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The 2nd International Conference on Business and Banking Innovations
(ICOBBI) 2020
“Nurturing Business and Banking Sustainability”
Surabaya, 14 - 15th August 2020**

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 2nd International Conference on Business and Banking Innovations (ICOBBI) with the topic “*Nurturing Business and Banking Sustainability*”. This proceeding contains several researches articles from many fields in Marketing, Management Technology, Finance, Banking, Human Resources Management, Information System Management, and Islamic Economics.

The 2nd International Conference on Business and Banking Innovations was held on 14th – 15th August 2020 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with six Higher Education Institutions in Indonesia and five Universities from Asia countries. Keynote speakers in this conference were: Prof. Angelica M..Baylon, Ph.D (Director of the Maritime Academy of Asia and the Pacific, Philippines), Chonlatis Darawong, Ph.D. (Head of the Master of Business Program Sripatum Chonburi University - SPU Graduate School Bangkok, Thailand), Prof. Madya Dr. Reevany Bustami (Director of Centre for Policy Research and International Studies Universiti Sains Malaysia), Associate Prof. Dr. Elisha Nasruddin (Graduate School of Business Universiti Sains Malaysia), Associate Prof. Pallavi Pathak Ph.D. (School of Management Sciences, Varanasi, India) and Prof. Dr. Tatik Suryani (Head of the Master of Management Study Program of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the six universities, namely Universitas 17 Agustus Surabaya, Universitas Surabaya, Universitas Dr. Soetemo Universitas Dian Nuswantoro Semarang, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <https://pascasarjana.perbanas.ac.id>.

Chair of the Master Management Study Program
STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.

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Social Entrepreneurship and Economic Improvement in Selamat Pagi Indonesia High School

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ABSTRACT

This journal discusses the role of social entrepreneurship to improve economic condition of students in Selamat Pagi Indonesia High School, Batu City, where students are trained to be independent, equipped with a number of skills in various divisions at the Transformers Center. This research is a qualitative research with a descriptive design. The results of the study found an increase in the quality of the economy, education and student welfare, but due to the limited number of students, the existence of social entrepreneurship is still very necessary.

1. INTRODUCTION

In the context of managing a business, maybe we as entrepreneur/company leader once tried to observe the difference when the company/organization that we lead is small and already large. The easy-to-observe changes are the size of the office, the capacity of the machine, the room interior balance of money in the bank, the market share, the number of employees whose value of money is a taken home per month, and office facilities that can be. But if we start to reflect more deeply we begin to be faced with a few things: am I happier today than it used to be? Am I currently more loved by people than I used to be? Is the company/organization I lead more beneficial to others than it used to be? When is this all enough for me or my company? To be able to answer those questions one must have an understanding of the legal interconnectedness in which there is no component that can survive/develop only by relying on his own strength (Efferin, 2016).

Awareness of the Law of association makes a good business not only prioritize profit/profit in every purpose of the business but also, uphold the spiritual values in the business, which can make a business person/leader of the company can be a person who is able to give benefit not only to the self/interest but also positive impact to the surrounding circumstances. This is also what encourages the emergence of social entrepreneurship where, lately many get attention because there is a privilege in this term interesting to learn, about what, why and how the social entrepreneurship, also know who the social entrepreneur figures. Those people who are in the social entrepreneurship World often get the noble nickname of the Change makers. This nickname gives the idea that the figures of social entrepreneur are indeed very special people. They came up with a brilliant and bold idea against the current so that success at the creation of products and services dramatically changed the lives of its people (Yousry, 2007).

Various studies have shown the relationship between entrepreneurial and economic growth. Salgado-Banda Research (2005) shows that the positive relationship between entrepreneurial and economic growth. The research of Van Stel, et al. (2005) Using data from the Global Entrepreneurship Monitor (GEM) succeeded in demonstrating that the level of entrepreneurial activity in the economy will increase economic growth. What about the impact of social entrepreneurship on economic growth? According to Aimee Meade (in Kazmi et al, 2016) social entrepreneurship not only absorbs labor, but also serves as a campaigners and advocates for hiring individuals from a disadvantaged group. In the UK, social entrepreneurship contributes 3 percent to GDP and, in terms of number, a social entrepreneur in the UK has reached more than 100,000 businesses (Social Enterprise UK). Not only that, the social entrepreneurship sector is able to employ 5 percent of the total people working in the UK. Since the social entrepreneurship sector is able to play an important role in improving welfare, how to grow social entrepreneurship? One way is through education.

