perceived performance with that expected (Hult et al., 2022; Sharma et al., 2020). Consumer satisfaction is the degree to which customers' expectations of a product or service are matched or exceeded by the actual experience they have after using the product or service (Hamzah & Shamsudin, 2020; Shokouhyar et al., 2020). Consumer satisfaction refers to the extent to which the performance of a product or service meets or exceeds the standards desired or expected by the consumer. If there is a positive gap between expectations and performance, the consumer will be satisfied (Wulandari, 2022; Tannady & Purnamaningsih, 2023).

Trust (X₁)

Consumer trust in online shopping websites lies in the popularity of the online shopping website. If the website is good, buyers will trust and believe in the reliability of the website (Andromeda, 2015). Consumer trust is the consumer's good hope for the producer's ability to provide product results that satisfy the consumer (Mutiara & Wibowo, 2020). Consumer trust is a key variable in developing long-term expectations in a long-term relationship between buyers and sellers (Morgan & Hurt, 2015). Consumer trust is the belief that a product, service, or brand will always fulfill its promises and be consistent in delivering the expected quality and performance. Consumer trust is the perception that a company or brand acts honestly, transparently and ethically, without hiding relevant information or misleading customers. Consumer trust is the willingness to take risks in transacting or interacting with a brand, based on the belief that the brand will meet expectations and not disappoint.

Service Quality (X₂)

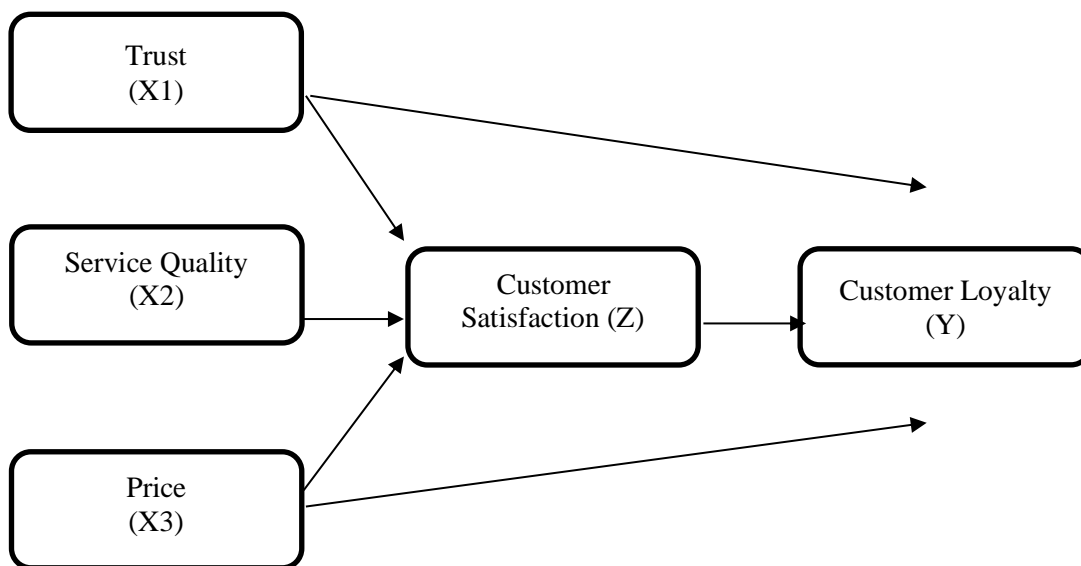
Service quality can be defined as focusing on meeting needs and requirements, as well as on timeliness to meet customer expectations (Arianto, 2018). Service quality is the extent to which a service meets the standards set by a company or industry, including aspects such as speed, accuracy, and reliability in meeting customer needs (Sudirjo et al., 2023; Rashed & Rashid, 2024). Service quality is defined as customers' perception of how well the service they receive compares to their expectations. High-quality service is that which exceeds customer expectations. Service quality is a combination of efficient and effective service delivery processes and satisfactory customer outcomes (Marbough et al., 2023; Demir et al., 2021). It includes all interactions between customers and service providers, from initial communication to problem resolution. Service quality is the value or benefit perceived by customers from the

service provided, including how the service provides solutions, convenience, or an overall positive experience (Liu & Chen, 2022; Li et al., 2021).

