



KUESIONER PENELITIAN

IDENTITAS RESPONDEN:

Nama :

Usia :

Jenis Kelamin : L / P (*)

Uang saku/pendapatan per bln :

- a. < Rp 1.000.000
- b. Rp 1.000.000 – Rp 2.000.000
- c. > Rp 2.000.000

Sumber dana debit card:

- a. Dari orang tua
- b. Dari penghasilan sendiri

Sumber dana menggunakan kartu kredit: (Ya) (Tidak)

(*) Coret salah satu

KUESIONER:

Petunjuk: Berilah tanda (√) untuk jawaban yang anda pilih, dengan alternatif jawaban sebagai berikut:

STS = Sangat Tidak Setuju

TS = Tidak Setuju

N = Netral

S = Setuju

SS = Sangat Setuju

PERSEPSI MANFAAT KARTU DEBIT

NO	PERNYATAAN	SS	S	N	TS	STS
1	Saya dapat melakukan pengambilan uang tunai di ATM dengan mudah					
2	Saya dapat melakukan transfer atau pengiriman uang antar rekening pada bank yang sama atau bank lain yang memiliki jaringan yang sama.					
3	Saya dapat melakukan pembayaran kartu kredit, listrik (PLN), telepon, dan <i>handphone</i> , air (PDAM), pajak bumi dan bangunan					
4	Saya dapat melakukan pembelian pulsa <i>handphone</i> Prabayar.					
5	Fasilitas <i>phone banking</i> memudahkan saya dalam menggunakan kartu debit					
6	Fasilitas kartu debit memudahkan saya untuk transaksi pembelian barang.					

PERSEPSI MANFAAT E-MONEY

NO	PERNYATAAN	SS	S	N	TS	STS
1	<i>eMoney</i> dapat digunakan untuk membeli pulsa listrik, pulsa <i>handphone</i> , paket data, membayar tagihan listrik, tv kabel dan asuransi.					
2	Menggunakan <i>eMoney</i> akan mendapatkan poin atau menukarkan poin					
3	Ovo money mudah digunakan di <i>handphone</i>					
4	Cara menggunakan <i>eMoney</i> tidak rumit					

PERILAKU KONSUMTIF MAHASISWA

NO	PERNYATAAN	SS	S	N	TS	STS
1	Saya tidak selalu mengikuti tren atau mode yang sedang digemari, meskipun hal itu akan membuat saya tidak keren dan dijauhi teman-teman					
2	Saya merasa nyaman dengan kondisi keuangan saat ini dan saya dapat mengelola urusan dengan mudah dan cepat.					
3	Saya bertindak ekonomis dalam semua aspek keuangan saya. Seperti, bersikap hemat, menentukan skala prioritas, bertindak rasional dalam pengeluaran uang dan patuh pada prinsip biaya dan keuntungan.					
4	Saya membeli barang yang saya butuhkan bukan yang saya inginkan.					

TERIMAKASIH....



IDENTITAS MAHASISWA				
NO	NIM	Jenis kelamin	angkatan	Uang saku/pendapatan per bln
1	15.G1.0194	P	2015	1.500.000
2	15.G1.0164	P	2015	2.000.000
3	15.G1.0058	P	2015	1.750.000
4	15.G1.0178	P	2015	1.600.000
5	15.G1.0147	P	2015	2.100.000
6	15.G1.0149	P	2015	1.500.000
7	15.G1.0042	P	2015	2.000.000
8	15.G1.0052	P	2015	2.500.000
9	15.G1.0240	P	2015	1.000.000
10	15.G1.0236	P	2015	1.300.000
11	15.G1.0159	L	2015	1.550.000
12	15.G1.0022	L	2015	1.600.000
13	15.G1.0040	L	2015	1.400.000
14	15.G1.0199	L	2015	1.800.000
15	15.G1.0119	L	2015	2.500.000
16	15.G1.0245	L	2015	2.100.000
17	15.G1.0176	P	2015	2.300.000
18	15.G1.0046	P	2015	800.000
19	15.G1.0224	P	2015	1.900.000
20	15.G1.0180	P	2015	1.100.000
21	15.G1.0098	P	2015	900.000
22	15.G1.0115	L	2015	2.100.000
23	16.G1.0027	P	2016	1.950.000
24	16.G1.0203	P	2016	1.500.000
25	16.G1.0140	P	2016	2.000.000
26	16.G1.0060	P	2016	1.750.000
27	16.G1.0064	P	2016	1.600.000
28	16.G1.0156	P	2016	2.100.000
29	16.G1.0103	P	2016	1.500.000
30	16.G1.0197	P	2016	2.000.000
31	16.G1.0028	L	2016	2.500.000
32	16.G1.0188	L	2016	1.000.000
33	16.G1.0157	P	2016	1.300.000