One example of social entrepreneurship in the field of EDUCATION is Selamat Pagi Indonesia High

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School founded by Julianto Eka Putra, this school is located in the mountainous area in the village area of Bumiaji, Batu, Malang. All tuition fees are free, including meals, shelter, and school supplies. Even personal clothes and monthly pocket money are also covered. The school's flagship Program is early learning for students to become entrepreneurs. The school itself has stood from the year 2007 with the number of 30 people each generation that comes from various ethnic and ethnic groups in Indonesia. Until now there are approximately 500 children of Indonesia who have helped education through high school SPI, many of his alumni become businessmen after graduation, some others who participated in the SPI High School.

In some previous studies, there have been attempts to research the SPI High school, for example, research conducted by students of the state Islamic University (UIN) Malang who tried to examine religious learning methods in the school, there is also research conducted by university students of Muhammadiyah Malang (UMM) who researched the learning diversity in the school, but still no one has to study about how the social impact that emerged from the existence of high school good morning Indonesia.

Based on this, researchers have been reviewing the social impact of the existence of high school good morning, judging from the point of view of students, teachers, if the surrounding community by conducting field studies and retrieving data from the related research object.

2. THEORETICAL FRAMEWORK

The Role of Spirituality and Social Entrepreneurship

According to Efferin (2016) Spirituality in business is considered capable of providing a more positive reciprocal relationship between organizations and their surroundings. Petchsawanga and Duchon (2009) conducted a study on spirituality in work in an Asian context (Thai companies). The results of this study found four main generic dimensions of spirituality in the context of environmental development. That is:

a. Compassion

Compassion is a feeling of empathizing with the joys and sufferings of another. Compassion makes someone have a high concern and want to help or help alleviate the suffering of others (Delgado, 2005; Ingersol, 2003).

b. Mindfulness

Mindfulness is awareness in a person where he is always aware of his thoughts and actions at all times so that he is better able to control his emotions and behavior (Petchsawanga and Duchon, 2009). Thich Nhat Hanh (1976) states that full awareness is a situation where one's consciousness is here and now. This is different from the condition in which a person's mind is haunted by past events or obsessed with the future so that he acts unconsciously or is often referred to as an automatic pilot.

c. Work that has a deep

Profound meaningful work is someone's experience that can provide answers to why he or she is doing a job by referring to the extent to which the work helps him to express his identity (Petchsawanga and Duchon, 2009). This profound meaning goes beyond the material rewards he gets, so that he gets happiness that cannot be measured materially.

d. Transcendence

Transcendence is an experience / condition that transcends normal limits (Oxford Dictionary). Transcendence can also be interpreted as a relationship with a greater power (Delaney, 2005). So transcendence is an acquisition of experiences that are different from previous situations by a person so that they can transform their mind into a more positive direction.

Social Entrepreneurship and Social Issues

1. The Role of Social Entrepreneurs in Reducing Crime Rates

Several studies / research related to social entrepreneurship practices. This is intended to be able to provide a more diverse and multi-viewpoint explanation regarding this social entrepreneurship practice. Research from Oghojafor et al (2011) entitled Social Entrepreneurship as an instrument for curbing youth gangsterism: Study of the Nigerian Urban Communities. This exploratory quantitative research uses a questionnaire to capture data. This is based on the increasing concern over the unemployment rate in Nigeria, especially among the youth generation. Youth unemployment has been a major factor responsible for rampant gangsterism in most urban centers. This study focuses on the effectiveness of social entrepreneurship in providing profitable employment for youth in Nigeria, especially urban communities, addressing the very limited government resources, as well as poor governance, and underdeveloped infrastructure. The research data were obtained through a structured questionnaire on a random sample of 200 businessmen in the city

of Metropolis Lagos, the economic center of Nigeria.

