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Forewords

Praise and gratitude to Allah SWT, because of Allah's love for us so that we are still given a long life and can carry out our various daily activities. May all our activities become our acts of worship, Aamiinnn

in accordance with the commitment of the Jurnal Serambi Ilmu Journal to continue to improve the quality of its manuscripts since the volume 22 number 1 has been published full in English.

We are also be proud that the number of submitted manuscripts is quite large, but only a few are acceptable and worthy of publication. This means that Jurnal Serambi Ilmu has become one of the scientific publications that are considered by experts and education enthusiasts.

For this reason, Jurnal Serambi Ilmu is committed to continuing to maintain the quality, service and discipline that applies in scientific publications.

September 30, 2021

Editor in chief,

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GARUDA
GARBA RUJUKAN DIGITAL



The Effect of UMKM Growth in the Covid-19 Pandemic Period on Banda Aceh City's Economic Growth

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Abstract

This study aims to determine the effect of UMKM growth on economic growth in Banda Aceh City. The aspects studied relate to variables such as the development of MSMEs that affect PDRB. The research data is seen from 2018-2020, this is to see a comparison of PDRB and an increase in the number of MSMEs, the Cooperatives service and the Aceh Province BPS. Data collection techniques in this study are interview and documentation techniques. The results of this study indicate that the acquisition of the coefficient of determination (R) indicates that UMKM growth is influenced by economic growth during the COVID-19 pandemic by 30.8% and the correlation coefficient (R²) indicates that MSME growth is influenced by economic growth in the UMKM sector during the pandemic. covid-19 by 95%. The results of the regression equation in this study were -5,487 for the UMKM variable. The results of the partial test show that the growth of MSMEs has an effect on economic growth.

Keywords: UMKM growth, economic growth, covid-19 pandemic

INTRODUCTION

The global Covid-19 pandemic has greatly impacted various sectors, especially in the economic sector. Covid-19 in Banda Aceh City is not only a disaster for the health sector but also for other sectors as education, the economic sector has also been felt by various business sectors. The rating agency Moody's even predicts the country's economy in 2020 to reach 3 percent, before rising again in the coming year. The trade sector, industry and various elements are affected, especially small business actors (UMKM). This sector is an important concern for the Banda Aceh City Government so that it is not affected by the Corona storm.

The trade sector, industry and various elements are affected, especially small and medium businesses (UMKM). This sector is an important concern for the Banda Aceh City Government so that it is not affected by the Corona storm. Based on the latest data dated October 15, 2020 in Banda Aceh City, there have been 1,870 cases of Covid-19 at the Aceh Communications, Information and Encryption Office, 2020. So that has a

direct impact on massive layoffs in several companies, there have been closures of several businesses which have an impact on laying off employees.

The perceived impacts are quite diverse, ranging from the lack of consumers to the worst being forced to go out of business. According to the OECD, (2020) In general, UMKM problems such as UMKM lack resilience and flexibility in dealing with this pandemic due to several things such as the low level of digitalization, difficulties in accessing technology and a lack of understanding of strategies to survive in business (OECD, 2020). However, this is different with the number of UMKM in Banda Aceh City which continues increase, this is due to the full attention of the Banda Aceh City government (Head of Diskop and IKM Banda Aceh City 2021).

Based on data from the Office of Cooperatives and Small and Medium Enterprises (UKM), the number of MSMEs in Banda Aceh has so far reached 15,107 units (May 2020 data). The following is data on the number of UMKM in the city of Banda Aceh before the pandemic and during the pandemic, since December 2018 to December 2020.

Table 1
 Number of UMKM in 2018- May 2020

No	Years	Number of UMKM
1.	2018	10.944
2.	2019	12.012
3.	2020	15.107

Source: Office Cooperatives and UKM Banda Aceh City 2020

From the table, the number of UMKM during the pandemic starting from 2019 to 2020 has increased. From the previous survey and from interviews with the Head of Micro Business Development of the Banda Aceh City Cooperatives Office, this happened because of a reduction in one sector such as layoffs, so many switched professions to open UMKM businesses, or switched to other sectors.

The increase in the number of UMKM in Banda Aceh City always continues to increase from December 2018 to December 2020, this is due to the great attention of the Banda Aceh City Government such as providing assistance for UMKM equipment and assistance with a number of funds from the beginning of the pandemic until the end of December 2020. The growth of UMKM can relied on to be the driving force of the economy of Banda Aceh City so as to reduce unemployment and poverty.

