



Women employee empowerment and job satisfaction in Nepalese commercial banks, Nepal

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Abstract

Women employee empowerment is a concept that has gained increasing significance in recent years. Commercial banks are typically structured around the principles of equality, democracy and solidarity and many of them have a long history of promoting women employee and inclusively within their membership and empowerment. The background of women employee empowerment in commercial banks can be traced back to the core values and principles that underpin the commercial banks movement.

Keywords: Women empowerment, Employee empowerment, Commercial banks, Equality, Democracy, Inclusivity, Banking principles

Introduction

One important aspect of employee empowerment is giving women greater control over their lives and careers. This entails providing women in the financial sector with the chance to develop their own projects, pick up new skills, and gain independence. Empowerment occurs when women's unique skills and abilities are valued and utilized in the workplace. It can be seen as embracing women's perspectives, actively seeking out their thoughts, and enhancing their status through literacy, awareness, education, and training.

Honold (1997) asserts that empowering female employees is a crucial management strategy that every firm need to give top priority to. Empowerment improves organizational success in addition to promoting personal development. Management must implement tactics that support and foster empowerment within their companies in order to guarantee long-term empowerment.

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Employee empowerment is frequently perceived as an extra financial burden in Nepal, since the advantages appear to favor employees over employers. Employee empowerment, however, has become crucial for firms in the current globalized period in order to empower workers to act quickly and effectively in response to environmental changes (Johnson, 1993). Empowerment-focused organizations are better able to inspire and retain their employees. It is a sophisticated management approach that needs to be applied carefully, but it has a lot of promise to improve organizational success.

The importance of employee empowerment in human resource management is now widely acknowledged. It is critical that workers have faith in their skills and abilities. The financial sector in Nepal has yet to embrace empowering initiatives, despite their significance. There is still a dearth of research on employee empowerment in Nepal's banking industry. Banks in Nepal might not be able to fully utilize the potential of their staff if they don't have a better grasp of how employees view empowerment and how it affects their performance (Gautam, 2018).

According to Handy (1993), although many managers and organizations think they understand the concept of female employee empowerment, very few actually do, and even fewer successfully put it into practice. Giving workers the freedom and accountability to take charge and exert control within the company is known as empowerment. Employees are a vital resource for organizational growth, survival, and goal and objective achievement in today's competitive climate.

Despite having its roots in Taylor's scientific management movement, the idea of job satisfaction is still one of the most studied subjects in organizational behavior and human resource management, according to Dhammika (2017) .

According to Taylor (1911), the main factor influencing job happiness is money, and people are essentially economic creatures. However, later research has found that job happiness is influenced by a wide range of factors other than financial compensation. Researchers like Frederick Herzberg, Abraham Maslow, and Elton Mayo have made substantial contributions to our knowledge of what drives, fulfills, and increases worker productivity.

The nature of the work, compensation, promotions, recognition, perks, and working

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conditions are some of the important factors that Locke (1976) identified as influencing job satisfaction. Job satisfaction can be impacted by both internal and external workplace influences. According to more recent studies, demographic characteristics including gender, age, marital status, education, and work experience influence how satisfied employees are with their jobs (Din, Zaman & Nawaz, 2010; Beyene & Gituma, 2017).

Given that working individuals spend a large percentage of their waking hours at work, Frone (2015) noted that it is critical to maximize good experiences—including fulfillment, accomplishment, self-worth, and camaraderie—while reducing negative ones, like stress, anxiety, burnout, exhaustion, and boredom. While bad experiences can negatively impact both, positive workplace experiences not only enhance employees' physical and psychological well-being but also promote a healthy balance between work and home life.

According to Judge (2001), job satisfaction is one of the most researched and quantified elements in the domains of organizational behavior (Zeffane, Ibrahim & Al Mehairi, 2008) and industrial-organizational psychology among the numerous positive workplace experiences and attitudes, such as organizational commitment, perceived organizational support, and employee engagement.

