

Brand Image or Price? Tracing the Path of Satisfaction to Telkomsel Consumer Loyalty

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Abstract

This study analyses the influence of brand image, price, and customer satisfaction on customer loyalty among Telkom product users. The research employed purposive sampling with 104 current or former Telkom users as respondents. Data were collected through a questionnaire using Likert scale adapted from the PIRQUAL instrument. Data analysis applied SEM with SmartPLS, including outer and inner model tests for reliability, convergent and discriminant validity, and an assessment of direct and indirect effects. The results show that all constructs met reliability and validity standards, the model demonstrates strong predictive ability for customer satisfaction and loyalty. Findings reveal that brand image is the most dominant factor influencing loyalty, both directly and through satisfaction. While price has a significant impact on customer satisfaction, its influence on loyalty is limited without the presence of other supporting factors. Overall, customer loyalty is more influenced by brand-related perceptions than by functional factors such as price.

Keywords: Consumer Loyalty, Brand Image, Price, Customer Satisfaction

Citra Merek atau Harga? Menelusuri Jalur Kepuasan Menuju Loyalitas Konsumen Telkomsel

Abstrak

Penelitian ini menganalisis pengaruh citra merek, harga, dan kepuasan pelanggan terhadap loyalitas pelanggan di kalangan pengguna produk Telkom. Penelitian ini menggunakan metode purposive sampling dengan 104 responden yang merupakan pengguna Telkom saat ini atau mantan pengguna Telkom. Data dikumpulkan melalui kuesioner menggunakan skala Likert yang diadaptasi dari instrumen PIRQUAL. Analisis data menggunakan SEM dengan SmartPLS, termasuk pengujian model luar dan dalam untuk reliabilitas, validitas konvergen dan diskriminan, serta penilaian efek langsung dan tidak langsung. Hasil menunjukkan bahwa semua konstruk memenuhi standar reliabilitas dan validitas, model menunjukkan kemampuan prediksi yang kuat untuk kepuasan dan loyalitas pelanggan. Temuan menunjukkan bahwa citra merek merupakan faktor paling dominan yang memengaruhi loyalitas, baik secara langsung maupun melalui kepuasan. Sementara harga memiliki dampak signifikan terhadap kepuasan pelanggan, pengaruhnya terhadap loyalitas terbatas tanpa adanya faktor pendukung lainnya. Secara keseluruhan, loyalitas pelanggan lebih dipengaruhi oleh persepsi terkait merek daripada faktor fungsional seperti harga.

Kata kunci: Loyalitas Konsumen, Citra Merk, Harga, Kepuasan Konsumen

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INTRODUCTION

Telkomsel is a leading telecommunications company in Indonesia and a subsidiary of PT Telekomunikasi Indonesia Tbk, in a partnership with SingTel (Singapore Telecommunications Limited). In 2020, Telkomsel experienced a 1.17% decline in its subscriber base, in contrast to the growth trend of its competitors. Indosat recorded a 2% increase in subscribers, and XL Axiata also reported a 2.07% rise, while Smartfren experienced a significant increase of 15.77%. In the first quarter of 2024, Telkomsel successfully increased its revenue to IDR 28.53 trillion, marking a 32.7% growth compared to the previous year. However, compared to the fourth quarter of 2023, Telkomsel's revenue fell by 2.2%. This condition indicates that Telkomsel is facing challenges related to customer loyalty that require immediate attention.

Based on interviews with 30 respondents who use Telkomsel's services, most no longer consider the provider their main service. Telkomsel's main focus in addressing consumer decline is to conduct an in-depth analysis of the factors contributing to the loss of customers. By identifying and addressing the root causes, Telkomsel can take appropriate steps to improve its business and restore customer trust and loyalty.

Customer loyalty is a crucial determinant of a recurring client base. Loyalty is a significant predictor of organizational performance (Dung & Giang, 2021). A key factor that shapes customer loyalty is trust in the brand (Ozdemir et al., 2020; Win et al., 2024). In this context, the decline in Telkomsel's customer loyalty may be influenced by several factors, including customer satisfaction related to pricing and brand image. Price is often a factor overlooked by businesses (Bei & Chiao, 2006). According to Keller (1998), consumers rely on trusted brands because the foundation of long-term relationships lies in their trust in the producer. Some consumers reported that prices are not aligned with the benefits and services received. In the telecommunication service sector, perceptions of fair pricing in line with service quality strongly influence customer satisfaction and loyalty. Empirical studies show that customers tend to be more satisfied and loyal when service fees are considered competitive and reflect the value they receive.

