

THE EFFECT OF PRESSURE, RATIONALIZATION, RELIGIOSITY ON ACADEMIC FRAUD BEHAVIOR

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Abstract: *This research aims to determine the effect of pressure, rationalization, religiosity towards academic fraud. The research used quantitative methods, data were collected with survey techniques and using a questionnaire (likert scale). The population were all accounting students in XI grades with totaling 108 people. Using a proportional random sampling technique with a total sample of 85 people. The data analysis technique used is the requirements analysis test, the regression equation test, and the hypothesis test. The results of this research indicate that there is a simultaneous significant effect of pressure, rationalization, religiosity towards academic fraud. Partially, pressure and rationalization have a positive and significant effect towards academic fraud, as well as a negative and significant effect of religiosity towards academic fraud. The test results of multiple correlation coefficient (R) of 0.775 have a close relationship and a determination coefficient of 58.5% indicates that pressure, rationalization, religiosity in influencing academic fraud. These findings indicate that the higher of pressure and rationalization, the higher of academic fraud and vice versa. Meanwhile, the lower of level religiosity, the higher level of academic fraud and vice versa.*

Keywords: *pressure, rationalization, religiosity, academic fraud*

1. Introduction

Education is a very important investment in creating quality human resources to face the future of the world globally. The responsibility of an education as a provision for the future is to produce intelligent educational output, both intellectually and morally. According to article 3 of Law Number 20 of 2003 concerning the national education system, the aim of national education is to increase the potential of students to become individuals who believe and fear God Almighty, have noble character, are healthy, knowledgeable, have the ability and creativity potential of someone who independent and able to become a democratic and responsible society. So that the level of success of an education is not only seen from the high and low values that have been achieved by students, but also the level of morality and skills possessed by these students.

The problem that is still found by almost all educational institutions, one of which is academic cheating behavior. Academic cheating is not a new problem because it is a global problem and a serious problem in many countries. Academic fraud behavior is a negative impact on students because of a form of bad behavior that they do (Padmayanti et al., 2017). According to Becker (2006) academic fraud behavior is often found in portraits of the academic world that are often done and have become a habit of students. Whereas, according to Pamungkas academic fraud occurs because the student's compulsion lies in an atmosphere full of competition so that

students conduct dishonest behavior in ways that violate the rules both implied and expressed to get good grades.

With the existence of education, it is expected to be able to produce graduates with character and quality. However, until now there are still many cheating behaviors because students and students only focus on grades, not the process of gaining knowledge, so any effort is made to pass the exam (Prawira & Irianto, 2016). Many of them think that if they graduate with the highest score (cumlaude) it will be easier to get a job so they think that good grades are a benchmark of success for both students and students (Budiman, 2018). Graduates from the Department of Accounting are needed in almost all departments or ministries in particular to manage their finances. If graduates often act fraudulently in work or careers in various places then it can lead to the emergence of various criminal cases, such as falsification of financial statements or misappropriation of funds. This is certainly not desired by various parties (Hariri et al., 2018). A Professional Accountant needs to adhere to the basic principles of ethics as a successor to information. If students or students are familiar with academic cheating behavior at school or at university, then they are very unethical because they will play an important role in the company's finances that could lead to corporate scandals in the future (Ismail & Yussof, 2016).

Various global phenomena regarding academic cheating that occur in almost every country such as studies at the Ethiopian University 96.4% of student dishonesty is related to assignments, in Pakistan 90% of students commit some form of academic cheating, in India 88% of medical and paramedical students cheat on exams, studies in Croatia 97% cheating in fact 78% regularly commits at least one form of academic dishonesty, in Egypt only 29.2% never cheats, in the UK more than 60% of undergraduate students have cheated of any kind while taking exams, in the United States

83 % of undergraduate students have committed academic fraud, even academic fraud has occurred at Harvard University which is known for its high moral standards and is unprecedented by The Josephson Institute Center for Youth found that 51% of students cheated on exams and 74% of students copied other students' homework (Hadjar, 2017). The problem of cheating also occurs at several South Korean universities such as Seoul National University, Hankuk University, Yonsei University, and Korea University that students cheat by creating chat groups or Kakao Talk to share exam answers (Pramadiba, 2020). In a study conducted by the University of Georgia in the United States, there were 2030 University of Georgia students who reportedly conducted academic cheating activities for three consecutive semesters (Martina, 2019).

