

## The Effect of Work-Family Conflict on Job Satisfaction and Job Performance of Banking Employee in North Sulawesi

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**ABSTRACT:** The research aims is to analyze the effect of work-family conflict on job satisfaction and job performance, and also the effect of job satisfaction on job performance of banking employee in North Sulawesi. The multistage sampling method has been used in this research, where for sample of bank done by simple random sampling technique and for sample of employee as respondent from sample bank done by purposive sampling technique. Data collection was done by distributing questionnaires to respondent and the in-depth interview. The questionnaire was distributed to 150 respondents, but only data from 128 respondents were eligible to be analyzed (85,3%). Simple regression analysis techniques have been used to verify the hypothesis of this study. The results revealed that the work-family conflict has a significant negative effect on job satisfaction and job performance of banking employees in North Sulawesi. Other results indicated that job satisfaction has a significant positive effect on employees' job performance.

**KEYWORDS:** *Work-family conflict, job satisfaction, job performance, banking employee.*

### I. INTRODUCTION

Competition of the banking business in Indonesia is relatively tight, because there are quite a number of banks operating and offering various banking products and services. In June 2019 there were 112 Commercial Banks with 31455 offices and 1581 Rural Banks with 6295 offices (Financial Services Authority, Republic of Indonesia, June 2019). The consequence of this competition is that each bank must strive to provide excellent service for customer satisfaction (Khan & Fasih, 2014; Brown & Taylor, 2016; Kumalasari et al., 2019) in order to survive and become superior. This condition requires every bank employee to work hard, smart, creative, innovative, professional and perform well. However, they also should not ignore family affairs in order to remain in a harmonious atmosphere. High job demands in the world of banking on the one hand and demands for family responsibility on the other can lead to the emergence of work-family conflicts in employees. It is clear here that work and family are the two most important life domains (Loscalzo et al., 2019) and therefore balancing work and family demands is a critical challenge facing most employees (Baltes et al., 2010).

Work-family conflict is an inter-role conflict (Greenhaus & Beutell, 1985) or also called a multiple-role conflict) experienced by employees because of limited resources such as time, energy, and so on in meeting the demands simultaneously to perform two or more different roles. Esson (2004) states that work-family conflict is not only affect the individuals who are suffering from it but also to their families, business owners, and managers. The work-family conflict has become a serious problem in the organization of work because both male and female employees are required to do their job well without neglecting their family responsibilities. According to Hoque (2015), the work-family conflict breaks down the mental and physical well-being of employees. It affects the quality of their personal relationships outside of work. Consequently, it will increase the cost of doing business because employees experiencing high levels of work-family life conflict are likely to miss more work days per year, are less committed to the organization, are less satisfied with their job, and are more likely to intend to leave their job.

Allen et al (2000) has conducted a comprehensive review of the work-family conflict outcomes through a meta-analysis approach and they grouped outcomes into three categories: 1). Work-related outcomes (including: job satisfaction, organizational commitment, intention to turnover, absenteeism, job performance, career satisfaction, career success); 2) Nonwork-related outcomes (including: life satisfaction, marital satisfaction, family satisfaction, family performance, leisure satisfaction) ; and 3) Stress-related outcomes (including: general psychological strain, somatic/physical symptoms, depression, substance abuse, burnout, work-related stress, family-related stress). Furthermore, Bellavia & Frone (2005) suggested that the potential

consequences of work-family conflict can be divided into three different categories: 1) work-related outcomes (such as job satisfaction, organizational commitment, intention to quit, burnout, absenteeism, work-related strain, and organizational citizenship behaviour; 2) family-related outcomes (such as marital satisfaction, family satisfaction, and family-related strain); and 3) domain-unspecific outcomes (such as life satisfaction, psychological strain, somatic complaints, depression, and substance use or abuse).