34	16.G1.0070	L	2016	1.550.000
35	16.G1.0212	L	2016	1.600.000
36	16.G1.0135	P	2016	1.400.000
37	16.G1.0156	P	2016	1.800.000
38	16.G1.0065	P	2016	2.500.000
39	16.G1.0035	P	2016	2.100.000
40	16.G1.0111	P	2016	2.300.000
41	16.G1.0194	P	2016	800.000
42	16.G1.0164	P	2016	1.900.000
43	16.G1.0058	P	2016	1.100.000
44	16.G1.0178	P	2016	900.000
45	17.G1.0147	P	2017	2.100.000
46	17.G1.0149	P	2017	1.950.000
47	17.G1.0042	P	2017	1.400.000
48	17.G1.0052	P	2017	1.800.000
49	17.G1.0240	P	2017	2.500.000
50	17.G1.0236	P	2017	2.100.000
51	17.G1.0159	L	2017	2.300.000
52	17.G1.0022	L	2017	800.000
53	17.G1.0040	L	2017	1.900.000
54	17.G1.0199	L	2017	1.100.000
55	17.G1.0119	L	2017	900.000
56	17.G1.0245	L	2017	2.100.000
57	17.G1.0176	P	2017	1.950.000
58	17.G1.0046	P	2017	1.500.000
59	17.G1.0224	P	2017	2.000.000
60	17.G1.0180	P	2017	1.750.000
61	17.G1.0098	P	2017	1.600.000
62	17.G1.0115	L	2017	2.100.000
63	17.G1.0028	L	2017	1.500.000
64	17.G1.0226	L	2017	2.000.000
65	17.G1.0086	L	2017	2.500.000
66	17.G1.0003	P	2017	1.000.000
67	17.G1.0079	L	2017	1.800.000
68	17.G1.0084	L	2017	2.500.000
69	18.G1.0125	L	2018	2.100.000
70	18.G1.0131	L	2018	2.300.000
71	18.G1.0197	P	2018	800.000

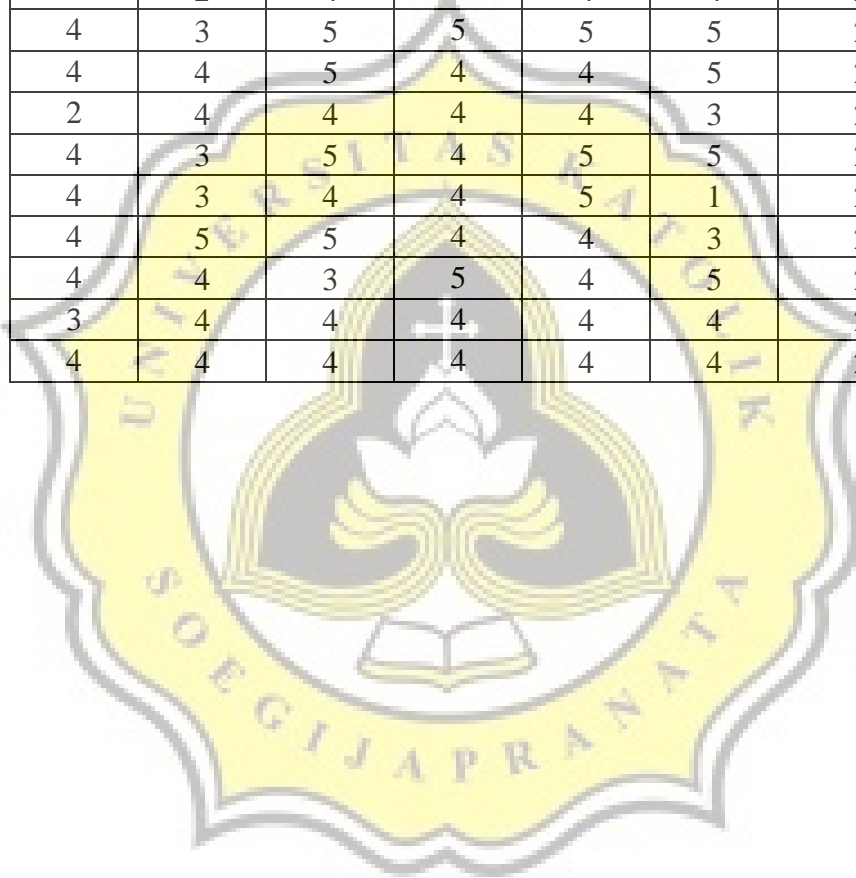
72	18.G1.0200	P	2018	1.900.000
73	18.G1.0198	P	2018	1.100.000
74	18.G1.0157	P	2018	900.000
75	18.G1.0136	L	2018	2.100.000
76	18.G1.0231	P	2018	1.950.000
77	18.G1.0097	P	2018	1.400.000
78	18.G1.0113	P	2018	1.800.000
79	18.G1.0089	P	2018	2.500.000
80	18.G1.0074	P	2018	2.100.000
81	18.G1.0093	P	2018	2.300.000
82	18.G1.0019	P	2018	800.000
83	18.G1.0038	L	2018	1.900.000
84	18.G1.0143	L	2018	1.100.000
85	18.G1.0123	P	2018	900.000
86	18.61.0182	P	2018	2.100.000
87	18.61.0154	P	2018	1.200.000
88	18.61.0004	P	2018	1.500.000



