

A Study on customer Satisfaction of Online Shoppers in Rural Area

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Abstract

The increasing trend of the internet has strongly impact on the worldwide marketing environment. Nowadays, it has become one of the most popular way for doing business and customer to perform trade via the internet. Businesses have been coming up with different creative ways to promote their products or services through online mode. Thus it expresses how the modern market is going to replace the traditional markets. This study is carried out to find out the factors which may influence customer's online shopping satisfaction during online shopping. Generally, the success of any online shopping mainly depends on the customer satisfaction during their purchase.

Keywords: Customer Satisfaction, Online Shopping, Rural area,

Introduction

Online shopping is the process where consumers directly buy the goods or services from a seller interactively in real-time without an intermediary service over the internet. Online shopping is the process of buying goods and services from merchants who sells over the Internet. Since the emergence of the World Wide Web, merchants have made attempts to sell their products or services to people who surf over the Internet. Online shoppers can visit the web stores from the comfort of their homes and shop as they sit in front of the PC. Consumers like to buy different types of items from online stores.

In addition, rapid growth of e-commerce business provides unique opportunities for the companies to be more efficient and to grab the large portion of market. Internet has drastically changed the way of seek and use of information. The internet in many ways helps the business to develop worldwide that can reach to wider customer base and can make their advertisement more effectively and efficiently. Online shopping has becoming more and more popular in today's world trade scenario. There are many advantages of online shopping like many alternatives, low price of goods or services, free home delivery of product, different modes of payment etc. E-commerce business helps in increasing revenue and optimization of spending. Growing number of customer shop online to purchase goods and services, gather product information or even browse for enjoyment. Online shopping environment therefore playing an increasing role in the overall relationship between marketers and their customers (Koo at al. 2008). Shoppers make their purchase based on appearance of the product like images, video clips and quality information without experiencing. As the internet has now become a truly global phenomenon, the number of internet users worldwide is expected to reach 500 million by June, 2018 said a report by the Internet and Mobile Association of India (IAMAI) and Kantar IMRB on Tuesday. The number of Internet users stood at 481 million in December 2017, an increase

of 11.34% over December 2016 said the report titled, "Internet in India 2017." (The Economic Times, Feb.20, 2018)

In urban area of India with an estimated population of 455 million already has 295 million using the internet. In rural area of India, with an estimated population of 918 million as per census survey of 2011, has only 186 million internet users leaving out potential 732 million users in rural area of India. Internet penetration in urban area of India was 64.84% in December, 2017 as compared to last December. Whereas in rural area of India, internet penetration as grown from 185 last December to 20.26% in December, 2017. (The Economic Times, Feb.20, 2018)

The massive use of internet and the rapid growth of information technology have provided a new market space for both the business and customers. Nowadays internet is not just medium to get in touch with customers, but it is an important channel to find potential customers as well as a medium to maintain relationship with existing customers.

Statement of Problem

In India online marketing has obtained lots of importance in trading activities. Along with its expansion the number of fraudulent practices, scams and cheating have also been increased. Such activities create a fear in the minds of the shoppers. In our India there is two parts of geographical area one is urban area and rural area. Major portion of population lives in rural area and the size of population is around 70%. Majority of the findings are done in urban area and rural area is somewhere neglected and if company wants to increase its turnover it should focus on rural area which is developing now days. And also there are lacks of proper arrangements for rural shoppers in India like non availability of delivery of product or services at desired place, lack of trust for return policy or exchange and mostly in online payment for product or services. Problem area of this survey is to study online shopper's satisfaction and dimensions where customers are dissatisfied.

Review of the Literature

The literature review is an important step in research process. It directs one's thinking and moves towards developing specific research questions in his mind. Main objective of literature review is to understand previous work done by different author for their related subject to chalk out the research endeavor with focus on the unexplored details of the problem (Kothari,2004)

Product Quality

Product quality refers to an effort made to meet or surpass customer expectations. A quality product that has tried to meet the standards of quality that have been determined, and quality is a continually changing condition as the consumer's taste, or expectation of a product is always changing. So that the best quality change and improvement are meant to keep the product offered to a standard that has been set for consumers to lose confidence in concerned product. Quality factor in a product is that affect the product to be worth the purpose of what the product is producing.