Price (X₃)

Price is the amount of money spent for a product or service, or the amount of value exchanged by consumers to obtain benefits or use of a product or service (Mardia et al., 2021). Price is the amount of money that consumers must pay to get a product (Indrasari, 2019). Price is the amount of money charged for a particular product. Industries set prices in a variety of ways. In large companies, pricing is generally handled by division managers or product line managers (Kotler, 2019). Price is the amount of money used to obtain certain products in the form of goods or services. Price is not only intended for purchases made in the market or supermarket, price can also be intended for online buying and selling processes in the marketplace or on social media (Gitosudarmo, 2019). Price is the consumer's perception of the value of a product or service, which is often influenced by quality, brand, features, and perceived benefits to the consumer. Higher prices are often considered to reflect better quality.

Conceptual framework



Source: Researcher (2024)

Figure 1. Conceptual Framework

3. RESEARCH METHOD

Type of research

The research method used in this study is a descriptive research strategy with a quantitative approach. Quantitative research is a research approach based on the philosophy

of positivism, which aims to investigate a particular population or sample which ultimately leads to the formulation of conclusions.

Data source

This research uses primary and secondary data sources, as follows:

- a. According to Sugiyono, (2017), primary data is data that directly provides data to data collectors. Primary data sources are obtained through an interview activity with the research subject and by observation or observation in the field. The primary data used by the authors in the study was a questionnaire.
- b. According to Sugiyono, (2017), secondary data is a data source that does not directly provide data to data collectors, for example through other people or through documents. Secondary data sources are complementary data sources that function to complement the data needed by primary data. Secondary data referred to in this study is a source of research data obtained through intermediary media or indirectly published or unpublished in general.

Population and Sample

This research was conducted at JNE Tanjung Pinang Branch, Tanjung Pinang, Riau Islands. This research started from March 2023 to August 2023. Based on the results of JNE transaction data for Tanjungpinang City, the population taken is consumers from the corporate and social commerce types who trust the delivery of goods/files from companies or agencies with JNE. The population is 146 from both corporate and social commerce types who have collaborated with JNE Tanjung Pinang. The sampling technique uses Purposive Sample with the following provisions:

- a. Customers who have collaborated with JNE Tanjungpinang.
- b. Collaborating with JNE Tanjungpinang for more than one period.

Based on the provisions, the number of samples that meet the criteria from JNE users in the corporate and social community categories is 118 respondents.

4. RESULTS AND DISCUSSION

Loading Factor

Table 1 Loading Factor

Variable	Item Statement	Muatan Faktor	Loading Factor 1	Desc.	Loading Factor 2	Desc.
Trust	X _{1.1}	0.700	0.904	Valid	0.905	Valid