A brand plays an important role in consumer purchasing decisions (Soni, 2021). Moreover, brand image plays a significant role in differentiating companies in a competitive market. In this regard, brand image is not the key for direct evaluation; rather, it creates expectations at the time of purchase, which are then followed by further consumption experiences, combined with the time and effort consumers invest to reach final outcomes. Besides brand, price is also a key focus for Telkomsel.

Customer satisfaction and loyalty are a solid foundation for organizations (Liu et al., 2020) and have become increasingly important for established businesses in the service industry. A major concern in the service industry is how to ensure that customers remain satisfied and prevent them from switching to competitors (Liu et al., 2020). Customer satisfaction is critical for service users. The quality of services provided by Telkomsel is one of the key aspects requiring close attention, as service quality directly influences the level of customer satisfaction.

Furthermore, studies on customer loyalty in the Indonesian telecommunication industry have generally focused on service quality and price as the main factors, while brand image has rarely been included as a key variable, despite its important role in brand

differentiation within a highly competitive market (Fathorrahman, Ainun, Liyanto, 2023; Saputra & Yulfiswandi, 2023) Additionally, most previous studies have only examined these variables in isolation, with limited research investigating the mediating role of customer satisfaction as a bridge between the influence of brand image and price on loyalty (Win et al., 2024). This study aims to examine the relationship between brand image and price on customer loyalty, mediated by customer satisfaction, based on both direct and indirect pathways through perceived service quality.

Hypothesis Development

A strong and respected brand image is a valuable asset for a company because it impacts consumer perceptions of various aspects of the company's operations. A good brand image helps improve the reputation and trust of a construction company. Consumers tend to trust brands that have a positive image more, which ultimately builds loyalty gradually (Win et al., 2024). Construction companies with a strong brand will be more easily recognized, and consumers will see them as service providers with higher value. This perception of value strengthens consumer satisfaction and encourages the formation of long-term loyalty (Kataria and Saini 2020; Win et al. 2024).

H1: A There is a significant influence of Brand Image on Consumer Satisfaction.

H3: There is a significant influence of brand image on consumer loyalty.

Price is often considered an important initial factor in influencing consumer satisfaction, because consumers tend to evaluate the price paid after the transaction is completed. (Zeithaml, 1988) The extent to which price influences satisfaction is highly dependent on a combination of various factors, such as service quality, product quality, specific situations, and the personal characteristics of consumers (Zeithaml & Bitner, 1996) Price sensitivity tends to increase when companies implement practices that are considered unfair, which then has a negative impact on satisfaction levels. In addition, perceptions of price also significantly affect perceptions of service quality (Berry, and Parasuraman, 1991), which ultimately impacts consumer satisfaction and loyalty. Price is identified as a crucial factor in determining the value of a service with price fairness being determined by the value perceived by consumers (Anderson et al., 1994; Mainardes & Freitas, 2023). Price fairness as an antecedent of consumer loyalty. Based on the above description, the following hypothesis is proposed.

H2: There is a significant influence of Price on Consumer Satisfaction

H4: There is a significant influence of price on consumer loyalty.

Consumers who experience dissatisfaction tend not to make repeat purchases. Although satisfaction is an important prerequisite for building consumer loyalty, dissatisfied consumers are more susceptible to the influence of competitors' offers and are more active in seeking alternatives compared to satisfied consumers (Anderson & Sullivan, 1993). A study examined the relationship between overall satisfaction levels and consumer behavioral intentions, such as the tendency to recommend services and switching

intentions. The results showed that the higher the satisfaction, the more likely consumers were to recommend the service. Conversely, low satisfaction was associated with increased switching intentions. Other studies (Kataria and Saini 2020; Kumar et al. 2019; Win et al. 2024) also reinforced this finding: satisfied consumers tend to show greater loyalty and continue to choose the same service provider. Thus, the results of these studies confirm that consumer satisfaction contributes positively to the formation of consumer loyalty.