The research questions that were expressed were related to the response awareness of the roles played by social entrepreneurs in society. The response is business people or groups who already have businesses. The findings of this study are that not all social problems can be handled by market mechanisms and the government sector. Some of these problems are handled by social entrepreneurs. This study strengthens the existing discourse, namely that the social entrepreneurship movement plays a role in dealing with several social problems in society.

2. Social Entrepreneurs in Improving Public Health

Research from Leeuw (2014), entitled *Healthy Cities: Urban Social Entrepreneurship for Health*, raises research issues related to cities implementing the Healthy City program designed by WHO. The sociological theory used is the theory of attributions of causality and ownership of public problems by Gusfield (2006). In this study, the approach was carried out to 10 cities in 7 countries on the European continent, some of which were in the UK, Turkey, Ireland, Germany, France, and Italy, where the ten cities have several social enterprises that are actively involved in campaigning health issues. issued by the World Health Organization (WHO).

The findings of this study are that policy change is determined by the presence and action of social entrepreneurship, where the cities that are most effective in implementing the Healthy City program are cities that have more people engaged in social entrepreneurship. This means that social entrepreneurship practices can have an influence on urban health programs even though only through campaigns through local media and dissemination of information through local communities. Without requiring massive dissemination through mainstream media such as television or radio.

3. Social Entrepreneurship in Education

A study conducted by Erturgut and Soyseker (2012) entitled *Social entrepreneurship effect on educational activity: the research in Turkey*. Where researchers conducted research on 104 students at a university in Turkey, where all students joined in a social entrepreneurship, for 1 year. The conclusion of this study states that the students who follow the program are indicated to have a better religious level, have a stable emotional level, have a high level of creativity, also have good relationships with the people around them, and some of them have other positive activities. outside what is taught on campus.

Even though during the activity period, students experienced many good and bad events, but many students later joined other social entrepreneurial activities in the future, many of them also joined in various humanitarian projects and community learning activities organized by universities and other institutions. .

4. Social Entrepreneurship and Community Acceptance

The study entitled *The Embeddedness of Social Entrepreneurship: Understanding Variation Across Local Communities*, by Seelos et al. (2010) develops a framework for understanding the relationship between social entrepreneurship and its attachment to the community environment in which practice is carried out. Community involvement is the most important factor in the success of a social enterprise, of course this is because the purpose of social entrepreneurship itself is to solve problems that arise in society. If there is resistance from the community, of course all the programs that have been planned will not run properly, therefore it is important to know what factors can make a social enterprise well received by a community.

The study was carried out by examining several illustrations of cases in several community areas. The results show that engagement with local communities is a prerequisite for accessing and developing local resources, including building trust with community members. This means that engagement with local communities will help build strong and stable relationships with external stakeholders.

Social Entrepreneurship

Social Entrepreneurship is a term derived from entrepreneurship. A combination of two words, social which means community, and entrepreneurship which means entrepreneurship.

Morato, Chair of the Asian Institute Management (AIM) in the 1980s, which introduced social entrepreneurship with the following definition Social entrepreneurship is an innovative person or institution that advances the creation and operation of businesses that provide tangible results for those in need. According to Peredo and Mc Lean (2006) Social Entrepreneurship as an organization that has an entrepreneurial element shows the ability to create new efforts to provide all the social needs of a community.

From this explanation, it can be concluded that social entrepreneurship is the creation of social value resulting from collaboration with other people and organizations from the community who are involved in

creating social innovation in economic activities. So that the definition provides four criteria for social entrepreneurship, namely social values, community environment, innovation and economic activity (Hulgard, 2010). "There are a variety of definitions and approaches to social entrepreneurship, some of which are similar to each other, and some of which are markedly different." (Taylor et al. 2000)

Nicholls (2006) explains that social entrepreneurship is driven by a movement of people who are innovative, pragmatic, and visionary social activists, and their networks. Social entrepreneurship combines the concepts of business, charity, and social movement models to build solutions to social problems in a sustainable manner and create social value orders. Social entrepreneurial activities have a wide reach. Bornstein (2006) adds that the practice of social entrepreneurship has played an important role by using new approaches to social ills through new ideas or models in the form of poverty alleviation, wealth creation, welfare improvement, environmental preservation, and legal assistance (advocacy).