Quality is a mix of properties and traits that determine the extent to which the final product can match with the needs of the consumer. The quality of a product or services can be determined through its dimensions. The dimension is called product quality dimension (Tjiptono, 2008). According to Garvin in Tjiptono and Diana (2003), eight dimensions are there for quality of product. The dimensions like (1) Aesthetic. (2) Reliability. (3) Features. (4) Conformance to specifications. (5) Durability. (6) Serviceability. (7) Performance. (8) Perceived quality.

Garvin (1987) describes the way of thinking by describing the basic structures of product quality with its eight dimensions. He proposed that quality is multi-dimensional and strategically every dimensions can be used to gain advantage in competitive market.

Garvin's eight dimensions related to Product Quality are as follow:

1. Performance- initial traits of functioning of product.
2. Features- Appeal of product to customer. It is secondary phase.

3. Reliability- Possibility to serve customer in best manner without getting fail within stipulated time in market.
4. Conformance- To match with specified standards of product or services.
5. Durability- The life of product functioning.
6. Serviceability- is the speed, ease and costs with which the product can be put back into service when it breaks down.
7. Aesthetics- it describe about product appearance, product related feeling etc. It reflects judgment of individuals and individual preferences.
8. Perceived quality- is that quality that customer always expect to have. But it is not in reality.

Tangibility

Irrespective of online shopping or offline shopping, tangibility is most expected factor among consumers which is mostly considered by shoppers while purchasing. According to Rajamma et.al. (2007), Tangibility of products refers to products consisting of clothes and shoes; even though product is treated as standard products, consumers likes to touch and feel the product before going to make purchase decision. Consumers are more precise related to tangibility of product, because they are more concerned with the security and assurance related to product which they buy in a good condition and assurance of purchasing the right thing. According to Kotler, assurance is necessary for shopping security, confidentiality, guarantees and warranties, solution of complaints etc. in online shopping. According to Ekeldo, 2004 While shopping online consumers make transaction without any physical location with machinery and not with human being. Due to non-availability of tangibility facility for touch and feel of product which creates difficulties for business enterprise to market the product (Lindstrom, 2001).

Tangibles have been termed as personal appearance, physical facilities like store decorations, display, lighting and equipment (Parasuraman et al., 1988). It refers to the interior of shoes, shelf space appearance and condition, uniform of the staff members, brochure's appearance and design, the store's sign and its advertisements (Zeithamal et al., 2006). Tangibles are basic essentials such as access to the facilities and the safety and convenience for customers (Bellini et al., 2005). Tangibles are used by firms to bear their image and signal quality (Zeithaml et al., 2006)

Logistic services

Logistics, which senior administration once alleged as having a supporting job, is currently being utilized strategically to gain competitive advantage (Langley and Holcomb 1992). This makes it important to gauge the level of performance of logistics suppliers. For logistic manager, because of numerous factors associated with case logistic administrations, the estimation of buyer fulfillment with logistic administrations has enduring issue. Regardless of whether the assessment of execution is intense to the act of the executives, some solid measures are in presence for making a decision about the dimension of logistical execution. While costs are generally direct to build up, it has been an excessive amount of hard to identify benefits.

Mentzer et al. suggested for distribution service must tack care of with 3 dimensions based on customer's point of view namely, (1) Timely availability of goods, (2) Delivery of goods without delay and (3) Quality of service. Their examination turned into the base for evaluation of logistics nature of administration. The critical division in the evaluation of logistics administration quality was the SERVQUAL model created by Parasurman et al (1988). Brensinger et al. once connected the SERVQUAL scale in estimation of B2B logistics benefits yet the outcome was not attractive.