H5: Consumer satisfaction mediates Brand Image on consumer loyalty

H6: Consumer satisfaction mediates price on consumer loyalty

H7: There is a direct influence of consumer satisfaction on consumer loyalty

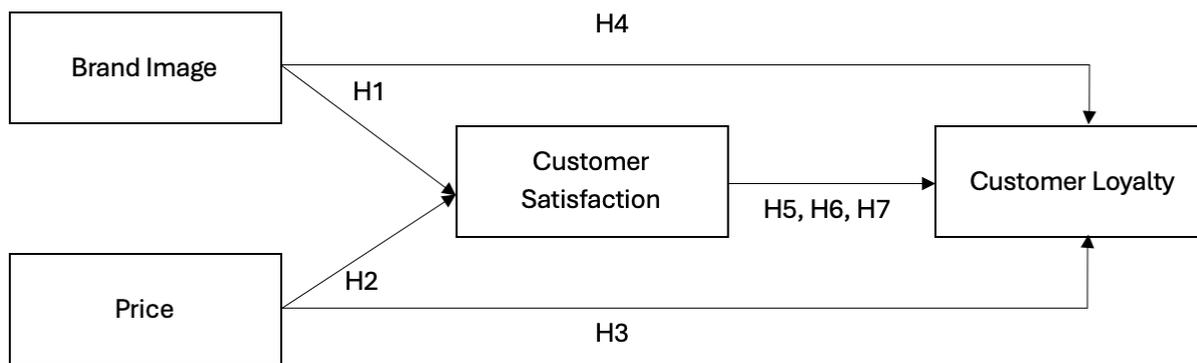


Figure 1. Framework Model
 Source : (Kataria & Saini, 2020; Soni, 2021)

METHOD

The research instrument is a questionnaire utilizing a five-point Likert scale, ranging from 1 (“strongly disagree”) to 5 (“strongly agree”). One of the scales employed in this study is PIRQUAL which is designed to measure consumer perceptions of service quality based on price fairness (price–service quality) (Shen & Yahya, 2021; Zehir & Narcıkara, 2016). In this study, the PIRQUAL scale was adapted by adjusting the wording of the statements to align with the context of telecommunication services, specifically Telkomsel’s services, such as internet speed, signal stability, and the suitability of tariffs with the benefits received.

The research variables consist of endogenous and exogenous variables. Customer satisfaction was measured using six items adopted from (Oliver, 2017), while customer loyalty was measured using items from (Reynolds & Beatty, 1999). Brand-related constructs were measured using items from (Keller, 1998), and price indicators were adapted from (Konuk, 2019). The adaptation process involved two stages. First, two marketing management lecturers provided expert judgment to assess the appropriateness of the indicators, followed by a limited pilot test with 30 initial respondents to ensure clarity, reliability, and relevance of the items. Items that were deemed invalid or ambiguous were revised or eliminated from the final questionnaire.

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the aid of SmartPLS 4.0 software. The analysis stages included testing the outer model (covering convergent validity, discriminant validity, and reliability) and testing the inner model, which involved assessing the R^2 value and the significance of paths using the bootstrapping technique.

FINDING AND DISCUSSION

Data Processing

Researchers tested the variables in the model using two approaches: the outer model (measurement model) and the inner model (structural model). The initial step was to test the measurement model before examining the relationships between constructs (structural model), as shown in Table 1 below.