PERSEPSI MANFAAT KARTU DEBIT						
X1	X2	X3	X4	X5	X6	KARTU KREDIT
5	4	4	4	4	3	24
4	3	3	5	3	2	20
3	4	4	4	4	3	22
5	5	4	5	5	4	28
4	5	4	4	5	4	26
5	3	3	5	4	4	24
4	3	5	4	5	5	26
4	4	4	5	5	5	27
3	4	4	4	5	2	22
4	4	4	3	4	4	23
4	3	3	4	4	4	22
3	2	3	3	2	2	15
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4	4	4	5	4	2	23
4	4	3	4	4	4	23
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5	4	2	5	5	5	26
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5	3	2	5	4	4	23
4	3	4	5	4	3	23
4	3	4	5	5	4	25
2	3	4	4	5	4	22
4	5	5	4	5	5	28
5	4	3	5	4	4	25
4	4	4	4	2	4	22
4	4	4	4	4	5	25
1	2	2	3	2	2	12
5	4	4	4	4	4	25
4	5	4	4	5	5	27
5	4	4	5	5	4	27
4	5	5	4	5	5	28
5	3	4	5	4	4	25
4	4	4	4	4	4	24

4	4	2	5	5	4	24
4	4	4	4	4	4	24
5	4	4	5	4	4	26
4	3	3	4	3	3	20
5	3	2	5	3	4	22
4	2	2	4	2	1	15
4	5	5	4	4	4	26
5	4	4	5	4	3	25
4	3	3	4	3	2	19
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4	3	3	5	4	4	23
5	3	5	5	5	5	28
4	4	4	4	5	5	26
4	4	4	4	5	2	23
4	4	4	4	4	4	24
4	3	3	3	4	4	21
5	2	3	5	2	2	19
4	4	4	4	4	4	24
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3	4	2	4	5	5	23
4	4	4	4	4	4	24
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4	3	4	4	5	4	24
5	3	4	5	5	4	26
4	4	2	4	4	4	22
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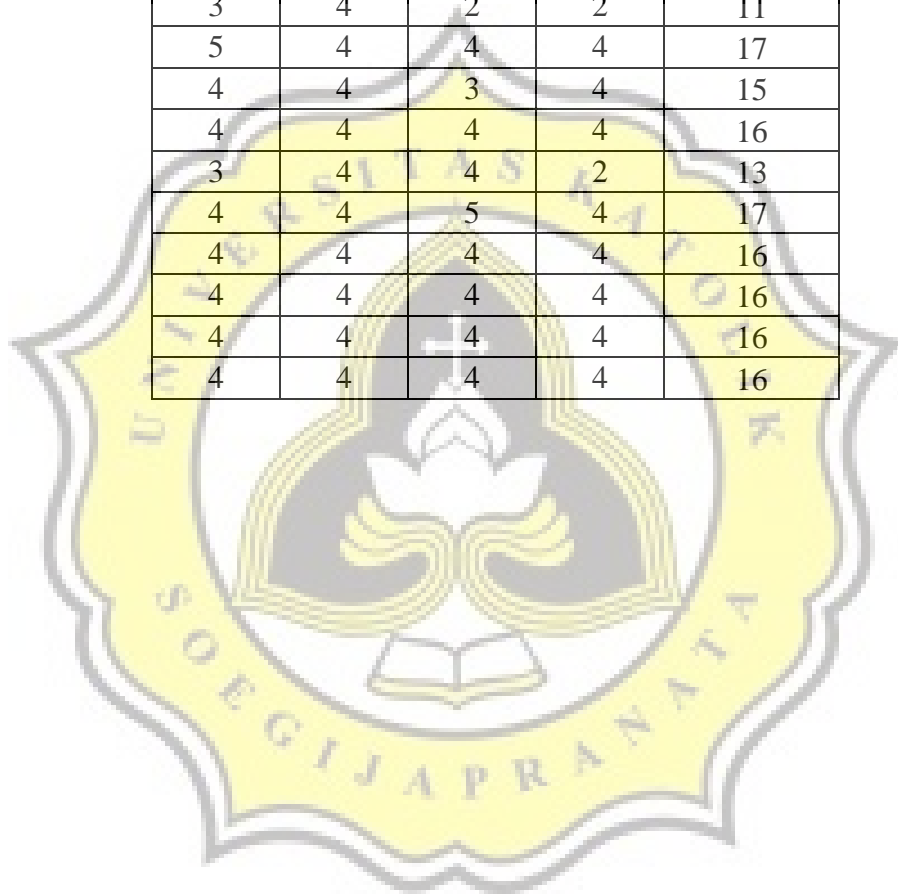
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4	3	4	4	5	1	21
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4	4	3	5	4	5	25
3	4	4	4	4	4	23
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PERSEPSI MANFAAT E-MONEY				
X1	X2	X3	X4	E MONEY
4	5	4	5	18
4	4	5	4	17
4	4	3	4	15
4	4	4	4	16
4	4	4	5	17
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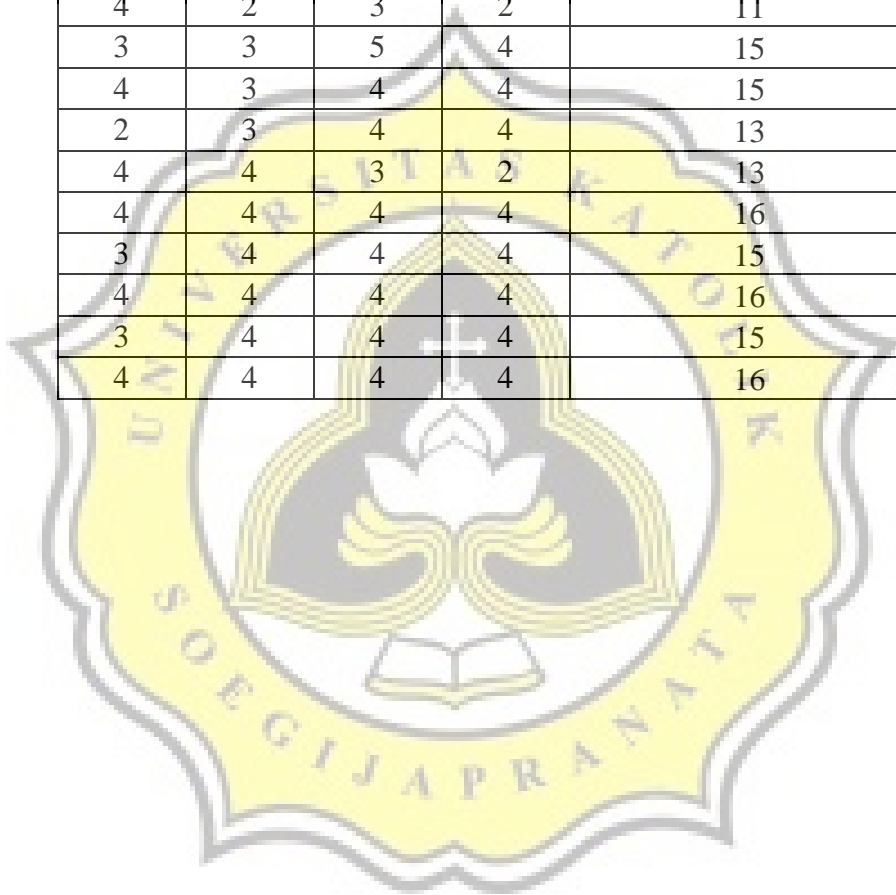
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4	4	3	4	15
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3	4	4	2	13
4	4	5	4	17
4	4	4	4	16
4	4	4	4	16
4	4	4	4	16
4	4	4	4	16