As the logistics comprise of physical circulation observation to the cutting edge logistics hypothesis, Mentzer et al. propelled that logistics administration quality under B2B exchange should comprise of nine dimensions. The nine dimensions were as follow: information quality, order procedure, order release quantity, timeliness, order accuracy, order quality, goods status, error handling and staff communication. And they additionally analyzed the sensible connections between the nine dimensions. This nine-measurement scale were chiefly used towards measurement of B2B logistics administration quality so it isn't reasonable for this investigation. Zheng Canister have built up China's homegrown logistic administration quality measurement scale from the view of conveyance process and partitioned logistics administration quality into a few dimensions like: time-quality, quality of staff communication, order-fruition quality, error-handling quality, adaptability, goods-in-great condition quality, and comfort. Additionally, they confirmed them.

Hypothesis:

1. H₀: There is no impact of product satisfaction on customer satisfaction towards online shopping.
H₁: There is an impact of product satisfaction on customer satisfaction towards online shopping.
2. H₀: There is no impact of Tangible on customer satisfaction towards online shopping.
H₁: There is an impact of Tangible on customer satisfaction online shopping.
3. H₀: There is no impact of Reliability on customer satisfaction towards online shopping.
H₁: There is an impact of Reliability on customer satisfaction towards online shopping.
4. H₀: There is no impact of Empathy on customer satisfaction towards online shopping.
H₁: There is an impact of Empathy on customer satisfaction towards online shopping.
5. H₀: There is no impact of Assurance on customer satisfaction towards online shopping.
H₁: There is an impact of Assurance and customer satisfaction towards online shopping.
6. H₀: There is no impact of Responsiveness on customer satisfaction towards online shopping.
H₁: There is an impact of Responsiveness on customer satisfaction towards online shopping.
7. H₀: There is no impact of Understandable on customer satisfaction towards online shopping.
H₁: There is an impact of Understandable on customer satisfaction towards online shopping.
8. H₀: There is no impact of Effective on customer satisfaction towards online shopping.
H₁: There is an impact of Effective on customer satisfaction towards online shopping.

Objectives of the Study

- To find out the satisfaction level of the online shoppers in rural area.
- To identify factors influencing satisfaction level in online shopping
- To study which factors are more influencing among identified factors
- To be familiar with the exact reasons for which purpose customers shop online.

Limitations of the Study

- The study is confined to major rural area of north Gujarat region specifically in villages of Sabarkantha district only.
- The study is based on responses given by online shopper.
- The data collected is fully on primary data base given by the respondents. There is a chance for personal bias. So the accuracy is not true.
- Data were collected through convenience method of sampling so limitation of these method is applicable.

Research Methodology**The Research Design Used for the Study**

The research design used for the study is descriptive in nature. Descriptive research study is concerned with describing the characteristics of a particular individual, group or phenomena. The study is concerned with prediction of fact and traits with narration to concerning individual situation or group are all examples of descriptive research studies.

➤ Sample Size

It refers to total number of items to be selected from given population which represents the characteristics of population. Total sample size is 394 after rejecting improper responses.

➤ Sample Design

It is a definite plan to obtain a sample from a given population under study. It refers to the technique the researcher adopts in selecting items for the sample from population. The researcher has used convenient sampling for selection of respondent.

➤ **Statistical Tools**

The primary data collected through well-structured questionnaires which were analyzed by Exploratory factor analysis and regression analysis by researcher.

➤ **Questionnaire Reliability**

it is a degree of consistency between multiple set of variables. The reliability of questionnaire is measured with the help of Cronbach's Alpha which is most widely used measure. So in this research work the reliability is 0.949 which is more than 0.70 as suggested by Hair et al. (2003).

➤ **Exploratory Factor Analysis**

Factor analysis refers to a variable-reduction technique that bonds many similarities to exploratory factor analysis. The main objective behind this technique is to reduce a larger set of variables into a smaller set of artificial variables called principle components that account for most of the variance in the original variables. Although principal components analysis is conceptually different from factor analysis, it is mostly used interchangeably with factor analysis in practice and is built-in within the factor procedure in SPSS (Laerd, 2013). Factor analysis is multivariate technique of research studies which by far the most often used, especially relating to social sciences and behavioral sciences.

