

Generation Z and Hajj Savings: Innovative Marketing Strategy BSI KC Palangka Raya Diponegoro

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ABSTRACT

The success of BSI KC Palangka Raya Diponegoro in attracting customers is proven by the increasing data obtained by researchers that there is a significant increase from 2022-2023 in Generation Z's interest in using Hajj savings products. BSI KC Palangka Raya Diponegoro developed a Hajj savings product with special features and marketing strategies that target the needs and preferences of Generation Z. Using a descriptive analytical approach, this research found that BSI was successful in implementing a 4P strategy which included location, product features, affordable prices and promotions. The results show that this approach is effective in increasing Generation Z's interest in Hajj savings, providing insights for better digital marketing strategies.

ABSTRAK

Keberhasilan BSI KC Palangka Raya Diponegoro menarik nasabah terbukti dari meningkatnya data yang peneliti peroleh bahwa ada peningkatan yang signifikan dari tahun 2022-2023 terhadap minat Generasi Z dalam menggunakan produk tabungan haji. BSI KC Palangka Raya Diponegoro mengembangkan produk tabungan haji dengan fitur khusus dan strategi pemasaran yang menargetkan kebutuhan dan preferensi Generasi Z. Menggunakan pendekatan deskriptif analitik, penelitian ini menemukan bahwa BSI sukses menerapkan strategi 4P yang meliputi lokasi, fitur produk, harga terjangkau, dan promosi. Hasilnya menunjukkan bahwa pendekatan ini efektif dalam meningkatkan minat Generasi Z terhadap tabungan haji, memberikan wawasan untuk strategi pemasaran digital yang lebih baik.



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INTRODUCTION

According to the Central Statistics Agency (BPS) in, there are six types of generations: Post Generation Z (Post Gen Z), Generation Z (Gen Z), Millennials, Generation X (Gen X), Baby Boomers, and Pre-Boomers. Gen Z or Generation Z born from 1996 - 2012 who are currently between 11 and 27 years old, is a group that grows and develops in a dynamic social, economic, and technological context. Generation Z is highly skilled in using social media, prefers to shop online, and has a great interest in sustainability and ethical issues. They are also more open in discussing mental health and looking for ways to achieve financial independence. Generation Z in Central Kalimantan, as elsewhere, are digital (Prastiwi et al., 2023) (Anggarini, 2022) *natives* who are familiar with technology and social media. They access information and communicate through digital *platforms* They have a concern for social and environmental issues. Programs and initiatives focused on sustainability and ethics will be matched with them. (Sakitri, 2021)

According to data from the Central Statistics Agency (BPS) in 2023, the total population in Central Kalimantan is 2,773,747 people, and Palangka Raya City has a population of 305,797 people and has a Muslim population in 2023 of 2,011,763 people with the number of Generation Z estimated at 79.9 thousand people (Central Statistics Agency, 2023). It has the potential for companies to offer halal products to the Muslim population with Generation Z criteria, as well as meet the needs of transactions in the form of community finance based on sharia, digital

technology. Companies that offer various transaction needs in the financial sector are one of them Bank Syariah Indonesia (BSI). (Di et al., 2023)

BSI is the largest sharia-based financial institution or bank in Indonesia today. BSI officially merged in 2021 from Bank Syariah Mandiri (BSM), Bank BNI Syariah (BNIS), and Bank BRI Syariah (BRIS). In carrying out its performance, BSI must prepare various products to be offered to Generation Z in Palangka Raya according to their needs. Because Palangka Raya has a majority Muslim population and Generation Z is increasingly showing interest in hajj planning from an early age (Dian, 2024). (Irawan et al., 2021)

One of the pillars of Islam, Hajj is a must-do worship for all Muslims who are able to visit the house of Allah. The cost of hajj is not cheap for the average person who is willing to fulfill their obligations, so many considerations are needed to allow them to do so (Jafar, 2020) (Daulay, 2017). One of the things that is possible in terms of material to carry out the hajj is by doing the saving process. However, with the process of saving independently, most of them are inconsistent and make savings not run smoothly. The process of departure and managing the hajj funds is undeniable from the role of banking, therefore BSI is obliged to provide adequate facilities for hajj enthusiasts with hajj savings products so that the existence of hajj savings products offered by BSI makes it very easy and helps the community. (Daulay, 2017)