According to Acker (1999), job satisfaction is a favorable emotional state brought on by workers' assessments of their working conditions. More job satisfaction is associated with better mental and physical health (Faragher, Cass & Cooper, 2005), better task performance (Fried, 2008), improved organizational citizenship behavior (Organ & Ryan, 1995), lower absenteeism (Scott & Taylor, 1985) and turnover (Carsten & Spector, 1987), and fewer behaviors that are counterproductive at work (Dalal, 2005), according to meta-analytic research.

This study emphasizes how crucial it is for managers to monitor workers' job satisfaction and create work settings that support it. Managers need to learn more about the factors that influence job satisfaction in order to do this. The purpose of this article is to assess the impact of several extrinsic and intrinsic elements on Emirati women's job satisfaction and identify the most significant ones. Managers in the United Arab

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Emirates (UAE) and, to a lesser extent, other Gulf Cooperation Council (GCC) nations like Bahrain, Qatar, Kuwait, and Oman, might benefit greatly from the findings as they develop plans to improve job satisfaction among their female employees.

Objective

The main objective of this paper is to investigate the association between women employee empowerment and job satisfaction in the commercial banks of Nepal.

Research Methodology

The study adopted descriptive research design. Purposive sampling techniques were used to select 250 employees from different commercial banks as a respondent. A structured questionnaire was used and data collection was done with the online questionnaires. In order to analyze data correlation matrices, ANOVA tables and coefficient tables as outputs of regression.

Literature Review

As a planned process intended to modify an individual's knowledge, skills, attitudes, and behaviors through learning experiences, ultimately improving task performance, Cole (1997) defined training as a learning activity aimed at acquiring specific knowledge and skills for a particular job. The objective is to develop individuals' capabilities to meet the organization's present and future needs.

According to Bruce & Blackburn (1992), the benefits of training go beyond enhancing job performance. Reduced supervision, improved job satisfaction, decreased turnover, and enhanced organizational effectiveness are some of these advantages. Gaining and retaining the skills required for the best possible job performance requires training, which also acts as a motivator. In addition to giving workers enriched occupations and preparing them for new laws, regulations, and technology, it offers career growth options, which boosts output and efficiency. Training, which focuses on improving employees' abilities and knowledge, has been shown to have a favorable impact on job satisfaction in previous studies, including those by Landale (1999).

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In a study conducted in a big manufacturing company, Ornoy (2010) found that workers who were highly motivated to participate in decision-making were more likely to be satisfied with their jobs. Employees who felt their companies had their best interests at heart reported higher levels of job satisfaction, a finding that was also seen in a large manufacturing company and a major public utility corporation.

Understanding when and how workplace participation in decision-making benefits both employers and employees is crucial, according to Anderson & McDaniel (1999). They pointed out that more open and transparent communication results from improved decision-making and information flow.

Instead of having too much participation, the majority of workers reported having too little, according to Alluto & Acito (1974) and Nicholson, wall & Lischeron (1977). They did point out, though, that there hasn't been enough research done on the detrimental effects on job satisfaction caused by differences between employees' perceived competencies and their actual participation chances.

According to Blanchard (1996), knowledge exchange at all levels is essential to empowering people and organizations. Employees who share information start to act and think like the company's owners. In the past, managers restricted access to information by only giving workers what they thought was essential. Open communication of information promotes trust, opposes hierarchical thinking, and helps staff members comprehend the state of the company. In the end, this improves job satisfaction by empowering workers to take on greater responsibility and make wiser decisions.

According to Lucas & Ogilvie (2006), knowledge transmission in a company is a social process that is impacted by the views and ideas of its employees. There is a strong correlation between behavioral characteristics and the effectiveness of information sharing. Because employees' beliefs, perceptions, and expectations influence their job satisfaction, managers need to be aware of how workers assess their positions and seek out strategies to raise job satisfaction levels.

Suliman (2007) emphasized that as these elements have a big impact on employment outcomes, managers should take into account how workers view their positions, the workplace culture, supervisory styles, connections with coworkers, possibilities for

advancement, and compensation.