In this study, researchers only focus on the trade industry sector, because that sector is the most driving force for the economic growth of the city of Banda Aceh. The UMKM sector is grouped into 7 (seven) UKM sectors, namely: industry, trade, various services, agriculture, fisheries, livestock and transportation. In this study, researchers only focus on the industrial sector, because the industrial sector contributes the most to the economic growth of the city of Banda Aceh..

The following is the data on economic growth of Banda Aceh City (PDRB) according to UMKM business fields from the Industrial sector, as follows:

Table 2
PDRB Growth Rate By Business Sector From
Industrial Sector Of Banda Aceh City
(In Million Rupiah)

No	Kategori	2018	2019	2020
1.	Food and Beverage Industry	280.705,6	271.341,4	261.896
2.	Textile and Apparel Industry	4.619	5.538,2	5.423
3.	Accommodation Provision	108.879,9	101.526,8	60.527,7
4.	Food and Beverage Preparation	649.903,6	729.561,8	711.510,6
Number		1.044.108,1	1.107.968,2	1.039.357,3

Source: BPS Banda Aceh City (2020)

According to Laura (2020: 92) there are three problems of UMKM, namely: capital, quality of production and marketing of their production. In terms of capital, the Banda Aceh City Government has collaborated with Sharia Microfinance institutions to help UMKM actors, in terms of production quality, the Government of Banda Aceh City will try to provide packaging services, it is necessary to improve product quality and service adjustments to attract consumers, Therefore, business actors need to build trust and good relations with consumers or relationship marketing.

According to research (Farida et al., 2017), customer relationship marketing has a positive and significant effect in improving the marketing performance of UMKM through improving the quality of relationships and entrepreneurial orientation. The better the quality of the relationship between UMKM actors with consumers, suppliers and others, the better the ability to improve its marketing performance.

In addition, business actors who dare to take risks, already have experience in business and are flexible in business, can increase networks and grow trust from consumers, so that consumers will survive. Different research results were obtained in research (Hardilawati, 2019) which found that CRM results had a positive but not significant effect on improving UMKM performance.

This is because MSME actors have limitations and have not been maximized in running CRM. The current obstacle is the lack of understanding of the application of relationship marketing by UMKM (Laura, 2020: 90). This is also in terms of production marketing, the city government has also tried to introduce UMKM products locally, nationally and internationally through bazaars. UMKM are required to be able to adapt to existing business developments because businesses that are able to survive are businesses that are responsive to the times (OECD, 2020).

ECONOMIC GROWTH

The economic growth of a country is defined as the increase in the long-term capacity of a country to provide various economic goods and services to its population.

The increase in capacity is determined by technological, institutional (institutional) and ideological advances against various existing conditions (Abdul, 2020:161).

Measurement of the progress of an economy requires appropriate measuring tools, in the form of measuring tools for economic growth, including Gross Domestic Product (PDB) or at the regional level called Gross Regional Domestic Product. The economic growth of a country can be seen from its national income. This national income leads to Gross Domestic Product (PDB), which is the value of goods or services produced in a country in a given year using production factors belonging to its citizens and belonging to residents in other countries. Usually valued at market prices and can be based on current prices and fixed prices (Dama, 2016).

PDRB is the total value of goods and services produced in a particular region or region within a certain period of time, usually in one year. The high rate of economic growth as indicated by the high value of PDRB indicates that the region is progressing in the economy. Gross Regional Domestic Product (PDRB) according to the Central Statistics Agency (BPS) is defined as the amount of added value produced by all business units in a region, or the total value of final goods and services produced by all economic units in a region. Gross Regional Domestic Product at current prices describes the added value of goods and services calculated using prices every year, while Gross Regional Domestic Product at constant prices shows the added value of goods and services calculated using prices in a certain year (Dama, 2016).

UMKM

UKM (Business, Small and Medium) is a type of business founded by a private person and has a maximum wealth of Rp. 200,000,00.00 not including land and buildings (Laksana, 2014:12). In general, the definition of UMKM is a business that produces goods and services using the main raw materials based on the utilization of natural resources, talents and traditional works of art from the local area.

The performance of UMKM often experiences obstacles, such as the ability to survive, grow and develop. Some of the causes include problems with human resource capabilities, product ownership, financing, marketing and other problems that make MSMEs unable to compete, especially with large companies (Budiarto, et al., 2018).