PERILAKU KONSUMTIF MAHASISWA				
X1	X2	X3	X4	PENGELUARAN
5	4	4	5	18
4	4	4	4	16
4	4	4	4	16
5	4	4	4	17
4	4	4	5	17
4	4	5	4	17
4	2	3	2	11
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5	5	4	4	18
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4	4	4	4	16
5	4	4	4	17
5	4	5	5	19
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4	5	4	4	17
5	4	5	4	18
4	5	4	4	17
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4	4	4	4	16
5	3	3	3	14
2	3	3	2	10
3	2	2	2	9
5	4	4	4	17
2	2	2	4	10
2	4	4	4	14
5	3	3	4	15
4	3	3	5	15
4	3	4	4	15
4	3	3	5	15

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4	5	4	5	18
4	4	5	4	17
5	5	5	4	19
4	5	4	4	17
5	5	5	4	19
4	5	4	4	17
2	3	2	4	11
4	3	4	4	15
4	4	4	5	17
4	4	4	4	16
4	3	3	5	15
5	4	4	4	17
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4	4	3	2	13
4	4	4	4	16
3	4	4	4	15
4	4	4	4	16
3	4	4	4	15
4	4	4	4	16



VALIDITAS DAN RELIABILITAS



Reliability: PERSEPSI MANFAAT KARTU DEBIT

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	88	100,0
	Excluded ^a	0	,0
	Total	88	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,659	6

Item Statistics

	Mean	Std. Deviation	N
X1	4,0568	,76351	88
X2	3,6932	,82152	88
X3	3,6136	,97594	88
X4	4,2614	,65204	88
X5	4,1591	,80067	88
X6	3,7727	1,03643	88

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1	19,5000	7,793	0,299	,646
X2	19,8636	6,855	0,493	,580
X3	19,9432	6,744	0,386	,620
X4	19,2955	8,211	0,272	,652
X5	19,3977	7,047	0,462	,592
X6	19,7841	6,309	0,436	,601

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
23,5568	9,652	3,10675	6

Reliability: PERSEPSI MANFAAT E MONEY

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	88	100,0
	Excluded ^a	0	,0
	Total	88	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,696	4