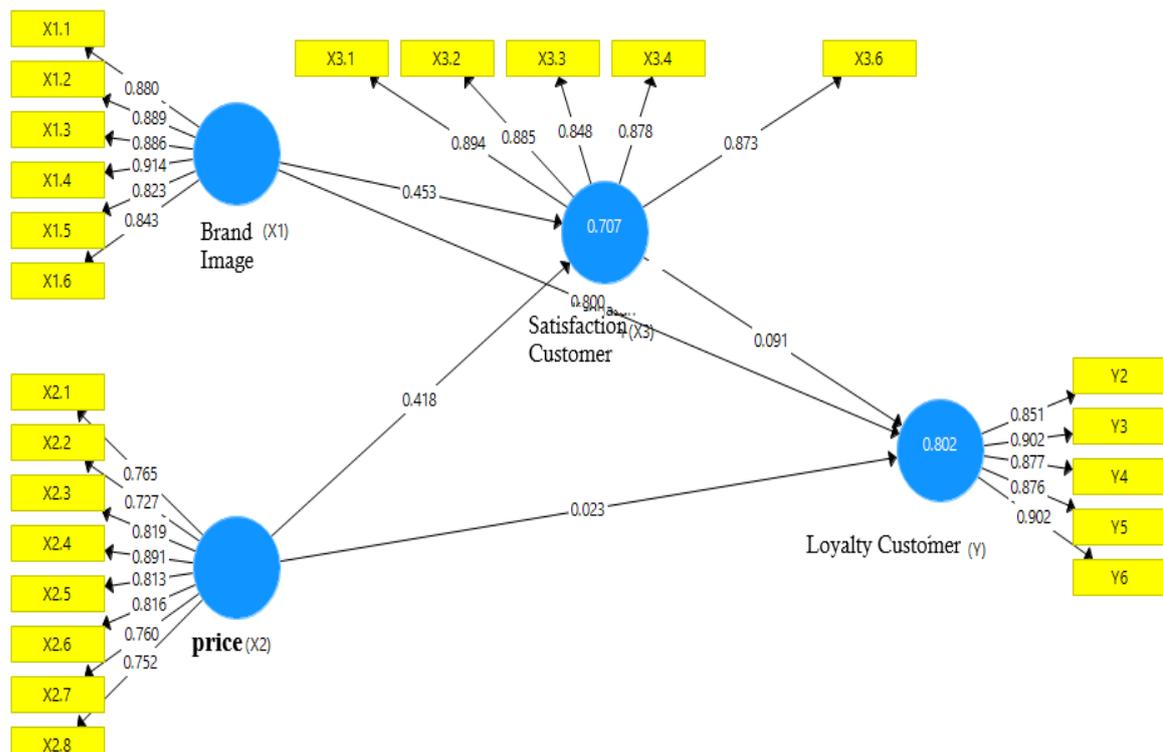


Figure 2. Bootstrapping Output

Figure 2 shows that certain indicators for customer satisfaction and loyalty were removed because they have outer loading values below the permitted question indicator X3.5, with a value of 0.645, and Y1 with a value of 0.357. After removing these indicators, the analysis was continued to calculate run 2, where the results are as in Table 1.

Table 1 shows the results of run 2 of the calculation after two indicators were removed. To evaluate the validity of the indicators against the latent construct, the construct reliability requirements are Cronbach's Alpha (≥ 0.70), Composite Reliability (≥ 0.70), and AVE (Average Variance Extracted) ≥ 0.50 .

Table 1. *Outer Loading*

	Brand Image (X1)	Price (X2)	Customer Satisfaction (X3)	Customer Loyalty (Y)
X1.1	0.880			
X1.2	0.889			
X1.3	0.886			
X1.4	0.914			
X1.5	0.823			
X1.6	0.843			
X2.1		0.765		
X2.2		0.727		
X2.3		0.819		
X2.4		0.891		
X2.5		0.813		
X2.6		0.816		
X2.7		0.760		
X2.8		0.752		
X3.1			0.894	
X3.2			0.885	
X3.3			0.848	
X3.4			0.878	
X3.6			0.873	
Y2				0.851
Y3				0.902
Y4				0.877
Y5				0.876
Y6				0.902

Table 2. *Construct Reliability and Validity*

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Brand Image (X1)	0.938	0.941	0.951	0.762
Price (X2)	0.916	0.921	0.932	0.631
Customer Satisfaction (X3)	0.924	0.925	0.943	0.767
Customer Loyalty (Y)	0.928	0.931	0.946	0.778

Based on Table 2, to measure internal reliability (consistency between items), Cronbach's Alpha is ≥ 0.70 , indicating good reliability. All constructs have values above 0.91, meaning all constructs have very high reliability. Composite Reliability (CR), which is used to measure the overall reliability of the construct, is considered more suitable in PLS-SEM than Cronbach's Alpha. A value ≥ 0.70 indicates a reliable construct. All constructs

have values above 0.93, indicating very good reliability. AVE measures convergent validity. An AVE value ≥ 0.50 indicates that the construct is able to explain more than 50% of the variance of its indicators.