The performance of UMKM is also greatly influenced by the quality of their human resources. In an era of increasingly fierce competition, and environmental changes, including information technology, of course, it is very necessary to have good quality human resources in order to adapt to these changes (Suryantini, et al., 2020).

Good UMKM performance will affect the country's economic growth. With the increasing performance of UMKM, automatically the growth of the country's gross domestic product will also increase (Bismala, L, 2016). Government support such as capital, access to capital, infrastructure, information, marketing, licensing or regulations and training related to information technology will assist in encouraging the performance of UMKM in Indonesia (Nurmalina, et al., 2019).

There are 14 indicators that can explain the performance of UMKM, namely: reputation, productivity, employee satisfaction, profits, sales or income, product suitability, capital adequacy, operational effectiveness in production, product quality, achievement of predetermined targets, number of customers, ease of doing business, supervision, and reduction of production costs, these fourteen indicators can be used as performance measures of UMKM, and in this study, researchers focused on income or sales, business profits and an increase in new customers (Gopang, et al., 2017).

Meanwhile, according to Utami, et al., (2019), said that the dimensions of performance include financial performance and non-financial performance. Financial performance includes market performance in this case revenue and profit and an increase in assets owned. Meanwhile, non-financial performance includes product quality, customer satisfaction, market expansion, improvement of human resources, reputation and social contribution.

Characteristics of UMKM

UMKM criteria in the provisions of the UU Republic of Indonesia No. 20, 2008:

a. The criteria for micro-enterprises are as follows:

1. Has a net worth of IDR 50,000,000.00 (fifty million rupiah) excluding land and building for business.
2. Have annual sales of a maximum of Rp. 300,000,000.00 (three hundred million rupiah).

b. The criteria for small businesses are as follows:

1. Have a net worth of more than Rp 50,000,000.00 (fifty million rupiah). Up to a maximum of Rp. 500,000,000.00 (five hundred million rupiah) excluding land and buildings for business premises.
2. Have annual sales of more than Rp. 300,000,000.00 (three hundred million rupiah) up to a maximum of Rp. 2,500,000,000.00 (two billion five hundred million rupiah).

c. The criteria for medium-sized enterprises are as follows:

1. Have a net worth of more than Rp 500,000,000.00 (five hundred million rupiah) to a maximum of Rp 10,000,000,000.00 (ten billion rupiah) excluding land and building for business.
2. Have annual sales of more than IDR 2,500,000,000.00 (two billion five hundred million rupiah) up to a maximum of IDR 50,000,000,000.00 (fifty billion rupiah).

The research problem is whether the growth of UMKM can contribute to economic growth in Banda Aceh City. Seeing the phenomena that occur and are discussed, the authors are interested in making a study that is outlined in the form of research with the title "The influence of UMKM growth on economic growth in Banda Aceh City".

The Influence of the Role of UMKM Growth on Economic Growth

The contribution of micro, small and medium enterprises (UMKM) is also recognized in various regional economies. Its role in encouraging the rate of economic growth and employment is very large (Navastara (2014:26).

The role of UMKM is very important for a region, especially as one of the drivers of regional economic growth. UMKM activities are one way to make regional creative products known to consumers and provide business opportunities for regional business

actors. Its role in encouraging the rate of economic growth and employment is very large, so that it is able to contribute to the formation of regional original income (PAD).

UMKM are the most rational choice. This happens because the problem of the economic structure that is dependent on the world economy is very strong (Navastara, 2014:26,: Abdul, 2020:164). In addition, the role of UMKM actors is seen as very important in order to increase per capita income and improve the economy of a region, UMKM actors are required to be able to contribute to developing the economy, especially in developing economic growth in Banda Aceh City. The role of UMKM growth on economic growth can be contained in a framework of thought in this study.

RESEARCH METHOD

Types and Sources of Data

The type of data used in this study is quantitative data, namely data in the form of numbers (metrics) such as the number of sales, weight, distance in kilometers and so on (Suryani, H, 2015: 170). The data in this study uses UMKM growth data and GRDP data in Banda Aceh City from the Banda Aceh City Cooperatives and UKM Service, and the Central Statistics Agency (BPS).

The sample in this study is all data regarding UMKM growth and economic growth in Banda Aceh City in 2020 in the midst of the COVID-19 pandemic, namely in the March-December 2020 range obtained from the Banda Aceh City Cooperatives and UMKM Service, and the Central Statistics Agency (BPS).