Item Statistics

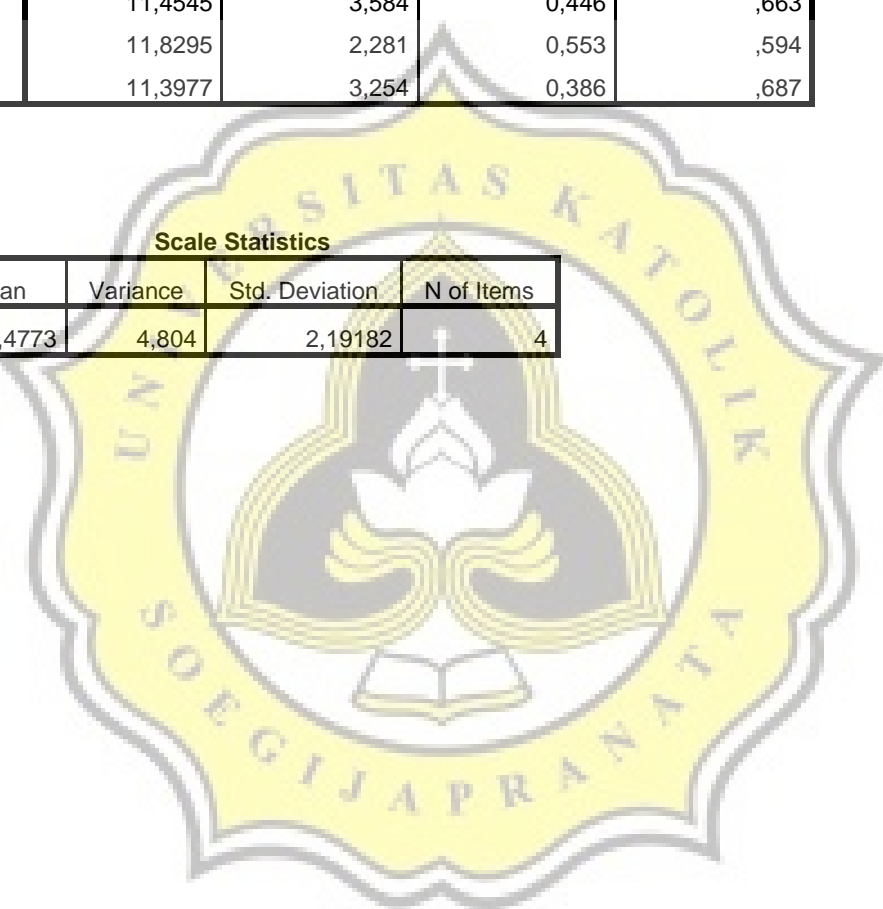
	Mean	Std. Deviation	N
X1	3,7273	,73855	88
X2	4,0227	,54619	88
X3	3,6477	,95940	88
X4	4,0795	,73064	88

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1	11,7500	2,787	0,597	,557
X2	11,4545	3,584	0,446	,663
X3	11,8295	2,281	0,553	,594
X4	11,3977	3,254	0,386	,687

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15,4773	4,804	2,19182	4



Reliability: PENGELUARAN KONSUMSI

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	88	100,0
	Excluded ^a	0	,0
	Total	88	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,647	4

Item Statistics

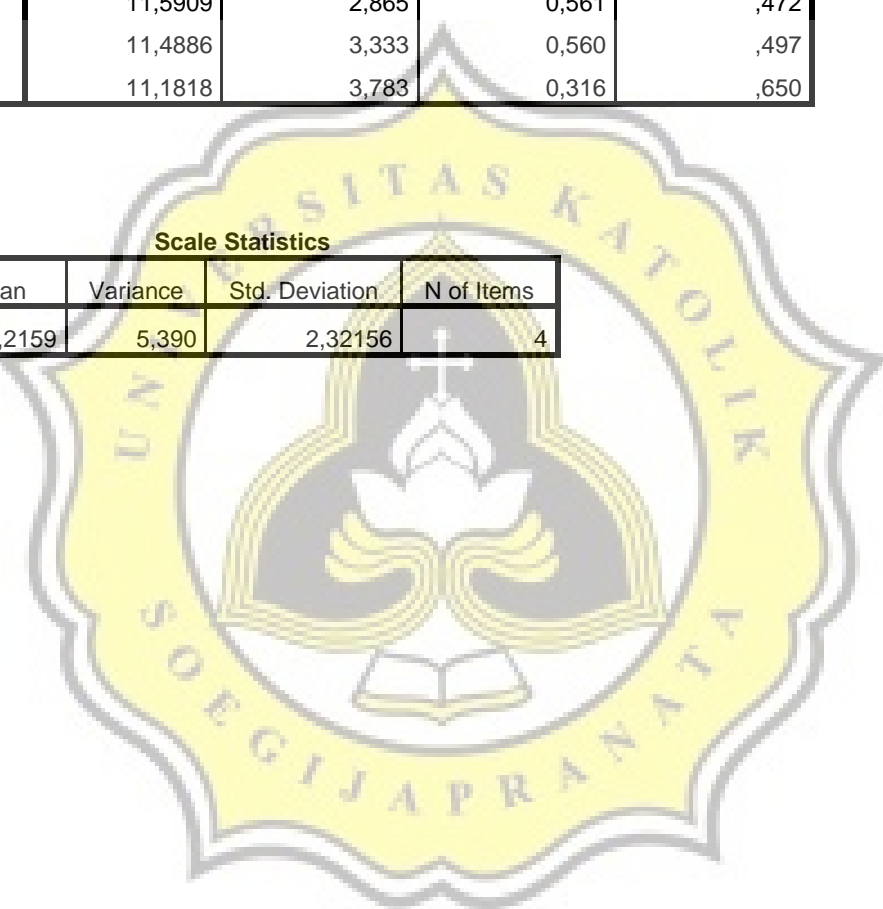
	Mean	Std. Deviation	N
X1	3,8295	,88696	88
X2	3,6250	,90099	88
X3	3,7273	,73855	88
X4	4,0341	,79436	88