According to Locke (1976), increasing job happiness requires both self-determination and a feeling of significance. People are more likely to be satisfied with a career that enables them to live out their personal ideals and find purpose in their work.

According to Liden (2000) and Thomas and Velthouse (1990), indifference and a lack of job satisfaction are linked to low levels of meaning in one's work. Workers who believe their work is important and meaningful are more satisfied than those who think their occupations are worthless. Job happiness and purpose in work are positively correlated, according to research. Furthermore, by increasing intrinsic motivation, self-determination improves job satisfaction. People find their work more interesting and fulfilling when they have more control over their choices, which increases their level of satisfaction.

Additionally, Thomas and Velthouse (1990) highlighted that self-determination increases emotions of fulfillment by enabling people to credit their own activities for their results, which in turn promotes job satisfaction. Although prior studies indicate a correlation between job happiness and competence and impact, work performance is not directly impacted by these elements. Rather, the secret to increasing job pleasure is self-determination and significance.

Thomas & Tymon (1994) argued that empowerment leads to higher job satisfaction, as the intrinsic rewards generated from task assessments related to empowerment contribute positively to job satisfaction.

Empowerment methods, according to Bowen & Lawler (1992), increase job satisfaction by providing workers a sense of control and adding significance to their work. This theory is supported by data from the industrial sector, which indicates that job satisfaction is positively correlated with autonomy and feedback. Employee empowerment and work happiness are positively correlated, according to public sector research. Empowerment initiatives have been used by numerous firms in an effort to increase productivity, improve customer happiness, and obtain a competitive edge. Empowerment has become a popular trend over the last ten years, and some people even consider it a movement.

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According to Bose (2005), employees' comfort and performance are directly impacted by their level of job satisfaction. It is doubtful that a stressed-out employee will perform effectively in their position. Dissatisfaction and high employee turnover are major problems for businesses.

Research on job satisfaction identifies a number of ideas, metrics, and indicators. There is little research on job satisfaction in the banking industry, particularly with regard to the factors influencing satisfaction levels, despite the fact that many studies concentrate on the factors affecting employee satisfaction. Variations in job satisfaction are caused by disparities in incentives, pay, and working conditions at different organizational levels. Therefore, research focused at enhancing job happiness in the banking industry is important.

Job satisfaction, according to George & Jones (2008), is the whole of an employee's thoughts and feelings regarding their work, ranging from intense satisfaction to discontent. The nature of the work, coworkers, pay, job security, and relationships with managers are some examples of factors that may affect job satisfaction.

Employee empowerment programs have become more popular because of their good correlation with job satisfaction, according to Culley (1998). The goal of empowerment initiatives is to create contented and dedicated workers. The relationship between initiatives to promote employee commitment and increased job satisfaction is supported by the Workplace Employee Relations Survey (WERS). Managers should provide employees with demanding work, promote their involvement in decision-making, and assist them in realizing their potential in order to increase employee loyalty and happiness.

According to Randolph (1995), job happiness can be positively impacted by employee empowerment, which is giving employees more authority over management. Employees that feel empowered are more likely to apply their knowledge and abilities to complete jobs efficiently and improve their competencies.

Training and development, according to Maund (2001), are procedures meant to increase an organization's and its workers' effectiveness. While development is more concerned with the long-term objectives of the business and its personnel, training is usually

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concentrated on generating immediate gains in organizational effectiveness through structured instruction. Despite having different definitions; the terms "training" and "development" are sometimes used interchangeably. Although applied psychology has traditionally investigated training and development, in recent years, disciplines including knowledge management, instructional design, human factors, talent management, and human resources management have grown more linked to it (Toker, 2011).

According to Shallal (2013), training entails improving particular abilities needed for an existing position. Employee performance depends on it, enabling them to fulfill job requirements. Training is a method for improving behaviors and addressing skill gaps. Training, development, and human resource management all center on organizational initiatives meant to boost both individual and group performance. There are several names for this field, such as learning and development, human resource development, and employee development.