Meanwhile, the data collection technique used in this research is the interview and documentation technique, by interviewing the Head of UMKM at the Banda Aceh City Service and the Coordinator of the IPDS Function (Integration of Processing and Statistical Dissemination). This study consists of two variables, the explanation of the two variables will be described as follows:

1. The dependent variable (bound), is a variable that is of concern to researchers (Sekaran, 2011:28). This dependent variable is a variable whose value is influenced by other variables, where the value will change if the variable that affects it changes. In this study, the dependent variable is economic growth (Y) per year since 2018-2020.
2. The independent variable (free) is a variable that affects the dependent variable, either positively or negatively. (Sekaran, 2011:28). In this study, the independent variable is the growth of UKM (X). In this paper, the author tries to put forward some operational concepts that can be used to analyze several related matters as follows:

Tabel 3
Operasional Variabel

No	Variabel	Operational definition		Indicator	Scala
1	Economic growth (Y)	as an increase in the long-term capacity of a country to provide various economic goods and services to its population. The increase in capacity is determined by technological, institutional (institutional) and ideological progress towards various existing conditions		Produk Domestik Regional Bruto (PDRB) Sektor UMKM (2018-2020)	Numerik
2.	UMKM Growth (X)	is a business that produces goods and services using the main raw materials based on the utilization of natural resources, talents and traditional works of art from the local area.		Number of UMKM (2018-2020)	Numerik

ANALISIS DATA

To test the effect of the independent variable X (UMKM growth), on the dependent variable Y (Economic growth). A simple linear regression analysis model is used. The data processing uses the statistical program SPSS (Statistical Program For Social Science) version 26. The analytical model can be formulated mathematically as follows: (Sugiyono, 2014:22).

$$Y = \alpha + \beta_1 X_1 + \varepsilon,$$

Information : Y = economic growth, X = UMKM growth, α = Konstanta, β = Koefisien Regresi, ε = error term.

Fault tolerance (ε) which is set at 5% with a significance of 95%, if it is associated with hypothesis testing, the error rate is 5% or 0.05 means taking the wrong risk in making a decision to reject the correct hypothesis a maximum of 5% and correct in making a decision at least 95% (confidence level) .

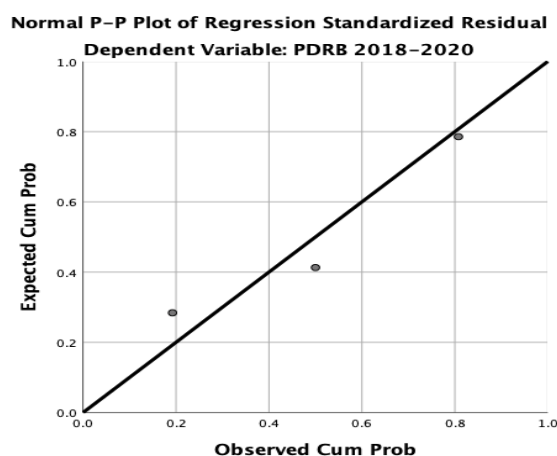
Before the multiple linear regression model was used, to test the hypothesis, the classical assumption was tested, namely the normality test because this study had one independent variable. The classical assumption test is carried out to determine the condition of the existing data in order to determine the most appropriate analysis model to use, such as the normality test, namely the normality test of the data of a study, which is one of the tools used to test the distribution of the data of a study. One of the tools used to test normality can be done by means of graphical analysis. The heteroscedasticity test aims to test the occurrence of variance inequality from the residuals of one observation to another in the regression model.

RESULTS AND DISCUSSION

Normality Test

Testing the normality of the data of a study is one of the tools used to test the distribution of the data of a study. One of the tools used to test normality can be done by means of graphical analysis. Normal graph display The tang plot is shown in Figure 1, giving a normal distribution pattern, because it spreads evenly both to the left and to the right. The results of the normality test can be seen in the following Normal Plot graph,

Gambar 1
Normal P-Plot



In Figure 1 the normal plot graph, it can be seen that the dots spread around the diagonal line and the distribution follows the direction of the diagonal line. From the figure, it can be concluded that the regression line model meets the assumption of normality.