All constructs (brand image, price, consumer satisfaction, and customer loyalty) met the criteria for reliability and convergent validity. The data indicate stable, consistent, and valid constructs for use in PLS-SEM model testing. From a measurement perspective, the model is sound and ready for further structural model analysis. To ensure the constructs truly measure different concepts, see the discriminant validity results in Table 3.

Table 3. *Discriminant Validity*

	Brand Image (X1)	Price (X2)	Satisfaction Customer (X3)	Loyalty Customer (Y)
Brand Image (X1)	0.894			
Price (X2)	0.803	0.809		
Customer Satisfaction (X3)	0.814	0.749	0.876	
Customer Loyalty (Y)	0.873	0.786	0.760	0.882

Based on Table 4 above, the Fornell-Larcker Criterion evaluation shows that Brand Image (X1), AVE Root = 0.894, has the highest correlation with the Customer Loyalty construct = 0.873. The conclusion is that $0.894 > 0.873$, it passes discriminant validity. Price (x2), AVE root = 0.809, has the highest correlation = 0.803 (with brand image). Conclusion: $0.809 > 0.803$, which passes discriminant validity. Customer satisfaction (x3), AVE root = 0.876, has the highest correlation = 0.814 (with brand image). Conclusion: $0.876 > 0.814$, passes discriminant validity. Then, customer loyalty, with AVE root = 0.882, has the highest correlation, 0.873 (with brand image); it can be concluded that $0.882 > 0.873$ and passes discriminant validity.

Based on the data, all constructs meet the Fornell-Larcker criterion for discriminant validity, as no inter-construct correlation is higher than the square root of its own AVE. Table 5, moreover, shows quantitative measures of how much variance in the dependent (endogenous) variable can be explained by the independent (exogenous) variables in the model.

Table 5. *R Square*

	R Square	R Square Adjusted
Customer Satisfaction (X3)	0.707	0.701
Customer Loyalty (Y)	0.802	0.796

Consumer satisfaction (X3) has R Square = 0.707. This means that 70.7% of the variation in consumer satisfaction can be explained by the exogenous constructs that influence it (e.g., brand image, price, etc.). This value is considered strong (substantial) according to the criteria of Hair et al. (2017). Adjusted R Square = 0.701, This value has been adjusted to the number of predictors in the model. Usually, the adjusted R-squared is slightly lower, providing a more conservative estimate. Consumer loyalty (Y), R Square = 0.802. Shows that 80.2% of the variation in consumer loyalty can be explained by the influencing constructs (e.g., consumer satisfaction, brand image, and price). This value is

considered very strong (substantial). Adjusted R Square = 0.796. Adjustments that take into account the complexity of the model. A small difference indicates that the model is quite stable and not overfitting.

The model has excellent predictive power for consumer loyalty (Y) and consumer satisfaction (X3). Both R² values are above 0.70, indicating that the exogenous variables in the model are robust and reliable in explaining the variation in the two endogenous variables. The similar adjusted R² values indicate that the model is quite efficient and does not experience overfitting issues.

Table 6. *Direct Effects*

Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	Results
H1 Brand Image (X1) -> Customer Satisfaction (X3)	0.453	0.457	0.116	3,918	0,000	Supported
H2 Price (X2) -> Customer Satisfaction (X3)	0.418	0.413	0.114	3,682	0,000	Supported
H3 Price (X2) -> Consumer Loyalty (Y)	0.023	0.022	0.091	0.250	0.803	Not Supported
H4 Brand Image (X1) -> Consumer Loyalty (Y)	0.800	0.806	0.091	8,817	0,000	Supported
H7 Customer Satisfaction (X3) -> Consumer Loyalty (Y)	0.091	0.083	0.103	1,887	0.005	Supported