The suitability of this technique is measured by checking the significance of Bartlett test of sphere city and by examining sampling adequacy through Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy at individual item level as well as at overall (Hair et al., 2008). KMO and Bartlett test of sphere is shown in table 4.2.

➤ **Multiple Regression Analysis**

With help of Regression analysis, we can ascertain the relationship between one or more response variables (also known as explained / dependent / predicted variables normally denoted by Y) and the predictors known as independent / explanatory / control variables. Researcher formulate a linear multiple of independent variables in multiple regressions in such a way that it has highest association with a measured variable. It establishes relationship of the predicted variable to various forecaster variables at once time, having no notional boundary on the number of prognosticator variables. When the researcher has a single metric principle variable, which is supposed to be a role of other controlled variables, this technique is suitable. The purpose behind this technique is to envisage the inconsistency of the dependent variable with its covariance with all of the independent variables. With given level of independent variable, by using multiple regression analysis model one can forecast the level of the dependent phenomenon.

Data Analysis and Results:**Demographic Profile of the Sample**

Before going to make any further analyzing, it is feasible to gain some insights into the traits of respondents participating in this study with respect to their demographic and socioeconomic profiles with the help of the data provided by the respondents. This section describes the traits of the respondents, which are summarized in the table 4.1.

Table 1. Demographic Profile of the Sample

Demographic Variables		Frequency	Percentage
Gender	Male	295	74.9
	Female	99	25.1
Age of Respondents	Below 20 Years	58	14.7
	20 years to 40 years	295	74.9
	41 years to 60 years	41	10.4
Education	Illiterate	5	1.3
	up to SSC	17	4.3
	up to HSC	46	11.7
	Graduate	152	38.6
	Post Graduate	123	31.2
Occupation	Others	51	12.9
	Student	157	39.8
	Salaried	126	32.0
	Farmer	37	9.4
	Housewife	11	2.8
Yearly Family Income	Self employed	63	16.0
	Less than 3,00,000	168	42.6
	3,00,001 to 5,00,000	123	31.2
	5,00,001 to 10,00,000	82	20.8
Frequency of Purchase	Above 10,00,000	21	5.3
	Once a week	22	5.6
	Once a month	77	19.5
	Once in six month	143	36.3
Product buy on Internet	Once in a year	152	38.6
	Electronic	187	47.5
	Apparel	133	33.8
	Home and Furnishing	58	14.7
	Books	92	23.4
	Baby Products	22	5.6
	Beauty	37	9.4
Payment Mode for Online Shopping	Other	136	34.5
	Credit card/ Debit card	88	22.3
	Cash on Delivery	231	58.6
	Bank Transfer	35	8.9
	E-Wallet	12	3.0
	Other	28	7.1

The suitability of this technique is measured by checking the significance of Bartlett test of sphere city and by examining sampling adequacy through Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy at individual item level as well as at overall (Hair et al., 2008).

For KMO statistic Kaiser (1974) suggested minimum bare of 0.5 and that value between 0.5 and 0.7 are mediocre, value between 0.7 and 0.8 are good, value between 0.8 and 0.9 is great and value above 0.9 is

superb (Hutcheson and Sofroniou, 1999). Specifically, for present research study, value of KMO is 0.868 which falls into the range of being great, so researcher need to be confident about the sample size which is adequate for factor analysis. From the table 4.5, results revealed that data is appropriate for factor analysis as KMO measure of sampling adequacy is found to be meritorious (Kaiser, 1970).

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.868
Bartlett's Test of Sphericity	Approx. Chi-Square	12155.642
	Df	666
	Sig.	.000

All the statements are analyzed with the help of EFA to know the most influencing factor on customer satisfaction towards online shopping. Only statement A2 and D5 has factor loading below 0.5 so they are dropped in this study. Eigen value for all components are above 1 and total variance explained are more than 60%.