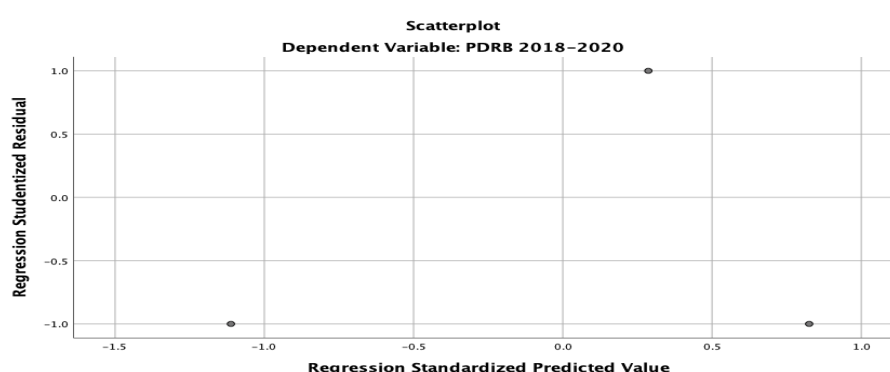
Heteroscedasticity Test.

The heteroscedasticity test aims to test the occurrence of variance inequality from the residuals of one observation to another in the regression model. If the residual

variance from one observation to another observation remains, it is called homoscedasticity and if it is different, heteroscedasticity occurs. A good regression model if there is no homoscedasticity and heteroscedasticity.

The way to detect it is by using a graph plot between the predicted value of the dependent variable (Z-PRED) and the residual (SRESID), if on the graph there is a certain regular pattern between SRESID and Z-PRED, then it indicates that heteroscedasticity has occurred and if there is no clear pattern, then there is no heteroscedasticity in the regression model. The test results can be seen in Figure 2.

Gambar 2
Scatterplot



Based on the results obtained, as shown in Figure 2, it can be seen that there is no clear pattern and the points spread above and below the number 0 on the Y axis, so there is no heteroscedasticity.

Analisis Regresi Linier Sederhana

To test the effect of credit growth on economic growth, simple linear regression was used. Based on the hypothesis test that has been carried out using the SPSS (Statistical Program for Social Science) version 26 for Windows Evolution Version, the effect of the dependent variable in detail can be seen in table 4. This is indicated by the regression coefficient value of each variable as shown in the SPSS output section below:

Table 4
The Relationship between UMKM Growth and the GRDP of the
UMKM Sector in Banda Aceh City

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1133595.656	217815.407		5.204	.121
UMKM	-5.487	16.966	.308	6.323	.001

a. Dependent Variabel: PDRB, Source: Data processed (2021).

Based on the results of statistical calculations using the SPSS (Statistical Package for Social Science) version 26 program as shown in Table 4. the following simple regression equation is obtained: $Y = 1133595.656 - 5.487X + e$

1. Based on the regression equation, the research results can be seen as follows: the constant value is 1133595.656, meaning that if the growth of MSMEs is 0, then the economic growth (GDP of the Industrial sector) is 1133595,656. The sign (+) indicates a unidirectional relationship between UMKM growth and economic growth.
2. The magnitude of the regression coefficient UMKM (β) is -5.487, which means the regression coefficient obtained is not equal to zero ($\beta \neq 0$). This means that every 1 unit change in the MSME growth variable affects economic growth during the COVID-19 pandemic by -5,487. The sign (-) indicates an inverse relationship between the independent variable and the dependent variable. **Uji t (t-test)**

To find out whether the MSME growth variable has an effect on economic growth during the COVID-19 pandemic in Banda Aceh City, a partial test (t test) was carried out. For more details, the calculation results can be seen in the following table..

Table 5
The Relationship between UMKM Growth and Economic Growth during the Covid-19 pandemic in Banda Aceh City

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1133595.656	217815.407		5.204	.121
UMKM	-5.487	16.966	.308	6.023	.001

a. Dependent Variabel: PDRB, Source: Data processed (2021)

The test results partially show the t-count value of 6.023 for the UMKM variable (X). The t-count value is greater than the t-table value of 2.353, so it can be interpreted that partially the independent variable (UMKM) has an effect but is not significant on economic growth during the covid-19 pandemic.

The growth of the number of UMKM units is able to contribute to the economic growth of Banda Aceh City, but partially the influence of the number of UMKM has no significant effect on PDRB per capita in Banda Aceh City. PDRB is economic development seen from the amount of gross added value in an area in the UMKM sector.

Therefore, regional gross domestic growth is determined by many factors apart from the growth of UMKM, such as the level of public consumption and the growth of people's incomes. The increase in MSMEs is not the only determinant of an area's increasing GRDP, the cause is that people change professions to become entrepreneurs but do not provide added value to the economy and their respective incomes. The results

in this study support the research conducted by Hapsari, Hakim, and Soeaidy (2014) which states that the number of MSME units has no significant effect on economic growth.