A literature review shows that work-family conflict researchers have linked it to various outcomes variables such as job satisfaction (Kalliath & Kalliath, 2015; Zain & Setiawati, 2019; Portoghese *et al.* 2011; Rathi & Barath, 2013; Beliasa *et al.*, 2015; Warokka & Febrilia, 2015; Linh *et al.*, 2016; Hoque, 2015; Ahmed *et al.* 2012), family satisfaction (Rathi & Barath, 2013; Jamaludin, *et al.*, 2018), life satisfaction (Afzal & Farooqi, 2014), employee commitment (Mukanzi & Senaji, 2017), professional commitment (Zheng & Wu, 2018), organizational commitment (Zain & Setiawati, 2019), job performance (Zain & Setiawati, 2019; Hoque 2015; Warokka & Febrilia, 2015; Efeoglu & Ozcan 2013; Tewal & Tewal 2014), turnover intentions (Panatik *et al.*, 2011; Aboobaker *et al.*, 2017), emotional exhaustion (Zhang *et al.*, 2012), mental health (Panatik *et al.*, 2011). This study only examines work-family conflict relationships with job satisfaction and job performance.

The literature review of the relationship between work-family conflict and job satisfaction shows inconsistent results, because some researchers found significant negative influences (such as: Long *et al.*, 2017; Weerasinghe & Batagoda, 2015; Ahmed *et al.*, 2012) and others found non-significant negative influences (such as: Portoghese *et al.*, 2011; Linh *et al.*, 2016; Ibrahim & Yusra, 2016). Furthermore, literature studies of the relationship between work-family conflict and job performance also show inconsistent results, because some researchers found significant negative effects (such as: Kengatharan, 2016; Warokka & Febrilia, 2015; Nanda, 2015), non-significant negative effects (Anwar & Shahzad, 2011; Karatepe & Tekinkus, 2006; Karatepe & Klic, 2007), and positive effects (Christine *et al.*, 2010). Employee performance is not only influenced by role conflict, but there are also other factors that determine it such as job satisfaction. A number of studies of the relationship between job satisfaction and employee performance find inconsistent results, because some researchers found a significant positive effect (Edward and Bell, 2008; Perera, *et al.*, 2014; Javed *et al.*, 2014), Judge *et al.*, 2001; Pushpakumari, 2008; Javed *et al.*, 2014; while other researchers found it insignificant (Paais, 2018; Hidayati & Rahmawati, 2016) and significant negative (Dwijayanti & Riana, 2018).

The underlying and motivating factors of this study are: First, there are inconsistencies in the results of previous studies about the relationship between work-family conflict and job satisfaction, work-family conflict and performance, as well as job satisfaction and performance. Second, research on the relationship of work-family conflict, job satisfaction and performance of bank employees in Indonesia is still rare and especially in North Sulawesi no one has done so.

The aims of this research was to analyze the effect of work-family conflict on job satisfaction and job performance of banking employees in North Sulawesi. In addition, this study also aims to analyze the effect of job satisfaction on their performance.

## II. THEORETICAL FRAMEWORK

### Work-Family Conflict

Since 1990, researchers have begun to consider work-family conflict as a bidirectional construct, namely work interference with family and family interference with work or the sphere of work can meddle with the sphere of family and vice versa (Frone *et al.*, 1993; Carlson *et al.*, 2000; Koekemoer & Steyl, 2011; Afzal & Farooqi, 2014; Kengatharan, 2017). Greenhaus and Beutell (1985) have defined work-family conflict as a form of interrole conflict in which the role pressures from the work and family domains are mutually incompatible in some respect. That is, participation in the work (family) role is made more difficult by virtue of participation in the family (work) role. Luthans (2011: 291-292) suggests that interwork-family conflict results from the differing requirements of two or more roles that must be played at the same time. Work roles and nonwork roles are often in such conflict. Work-family conflict occurs when the employees face demands from both work and family that makes it difficult to meet them simultaneously. The job demands are related to the pressures that come from excessive workload and time, such as: jobs to be done in a hurry and in a deadline. While family demands related to the time needed to handle household chores and babysitting. This family demand is determined by the size of the family, the composition of the family, and the number of family members who have dependency on other members (Yang *et al.*, 2000).

Work-family conflict has three types, namely: 1) Time-based conflict. The time taken to run one of the demands (family or work) can reduce the time to carry out other demands (work or family); 2) Strain-based conflict. Occurs when pressure from one role affects the performance of the other roles; and 3) Behavior-based conflict. Related to the inconsistency between the pattern of behavior with which both sides want (work or family) (Greenhaus & Beutell, 1985; Yang *et al.*, 2000; Tewal & Tewal, 2014).