Items	Particulars	Component							
		1	2	3	4	5	6	7	8
	Effective								
H1	Time between order and delivery is reasonable	.903							
H4	Online support after sale	.902							
H3	Efficient communication between buyer and transporter	.859							
H2	Delivery without delay	.816							
H5	Free or low cost of delivery	.771							
	Responsiveness								
F4	Return policy is efficient		.735						
F2	Queries are solved within 24 hours		.724						
F1	External validation is important		.701						
F3	Graphics doesn't distract the users		.669						
F6	Delivery staff is friendly and helpful		.660						
F5	Better contact when prices change, delay of product		.643						
	Tangible								
B1	I am satisfied with product packing			.704					
B2	I am satisfied with product warranty			.619					
B4	Information at less effort			.607					
B3	Links are properly given on pages			.588					
B5	Easy to get relevant information			.576					
	Assurance								
E3	Privacy is accessible				.808				
E1	Easy navigation on every page				.789				
E4	Guarantee about privacy				.737				
E2	Helpful answer on request of technical problem				.553				
	Understandable								
G1	Transporter deliver the product without delay					.819			

G3	Shipment seldom contain wrong product					.793			
G4	Order of maximum quantity can be placed					.770			
G2	Frim exactly accept the quantity ordered					.554			
Product satisfaction									
A1	I am satisfied with product appearance					.870			
A3	I am satisfied with referral product					.865			
A4	I am satisfied with product price					.680			
Empathy									
D1	Tax and charges are clearly mentioned							.721	
D2	Availability of different modes of payment							.631	
D4	Creation of enjoyable shopping experience							.601	
D3	Large number of quality products at competitive prices							.598	
Reliability									
C1	Easy to print from website								.723
C3	Registration process is securely retrained								.675
C2	Website access is faster								.582
C4	Presentation of complete overview of order								.537
Extraction Method: Principal Component Analysis.									
Rotation Method: Varimax with Kaiser Normalization.									
a. Rotation converged in 7 iterations.									

Multiple regression was carried out with a view to identify the tendency of factors in order to identify predictors of propensity to satisfaction towards online shopping. From above coefficient table 4.9 (C), we can see that there are total eight factors influencing customer satisfaction towards online shopping, all the factors under study were found to be the significant. The significant factors were like Effective, Responsiveness, Tangible, Assurance, Understandable, Product feature, Empathy and Reliability. All the eight factors found to be significant and positively influence customer satisfaction towards online shopping.

Empathy was the most influencing factor out of eight factors with highest Beta (0.259) foremost influential factor towards online shopping attitude was shopping enjoyment with highest standardized beta (0.140) and the least influencing factor was Effective having lowest standardize beta (0.086).

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.862	.742	.737	.38249

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	162.174	8	20.272	138.568	.000 ^b
	Residual	56.324	385	.146		
	Total	218.497	393			

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	(Constant)	-.047	.109		
FAC1	.129	.033	.140	3.955	.000
FAC2	.112	.034	.120	3.292	.001
FAC3	.075	.032	.086	2.310	.021
FAC4	.117	.034	.122	3.384	.001
FAC5	.143	.031	.154	4.537	.000
FAC6	.232	.032	.259	7.183	.000
FAC7	.111	.032	.121	3.524	.000
FAC8	.136	.029	.153	4.652	.000