Variable	Item Statement	Muatan Faktor	Loading Factor 1	Desc.	Loading Factor 2	Desc.
	X _{1.2}	0.700	0.830	Valid	0.831	Valid
	X _{1.3}	0.700	0.879	Valid	0.878	Valid
	X _{1.4}	0.700	0.768	Valid	0.767	Valid
	X _{1.5}	0.700	0.911	Valid	0.911	Valid
	X _{1.6}	0.700	0.844	Valid	0.844	Valid
	X _{1.7}	0.700	0.852	Valid	0.853	Valid
	X _{1.8}	0.700	0.892	Valid	0.892	Valid
	X _{1.9}	0.700	0.874	Valid	0.873	Valid
	X _{1.10}	0.700	0.901	Valid	0.901	Valid
	Service Quality	X _{2.1}	0.700	0.536	Invalid	
X _{2.2}		0.700	0.649	Invalid		
X _{2.3}		0.700	0.808	Valid	0.876	Valid
X _{2.4}		0.700	0.839	Valid	0.884	Valid
X _{2.5}		0.700	0.734	Valid	0.823	Valid
X _{2.6}		0.700	0.743	Valid	0.890	Valid
X _{2.7}		0.700	0.836	Valid	0.889	Valid
X _{2.8}		0.700	0.838	Valid	0.870	Valid
X _{2.9}		0.700	0.789	Valid	0.876	Valid
X _{2.10}		0.700	0.878	Valid	0.910	Valid
Price	X _{3.3}	0.700	0.963	Valid	0.964	Valid
	X _{3.4}	0.700	0.947	Valid	0.948	Valid
	X _{3.5}	0.700	0.943	Valid	0.944	Valid
	X _{3.6}	0.700	0.954	Valid	0.955	Valid
	X _{3.7}	0.700	0.964	Valid	0.965	Valid
	X _{3.8}	0.700	0.944	Valid	0.943	Valid
	X _{3.9}	0.700	0.890	Valid	0.886	Valid
	X _{3.10}	0.700	0.963	Valid	0.859	Valid
Customer Satisfaction	Z _{1.3}	0.700	0.553	Invalid		
	Z _{1.4}	0.700	0.682	Invalid		
	Z _{1.5}	0.700	0.802	Valid	0.790	Valid
	Z _{1.6}	0.700	0.608	Tidak Valid		
	Z _{1.7}	0.700	0.869	Valid	0.880	Valid

Variable	Item Statement	Muatan Faktor	Loading Factor 1	Desc.	Loading Factor 2	Desc.
	Z _{1.8}	0.700	0.931	Valid	0.931	Valid
	Z _{1.9}	0.700	0.896	Valid	0.914	Valid
	Z _{1.10}	0.700	0.855	Valid	0.885	Valid
Customer Loyalty	Y _{1.1}	0.700	0.875	Valid	0.876	Valid
	Y _{1.2}	0.700	0.698	Invalid		
	Y _{1.3}	0.700	0.928	Valid	0.929	Valid
	Y _{1.4}	0.700	0.892	Valid	0.891	Valid
	Y _{1.5}	0.700	0.799	Valid	0.814	Valid
	Y _{1.6}	0.700	0.761	Valid	0.745	Valid
	Y _{1.7}	0.700	0.914	Valid	0.920	Valid
	Y _{1.8}	0.700	0.952	Valid	0.956	Valid
	Y _{1.9}	0.700	0.825	Valid	0.834	Valid
	Y _{1.10}	0.700	0.926	Valid	0.926	Valid

Source: Processed by researchers (2024)

The data shows that the indicators are declared feasible or valid for research use and can be used for further analysis.

Composite Reliability

Table 2. Composite Reliability

	Composite Reliability
Customer Satisfaction	0.946
Customer Loyalty	0.968
Price	0.982
Service Quality	0.959
Trust	0.968

Source: Processed by researchers (2024)

Based on the table above, it shows that the good enough category of each construct has met the criteria for assessing the reliability of the outer model with a composite reliability value > 0.7.

Average Variance Extracted

Table 3. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)

Customer Satisfaction	0.777
Customer Loyalty	0.773
Price	0.872
Service Quality	0.770
Trust	0.751

Source: Processed by researchers (2024)

Based on the table above, it shows that the AVE value of each construct in the final model has reached a value > 0.5 . Thus, the proposed structural equation model has met the convergent validity criteria.

Structural Model Evaluation (Inner Model)

Tabel 4. R-Square

	<i>R Square</i>	<i>Adjusted R Square</i>
Customer Satisfaction	0.725	0.718
Customer Loyalty	0.942	0.940

Source: Processed by researchers (2024)

The R Square value for the customer satisfaction variable is 0.592, this means that the percentage of the influence of trust, service quality and price on customer satisfaction is 59.2%, which means it is included in the moderate category, while the remaining 40.8% is explained by other variables not examined in the study. The R Square value for the customer loyalty variable is 0.592, this means that the percentage of the influence of trust, service quality, price and customer satisfaction on customer loyalty is 59.2%, which means it is included in the moderate category, while the remaining 40.8% is explained by other variables not examined in the study.