### Job Satisfaction

Job satisfaction has been defined by experts from different view, such as attitude, feeling or perception. Greenberg and Baron (2008: 221) define job satisfaction as positive or negative attitudes that individuals have for work. Further, Robbins and Judge (2013: 79) define job satisfaction as a positive feeling about a job resulting from evaluation its characteristics. According to Luthans (2011: 141), job satisfaction is a result of employees' perception of how well their job provides those things that are viewed as important. It is generally recognized in the organizational behavior field that job satisfaction is the most important and frequently studied employee attitude.

Job satisfaction is basically determined by many factors. According to Spector (1997), the nine aspects of job satisfaction consist of pay, promotion, supervision, fringe benefits, contingent reward, operating procedures, coworkers, nature of work, and communication. Luthans (2011:141) suggests the six factors that affect job satisfaction are the work itself, pay, promotion, supervision, work group, and working conditions.

### **Job Performance**

In today's era of competition every organization must strive for survival and excellence. To achieve this every employee should do their job as well as possible or in other words they must have high job performance. Job performance of employees is one of the critical factors in an organization. The organization's overall performance is determined by their members' job performance level.

Motowidlo (2003: 39) defines job performance as the total expected value to the organization of discrete behaviors that an individual carries out over a standard period of time. According to Esson (2004:22), job performance as the behaviors an employee exhibits that are in line with their job description and the requirements of the workplace, which are geared toward overall organizational success. Performance antecedents include both direct determinants, such as knowledge, skill, motivation, habits, and situational opportunities and constraints, and indirect determinants, including individual differences in ability and personality and some types of situational variables. Performance shows the achievement of job targets related to quality, quantity, time and/or amount of effort used.

### **The Relationships between Work-Family Conflict and Employee Job Satisfaction**

The work-family conflict experienced by employees can affect their job satisfaction. Unresolved work-family conflict can lead to frustration and low job satisfaction. However, well-resolved this conflicts become a source of employee job satisfaction. A comprehensive review of various studies on the relationship between work-family conflict and employee job satisfaction conducted Allen (2000), found inconsistent results, and several subsequent studies showed similar results. The work-family conflict has a significant negative impact on employee job satisfaction found in studies of Weerasinghe and Batagoda (2015) to employees of private sector banks in Sri Lanka, and Ahmed et al. (2012) at the employees of banking sector in Pakistan. Other studies with similar results were found by Warokka and Febrilia (2015), Karatepe and Tekinkus (2006), Kalliath and Kalliath (2015), Haar (2008), Rathi and Barath (2013), Hoque (2015). Furthermore, the results of the study indicating a non-significant negative effect between the two variables were found by Portoghese et al. (2011) on health care workers from Italian hospital, and Linh et al. (2016) to employees of state-owned and foreign-owned enterprises in Vietnam. Although the relationship between work-family conflict and job satisfaction is inconsistent, the hypothesis proposed in this study:

Hypothesis 1:

Work-family conflict has a significant negative effect on job satisfaction of banking employees in North Sulawesi.

### **The Relationship between Work-Family Conflict and Job Performance**

Work-family conflict that are not handled properly will be a prolonged problem and this can have adverse consequences for employee and organizational job performance. Allen et al. (2000) in their comprehensive review of various studies of the relationship between work-family conflict and employee job performance found inconsistent results and subsequent studies showed similar results. Several recent studies have also shown inconsistent results.

The work-family conflict has a significant negative impact on employee job performance found in studies of Warokka and Febrilia (2015) at bank employees in Indonesia, and Nanda (2015) on the employees of private sector banks in the Jammu and Kashmir region. Other studies with similar results were also found by Nart and Batur (2014), Hoque (2015), Karatepe and Sokmen (2006), and Indriyani (2007). Furthermore, study of Karatepe and Tekinkus (2006) on frontline employees of retail banks in Turkey found non-significant negative effects of work-family conflict on job performance. Similar results were also found in studies of Karatepe and Klic (2007). Another study conducted by Christine et al (2010) on dual-career couple in Jabodetabek found a significant positive influence of work-family conflict on job performance. Although the

relationship between work-family conflict and work performance is inconsistent, the hypothesis proposed in this study:

Hypothesis 2:

Work-family conflict has a significant negative effect on job performance of banking employees in North Sulawesi.