Findings

From

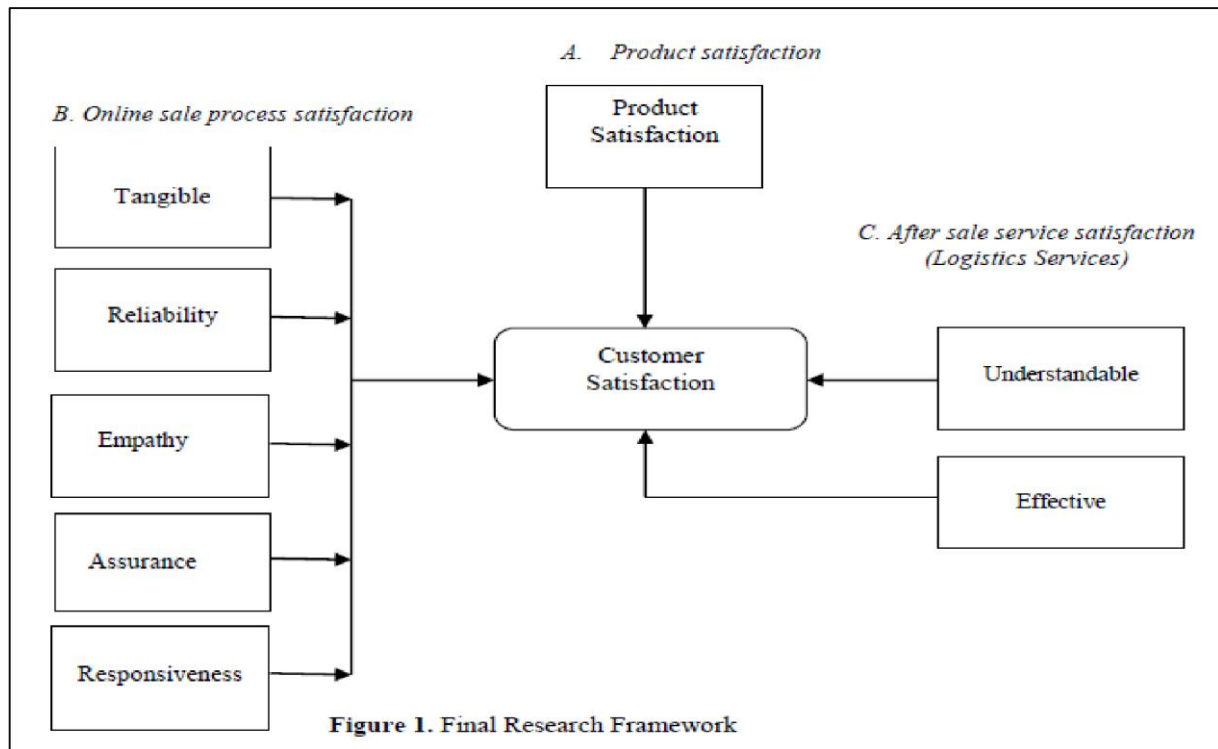
psychographic variable, it is found that there are total eight factors influencing customer satisfaction towards online shopping in rural area namely Product satisfaction, Tangible, Reliability, Empathy, Assurance, Responsiveness, Understandable and Effective with the help of factor analysis. These are the factors which influence the satisfaction level of customer in rural area. Among them most influencing factor was effective which describe the state of affairs related to after sale services factor like time gap between order and delivery of product, delivery of product without having delay, effective communication between transporter and customers, after sale service and the cost of delivery. These are the things which is mostly influence online shopper's satisfaction. Whereas least affecting factor is Reliability which describe about functioning of website like printing from website, access time in website, presentation of overview of order and security concern related to maintenance of consumer's private detail.

Multiple regression is used to determine impact of these eight factors on customer satisfaction towards online shopping. From regression analysis it is found that all the eight factors are significantly affecting customer satisfaction.

Summary of Hypothesis

S.N.	Hypothesis	Result
	Hypothesis related to the Relationship of Psychographic Factors and online shopping behavior	
1.	There is no impact of Product satisfaction on customer satisfaction towards online shopping.	Rejected
2.	There no impact of Tangible on customer satisfaction towards online shopping.	Rejected
3.	There is no impact of Reliability on customer satisfaction towards online shopping.	Rejected
4.	There is no impact of Empathy on customer satisfaction towards online shopping.	Rejected
5.	There is no impact of Assurance on customer satisfaction towards online shopping.	Rejected
6.	There is no impact of Responsiveness on customer satisfaction towards online shopping.	Rejected
7.	There is no impact of Understandable on customer satisfaction towards online shopping.	Rejected
8.	There is no impact of Effective on customer satisfaction towards online shopping.	Rejected

Research framework



Implication

The research findings discussed in previous sections have implications for theory and practices. These implications are now discussed as follow.