In Indonesia, there are various forms of academic fraud behavior such as a survey conducted by the Research and Development Media Group which states that most students both in school and in college have committed academic fraud by including 480 respondents in six major cities in Indonesia (Pudjiastuti, 2017). In the case of the appointment of the next professor, two lecturers plagiarized the undergraduate level on the student's thesis (Murdiansyah et al., 2017), In 2019 there were 126 computer-based national examinations (UNBK) frauds for vocational and high school equivalents caused by the taking and dissemination of images of UNBK problems through mobile phones (Alfons, 2019). In addition, students in Yogyakarta commit fraud during the implementation of UNBK take pictures and share exam questions to the Chatroom Line and then work together to complete the exam (Wurinanda, 2016), fraud in UNBK is still happening due to the lack of strict and thorough supervisors in conducting

surveillance so that many students who use digital watches that have cameras to commit fraud in exams (Ali, 2019).

A similar case occurred in one of the Madrasah Tsanawiyah in Sidoarjo, East Java which is the first case with structured, systematic, and mass cheating. The cheating is in the form of remote computer control designed in such a way that the sharing of the internet can be controlled with teachers and cheating in taking exams (Abdi, 2019). In the next case, it states that academic fraud that is often done by students is copying and pasting from the internet when working on questions (72.5%), cheating on other friends' answers (58.33%) and working together on exams (57.5%) (Fadri & Khafid, 2018). The results of a survey conducted in one of the LPTK (Educational Personnel Education Institutions) by 298 educational students included copying the results of the answers (16.8%), into the examination room bringing a cheat sheet (14.1%), during the exam there was planned collusion between two or more people. to communicate answers (24.5%).

The current distance learning system (PJJ) caused by the Covid-19 pandemic and increasingly sophisticated information technology also opens opportunities for students to behave dishonestly by doing everything they can to get good grades (Fadhilah & Dwinanda, 2020) and during PJJ character education is also tested such as honesty, responsibility, and discipline (Herrianto, 2020). This is because students feel that they are not directly monitored by the teacher and the teacher is very difficult to control students with a PJJ system.

There are several factors that influence academic fraud behavior, the main cause of which is pressure. As a result of pressure to graduate from the law school of the University of Tasmania in Australia, 160 of them cheated on final examinations for criminal and civil procedure courses (McKay, 2013). Based on a survey conducted by students from Harvard University, one of the most famous universities in the world, at least 9% of new Harvard students cheat by cheating assignments and homework. This is due to the intense competition between students during their studies at Harvard (Coughlan, 2015). A 20-year-old student at the North University of China killed himself by jumping from a building after he was caught cheating on an exam on a mobile phone hidden under his desk due to pressure to meet his parents' expectations (Gunadha & Firdaus, 2020). Due to the covid-19 pandemic, there are some obstacles in the distance learning model such as low digital literacy in most educational ecosystems, limited internet quotas, incomplete distance learning methods, and uneven internet signals in various regions resulting in pressure for students to commit academic fraud (Kamil, 2020).

In addition to pressure, the contributing factor to fraud is rationalization. A study conducted by Collage Curren in the United States showed that 53% of students considered cheating not a big deal, while 34% of students admitted that their parents never talked about cheating with them. What's even more surprising is that 98% of students let their friends copy their work (Nurfuadah, 2012). This is what causes students to commit academic fraud in the form of rationalization by considering cheating is common and everyone does the same.