### **Relationship between Job Satisfaction and Employee Performance**

Every employee wants satisfaction from the work they do, so that they can contribute optimally to the achievement of the goals of the organization where they work. Employees who obtain personal satisfaction at work will feel happy and excited in the work and to make the effort as much as possible for the company where she worked. Job satisfaction motivates employees to work effectively by showing work results that exceed the minimum requirements.

Various studies have examined the relationship between job satisfaction and employee performance and the results show inconsistencies. A number of researchers have found that the relationship between job satisfaction and employee performance has a relatively low correlation (Iaffaldano&Muchinsky, 1985; Judge et al, 2001). Furthermore, research by Javed et al (2014), Perera (2014) and Pushpakumari (2008) found a significant effect of job satisfaction on employee performance. From the results of this study it can be said that job satisfaction is a predictor of employee performance, the hypothesis proposed in this study:

Hypothesis 3:

Job satisfaction has a significant positive effect on job performance of banking employees in North Sulawesi.

## **III. RESEARCH METHOD**

### **Type of Research, Data Collection Technique and Variable Measurement**

This type of research is categorized as explanatory research which only test the hypotheses developed from the theoretical study (Indriantoro and Supomo, 2011; Sugiyono, 2012). Data is collected using questionnaires distributed to the sample bank employees. This research questionnaire is designed in 2 sections, where the first part contains the general information of the respondents and the second part contains the research variables, namely: Work-family conflict (3 indicators and 9 statement items), job satisfaction (9 indicators and 27 items statement) and job performance (4 indicators and 8 statement items). Each statement item in this research variable contains choice in ordinal scale rating: Strongly Agree (scale 6), Agreed (scale 5), Somewhat Agree (scale 4), Somewhat Disagree (scale 3), Disagree (scale 2), and Strongly Disagree (scale 1). Besides that, there are also in-depth interviews with leaders or respondents to explore the questionnaire data.

### **Sampling Technique, Sample Size, and Data Analysis Technique**

The sample determination in this study is multi-stage sampling, namely: 1) Sample of bank done by simple random sampling technique. The result of this phase is three government banks (BNI, BRI and Bank Mandiri); one local government bank (Bank SULUTGO), and two private banks (Bank Nobu and Bank NISP); and 2) Sample of employee as respondent from sample bank done by purposive sampling technique. The employees sampled are those who have become permanent employees and have worked with sample banks for at least a year. The employees sample size of this research is only 128 respondents from the target of 150 respondents (85.3%), because there are 14 respondents whose questionnaire is not returned and 8 respondents whose data is not complete. Data analysis was done with quantitative technique. Descriptive analysis technique describes the condition of the mean score of each research variables, as follows: 1) Work-Family Conflict variable has 9 statement items with the mean score ranges from 9 to 54, therefore the classifications are: Low (the mean score 9.00 - 23.90); Medium (the mean score is 24.00 - 39.90), and High (the mean score is 40.00 - 54.00); 2) Employee Satisfaction variable has 27 item statements with the mean score ranges from 27 to 162, therefore, the classification are: Low (the mean score 27.00 - 71.99); Medium (the mean score is 72.00 - 116.99); and High (the mean score is 117.00 - 162.00), and 3) Employee Performance variable has 8 item statements with the mean score ranges from 8 to 48, therefore, the classifications are: Low (the mean score 8.00 - 21.33); Medium (the mean score 21.34 - 34.67); and High (the mean score is 34.68 - 48.00).

Quantitative analysis techniques comprises of validity test, reliability test, and simple regression analysis. The validity test is to find out whether the questionnaire item used is valid or not valid, is measured with the correlation of each item and its total items, and the validity level should have a correlation above 0.3 ( $r \geq 0.3$ ). The reliability test is to know the reliable level of questionnaire used and is measured with Cronbach Alpha value which is not less than 0.6. A simple regression analysis is used to test the hypothesis, where the hypothesis is accepted if the significance level has a probability value of not more than alpha 0.05 ( $p \leq 0.05$ ). In addition, through this regression analysis, it can also be known if the independent variable could be a good predictor to the dependent variable by comparing the value of Standard Error of the Estimate and the value of Standard Deviation. If the value of the Standard Error of the Estimate is smaller than the Standard Deviation then the independent variable becomes a good predictor of the dependent variable (Sarwono, 2009).