3. RESEARCH METHOD

In this study, the authors used a case study method using a qualitative approach. Qualitative research has data characterized by words and descriptions which are obtained from documents, transcripts, and observations. In this study, researchers dig deeper into the values taught at Selamat Pagi Indonesia High School, then researchers also follow the activities they carry out so that they will be able to know the learning processes they do every day, and at the final stage, the researchers will inquire and observe the economic changes they are feeling.

In this study, the in-depth interview technique (Field Interview) was used, the technique of finding key actors using snowball sampling. In this study the authors conducted direct interviews with students of class X, XI, XII and alumni who had experienced the direct impact of the Selamat Pagi Indonesia High School, particularly the impact felt after attending Selamat Pagi Indonesia High School.

Observations were also carried out by conducting field observations regarding the learning activities of students at Selamat Pagi Indonesia High School, as well as finding out about their situation after attending education here. This can be known by knowing the conditions before and after they know and know the existence of the school and eventually become part of their lives.

The data obtained from interviews, literature study, and documentation are then processed by:

- A. Data inventory, which is collecting data from interviews and field observations.
- B. Selecting data in accordance with the problem under study. This is done by sorting the data obtained either from interviews or from literature studies to determine which ones can be useful and which ones cannot be used in this study.
- C. Classifying the data, the data that has been obtained are then selected and classified as well as looking at their types and relationships based on the interview guides that have been made.
- D. Arrange data by placing the data in a database by systematically arranging the main language positions. The compilation and placement of this data are in accordance with the flow of analysis that the author has compiled in the discussion and placement and determination of the volume of data according to what is needed.

Meanwhile, to minimize bias, the authors use source triangulation, namely by comparing the data obtained from one source with another. For example, researchers will compare the results of interviews between students from other areas, researchers will also compare the results of interviews that show the changes in the lives of all the students interviewed, so that all data from these various sources can provide a complete picture of how life changes have arisen. after attending Selamat Pagi Indonesia High School.

Interview Method



Participant Status	Number of Participants	Number of Hours	Interview Theme
Class X, XI and XII students	8	5	History, learning goals / expectations, conditions of the original environment, conditions of the school environment, interactions with other students, learning experiences, constraints in learning, learning methods, current conditions, future expectations
Total	8	5	

Observation Method

Type of Activity	Number of Hours	Observation Focus
<i>Participating in empowerment activities at the Entrepreneur and Life Skill Laboratory</i>	10	<i>Syllabus; the way of delivering the material; practice demands; student characteristics; learning atmosphere; student responses, results achieved by students</i>

Document Analysis

Document type	Number of Hours
History of school establishment	1
Student assessment methods	3
Implied values	2
	2
Total	8

4. DATA ANALYSIS AND DISCUSSION

A. Creating Life Values

From the results of interviews conducted with several students, consisting of students of class X, XI, XII and alumni, obtained several things related to the application of positive values in this school. These values are reflected in the vision and mission of the school which reads, "School members have the values of faith in God Almighty, humanity, brotherhood, democracy and social justice for others."

The founder of Selamat Pagi Indonesia High School, Julianto Eka Putra, or usually known as Ko Jul, often gives quote SPI high school students who emphasize the importance of the nation and homeland of Indonesia, as he said, "You can be 100% Muslim, but don't forget, you are also 100% Indonesian, you can be 100% Christian, but don't forget, you are also 100%. Indonesia."

Diversity values are taught in the early days of entering school, learning is intensely and continuously provided by mentors and teachers to introduce diversity values. Learning the values of diversity is also inserted with the provision of psychological knowledge about human personality types, this is so that students understand each other's character and character, so that every time a dispute arises.