In addition to pressure and rationalization, internal factors against students and students also play an important role in determining attitudes towards acts of cheating. Santoso & Yanti (2015) stated that academic fraud is not only influenced by dishonest behavior, but is also influenced by moral competence. Moral is a special concern for students and students today. One of them is the religiosity factor which is also very important to be a concern. The reason students cheat is not having a good religious awareness. Therefore, the current high academic cheating behavior is caused by the low level of student religiosity. So that students and students must also have an understanding of religion as a driving force for themselves to advance and control their

behavior in order to maintain consistency with cultural values and religious teachings and create order and prevention of fraud (Basri, 2016). Religiosity is very important for the formation of good professional ethics and is responsible horizontally to fellow humans and vertically to God Almighty, so that religiosity will create honest and highly dedicated human resources (Rif'an, 2020). Thus, a person who owns and upholds his religion will not commit bad deeds or sins, one of which is cheating because religiosity is the level of one's belief in God in religion (Hariyanto et al., 2018).

Research conducted by Becker (2006) shows that pressure has a significant influence on academic cheating behavior. While, in research Rahmawati & Susilawati (2019) shows that pressure has no significant effect on academic cheating behavior. Based on the results of the study Nidya Apriani et al (2017) rationalization affects academic fraud behavior. Meanwhile, research conducted by Zamzam et al (2017) states that there is no significant influence between rationalization of academic cheating behavior. according to Melati et al (2018) explains that there is no significant influence between religiosity to academic fraud behavior. However, research conducted by Yendrawati & Akbar (2019) found that there was a positive, insignificant influence on religiosity on academic fraud behavior.

Based on the description above, various phenomena and factors that influence academic cheating behavior, there are still high problems related to academic cheating behavior. Therefore, the aim to be achieved in this study is to determine whether the influence of pressure, rationalization, religiosity will affect the behavior of academic fraud.

2. Research Method

The study used a type of quantitative data with survey methods and correlation approaches. Data collection techniques using questionnaires that are deducted using a likert scale (Sugiyono, 2015) With an affordable population, there are 108 students of class XI majoring in Accounting at SMKN 13 Jakarta, and a sample of 85 students using the proportional random sampling technique. (Juliandi et al., 2014). The validity of the questionnaire was tested using the product moment, while the reliability was tested using Cronbach Alpha with the conclusion that all data used were valid and reliable. The research data processing used SPSS version 26. The data analysis technique used the analysis requirements test (normality test and linearity test), multiple linear regression equations, hypothesis testing, multiple correlation test, and the coefficient of determination test.

3. Results and Discussion

3.1. Result

The results of data processing using questionnaires with a sample of 85 students of grade XI accounting, obtained descriptive statistical data as follows:

Table 1. Descriptive Research Statistics

	N	Range	Min	Max	Sum	Mean	Std. Deviation	Variance
Academic Fraud Behavior	85	68	25	93	4394	51.69	13.799	190.405
<i>Pressure</i>	85	67	19	86	4947	58.20	12.468	155.448
<i>Rationalization</i>	85	55	28	83	4533	53.33	11.016	121.343
<i>Religiosity</i>	85	29	39	68	4889	57.52	5.671	32.157

Source: Data processed by researchers

Table 1 above illustrates that the academic cheating behavior has an average of 51.69 with a standard deviation of 13,799, a variance of 190,405, an average of 58.20 with a standard deviation of 12,468, a variance of 155,448, an average of 53.33 with a standard deviation of 11,016, variance 121,343, and religiosity / religiosity had a mean of 57.52 with a standard deviation of 5,671, variance of 32,157.

Based on the calculation of the sample data, it can be seen that 41 students (48%) have a high level of academic cheating while 44 students (52%) have a low level of academic cheating, 43 students (51%) feel a high level of academic pressure while 42 students (49%) feel the level of academic pressure is low, 45 students (53%) have a high level of rationalization while 40 students (47%) have a low level of rationalization, and 43 students (51%) have a high level of religiosity while 42 students (49%) have a low level of religiosity..

Table 2. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		85
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	8.72577139
Most Extreme Differences	Absolute	.062
	Positive	.062
	Negative	-.047
Test Statistic		.062
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: output SPSS v.26

Table 2. above shows Asymp. Sig (2-tailed) from Unstandardized Residuals amounted to 0.200 greater than 0.05 which means that the test showed that the data was normally distributed.