#### IV. RESULT AND DISCUSSION

##### Description of Research Respondent

The sampled employees in this study were spread into BRI Banks (21 respondents or 16.4%), BNI Bank (20 respondents or 15.6%), MANDIRI Bank (22 respondents or 17.2%), SULUTGO Bank (24 respondents or 18.8%), NISP Bank (21 respondents or 16.4%) and NOBU Bank (20 respondents or 15.6%). The research respondent consist of female employees (58.6%) and male employees (41.4%). The age of respondents are mostly relatively young and productive within aged below 40 years old (78.1%) and the remaining is aged 41 years old and more (21.9%). The education level is relatively high because most respondents have joined higher education (university) and obtain Bachelor degree (92.2%). The respondents are mostly single (40.6%) thus they can concentrate more on the work or they are not yet preoccupied with family affairs. Most respondents have a maximum 10 years working experience (49.2%) followed by more than 30 years experience (3.1%). The respondents have family income of less than Rp.10 millions (39.1%) and Rp.10 millions - Rp.19.9 millions (28.1%).

##### The Mean score of Work-family conflict

Table 1 shows that the work-family conflict faced by banking employees in North Sulawesi is relatively moderate. The work-family conflict variable has the mean score of 26.5391 and it is classified as medium (the total of mean scores is 24.00 - 39.99). The job performance of banking employees in North Sulawesi is relatively high. The employee job performance variable has the mean score of 38.9219 and it is classified as high (the total mean score is 34.68 - 48.00). Furthermore, job satisfaction of banking employees in North Sulawesi is relatively high. The mean score of employee job satisfaction is 131.8984 and it is classified as high (the total mean scores is 117.00 - 162.00).

Table 1. The Mean score of Research Variable

Variable	Minimum	Maximum	The Mean Score	Classification
Work-Family Conflict (WFC)	14.00	41.00	26.5391	Medium
Employee Job Satisfaction (EJS)	100.00	152.00	131.8984	High
Employee Job Performance (EJP)	32.00	45.00	38.9219	High

Source: SPSS v25 processing

The results of interviews with some of the top management in the sampled bank and employees show that the level of work-family conflict is relatively moderate because there are 2 days off work (Saturday and Sunday) within a week so they can use it for family affairs and social community activities. In addition, those employees in marketing department have a flexible working time that they are assessed not based on attendance by hours of work but based on achieving the set targets. The cashiers often work on Saturday but only for those who are willing. They are also to be scheduled interchangeably and earn substantial incentives. High job performance of banking employees in North Sulawesi is not only caused by moderate work-family conflict but also because of their satisfaction on some aspects of work such as salary, relationships with co-workers and others. Furthermore, high employee job satisfaction is also due to the existence of medium work-family conflict that this condition spurred on their high job performance.

##### Validity Test and Reliability Test

Research questionnaire related to work-family conflict, employee job satisfaction, and employee job performance variables is valid. It is seen from the correlation coefficient value of each item statement with its total value for each variable all above 0.3 ( $r \geq 0.3$ ). Furthermore, the questionnaire is also reliable because all variables have Alpha Cronbach value above 0.6, namely: work-family conflict variable (0.826), employee job satisfaction (0.841), and employee job performance (0.622).

##### The Simple Regression Analysis and Hypothesis Test

Table 2. The Regression Analysis Result

Hypothesis	Coefficients (B)	T	Sig.
WFC => EJS	-1.215	-9.443	.000
WFC => EJP	-.102	-2.116	.036
EJS => EJP	.054	2.134	.035

Source: SPSS v25 processing.

##### The Relationship between Work-family conflict and Employee Job Satisfaction

The result of simple regression analysis on the relationship between work-family conflict and employee job satisfaction of banking sectors in North Sulawesi can be seen in Table 2. The regression

coefficient value,  $B = -1,215$ , indicates a negative influence of work-family conflict on job satisfaction of banking employees in North Sulawesi. It means that if work-family conflict increases in 1 unit then job satisfaction decreased by 1,215 units and vice versa. The significance value of 0.000 is less than 0.05 meaning that hypothesis 1: Work-family conflict has a significant negative effect on job satisfaction of banking employees in North Sulawesi. is accepted. The result is in line with the results of Ahmed et al. (2012) and Beliasa *et al.* (2015) that work-family conflict has a negative relationship with job satisfaction. With these results, the bank management needs to maintain employee job satisfaction level not only by pressing factors that can trigger work-family conflict but also by improving the practices of Human Resource Management such as recruitment, placement and development.