When people themselves have understood the benefits and facilities of Hajj savings products, they will be more confident in saving, especially to save for the Hajj pilgrimage at institutions or banks that provide these products (Priyanti, 2021). Hajj savings aims to help customers register for Hajj directly to the Department of Religion online with SISKOHAT (Integrated Hajj Computerization System). BSI functions as a financial institution to collect funds from people who want to go on Hajj and provide various types of services in accordance with sharia, both operationally and contracted. (Ahmadsyah et al., 2022)

As a financial institution, BSI provides services that meet expectations and always prioritizes convenience for customers Hajj savings products are superior savings products that have been provided by BSI KC Palangka Raya Diponegoro. BSI KC Palangka Raya Diponegoro has a hajj savings product in line with the increasing interest in hajj every year. Along with the increase in hajj enthusiasts, BSI KC Palangka Raya Diponegoro is one of the Islamic banks that has hajj savings that are in high demand (Dian, 2024). BSI KC Palangka Raya Diponegoro also has a Young Hajj Savings product that has many advantages that are obtained for young people, the ease of getting a minimum hajj departure quota from the age of 12 years, because if the amount of savings has been met, you will soon be able to register for hajj starting at the age of 17 Therefore, to anticipate long and long lines for hajj departures. The high interest in going on Hajj, therefore it is necessary to carry out a strategy to attract the interest of customers who want to save for the Hajj, especially Generation Z. (Budiman, 2020). (Priyanti, 2021)

Bank Syariah Indonesia (BSI) issued a young hajj savings product by targeting its market, namely Generation Z, as its target market by using a different approach from other Islamic banks, starting from the product concept to the design that attracts attention, especially Generation Z. In attracting Generation Z to use Hajj savings products, Indonesia's Islamic banks must have a certain strategy in attracting the interest of Generation Z (BSI, 2020). Generation Z shows increased awareness and interest in financial planning for the hajj from a young age. They utilize technology to make this process easier Therefore, in order to gain a larger market share by using digital banking, digital marketing strategies must be used. Therefore, Generation Z also takes part in the queue to get the hajj quota and plan and manage the hajj quota effectively. (Utami & Puspitasari, 2022). (Arinta & Widyastuti, 2024)

One of the problems that attracted the attention of researchers was how BSI KC Palangka Raya Diponegoro was quite successful in attracting the interest of Generation Z in Hajj savings products. Therefore, the researcher wanted to find out the innovative marketing strategy of BSI KC Palangka Raya Diponegoro to attract the interest of Generation Z in Hajj savings products, to know the advantages of young Indonesia Hajj savings products, and the obstacles faced when implementing unreasonable Hajj savings products.

The contribution or benefit of this research is theoretical, to develop innovative marketing strategies that are effective to attract the interest of Generation Z in sharia products, as well as to increase understanding of Generation Z's preferences in planning the hajj, as well as the factors that affect them. The practical benefits are optimizing digital marketing to be more effective in reaching Generation Z, increasing the attractiveness of Hajj savings products for Generation Z through attractive designs, and providing solutions to the obstacles in the implementation of Hajj savings products, as well as increasing marketing effectiveness. (Achmad Tavip Junaedi, 2023)

Previous research is used as a reference and support for this research. Some of the previous studies that are relevant and related to this research are; The first is the result of research from July (2024) the title Strategic Marketing of Sharia Bank Products to Gen Z in the VUCA Era from the Perspective of Sharia Economic Law, with the results of banking digitalization becoming increasingly important with business ownership which is now dominated by the millennial generation, who prefer online transactions through digital platforms. Strategy in this context is a way designed to achieve goals, and must be followed by all parts of the company. The challenges in today's business world are illustrated by the concept of VUCA (*Volatility, Uncertainty, Complexity, Ambiguity*), which demands adaptation and flexibility in business strategies. The research does not specifically explore marketing strategies in the context of hajj savings products, and there has been no in-depth analysis of how digitalization in particular can be applied in hajj savings products. July (2024)