Linearity Test Results X1, X2, X3 to Y

			ANOVA Table				
			Sum of Squares	df	Mean Square	F	Sig.
Perilaku Kecurangan Akademik * Tekanan/Pressure	Between Groups	(Combined)	10877.380	40	271.935	2.338	.003
		Linearity	8888.451	1	8888.451	76.435	.000
		Deviation from Linearity	1988.929	39	50.998	.439	.995
	Within Groups		5116.667	44	116.288		
	Total		15994.047	84			
Perilaku Kecurangan Akademik * Rasionalisasi/Rationalization	Between Groups	(Combined)	9023.214	32	281.975	2.103	.008
		Linearity	2401.544	1	2401.544	17.915	.000
		Deviation from Linearity	6621.670	31	213.602	1.593	.068
	Within Groups		6970.833	52	134.054		
	Total		15994.047	84			
Perilaku Kecurangan Akademik * Religiusitas/Religiosity	Between Groups	(Combined)	4573.279	23	198.838	1.062	.411
		Linearity	891.181	1	891.181	4.760	.033
		Deviation from Linearity	3682.098	22	167.368	.894	.602
	Within Groups		11420.768	61	187.226		
	Total		15994.047	84			

Source: output SPSS v.26

Table 3 above explains the significance value of the deviation from linearity for the pressure variable on academic fraud behavior of 0.995, the rationalization of academic fraud behavior is 0.068, and the religiosity of academic fraud behavior is 0.602, so it can be concluded that between pressure, rationalization (rationalization), and religiosity (religiosity) on academic fraud behavior has a linear relationship because each variable has a significance value of more than 0.05.

Table 4. Multiple Linear Regression Test Results

Source: output SPSS v.26

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	18.103	11.853		1.527	.131
	Pressure	.743	.083	.671	8.939	.000
	Rationalization	.209	.093	.167	2.238	.028
	Religiosity	-.361	.173	-.149	-2.094	.039

a. Dependent Variable: Academic Fraud Behavior

Table 4. above obtains the linear regression equation as follows: $\hat{Y} = 18.103 + 0.743X_1 + 0.209X_2 - 0.361X_3$. The regression coefficient (b1) for the pressure variable and rationalization is positive so that the higher the level of pressure and rationalization, the higher the level of academic fraud behavior and vice versa. Meanwhile, the religiosity / religiosity variable is negative, so the higher the level of religiosity, the lower the level of academic cheating behavior and vice versa. If the pressure has increased by 1%, then the academic cheating behavior will increase by 0.743. If the rationalization has increased by 1%, then the academic cheating behavior will increase by 0.209. If religiosity increases by 1%, then academic cheating behavior will decrease by -0.361.

Table 5. T Test Results

		Coefficients^a				
		Unstandardized Coefficients	Standardized Coefficients		t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	18.103	11.853		1.527	.131
	Pressure	.743	.083	.671	8.939	.000
	Rationalization	.209	.093	.167	2.238	.028
	Religiosity	-.361	.173	-.149	-2.094	.039

a. Dependent Variable: Academic Fraud Behavior

Source: output SPSS v.26

Table 5 above has a t-table value (1.98), for the pressure variable it has a t count of 8,939 greater than t table, so it can be concluded that partial pressure has a significant positive effect on academic fraud behavior. Furthermore, rationalization shows that the t count is 2,238, which is greater than the t table, so it can be concluded that the rationalization partially has a positive and significant effect on academic fraud behavior. Religiosity / religiosity has a negative value of -2.094 with a significance value of 0.039 greater than 0.05, so it can be concluded that religiosity partially has a significant negative effect on academic fraud behavior.

Table 6. F Test Results

		ANOVA^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9598.364	3	3199.455	40.520	.000 ^b
	Residual	6395.683	81	78.959		
	Total	15994.047	84			

a. Dependent Variable: Academic Fraud Behavior

b. Predictors: (Constant), Religiosity, Rationalization, Pressure

Source: output SPSS v.26

Table 6. has an F table value of 2.72 and an F count of 40.520 greater than F table, so it can be concluded that pressure, rationalization, religiosity have a simultaneous effect on academic fraud behavior.