Direct Effect Test

Table 5. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Cust. Satisfaction -> Customer Loyalty	0.890	0.887	0.050	17.924	0.000
Price -> Cust. Satisfaction	0.590	0.578	0.076	7.782	0.000
Price -> Customer Loyalty	-0.098	-0.099	0.039	2.491	0.013
Service Quality -> Cust. Satisfaction	0.335	0.332	0.075	4.451	0.000
Service Quality -> Customer Loyalty	0.126	0.126	0.029	4.274	0.000
Trust -> Cust. Satisfaction	0.348	0.353	0.075	4.658	0.000

Trust -> Customer Loyalty	0.114	0.117	0.030	3.784	0.000
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Source: Processed by researchers (2024)

Based on the table above, it is known that:

1. Customer Satisfaction -> Customer Loyalty: This relationship is very significant ($p < 0.001$) with a strong positive effect (coefficient 0.890). This shows that increasing customer satisfaction has a significant effect on increasing customer loyalty.
2. Price -> Customer Satisfaction: This relationship is significant ($p < 0.001$) with a fairly strong positive effect (coefficient 0.590). This shows that price has a substantial positive effect on customer satisfaction.
3. Price -> Customer Loyalty: This relationship is significant ($p = 0.013$) but with a small negative effect (coefficient -0.098). This shows that price has a small direct negative effect on customer loyalty.
4. Service Quality -> Customer Satisfaction: This relationship is significant ($p < 0.001$) with a positive effect (coefficient 0.335). This shows that service quality has a positive effect on customer satisfaction.
5. Service Quality -> Customer Loyalty: This relationship is significant ($p < 0.001$) with a small positive effect (coefficient 0.126). This indicates that service quality has a small direct positive effect on customer loyalty.
6. Trust -> Customer Satisfaction: This relationship is significant ($p < 0.001$) with a positive effect (coefficient 0.348). This indicates that trust has a positive effect on customer satisfaction.
7. Trust -> Customer Loyalty: This relationship is significant ($p < 0.001$) with a small positive effect (coefficient 0.114). This indicates that trust has a small direct positive effect on customer loyalty.

Indirect Effect Test

Table 6. Indirect Effect Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Price -> Cust. Satisfaction -> Customer Loyalty	0.525	0.514	0.085	6.182	0.000
Service Quality -> Cust. Satisfaction -> Customer Loyalty	0.298	0.294	0.066	4.536	0.000

Trust -> Cust. Satisfaction -> Customer Loyalty	0.310	0.312	0.064	4.874	0.000
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Source: Processed by researchers (2024)

Based on the table above, it is known that:

1. Trust affects Customer Loyalty through Customer Satisfaction: Hypothesis is accepted. The indirect effect of Trust on Customer Loyalty through Customer Satisfaction is significant (coefficient = 0.310, $p < 0.001$). This indicates that trust positively affects customer loyalty through increasing customer satisfaction.
2. Service Quality affects Customer Loyalty through Customer Satisfaction: Hypothesis is accepted. The indirect effect of Service Quality on Customer Loyalty through Customer Satisfaction is significant (coefficient = 0.298, $p < 0.001$). This indicates that service quality positively affects customer loyalty through increasing customer satisfaction.
3. Price affects Customer Loyalty through Customer Satisfaction: Hypothesis is accepted. The indirect effect of Price on Customer Loyalty through Customer Satisfaction is significant (coefficient = 0.525, $p < 0.001$). This indicates that price positively and strongly affects customer loyalty through increasing customer satisfaction.

5. CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of the research and discussion, the following conclusions can be drawn:

1. Customer Satisfaction -> Customer Loyalty: This relationship is highly significant ($p < 0.001$) with a strong positive effect (coefficient 0.890). This shows that increasing customer satisfaction has a significant effect on increasing customer loyalty.
2. Price -> Customer Satisfaction: This relationship is significant ($p < 0.001$) with a fairly strong positive effect (coefficient 0.590). This shows that price has a substantial positive effect on customer satisfaction.
3. Price -> Customer Loyalty: This relationship is significant ($p = 0.013$) but with a small negative effect (coefficient -0.098). This shows that price has a small direct negative effect on customer loyalty.
4. Service Quality -> Customer Satisfaction: This relationship is significant ($p < 0.001$) with a positive effect (coefficient 0.335). This shows that service quality has a positive effect on customer satisfaction.