Based on Table 6 above, Brand Image (X1) on Customer Satisfaction (X3) has a coefficient value of 0.453, positive. T = 3.918, P = 0.000 → significant. This means that brand image has a positive and significant influence on customer satisfaction. Furthermore, Brand Image (X1) on Customer Loyalty (Y) has a coefficient value of 0.800 and has a very strong influence. T = 8.817, P = 0.000 indicates very significant. This means that brand image has a very strong and significant direct influence on customer loyalty. Then Price (X2) on Customer Satisfaction (X3) with a Coefficient value = 0.418, positive. T = 3.682, P = 0.000 indicates significance. This means that Price has a positive and significant influence on customer satisfaction. Price (X2) on Customer Loyalty (Y) Coefficient = 0.023, very weak. T = 0.250, P = 0.803, not significant. This means that price does not have a significant direct effect on customer loyalty. Customer Satisfaction (X3) on Customer Loyalty (Y) Coefficient = 0.091, weak. T = 1.887, P = 0.005 is significant, although the effect is small. This means that customer satisfaction has a positive but small and significant effect on customer loyalty.

Table 7. *Indirect effects*

Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	Results
H5 Brand Image (X1) -> Customer Satisfaction (X3) -> Cunsomer Loyalty (Y)	0.041	0.041	0.051	1,811	0.002	supported
H6 Price (X2) -> Customer Satisfaction (X3) -> Cunsomer Loyalty (Y)	0.038	0.032	0.044	0.175	0.341	Not supported

Table 7 shows Brand Image (X1) mediated by Customer Satisfaction (X3) with Customer Loyalty (Y) showing the Original Sample value = 0.041, that the indirect effect of brand image on loyalty through satisfaction is 0.041 (positive but small). T Statistics = 1.811, P Value = 0.002. T Statistics is greater than 1.96, but the P Value is recorded at 0.002, meaning that it is still statistically significant at the 0.005 level (because $P < 0.005$). Although the indirect effect is statistically significant, the magnitude of the effect is very small and weak in practice.

Price (X2) is mediated by Customer Satisfaction (X3) with Customer Loyalty (Y). Original Sample Value = 0.038; the indirect effect of price on loyalty through satisfaction is 0.038 (positive but small). T Statistics = 0.175, P Value = 0.341. Statistics are still below 1.96. Statistically very significant, but the effect is also small and weak in practice.

Both brand image and price have a small indirect effect on customer loyalty through customer satisfaction. Statistically significant ($P < 0.05$), but in practice, the contribution of the effect is very small. The implication is that the main effect of customer loyalty is more dominated by the direct path, especially from brand image (see previous results), while the indirect path through satisfaction only provides a small additional contribution.

Discussion

Hypothesis H1 is supported, indicating that brand image has a strong positive influence on customer satisfaction. This result is supported by an empirical study (Kataria & Saini, 2020). In consumer behavior theory, a good brand image forms positive perceptions, trust, and emotional associations, which have a direct impact on customer satisfaction. Customers tend to feel satisfied when the brand meets the expectations that have been formed from a strong brand image.

Hypothesis H2 shows that price or competitive perception has a positive effect on customer satisfaction. This result is supported by empirical studies (Bei & Chiao, 2006; Rady et al., 2023). In consumer behavior, the perception of fair prices that align with the value perceived by customers can increase satisfaction. The price perceived is comparable to the quality, and the benefits obtained will increase customer satisfaction.

Hypothesis H3 is not supported because the coefficient value is very small and insignificant, indicating that price does not have a direct effect on customer loyalty. Although price affects satisfaction, it is rarely the main factor in forming long-term loyalty. Loyalty is more formed from emotional values, relationships, and brand image. In consumer behavior theory, according to (Dick & Basu, 1994; Pratt et al., 2023), loyalty that is formed only because of price (price loyalty) is usually weak and easily influenced by competitors' offers. Furthermore, according to (Kotler, P., & Keller, 2009) consumers who are primarily focused on price have no emotional attachment or strong preference for a brand and are easily tempted by competitors' discounts or promotions.

Hypothesis H4 shows a very strong influence of brand image on customer loyalty. This result is supported by an empirical study (Win et al., 2024), which states that positive perceptions of a brand can form loyalty because consumers feel comfortable, trust, and have an emotional bond with the brand. This shows that brand image has a key role in forming strong customer loyalty.