Table 7. Double Correlation Test Result (R)

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.775 ^a	.600	.585	8.886

a. Predictors: (Constant), Religiusitas/Religiosity, Rasionalisasi/Rationalization, Tekanan/Pressure

b. Dependent Variable: Perilaku Kecurangan Akademik

Source:
output SPSS v.26
above shows that

Table 7. the R value is 0.775. The R value is in the range 0.60 - 0.799 so it can be concluded that there is a strong relationship between pressure, rationalization, religiosity on academic fraud behavior..

Table 8.Determination Coefficient Test Results (R2)
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.775 ^a	.600	.585	8.886

a. Predictors: (Constant), Religiosity, Rationalization, Pressure

b. Dependent Variable: Academic Fraud Behavior

Source: output SPSS v.26

Table 8 shows the Adjusted R Square (58.5%), which means that pressure, rationalization, religiosity simultaneously affect academic fraud behavior by 58.5%..

3.2. Discussion

Klein (2011) states that academic fraud is a form of dishonest behavior which includes submitting assignments that are not their own work, collaborating with other students on exams, asking family members for help with assignments, quoting other people's work without including sources, cheating, lying to institutions because they cannot collect assignments on time. Meanwhile, according to Tipton (2015) Academic cheating is by taking shortcuts to make a profit by doing the wrong thing. Rahmawati & Susilawati (2019) defines that academic cheating is an action carried out by someone with a specific purpose in getting good achievements in academics. Academic dishonesty can be categorized as academic cheating behavior (Auer & Guralnick, 2017). So it can be concluded that academic fraud/cheating is a form of dishonest behavior by taking other people's work for one's own benefit in getting good achievements in academics.

Irianto & Novianti (2018) explaining pressure is the pressure or motivation faced by a person to commit fraud can come from within the person or pressure from the environment. Pressure is also known as incentives or motivations that refer to the needs of fraudsters in their personal lives so as to motivate fraudsters to commit fraud (Sayidah et al., 2019). According to Padmayanti et al (2017) pressure can be interpreted as a strong pressure on someone both from within and from outside himself because of the many demands and assignments that students have to do. Pressure is an impetus faced by students and students including by committing academic cheating in getting academic results as expected even though using any means to achieve it (Nidya Apriani et al., 2017). So it can be concluded that pressure is the urge or encouragement of a person who comes from within him or outside himself to achieve a certain goal so as to motivate someone to commit acts of cheating.

The results of this study are in line with those stated by Simon et al (2018) that the pressure to win in a competition can be very strong in committing offenses, misconduct, academic fraud, and even crimes and other offenses. The presence of pressure is also a reason for students to commit academic cheating (Bleeker, 2008). According to Brown et al (2012) pressure has a positive effect on academic cheating because with increased competition to get the most desirable position in the world of work and to get the coveted school, it creates pressure to become involved in various forms of academic dishonesty. This research is also supported by Yendrawati & Akbar (2019), Muhsin et al (2018), Munirah & Nurkhin (2018), Murdiansyah et al (2017), Savilia & Laily (2020) which states that pressure has a positive and significant influence on academic cheating behavior so that the higher the pressure received then the higher a person

commits cheating and vice versa. Kusaeri (2017) explaining that strong pressure will motivate students to get the best academic results in any way and when students receive great pressure but their academic abilities are low, these students will do everything they can to achieve their goals, one of which is by committing acts of academic fraud. (Fadri & Khafid, 2018).

Rahmatika (2020) explaining rationalization is the act of seeking justification before committing an act of cheating where the justification is used as motivation to commit a crime. Rationalization is an important element in the formation of fraud because the perpetrator seeks to find justification for fraud actions committed (Harnovinsah et al., 2020). According to Nurkhin & Fachrurrozie (2018) rationalization is justifying academic cheating that is carried out with strong reasons by students and students. Rationalization can also be interpreted as justifying, that cheating is based on the assumption that other people are doing the same thing (Tantama et al., 2020). So it can be concluded that rationalization is an act of seeking to justify fraud / fraud that is committed because it considers it a normal thing and everyone also does the same.