Second, a study entitled Suhri (2021) Marketing Strategy for Hajj Savings on Public Interest at Bank Syariah Mandiri Sumbawa Besar, obtained the results of the study that an effective marketing strategy increases public interest in Hajj savings products. Interviews with the expert staff of hajj savings showed that a good strategy contributed to an increase in the number of customers over the past three years, reflecting public trust in Bank Syariah Mandiri's products as a mediator and facilitator of the hajj trip. There is no specific marketing for Generation Z, there is no digital marketing strategy that can be used effectively to attract the interest of Generation Z in Hajj savings products, the lack of information on specific challenges in implementing marketing strategies. Suhri (2021)

Third, a study entitled Analysis of Marketing Strategies for IB Hijrah Haji Muda Savings Products in the Millennial Generation at Bank Muamalat Stabat Branch, with the results of the study showing that the marketing strategy of this product is in a very favorable condition, there are opportunities and forces that support aggressive growth, and the strategy used must support aggressive growth policies (Angga Putra Suhadi et al., (2023) *growth-oriented strategy*). The research focuses on the Millennial Generation, there is no special analysis for Generation Z, in the implementation of the strategy there is a lack of study on the challenges of implementing aggressive growth strategies in the context of Hajj savings products for the Millennial Generation. Angga Putra Suhadi et al., (2023)

Fourth, a study titled Marketing Strategy of Hajj Savings Products on the Interest of BSI KCP Kabanjahe Customers, with the results of the research, an effective marketing strategy is

more likely to attract public attention. As shown in the interview results, the expert staff of hajj savings is very good at promoting hajj discounts. The number of clients has increased in the last three years due to public trust in Bank Syariah Mandiri's hajj savings program as an intermediary and provider of hajj trips. The study did not explore how the marketing strategy of hajj savings can be adapted specifically for Generation Z, who has unique needs and preferences, and in its marketing strategy there is less focus on digital where active users of social media are Generation Z. Tira Syahira (2024) Let's go Syahira (2024)

Fifth, the research entitled *Marketing Strategies in Hajj Financing in Indonesia: A Literature Study on the Perception of Postgraduate Students in Sharia Banking*, the results of the research show that there are several successful marketing strategies to market hajj financing products through Islamic financial institutions such as Islamic pawnshops and Islamic banking. These strategies are expected to make it easier for people to carry out the hajj, even at a young age. The study assesses the effectiveness of marketing strategies for hajj financing in general and in the context of postgraduate student perceptions. There has been no research that specifically identified the most effective strategies to attract the interest of Generation Z, especially in the context of digitalization and their specific needs, digital marketing strategies can be effectively applied to Hajj financing products, especially in attracting Generation Z who are highly skilled in technology and social media. Ziqhri & Soemitra (2022) Ziqhri & Soemitra (2022)

Based on the five studies that have been submitted, the position of this research fills the blank space in innovative marketing strategies in Generation Z for Hajj savings products that have not been widely discussed, as well as explores the advantages provided by BSI KC Palangka Raya Diponegoro on Hajj savings products for Generation Z, and presents the obstacles faced in implementing Hajj savings products to Generation Z.

The implication of the research for BSI KC Palangka Raya Diponegoro is to focus on digital marketing to increase the interest of Generation Z, and to adapt Hajj products to the preferences of Generation Z. Further research needs to explore the effectiveness of digital marketing strategies in different contexts and identify other factors that can influence Generation Z's interest in Islamic financial products.

RESEARCH METHODS

This study uses a descriptive analytical approach to describe and study the events that occur at the research site. The approach will also seek to collect data that will result from this research. The research conducted is to find out (Zellatifanny & Mudjiyanto, 2018) the innovative marketing strategies used by BSI KC Palangka Raya Diponegoro for Generation Z in Hajj savings products. Data collected by researchers directly from BSI KC Palangka Raya Diponegoro staff.

Interviews, observations, and documentation are common data collection techniques used in qualitative research. Researchers in collecting data on "Generation Z and Hajj Savings: Innovative Marketing Strategies of BSI KC Palangka Raya Diponegoro" used interview, observation, and documentation techniques. This study uses qualitative data analysis to analyze the data collected in the study. Qualitative descriptive analysis is also used to analyze the data. From this process, data is collected, reduced, data presented, and conclusions drawn.