The concept of employee participation is based on three key elements: influence, interaction, and information sharing. Wall & Lischerson (1997) defined employee participation as the processes that increase employee involvement in decision-making. While involvement focuses on giving employees more information to increase their commitment, participation gives employees the chance to influence decisions and participate in matters that affect their work and the organization. Employees can impact a wide range of organizational issues and aspects of their job through participation.

In order to demonstrate the various levels of employee involvement in decision-making processes, Leat (1998) framed employee participation as a continuum. At one end of this spectrum is management's unilateral decision-making, while at the other is collaborative decision-making. The most extreme of Leat's five levels of participation is managerial prerogative, in which management maintains complete control and does not consult staff members when making decisions.

According to Greasley et. al.,(2008), contemporary organizational structures and operations prioritize empowerment through the development of knowledge, skills, access to information, support, resources, and responsibilities, as opposed to traditional management approaches that prioritize control, hierarchy, and strictness. Innovation is

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severely hampered by decision-making delays brought on by a lack of knowledge. Therefore, empowerment acts as a shortcut, enabling decision-making authority through convenient information availability, which promotes creativity in businesses. Employees that have access to information can analyze and comprehend the state of their company. Organizations must provide more information to a wider range of individuals at different levels, using different means, according to Kanter (1983), if they want to empower their workforce. Much of the information about the organization's activities can be shared, but other information must be kept private. Employees are better equipped to participate effectively and confusion is decreased when this information is made available to them. According to Deluca (1993) rewards are a mix of pay, perks, and salaries that are administered through efficient HR procedures. Reward systems, which involve planning, organization, and control systems, are an essential part of human resource management from an organizational standpoint. Promotions and other rewards are essential to organizational development because they effectively motivate employees and contribute to the organization's success.

The reward management system, according to Baron (1983), is a set of procedures, policies, and practices intended to compensate staff members according to their abilities, skills, and involvement. This system, which includes the processes and frameworks that establish guidelines for pay and other benefits, is motivated by philosophy, strategies, and policies.

A number of variables, including quantity, quality, punctuality, and attendance, affect employee success. When workers are aware that there will be rewards; they are more likely to do these jobs successfully. Although job security, the relationship between employees and supervisors, working environment, and possibilities for growth are all aspects that impact performance, reward systems are particularly important for performance and motivation.

Conger & Kanungo (1988) highlighted that individual performance-based rewards are key for empowerment. These rewards recognize and reinforce personal competencies, and they provide incentives for employees to engage in decision-making processes, ultimately contributing to the achievement of organizational goals.

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Conceptual review on job satisfaction

Job satisfaction is a well-researched topic that has attracted interest from a variety of disciplines, according to Luthans (2005). Given that job satisfaction has a significant impact on organizational success, the increased interest in this topic emphasizes how important it is. Monitoring work satisfaction is essential to avoiding detrimental consequences on organizational performance.

Employee engagement and happiness, according to Bakotic & Babic (2013), are essential for businesses to remain competitive. A variety of indicators and an employee's sentiments on their employment can be used to assess job satisfaction. Contented workers typically have a positive outlook and are more likely to be productive.

According to Mohammed & Eleswed (2013), job satisfaction increases employee commitment and loyalty to the company. It is critical to routinely evaluate employees' opinions of their jobs and related issues because prior research emphasizes the significance of job satisfaction as a critical determinant of organizational success (Hedge & Borman, 2012).

Based on the discrepancy between expected and actual results, Cranny (1992) defined job satisfaction as an employee's emotional reaction to their work. Job nature, pay, stress level, work environment, coworkers, managers, and workload are some of the elements that contribute to job satisfaction, which is based on an employee's experience (Bakotic & Babic, 2013). Better job performance (Karatepe, 2012) and organizational commitment (Paille, 2011) are linked to high job satisfaction.

Studies suggest that organizations benefit from high job satisfaction, as it boosts productivity, creativity, and employee commitment (Syaptak, Marsland & Ulmer, 1999).