The results of this study are corroborated by Rezaee (2009) which states that business students prove their fraudulent behavior by rationalizing behavior related to financial scandals and unethical behavior in a highly competitive work environment. This is also in line with research conducted by Anastas (2010) who explained that students who cheat often rationalize this behavior by emphasizing that everyone is doing the same thing. This research is also aligned by Fitriana & Baridwan (2012), Widiyanto & Sari (2017), Iriani et al (2018), Melati et al (2018), Nidya Apriani et al (2017), Sari et al (2017) which states that rationalization has a positive and significant effect on academic cheating behavior so that the higher the rationalization, the higher the academic cheating behavior and vice versa. Kusumantoro et al (2016) explained that a person's motivation to commit fraud is also caused by the attitude or rationalization of the justification of fraud.

Ghufron & S (2017) explaining religiosity refers to the level of one's attachment to his religion that a person has internalized and internalized his religious teachings so as to influence all actions and views of his life. Panggabean et al (2014) said that religiosity is not synonymous with religion, religion is a belief system while religiosity shows more about the depth of one's appreciation and belief in one's religion. Religiosity is a status condition that exists in an individual that encourages him to behave, behave, and act in accordance with the teachings of his religion (Irwan, 2018). Meanwhile, according to Sofanudin (2020) religiosity is believing in a religion which is manifested in the practice of values, rules, obligations to a situation, understanding, and obedience to a person so as to encourage him to behave, behave and act in accordance with religious teachings in his daily life. So it can be concluded that religiosity (religiosity) is a person's level of trust and appreciation of his religion so that it encourages him to behave, behave, and act according to religious teachings in everyday life.

The results of this study are in line by Warsiyah (2015) which states that the lower a person's level of faith, the more positive his attitude towards cheating will be and the more intensity of cheating and vice versa. Meanwhile, according to Purnamasari (2013) Students with high morals are identified as religious humans according to their religious teachings so that they will obey religious orders and stay away from religious prohibitions such as lying, stealing, and being dishonest in relation to academic cheating behavior. This research is also supported by Arifah et al (2018), Herlyana et al (2017), Rahmawati & Susilawati (2019), Naufal & Aisyah (2019) which states that religiosity has a negative and significant effect on academic cheating behavior so that the higher the religiosity, the lower the academic cheating will be and vice versa. Billy et al (2019) argues that the high religious nature makes students and students able to

discourage their intention to commit cheating and will rethink the consequences of doing these actions and vice versa.

Research conducted by Zamzam et al (2017) states that pressure, rationalization, religiosity have an effect on the level of academic cheating. Students who have both internal pressure and external pressure tend to commit academic cheating, people rationalize to eliminate inconsistencies between what they do and what they know, students who have a high level of religiosity can reduce the occurrence of academic cheating behavior. According to Rahmawati & Susilawati (2019) The main factors that influence academic fraud are pressure that causes someone to commit fraud due to demands for getting good grades, rationalization that causes someone to cheat because they are lazy to learn and perceive academic cheating behavior, religiosity with an individual's religious attitude. The results of this study are also in line with AZIZ & Novianti (2016), Ridhayana et al (2018), Melati et al (2018) which states that pressure, rationalization, religiosity together (simultaneously) have a significant effect on academic cheating behavior.

4. Conclusion

Academic cheating behavior conducted by students of grade XI accounting is influenced by the perceived pressure, rationalization carried out, and the level of religiosity possessed by students. This is evidenced in the conclusion of the study which states that there is a significant influence simultaneously (together) between pressure, rationalization, religiosity (religiosity) on academic cheating behavior. Partially, there is a positive and significant influence between pressure and rationalization on academic cheating behavior as well as a negative and significant influence between religiosity on academic cheating behavior. So that the higher the perceived pressure and rationalization of the students, the higher the academic cheating behavior occurs, and the lower the level of religiosity that students have, the higher the academic cheating behavior that occurs and vice versa. Thus, students who get strong pressure or encouragement both from internal and external factors, as well as justification because they think it is something everyone does, and a low level of religiosity will motivate someone to commit academic cheating. Therefore, the evaluation of learning in controlling the difficulty of teaching and learning can minimize the pressures and rationalization felt by students and instill a high level of confidence and good religious awareness so as to reduce and prevent the occurrence of academic cheating behavior.

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