RESULTS AND DISCUSSION

BSI KC Palangka Raya Diponegoro's Strategy in Attracting Generation Z Interest in Hajj Savings Products

Strategy is a method to achieve goals, which all parts of the company must follow. According to the Great Dictionary of the Indonesian Language (KBBI), the word "strategy" means science or knowledge in organizing and directing something (July, 2024). Meanwhile, marketing, which is one of the main actions that must be taken by goods and services companies to continue operating because marketing is one of the company's actions that are directly related to consumers. As a result, marketing can be defined as human-market interaction It can (Rambe & Aslami, 2022). be concluded that marketing strategy, i.e., a strategy of a collection of goals, objectives, and regulations that direct marketing efforts at various levels and places Arif (2020) in. (Rambe & Aslami, 2022) In marketing strategy, efforts to promote and display goods or services to the public. To increase sales, one must make a well-thought-out plan and strategy. Marketing serves as a means of connecting buyers and producers. There are many different marketing strategies, but they all aim to promote the goods and services of the organization by making consumers make better purchasing choices. (Rahmadhani & Dharma, 2024) (Nurfadhilah & Alimuddin, 2024) The marketing strategy used by BSI KC Palangka Raya Diponegoro in attracting the interest of Generation Z in hajj savings products is the 4P, namely *Place, Product, Price, Promotion* (Amel, 2024).

Hellen Chow P. in Negara et al. (2022) Generation Z, known as the digital generation, is deeply connected to technology and the internet. They use the internet for various activities such as socialization, watching entertainment, work, and learning. Gen Z is also active in a variety of activities, including learning, sharing, listening, and listening to music. Social media plays an important role in Gen Z's life, often being a source of inspiration and a platform for their creative activities. Creative and interactive social media is very effective in attracting Gen Z's interest and engagement with products. As an innovative and creative generation, the majority of Gen Z are willing to engage in creative activities every day. According to Generation Z, they are a generation that is closely related to technology (digital (IDN Research Institute, 2024) (Deborah et al., 2022) Sakitri (2021) *natives*), because they were born in an era related to technology. Therefore, marketing strategies that use social media effectively can increase Gen Z engagement and help achieve marketing goals.

Istianah (2017) He said that the hajj is an annual ritual carried out by Muslims around the world who have the ability (material, physical, and intellectual) to visit Baitullah and perform several prayers in certain places at a certain time and in a certain way in the hope of getting the pleasure of Allah SWT. According to the development of market share, Islamic banking products serve as a standard for the advancement of this industry. One of the products that encourages an increase in funds for these products is Hajj savings, which are deposits used for Hajj Implementation Costs (BPIH). Hajj savings is a way to collect funds in a sharia way for those who want to go on Hajj but have financial limitations. Various banks now offer hajj savings, especially BSI banks, as part of their services. The goal is to help Indonesia Muslims raise funds for Hajj. (Romli & Share, 2022) (Widiyanti, n.d.) (Priyanti, 2021) (Online et al., 2021)

Table 1. Data BSI KC Palangka Raya Diponegoro

SAVINGS	2022 (thousands)	2023 (thousands)
Active Customers	18	21,6
Hajj Savings Indonesia	13	17
Hajj Muda Indonesia Savings	8	11,5

Source: results of an interview with BSI KC Palangka Raya Diponegoro staff (Dian, 2024)

In table 1 above, it shows that there is an increase in customers, Indonesia Hajj savings and Indonesia young Hajj savings in the 2022-2023 period.

Based on research that has been carried out using interview and observation methods, there are 4 strategies used by BSI KC Palangka Raya Diponegoro, namely 4P, *Place, Product, Price* and *Promotion*.

Place

According to Siagian (2014), location strategy is a collection of important decisions and actions taken by the company's top management regarding the location of operations and staff. Before a business starts, determining the right location is one of the factors that affect its success. According to Asy'ari (1993) in order to optimally adjust residents in a city, maximum convenience is needed in various aspects of life. In the long term, there needs to be an effort to provide adequate infrastructure and facilities through careful and directed planning to achieve ideal conditions for the population. According to Tarigan (2005) distance can also affect information: the farther away from a location, the less is known about the potential or characteristics that exist there, and the longer the distance must be traveled, the fewer people want to go, assuming all other factors are equal. Goddess & Yani, (2018) (Suryani, 2015) Nasution (2023)

BSI KC Palangka Raya Diponegoro is located on Jalan Diponegoro number 10, Pahandut District, Langkai Village, Palangka Raya City, Central Kalimantan (Halikin, 2024). It is a strategic place to find because it is located on the side of the highway, which is the main road to the school and office area, and close to traffic which makes it easier for customers to know the BSI KC Palangka Raya Diponegoro building. Very easy access to reach by various means of transportation (Halikin, 2024).