### **The Relationship between Work-Family Conflict and Employee Job Performance**

The result of simple regression analysis of work-family conflict and employee job performance of banking sectors in North Sulawesi is shown in Table 2. The value of regression coefficient,  $B = -0.102$ , indicates a negative influence of work-family conflict on the job performance of banking employees in North Sulawesi. It means that if work-family conflict increases in 1 unit then employee job performance decreased by 0.102 units and vice versa. The significance value of 0.036 is smaller than 0.05 meaning that hypothesis 2 : Work-family conflict has a significant negative effect on job performance of banking employees in North Sulawesi is accepted. This result is in line with Indriyani (2007) and Karatepe and Sokmen (2006) studies that work-family conflict has a negative effect on employee job performance. With regard to this result, the bank management needs to maintain the level of employee performance not only by suppressing the factors that trigger the emergence of work-family conflicts but also by increasing employee competence.

### **The Relationship between Employee Job Satisfaction and Employee Job Performance**

The result of simple regression analysis between job satisfaction and performance of banking employees in North Sulawesi is shown in Table 2. The value of regression coefficient,  $B = 0.102$ , indicates a positive effect of job satisfaction on the job performance of banking employees in North Sulawesi. It means that if work-family conflict increases in 1 unit then employee job performance also increases by 0.102 units and vice versa. The significance value of 0.035 is less than 0.05 meaning that hypothesis 3: Job satisfaction has a significant positive effect on job performance of banking employees in North Sulawesi. is accepted. The result of this study are similar to those of Javed et al. (2014), Perera et al. (2014) and Pushpakumari (2008) which found significant influence of employee job satisfaction on employee job performance. With regard to this result, the bank management to maintain employee job performance not only by creating employee job satisfaction, but also need to suppress the trigger of work-family conflict and work stress.

### **Research Limitations**

This study has some limitations such as the relatively small number of sampled banks (only 6 banks from 36 banks in North Sulawesi in 2014) and the number of respondents is relatively small (128 respondents). In addition, data analysis has not yet distinguished respondents seen from marital status and family income. Basically, married people face higher work-family conflicts than those who are not married. Furthermore, those with high family income generally can hire maids to handle some family affairs compared to those who have low-income that are not able to do so. This condition is not only affect work-family conflict but also job satisfaction and performance of the concerned employees.

Related to these limitations, it is suggested to other researchers to enlarge the sampled bank and the number of respondents. In addition, it is necessary to carry out further analysis by considering moderating variables that can strengthen or weaken the relationship in the research model built, such as perceived supervisor support, internal locus of control, marital status (Hsu, 2011; Ahmed et al., 2012) or others.

## **V. CONCLUSIONS AND RECOMMENDATIONS**

### **Conclusion**

The work-family conflict faced by banking employees in North Sulawesi is relatively moderate as they have time to engage in family and social activities on Saturdays and Sundays. In addition, marketing personnel have flexible work schedules and there is a considerable work incentive for cashiers to outside normal working hours. The satisfaction of employees of banking employees in North Sulawesi is relatively high because generally they are satisfied with various aspects of the work they perform. The performance of banking employees in North Sulawesi is relatively high because generally they perform their job as expected by the company.

The results of data analysis show that work-family conflict has a significant negative effect on job satisfaction and job performance of banking employees in North Sulawesi. In addition, job satisfaction has a

significant positive effect on job performance of banking employees in North Sulawesi. So the three hypotheses proposed can be accepted or proven.

### Recommendations

The results showed that the work-family conflict of bank employees in North Sulawesi was in the medium category, but had a negative effect on their satisfaction and performance. Therefore, bank management must minimize the work-family conflict, for example by developing supportive strategies, policies and management behavior in order to minimize the conflict between work and family. In addition, the bank management needs to continue to maintain high employee job satisfaction because employees who are satisfied with their work will allow them to contribute maximally in ideas, energy, and time for the company. The bank management also needs to keep looking for new ways to improve employee performance and is not only through controlling work-family conflict and job satisfaction creation.

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