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1	11,3864	3,573	0,307	,665
X2	11,5909	2,865	0,561	,472
X3	11,4886	3,333	0,560	,497
X4	11,1818	3,783	0,316	,650

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15,2159	5,390	2,32156	4





FREKUENSI TANGGAPAN

Frequencies

PK1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	1	1,1	1,1	1,1
	2,00	4	4,5	4,5	5,7
	3,00	5	5,7	5,7	11,4
	4,00	57	64,8	64,8	76,1
	5,00	21	23,9	23,9	100,0
	Total	88	100,0	100,0	

PK2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	7	8,0	8,0	8,0
	3,00	26	29,5	29,5	37,5
	4,00	42	47,7	47,7	85,2
	5,00	13	14,8	14,8	100,0
	Total	88	100,0	100,0	

PK3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	2,3	2,3	2,3
	2,00	13	14,8	14,8	17,0
	3,00	14	15,9	15,9	33,0
	4,00	47	53,4	53,4	86,4
	5,00	12	13,6	13,6	100,0
	Total	88	100,0	100,0	

PK4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	2	2,3	2,3	2,3
	3,00	4	4,5	4,5	6,8
	4,00	51	58,0	58,0	64,8
	5,00	31	35,2	35,2	100,0
	Total	88	100,0	100,0	

PK5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	6	6,8	6,8	6,8
	3,00	4	4,5	4,5	11,4
	4,00	48	54,5	54,5	65,9
	5,00	30	34,1	34,1	100,0
	Total	88	100,0	100,0	

PK6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	2,3	2,3	2,3
	2,00	12	13,6	13,6	15,9
	3,00	11	12,5	12,5	28,4
	4,00	42	47,7	47,7	76,1
	5,00	21	23,9	23,9	100,0
	Total	88	100,0	100,0	

PE1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	5	5,7	5,7	5,7
	3,00	24	27,3	27,3	33,0
	4,00	49	55,7	55,7	88,6
	5,00	10	11,4	11,4	100,0
	Total	88	100,0	100,0	

PE2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	2	2,3	2,3	2,3
	3,00	6	6,8	6,8	9,1
	4,00	68	77,3	77,3	86,4
	5,00	12	13,6	13,6	100,0
	Total	88	100,0	100,0	

PE3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	13	14,8	14,8	14,8
	3,00	22	25,0	25,0	39,8
	4,00	36	40,9	40,9	80,7
	5,00	17	19,3	19,3	100,0
	Total	88	100,0	100,0	

PE4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	6	6,8	6,8	6,8
	3,00	2	2,3	2,3	9,1
	4,00	59	67,0	67,0	76,1
	5,00	21	23,9	23,9	100,0
	Total	88	100,0	100,0	

KM1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	12	13,6	13,6	13,6
	3,00	7	8,0	8,0	21,6
	4,00	53	60,2	60,2	81,8
	5,00	16	18,2	18,2	100,0
	Total	88	100,0	100,0	