Product

The principles of Islamic banking are rooted in Islamic law which aims to prevent transactions containing interest, as well as promote justice and social welfare (Serik et al., 2021). Bank Syariah Bank Indonesia (BSI) Hajj Savings is one of the flagship features of the largest Islamic bank in Indonesia today, which allows customers to collect Hajj Boarding Fees (ONH) funds easily and effectively. (Priyanti, 2021) In the results of the interview, the hajj savings product is one of the savings that is targeted by many Generation Z (Dian, 2024). The long waiting period for the hajj, so this is one of the savings products issued by BSI because it is hoped that he can plan the hajj from an early age. There are 2 options for opening hajj savings at BSI, namely Indonesia Hajj Savings and Indonesia Young Hajj Savings.

Bank Syariah Indonesia in Hidayatulloh (2023) terms of terms and conditions to open an Indonesia Hajj Savings Account at least over 17 years old or married, for the condition of submitting a photocopy of ID card and NPWP, if you do not have an NPWP, you can complete a statement letter of not having an NPWP. Especially for the Young Hajj Indonesia Savings under 17 years old. The next process begins by filling out the account opening form, for Young Hajj Savings must be accompanied by a companion or representative who is legally competent and fill in complete data along with the names of parents/guardians. And there are additional requirements, namely submitting a photocopy of the parent/guardian's ID card, Birth Certificate/Birth Certificate and Family Card (Ariska Dwi Chairunisyah et al., 2023).

Price

Bank Syariah Indonesia (BSI) offers hajj savings products that are designed to make it easier for Generation Z to plan and realize their intention to perform hajj, where the price and features of the hajj savings product offered by BSI are, for an initial deposit for hajj savings of Rp. 100,000 at the time of account opening. From the results of an interview with Dian (2024) with a low initial deposit, BSI ensures that Hajj savings products are accessible to Generation Z from various economic backgrounds. Young people can choose a monthly deposit amount that suits their financial capabilities, making it easier to plan and save. Then for the next deposit of a minimum of Rp. 10,000 can be made via branches and via *E-Banking* with a minimum of Rp. 1. When the savings balance has reached Rp. 25,100,000, customers will be registered to the Integrated Hajj Computerized System (SISKOHAT). (Priyanthi, 2021)

The payment of hajj costs in mabrur savings is the next stage after the customer completes various registration procedures for the implementation of the hajj through the local Ministry of Religion office. For prospective pilgrims who have been registered in the waiting period, they can repay BPIH with the amount that has been regulated by the Ministry of Religious Affairs. The process is by way of transferring the customer's book, this process cannot be paid in cash. Customers (Prospective Hajj Pilgrims) only need to complete the necessary files and documents. (Hidayatulloh, 2023)

Promotion

Bank Syariah Indonesia (BSI) offers various promotional strategies to attract the interest of Generation Z in their hajj savings products. In attracting Generation Z to use or buy a product, various strategies are needed, namely;

Social Media Marketing, Sathya (2017) in the term "digital marketing" is getting more popular from time to time, especially in Indonesia. This term is also referred to as online marketing or product marketing through websites or social media created to buy and sell goods. Soraya et al. (2023) Because consumers today are highly dependent on social media, social media marketing is the best way to increase their buying interest, especially those who often use social media are Generation Z to get information about goods and services. Social media is a platform where people can connect, communicate, create content, and share content online. They can also be used as a tool to promote a business. In addition, the number of internet users in Indonesia continues to increase every year, and most Indonesia people use the internet to access social media platforms such as Instagram, Twitter, and Facebook, including APJII (2022) in. (Mutiar Utami & Wahyudi, 2024). From the results of the interview with Deny (2024), promotion using social media is very effective, because Generation Z prefers things related to social media rather than meeting in person.