The study indicates that the online retailers have to stimulate consumers and at the same time they offer right products or services to suit consumer need. As consumer attributes affect the satisfaction level for online shopping, marketers of online business should not facilitate all consumers in a resemble way. Online marketers should focus on gender i.e. both male and female consumers as now a day; female consumers are more prone to buying products online. Similarly, consumers belonging to different group of age, household income and education behave differently towards online shopping.

The study recommends that the retail strategy should focus on creating a set of latent beliefs about the positive allegation of the satisfaction of online shoppers. This strategy can be achieved by stressing the advantages in several facets like product price, quick delivery, time saving, shopping enjoyment, service benefits etc.

The managers of online retailing should emphasize shopping convenience of consumers and their perception regarding after sale services. In online retailing, company should take the appropriate actions regarding after sale services where customer face certain type of problem like non delivery of product, ineffective communication between transporter and customers regarding delivery of product. So that e-retailers should guarantee that the type of product purchase by customer will be accurately supplied to their designated place without being damaged. Customer satisfaction can be enhanced only if supplier engage specific staff which works only for this dimension and take responsibility to work accordingly. This team ought to dependably check accurate search results crosswise over e-commerce site; maintaining stock registers and immediate order fulfillment; have sales and suitable marketing efforts tailored to specific customer needs; etc. So that they can easily adopt the innovative and new way of shopping. A company should allocate more resources to drivers of confidence that are most stimulating for online shopping.

Delivery of product in damaged condition may increase the cost for supplier in term of replacement of product,

transportation cost and distribution cost. Service provider must establish effective bridge for communication so that if delivery staff receive any damaged goods it must be informed to supplier immediately. Besides this supplier must issue an invoice having detailed information regarding invoice date, delivery date, price of product, address of delivery place, customer name and contact detail. There must be a facility in the part of customers to communicate with service provider if he feels something wrong.

In order to increase the new consumers, online shopping system should be made easy and user friendly and also it should provide helping manuals when consumers are getting stuck at the time shopping online. This will reduce the perceived risk of using online buying system and increasing self-confidence of the new trier.

Online marketers should make website more exciting, enjoying and user friendly which persuade the online shoppers to spend more time. It should provide detailed and comparative product information.

The study also demonstrates that after sales services such as product delivery, dispute settling, product return should be handled very quick and rapidly so that initiators would build faith in the system. Online players should introduce a system which enhances safety level and privacy to attract those consumers who feel online shopping unsafe. Practitioners would note that the third party assurances are important, so they focus on practices like third party ratings of websites.

Online marketers should think of making the use of call centers which would ensure them to have an opportunity to interact legally with an authorized party before actual shopping as this system reduce the element of skepticism in the mind of consumers and increases self confidence in online shopping.

Online retail marketers should influence consumers by different ways like pushing online shopping in social media, publication of advertisement in television and internet, providing promotions etc. to adopt online shopping as the characteristics of Indian consumers are accustomed with traditional channel of shopping which is having personal affiliation and attachment and environmental friendly.

It is of paramount important to build up the system of negotiation during online shopping because Indian consumers are habituate with bargaining capacity at the time of shopping.

In order to attract price conscious consumers, marketers should incorporate strategies like discount prices, transparent and reliable retailing, price competition, consumer engagement and evangelism marketing. Price and product comparison service for the similar product should be availed.

In addition, online retailers should expand wider and broader assortment so that online shoppers will have greater scope of choice for products and services and also they remain strict to online shopping.

Conclusion

The main objective of this research is to find out satisfaction level of online shoppers in rural area. In this study, based on literature review hypothesis were developed and tested using various statistical techniques like tabulation, exploratory factor analysis and multiple regression. Product satisfaction, Tangible, Reliability, Empathy, Assurance, Responsiveness, Understandable and Effective are the factors significantly affecting customer satisfaction. E-retailer should provide better information regarding order processing, accurate time for delivery of product, faster delivery of product at low or free of cost to customer. Which leads to enhancement in satisfaction level of customers. These findings will be useful to the marketers of online business for effective targeting their market and for designing effective online business strategies.

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