According to Balzer (1997), a person's feelings regarding their work are influenced by a variety of elements, including their connection with supervisors, their level of fulfillment at work, pay equity, and working conditions (Spector, 1997). One of the first results of empowerment is thought to be job happiness (Spreitzer, 1997). Understanding why some people are extremely content with their professions while others are not has long piqued the curiosity of researchers (Locke, 1976).

According to Organ & Ryan (1995), job satisfaction is influenced by both humanitarian

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interests (i.e., making sure workers are treated with respect and their well-being is prioritized) and utilitarian goals (i.e., increasing productivity, organizational commitment, and reducing absenteeism and turnover). Additionally, contented workers are more likely to participate in organizational citizenship behaviors, which are extracurricular activities that go beyond the official employment responsibilities. Shankar & Sudarshan (2024), Implementing e-HRM systems can help the banking sector by promoting employee success, which raises job satisfaction among employees.

Result and Discussion

This research employs a descriptive and causal design to examine the relationship between women's empowerment in the workplace and job satisfaction in Nepalese commercial banks. The chapter details the methods used to fulfill the study's objectives. Conducting this study is a complex and challenging process, as it incorporates both qualitative and some quantitative data. The data were gathered using a carefully designed questionnaire, which was distributed to the respondents. Consequently, the findings of this research are mainly based on the survey data collected.

Table 1 *Reliability results*

No.	variables	Cronbach Alpha	No. of items
1	Training and Development	0.927	8
2	Participation in decision making	0.974	8
3	Access to Information	0.980	6
4	Reward system	0.971	5
5	Job Satisfaction	0.973	10

The Cronbach alpha value for Training and development, Participation in decision making process, Access to information, Reward system and Job satisfaction was measured using SPSS-25 version software. The alpha values are higher than 0.70 it means the internal consistency of the data is found to be good.

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Following are the details of samples taken from each department and executive in commercial banks which are selected for the study

Table-2 *Sample size and sample distribution*

No	Name of the Commercial Banks	Sample size
1	NIC ASIA Bank	40
2	Sanima Bank	25
3	Prabhu Bank	35
4	NIMB Bank	25
5	NMB Bank	25
6	Siddharath Bank	25
7	Megha Bank	25
8	Nabil Bank	25
9	Kumari Bank	25
Total		250

Source: primary Data

Demographic profiles

Demographic profiles of the respondents are tabulated as under in Table 3.

Table 3 *Demographic profiles of the respondents*

Particulars	Frequency	Percentage
Gender		
Male	75	60%
Female	50	40%
Ethnicity		
Urban Area	50	40%
Village Area	75	60%
Physical Challenge		
Normal	120	96%

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Specially abled	05	04%
Education		
Intermediate	30	24%
Bachelor	50	40%
Master	30	24%
others	15	12%
Marital Status		
Married	90	72%
Unmarried	35	28%

Source: Primary Data

Table 3 explains a demographic breakdown of participants across several categories. In terms of gender, 60 percent are male (75), while 40percent are female (50). Regarding ethnicity, the majority of individuals 40 percent come from urban areas (50), and 60 percent are from village areas (75). The physical challenge category shows that 96 percent are classified as "normal" (120), with only 4 percent being "specially abled" (5). Education levels vary, with 24 percent having an intermediate qualification (30), 40 percent holding a bachelor's degree (50), 24 percent with a master's degree (30), and 12 percent having other qualifications (15). Lastly, the marital status of the participants indicates that 72 percent are married (90) and 28 percent are unmarried (35).

Table 4 *Correlation between Dependent and Independent variables*

Variable		Summated scale of Service Quality
Training and development	Pearson Correlation	.191**
	Sig. (2-tailed)	.000
Participation in decision making	Pearson Correlation	.898
	Sig. (2-tailed)	.000
Access to Information	Pearson Correlation	.999
	Sig. (2-tailed)	.000
Reward System	Pearson Correlation	0.874
	Sig. (2-tailed)	0.000

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.**. Correlation is significant at the 0.01 level (2-tailed).