The *Referral* program for BSI's hajj savings products aims to encourage existing customers to invite their friends, family, or acquaintances to open a hajj savings account at BSI. The *referral program* leverages the power of *word-of-mouth* and social networks to spread information about BSI's hajj savings products. Existing customers become effective promotional agents because they share their personal experiences and trust in the product. Provide incentives in the form of cash bonuses, *reward points*, or other prizes for customers who successfully invite others to open a new account. This incentive encourages customers to actively participate in the referral program. New customers who use referral codes also get benefits such as initial deposit bonuses or direct rewards, which make the product more attractive and reduce the initial barrier to opening an account (BSI, 2024). The results of the interview with Amel (2024) with the existence of a *referral* program, providing attractive incentives, easy access through *mobile applications*, and

approaches relevant to their lifestyle make this program effective in attracting the interest of Generation Z.

Discounts are a marketing strategy that can attract new customers and increase the loyalty of existing customers. Such as providing a discount of 10%-20% on the initial deposit fee for new customers who open a Hajj savings account during a certain promotion period. In addition, for customers who deposit more than a certain amount, they can get an additional balance bonus of IDR 50,000 during the period. For new customers who open a Hajj savings account, they can (Tahir et al., 2022) given direct prizes such as *exclusive merchandise*, shopping vouchers, or small electronic goods that have been provided by BSI (BSI, 2024). Customers can also collect points from each deposit, which can be redeemed for various attractive prizes.

Advantages of Indonesia Young Hajj Savings Products

From the results of an interview with Amel (2024), the advantages of Indonesia's young hajj savings products at BSI KC Palangka Raya Diponegoro are not much different from other BSI banks, such as when depositing without an admin fee, then also using the contract process (mudharabah muthlaqah). Opening a new account in the young Indonesia hajj savings can also be done online on the BSI *mobile application*, and can be anywhere (Dian, 2024). Of course, this makes Generation Z who are familiar with technology and looking for convenience in banking services really like this convenience. The slight difference between the advantages of Indonesia's young hajj savings products at BSI KC Palangka Raya Diponegoro is that customers can get attractive promotions from BSI KC Palangka Raya Diponegoro with a minimum initial deposit of IDR 100,000.

Obstacles Faced When Implementing Indonesia's Young Hajj Savings Products to Generation Z

Indonesia's hajj savings product is an important product for Muslims in an effort to realize the fifth pillar of Islam, namely hajj. This young hajj savings product has great potential to grow. The savings of young Indonesia pilgrims at BSI KC Palangka Raya Diponegoro in its strategy to attract the interest of Generation Z have of course visited the process experiencing its own obstacles. However, by continuing to make creative and innovative improvements to product offerings, currently BSI KC Palangka Raya Diponegoro does not experience many obstacles in the process of approaching Generation Z to offer this young Indonesia hajj savings product, because the offers they offer are certainly in a way that makes it easier for Generation Z to access them (Dian, 2024). (Angga Putra Suhadi et al., 2023)

CONCLUSION

Bank Syariah Indonesia (BSI) KC Palangka Raya Diponegoro implements a number of strategies specifically designed to attract the interest of Generation Z in Hajj savings products. This strategy includes aspects of location, product, price, and promotion, all of which focus on the needs and preferences of Generation Z. BSI KC Palangka Raya Diponegoro has developed an effective strategy to attract Generation Z's interest in Hajj savings products by integrating various aspects relevant to this age group. With a strategic location, products that suit the needs of early age, affordable prices, and promotions that utilize social media, *referral programs*, and discounts, BSI has managed to create attractive offers for Generation Z. This strategy not only increases awareness and participation of Generation Z in Hajj savings, but also ensures that these products are accessible to those with various economic backgrounds. BSI KC Palangka

Raya Diponegoro has been quite successful in overcoming obstacles to attract the interest of Generation Z because they are used to ease and comfort. With that said, they have adopted an approach that makes it easy for Generation Z, as mentioned above. This approach helps BSI KC Palangka Raya Diponegoro meet the needs of young customers and strengthen its position in the Islamic banking market. This research is felt to still need the stage of refining the research results so that it is useful. By expanding the scope such as how local social and cultural factors affect Generation Z's decisions regarding hajj savings, especially in various provinces in Indonesia. As well as using a combination approach of quantitative methods (surveys, statistical analysis) with qualitative methods (continuous interviews) to gain a broader understanding of Generation Z's attitudes and preferences.

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