5. Service Quality -> Customer Loyalty: This relationship is significant ($p < 0.001$) with a small positive effect (coefficient 0.126). This indicates that service quality has a small direct positive effect on customer loyalty.
6. Trust -> Customer Satisfaction: This relationship is significant ($p < 0.001$) with a positive effect (coefficient 0.348). This indicates that trust has a positive effect on customer satisfaction.
7. Trust -> Customer Loyalty: This relationship is significant ($p < 0.001$) with a small positive effect (coefficient 0.114). This indicates that trust has a small direct positive effect on customer loyalty.
8. Trust affects Customer Loyalty through Customer Satisfaction: Hypothesis is accepted. The indirect effect of Trust on Customer Loyalty through Customer Satisfaction is significant (coefficient = 0.310, $p < 0.001$). This indicates that trust positively affects customer loyalty through increasing customer satisfaction.
9. Service Quality affects Customer Loyalty through Customer Satisfaction: Hypothesis is accepted. The indirect effect of Service Quality on Customer Loyalty through Customer Satisfaction is significant (coefficient = 0.298, $p < 0.001$). This indicates that service quality positively affects customer loyalty through increasing customer satisfaction.
10. Price affects Customer Loyalty through Customer Satisfaction: The hypothesis is accepted. The indirect effect of Price on Customer Loyalty through Customer Satisfaction is significant (coefficient = 0.525, $p < 0.001$). This indicates that price positively and strongly affects customer loyalty through increasing customer satisfaction.

Suggestion

Based on the conclusions obtained from the above research, the following suggestions are made:

1. Building and Maintaining Customer Trust: JNE Tanjungpinang City needs to focus on efforts to build and maintain customer trust. This can be done through transparency in the delivery process, customer data security, and consistency in service quality. Given the indirect influence of trust on loyalty through customer satisfaction, it is important to ensure that the trust built also translates into a satisfying experience for customers.
2. Improving Service Quality: Given the significant influence of service quality on customer loyalty through satisfaction, JNE must continue to improve its service quality. This can include staff training to improve service skills, speeding up delivery times,

improving package tracking accuracy, and improving complaint handling systems. It is important to conduct periodic evaluations of service quality and take necessary corrective actions.

3. **Appropriate Pricing Strategy:** The results of the study indicate that price has a positive and strong influence on customer loyalty through satisfaction. This indicates that JNE Tanjungpinang City customers may associate price with service quality. JNE needs to design a pricing strategy that reflects the value of the service provided. However, any price increase must be balanced with an increase in service quality or other added value to ensure customer satisfaction remains high.
4. **Marketing Strategy Integration:** Given that all three factors (trust, service quality, and price) influence loyalty through customer satisfaction, JNE needs to adopt an integrated approach in its marketing strategy. This could involve campaigns that emphasize reliability and trust, while demonstrating high service quality and offering competitive prices.
5. **Customer Loyalty Program:** To capitalize on the positive relationship between satisfaction and loyalty, JNE could consider implementing or enhancing a customer loyalty program. This program could offer incentives such as discounts, priority service, or reward points for loyal customers, which can increase satisfaction and encourage long-term loyalty.
6. **Continuous Measurement and Evaluation:** JNE needs to periodically measure and evaluate the level of customer trust, service quality, price perception, satisfaction, and loyalty. This will help the company to continuously adjust its strategy and ensure that it continues to meet or exceed customer expectations.
7. **Employee Training:** Given the importance of service quality and trust, JNE needs to invest in comprehensive employee training. This training should cover the technical aspects of service, as well as soft skills such as effective communication and handling customer complaints.

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