In addition to national values, diversity and tolerance, religious values are also highly emphasized at SPI High School, almost all students interviewed by the author revealed how religious values are highly upheld here, this can be seen when all students are required to attend morning worship at 04.30 which coincides with Fajr time for Muslims, people of other faiths also enter their respective prayer rooms at that hour, with the guidance of their respective religious teachers. Because students studying at SPI High School have various religions, they also have different places to worship, the area of worship for students is located in spiritual garden.

One of the important values is emphasizing the values of sincerity to SPI high school students, this can be seen from none of the students who want to accept gifts from visitors, even though it is only a tip. In making observations, it was seen that teachers, mentors and senior students also reflected positive values, such as always smiling at visitors, being responsive in providing information, and greeting each other whenever they met each other.

The learning process at Selamat Pagi Indonesia High School is different from other secondary schools, in this

school only about 30% uses classroom learning, while 70% of learning outside the classroom emphasizes learning life skills. With flexible learning time and exams.

The assessment system of Selamat Pagi Indonesia High School also uses an assessment system called the PAKSA system, namely Pray, Attitude, Knowledge, Skill, Action. Pray includes all activities related to the spiritual activities of students - from waking up early until they go to sleep again. Attitude includes everything about student behavior, both to other students, to seniors, to teachers, as well as to guests who come to the Transformers Center area. Knowledge includes students' knowledge about their lessons being taught in class, general knowledge, knowledge about anything in their work division and knowledge about the environment. Skills include their skills in their respective divisions of work, skills at school, and skills in the dorms.

B. Learning process

The school learning process in the morning begins with morning worship, then continues with morning apples. Apples in this school are also different from the general morning apples in other schools, because after raising the flag there is often music and instructors inviting students to do morning exercise at the same time. After the morning apples are finished, the students will be brought to their respective classes, according to the lesson schedule of each class. The unique thing about formal learning at Selamat Pagi Indonesia High School is that the class design is made unlike existing classes, there is a class that is designed to resemble a hill with synthetic grass on it,

Generally learning is conducted on Monday-Friday, but if there is an urgent assignment from the division that does not allow students to attend, the learning time can be flexible. The exam schedule is indeed determined by the school secretary, but if there are students who are unable to attend because there are still activities in their respective divisions that cannot be left behind, students are still allowed to take the exam after the assignments in their divisions are completed.

After students participate in formal class activities, students will go to their respective divisions to learn life skills to a place which they call an entrepreneur and life skills laboratory or better known as the Transformers Center. Until now, Transformers Center already has at least 14 divisions. With the many divisions in the Transformers Center, students who have just entered SPI High School will take part in an activity called the SPI Got Talent, where this activity is intended to find out the potential and talents of each of the various students, in SPI Got Talent, new students will be given several questions similar to school exams in general, then new students will be asked to show one of their abilities in demonstrating something, such as singing, cooking, dancing, expertise in sports, in religious matters etc. After that, there will be an assessment from the teachers and seniors who will assist the new students to work in their respective divisions to choose and sort, it is better to put the students where they are.

C. Economic Improvement

In order to support the change in the lives of students for the better, the Transformers Center was established as a learning laboratory and a center for developing life skills. In order to achieve this goal, currently the Transformers Center at Selamat Pagi Indonesia High School has at least 16 divisions that accommodate and develop students' talents and interests so that they can transform optimally, accompanied by seniors, teachers, and directly supervised by Julianto Eka Putra, as the founder of the school as well as a professional entrepreneur.

The changes of the students at Selamat Pagi Indonesia High School run slowly and continuously as long as the students are in the school environment. The amount of change really depends on the seriousness and independence of students during their education at this school, there are some students whose changes are very prominent, whether it's changes in behavior, changes in personality, or increased skills, but there are also students who are unable to continue their education at school. This school, however, the number is only around 2-3 students per year who leave, quite small considering the number of students who enter, namely 90 students per year, with a total of around 270 students.