Hypothesis H5 shows that the indirect effect of brand image on customer loyalty through customer satisfaction is significant. This means that a positive brand image (for example, a brand that is known for its quality, trustworthiness, and prestige) is able to mediate customer satisfaction. High customer satisfaction then has an impact on increasing customer loyalty, which is the tendency of customers to continue to buy, recommend, and have a commitment to the brand; this influence is quite strong. In the context of consumer behavior, this aligns with the theory of satisfaction as a mediator, where positive perceptions of a brand trigger positive experiences (satisfaction), which ultimately strengthen loyalty. This finding is consistent with research by (Soni, 2021; Win et al., 2024).

Hypothesis H6 is not supported. This means that prices considered affordable or reasonable by consumers do not significantly increase customer satisfaction, and thus have no impact on loyalty. This can be interpreted to mean that in the context of the services studied, customers do not focus too much on price in determining their loyalty but may be more influenced by other factors (e.g., brand image, product quality, service) (Abu-Alhaija et al., 2019). The results of this study support the idea that price is not the only or dominant factor in forming loyalty. According to (Keller, 1998), especially in mature or premium markets, consumers prioritize emotional value, experience, and brand perception over price. These findings emphasize that emotional connection, brand image, and consumer experience play a significant role in building loyalty, especially in the premium market.

Hypothesis H7, which states that consumer satisfaction has an effect on consumer loyalty, is supported. In consumer behavior models (such as Expectancy-Disconfirmation Theory), they explain that the psychology of the consumer will evaluate their experience with service based on expectations they previously had. Consumer satisfaction is important in forming consumer loyalty; consistent satisfaction will strengthen emotional relationships, which then drive customer loyalty. These results are supported by empirical studies (Bei & Chiao, 2006; Correia et al., 2021; Hapsari et al., 2017; Soni, 2021; Zarkasyi et al., 2025).

CONCLUSION

Based on research, brand image is the most dominant factor in directly forming customer loyalty and also in influencing customer satisfaction. Price plays a bigger role in influencing

satisfaction, yet is not strong enough to form loyalty without being supported by other factors. Customer satisfaction remains an important factor in driving loyalty, but its influence is smaller than brand image. Overall, customer loyalty is more influenced by emotional aspects and perceptions of the brand than functional aspects such as price.

Brand image is a crucial aspect, as it significantly influences loyalty through customer satisfaction. While functionally important, price alone is not sufficient to create satisfaction that leads to loyalty. This has implications for companies to focus their marketing and communication strategies more on strengthening brand image, rather than just competing on price. In the context of modern consumer behavior, emotional connection, brand trust, and brand prestige are increasingly dominant compared to rational price considerations.

This study has several limitations that should be acknowledged. First, the scope of the research was confined to Telkomsel users in Palembang, which limits the generalizability of the findings to the wider Indonesian market, where consumer characteristics and competitive dynamics may differ. Second, the sample size was relatively small, which restricts the representativeness of the results. Third, the cross-sectional design captures consumer behaviour at a single point in time and is therefore unable to explain the dynamics of loyalty over the long term. Fourth, although the PIRQUAL scale was adapted to the telecommunication context, it may not fully capture the breadth of digital service quality dimensions, such as application experience, technology-based interactions, and the digital service ecosystem. Finally, the study focused solely on price, brand image, and customer satisfaction, leaving out other potentially influential factors, such as brand trust, customer engagement, and switching costs.

In light of these limitations, future research is recommended to broaden the geographical coverage by including respondents from multiple Indonesian cities and employing a larger sample size to enhance representativeness. A longitudinal design could provide deeper insights into the dynamics of consumer loyalty over time, especially within the increasingly competitive telecommunications industry. The research model may also be enriched by incorporating additional variables such as customer engagement, brand trust, service innovation, and switching barriers to gain a more comprehensive understanding of loyalty determinants. Future studies could also conduct comparative analyses across operators (e.g., Telkomsel, Indosat, XL, and Smartfren) to identify differentiating factors of consumer loyalty. Moreover, adopting a mixed-methods approach by combining quantitative data with in-depth interviews or focus group discussions would offer a more holistic perspective on the emotional and psychological aspects of loyalty. Finally, greater emphasis should be placed on the digital service ecosystem, including the MyTelkomsel application and other digital offerings, given the ongoing shift in consumer behavior in the digital era.

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