KM2

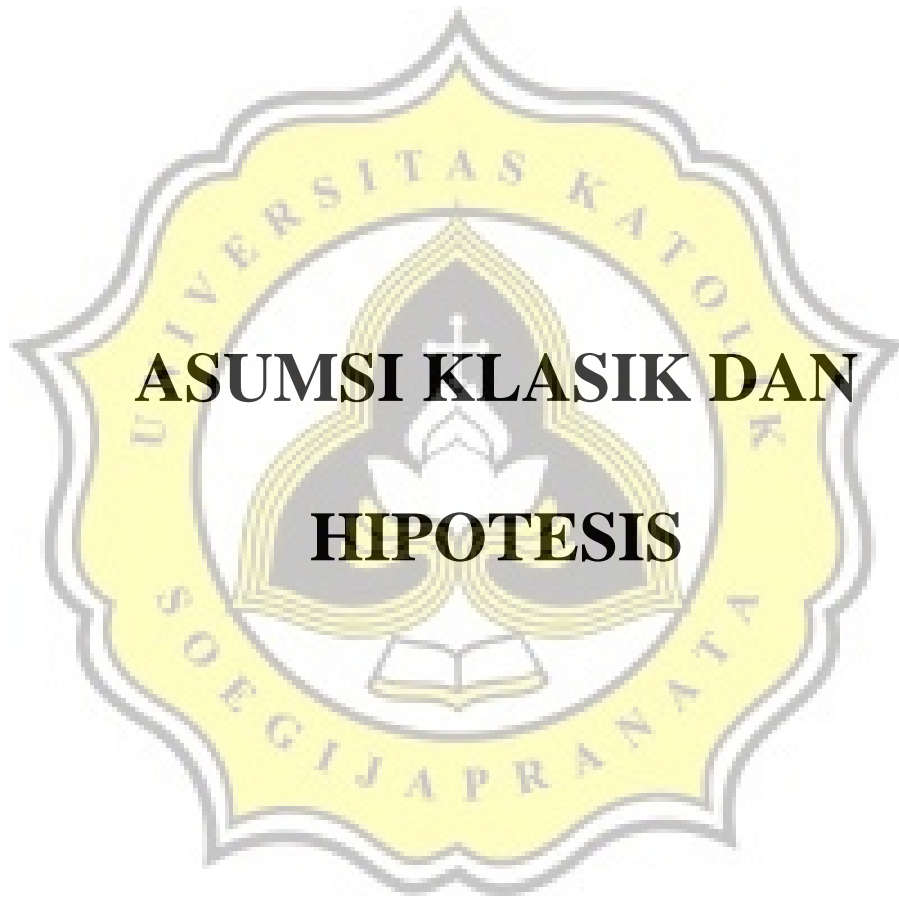
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	11	12,5	12,5	12,5
	3,00	25	28,4	28,4	40,9
	4,00	38	43,2	43,2	84,1
	5,00	14	15,9	15,9	100,0
	Total	88	100,0	100,0	

KM3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	5	5,7	5,7	5,7
	3,00	24	27,3	27,3	33,0
	4,00	49	55,7	55,7	88,6
	5,00	10	11,4	11,4	100,0
	Total	88	100,0	100,0	

KM4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	8	9,1	9,1	9,1
	3,00	2	2,3	2,3	11,4
	4,00	57	64,8	64,8	76,1
	5,00	21	23,9	23,9	100,0
	Total	88	100,0	100,0	



**ASUMSI KLASIK DAN
HIPOTESIS**

NPar Tests

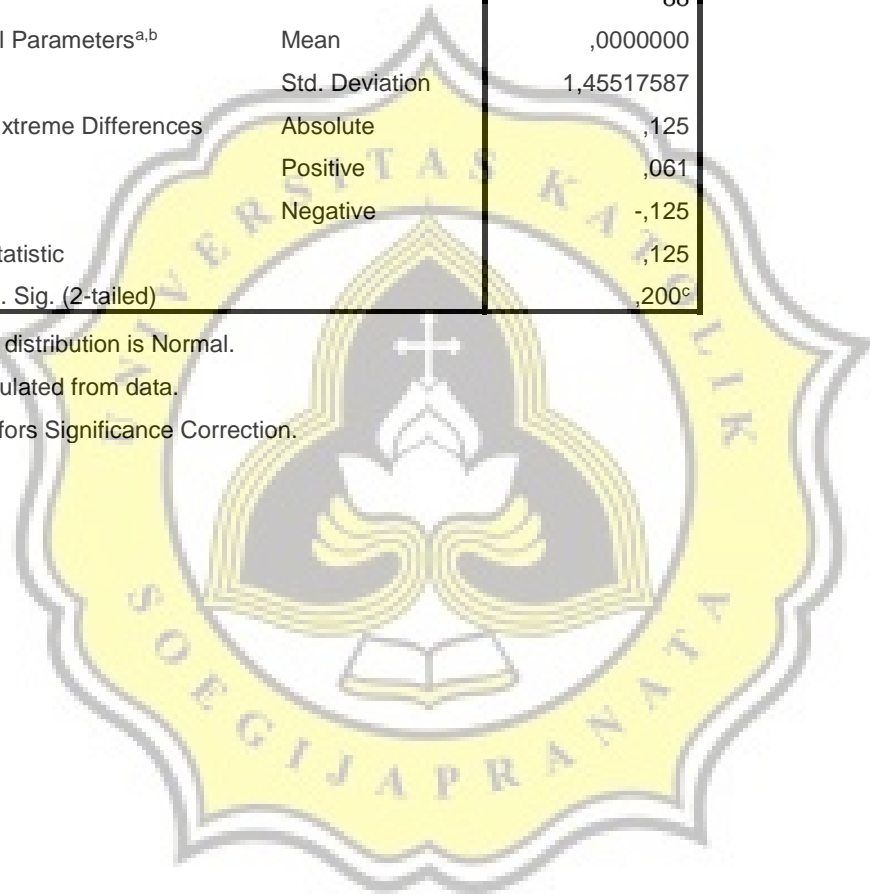
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		88
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,45517587
Most Extreme Differences	Absolute	,125
	Positive	,061
	Negative	-,125
Test Statistic		,125
Asymp. Sig. (2-tailed)		,200 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.



Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	PersepsiManfaat Emoney, PersepsiManfaat KartuDebit ^b		Enter

a. Dependent Variable: PerilakuKonsumtifMahasiswa

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,792 ^a	,627	,619	1,43382

a. Predictors: (Constant), PersepsiManfaatEmoney,
PersepsiManfaatKartuDebit

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	294,152	2	147,076	71,541	,000 ^b
	Residual	174,746	85	2,056		
	Total	468,898	87			

a. Dependent Variable: PerilakuKonsumtifMahasiswa

b. Predictors: (Constant), PersepsiManfaatEmoney, PersepsiManfaatKartuDebit

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,266	1,225		1,034	,304
	PersepsiManfaatKartuDebit	,084	,039	,147	2,148	,035
	PersepsiManfaatEmoney	,784	,073	,741	10,792	,000

a. Dependent Variable: PerilakuKonsumtifMahasiswa

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	PersepsiManfaatKartuDebit	,931	1,074
	PersepsiManfaatEmoney	,931	1,074

a. Dependent Variable: PerilakuKonsumtifMahasiswa

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	PersepsiManfaatKartuDebit	PersepsiManfaatEmoney
1	1	2,969	1,000	,00	,00	,00
	2	,022	11,667	,07	,96	,21
	3	,010	17,637	,93	,04	,79

a. Dependent Variable: PerilakuKonsumtifMahasiswa

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	PersepsiManfaatEmoney, PersepsiManfaatKartuDebit ^b		Enter

- a. Dependent Variable: abs_res
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,023 ^a	,001	-,023	,94487

- a. Predictors: (Constant), PersepsiManfaatEmoney, PersepsiManfaatKartuDebit

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,041	2	,021	,023	,977 ^b
	Residual	75,887	85	,893		
	Total	75,928	87			

- a. Dependent Variable: abs_res
b. Predictors: (Constant), PersepsiManfaatEmoney, PersepsiManfaatKartuDebit

Coefficients^a

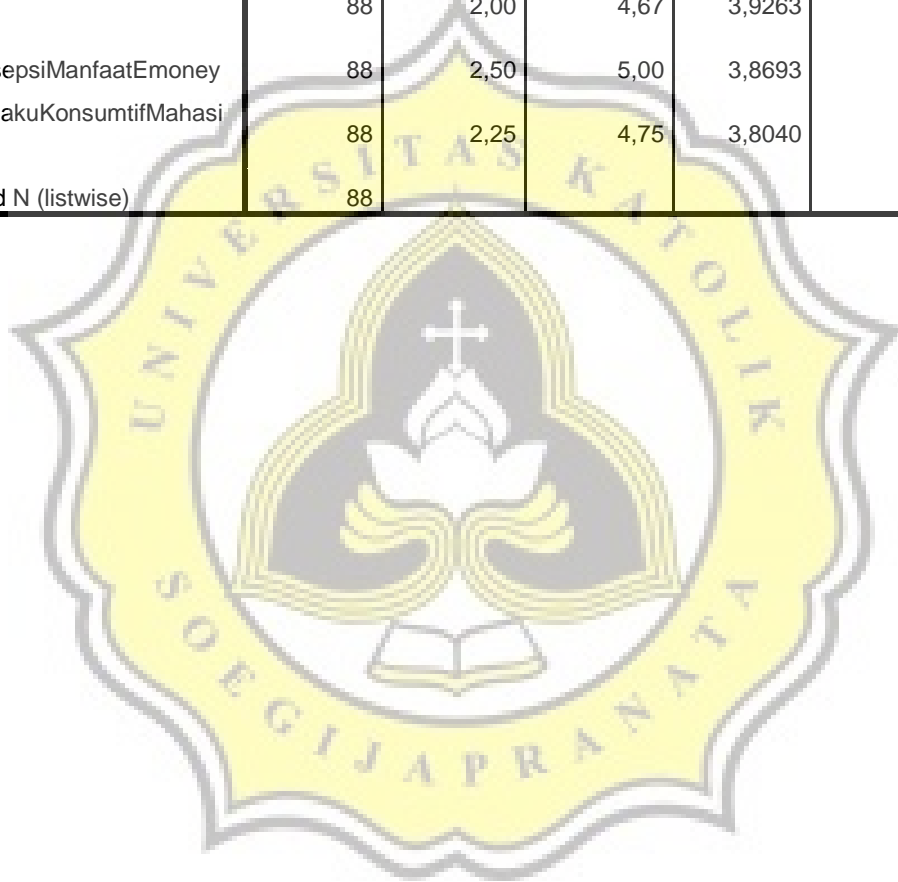
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,219	,808		1,510	,133
	PersepsiManfaatKartuDebit	-,005	,026	-,024	-,209	,833
	PersepsiManfaatEmoney	,000	,048	,001	,008	,993

a. Dependent Variable: abs_res

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PersepsiManfaatKartuDebit	88	2,00	4,67	3,9263	,51791
PersepsiManfaatEmoney	88	2,50	5,00	3,8693	,54796
PerilakuKonsumtifMahasiswa	88	2,25	4,75	3,8040	,58039
Valid N (listwise)	88				



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