The biggest change experienced by the students of Selamat Pagi Indonesia High School, is the success of the first batches of this school, where they have all succeeded in changing attitudes, behaviors and significant economic improvements, so that they managed to rise from poverty and adversity, and succeeded in becoming leaders, inspiring youth. Their story has been brought to the big screen twice, the first film is entitled Say I Love You, which is a film that tells the story of their backgrounds as retarded students and their lives in the dormitory, and the second film entitled Anak Garuda which has aired on the 19th. January 2020, which is a film that tells the story of their life journey at the Transformers Center until finally they are able to achieve their dreams of going to Europe.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

In this study, the authors found several important findings that can be stated. First, social entrepreneurship will give birth to social entrepreneurs, and a good social entrepreneur will try to always create new social entrepreneurs who carry

the vision and mission they have taught. As well as an emphasis on character education, planting positive values in the education of its students.

The second finding is the learning process in this school with the concept of a boarding school or boarding school, where students who attend Selamat Pagi Indonesia High School also live in dormitories that have been provided during the school learning period. Learning is carried out continuously not only by using a learning system in the form of providing knowledge, but also by giving examples of behavior, daily habituation, and direct work practices.

The third finding is, there are positive changes experienced by Selamat Pagi Indonesia High School students during their lessons. The first change they came up with was a change in their mind set or how they saw themselves and others. Those who are generally children of disadvantaged people and some also do not have a father / mother, have a tendency to be insecure, discouraged, and easily discouraged, are encouraged to become more positive individuals in order to be confident and always have dreams and hope for a better future, although the results vary among students, at least there is an improvement from their previous personality. Also they get an understanding of the diversity among them,

The last finding that the author can report is that students feel economic changes due to income in the form of pocket money they receive each month, where the money is stored in their respective accounts and can be taken when the students are going back to their respective regions or when they graduate from school, although the numbers are not too big, they are already able to help their family's economy by not burdening their parents who are generally poor people. Changes to a greater economic level are felt by their alumni who decide to stay and develop themselves at the Transformers Center, the alumni who have graduated in 2015-2016 now, some of them have held managerial positions in their respective divisions,

The results of this study indicate that there are similarities in the results of research conducted by Soysekeri, et al, (2012), which found that there was an increase in positive personality among students who participated in the social entrepreneurship program. And also by knowing the activities carried out at Selamat Pagi Indonesia High School, it can be seen that there are characteristics of social entrepreneurship proposed by Thompson, (2012) and also has the goals of social entrepreneurship proposed by Bornstein, (2015).

This research is a basic research type which only has theoretical implications, so this kind of research has not been able to provide practical benefits for new organizations engaged in social entrepreneurship. Even though in practice there are many obstacles experienced by an organization that has begun to work in the field of social entrepreneurship, so researchers suggest that further research can take the form of applied research which will provide more practical benefits for organizations wishing to develop social entrepreneurship in the future.

On the other hand, the object of research is still limited to the scope of students and alumni around the school, not yet able to see the broader impact that can result from having alumni returning to their respective regions, because of the wide coverage area throughout Indonesia. However, with the advancement of technology, the researcher suggests further research so that they can further analyze the alumni in these areas through online media, where the school has also provided *data base* alumni who have graduated as well as contacts to contact. This is considered important for future research to find out the general impact on areas that have Selamat Pagi Indonesia High School alumni, because this school was originally established so that it could be a provision for alumni to develop the potential of their respective regions.

This research is also limited to only analyzing its impact on improving the economy in a small scope, so it is still very limited if it is associated with improving student life in general, for that it would be better if future research will further examine its impact on all aspects of student life which of course will use variables - more complex variables.

Last but not least, this structured study is just a tiny brick in stacks *social entrepreneurship* a large area, to make it a strong building, a lot of further research is needed that examines social entrepreneurship more comprehensively. Researchers hope that this brief study can become a background for other studies to continue to fill research gaps in the field of social entrepreneurship. So that in the next few years there will be more and more established theories in social entrepreneurship studies.

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