Pearson Correlation Analysis

Table-4 presents the correlation between Job satisfaction (the dependent variable) and four independent variables: Training and development, Participation in decision making process, Access to information and Reward system. Reliability shows a moderate positive correlation with Job satisfaction ($r = 0.191$, $p < 0.05$), suggesting a meaningful relationship. Participation in decision making process has a strong positive correlation ($r = 0.898$, $p < 0.05$), indicating a strong positive association with job satisfaction. Access to information shows a very strong positive correlation ($r = 0.999$, $p < 0.05$), suggesting a very strong relationship. Reward system has also a positive correlation ($r = 0.874$, $p < 0.05$), meaning its relationship with job satisfaction has also a strong positive correlation.

Table 5 Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.537a	.289	.277	2.93846

Source: Based on authors' calculation and field survey

a. Dependent Variable: Job satisfaction.

b. Predictors: (Constant) Training and Development, Decision Making Process, Access to Information, Reward System

Table 5 shows the value of R square (0.289) and R (0.537) hence a normal relationship was found between independent and dependent variables having a standard error of 2.93846. Moreover, table 5 further presents those women employee empowerment in commercial banks are about 28% dependent job satisfaction.

Table 6 ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	858.362	4	214.59	24.85	.000b
Residual	2115.462	245	8.635		
Total	2973.824	249			

Source: Based on authors' calculation and field survey

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- a. Dependent Variable: Job satisfaction.
- b. Predictors: (Constant), Training and Development, Decision Making Process, Access to Information, Reward System

Table 6 presents that the p-value is 0.000 which is less than the alpha value 0.05; hence it says that there is a significant relationship between independent variables and dependent variables. In addition, Table 6 shows a model that is fit for predicting the influence of the independent variables on the job satisfaction in commercial banks.

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Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1(Constant)	8.969	1.390	-	6.451	.000
Summated scale of Training and Development	0.114	0.155	0.42	2.707	.007
Summated scale of Decision making process	0.340	0.267	0.167	2.044	.0042
Summated scale of Access to information	3.033	2.941	1.487	2.040	.0042
Summated scale of Reward system	2.290	-2.211	1.507	1.52	0.013

Conclusion

The findings of the study, Nepalese commercial banks have above-average levels of female employee empowerment and work satisfaction. For women workers, job happiness has major advantages, such as improved job positions and career advancement, which eventually boosts organizational effectiveness. Training is essential for giving workers the abilities and information they need, which boosts output and job satisfaction. It is clear that in order for firms to stay productive and competitive, empowerment is essential. The goal of employee empowerment is to overcome the

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shortcomings of conventional management techniques that stifle worker ability (Hanaysha & Tahir 2016). Organizations can retain top talent and increase productivity by giving employees more authority.

As organizational success largely depends on an empowered workforce, implementing empowerment practices can positively impact overall performance. Particularly in the service sector, organizations benefit from strategies such as involving employees in decision-making, granting them more responsibilities, and providing authority to enhance their roles.

This study makes a significant contribution to the research on the relationship between women employee empowerment and job satisfaction. It has explored and verified key findings that support the positive correlation between these two factors. The study also bridges the gap between theoretical literature on empowerment and job satisfaction and real-world empirical findings.

Overall, the study demonstrates that employee empowerment and job satisfaction are strongly correlated. The data analysis in this study confirms the findings of earlier studies that employees experience job satisfaction when they feel empowered (Buckle, 2003). The findings indicate a strong positive correlation between job satisfaction and female employee empowerment in Nepalese commercial banks.

In order to improve job satisfaction and benefit both financial institutions and employees, it is imperative that businesses implement suitable interventions. Banks that actively support empowerment initiatives tend to establish a positive corporate image, and these policies are positive drivers of job happiness. Instead of just being informed about management decisions, female employees also want to be more involved in the decision-making process. In order to close this gap, management should put inclusive measures into place.

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