Correlation Coefficient and Determination

The coefficient of determination in simple linear regression is used to determine the percentage contribution of the influence of the independent variable simultaneously on the dependent variable. The coefficient of determination can be seen in table 6.

Table 6
Correlation Coefficient and Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.308 ^a	.095	.811	51555.98271

Source: Data processed (2021)

Based on table 6, it is interpreted as follows: the acquisition of the coefficient value (R) = 0.308, indicating that MSME growth is influenced by economic growth during the covid-19 pandemic by 30.8%. The remaining 69.2% (100-30.8%) is explained by variables other than economic growth (PDRB of the UMKM Sector) and (R²) = 0.095. Shows that the growth of UMKM is influenced by economic growth during the COVID-19 pandemic by 95%. The remaining 5% (100-95%) is explained by other variables besides economic growth (PDRB of the UMKM Sector).

DISCUSSION

Based on the latest data dated October 15, 2020 in Banda Aceh City, there have been 1,870 cases of COVID-19 (Aceh Communication, Information and Encryption Service, 2020). With the government's appeal and regulations not to leave the house, of course it affects many things, including UMKM. The government through the official website of the Ministry of Cooperatives and UMKM stated that the spread of COVID-19 has the potential to have a direct impact on the economy, including the sustainability of cooperatives, micro, small and medium enterprises (KUMKM).

The disaster that hit our nation has even become a global or global disaster, namely the Covid 19 pandemic and the economic crisis that strikes at the same time. This caused great losses to various sectors, especially the economic sector, and resulted in many termination of employment (PHK).

This has led to the shift of professions and opening of new businesses, therefore the number of UMKM during this pandemic is increasing. The COVID-19 pandemic has caused a shift and change in consumer buying patterns. Usually, even though there are online sales, many consumers still buy products directly to stores or shopping centers.

But now, because there are restrictions and government regulations not to leave the house, it is automatically not possible for consumers to linger outside the house. Therefore, UMKM must be able to develop strategies in order to survive during this COVID-19 pandemic and be able to contribute to economic growth, especially from the industrial sector/UMKM sector.

Realistically, the position of UMKM in the national economy has an important and strategic role. This situation is very possible because the existence of UMKM is quite dominant in the Indonesian economy. UKM can absorb a large workforce. To overcome the problems of UMKM, need to implement strategies such as serving consumers through online platforms, increasing total quality management related to hygiene, as well as changing temporary business methods so that financial reports remain positive.

This is in accordance with what was conveyed by Rofiq (2014) that the UMKM sector is one of the vital segments that supports economic growth and is a safety valve for unemployment. Meanwhile, according to Tambunan (2012) UMKM play an important role in economic development and growth, both in developing countries and in developed countries. In developed countries, the existence of UKM is very important, because this business group absorbs the most workers, besides being able to make a large contribution to the formation or growth of PDRB compared to the contribution of large businesses. Several studies confirm the positive influence between UMKM and economic growth as an example of research conducted by Novita Delima Putri 2014 in Banten.

The results of research conducted by Hidayati, N. (2016) entitled "The influence of the growth of micro, small and medium enterprises (MSMEs) on the economic growth of the Bogor Regency for the period 2012-2015" which results from the research of all the growth variables of micro, small and medium enterprises have an effect significant on economic growth in the Bogor Regency area for the 2012-2015 period. From the results of this study, it is explained that the more the number of UMKM units, the greater the influence on economic growth. This explains that the development of UMKM growth also affects economic growth.

CONCLUSION

Based on the results of research that has been done previously, it can be concluded as follows:

1. That the UMKM growth variable (X) has a significant value of 0.001 this value indicates that the significant value is less than 0.05. If the significance level is less than 5% or 0.05, then H_0 is rejected and H_a is accepted, so it can be concluded that there is a significant influence between UMKM growth on economic growth during the covid-19 pandemic. Based on the results of the research, the contribution of UMKM growth is dominated by UMKM that have been in business for a long time and as for UMKM that are new but have not affected the contribution of economic growth in Banda Aceh City. The emergence of new UMKM is due to the shift of the community's profession, from an office to opening a business.
2. The relationship between X and Y can be seen from the correlation coefficient and determination, the coefficient value (R) = 0.308, indicating that UMKM growth is influenced by economic growth during the COVID-19 pandemic by 30.8%. The

remaining 69.2% (100-30.8%) is explained by variables other than economic growth (PDRB of the UMKM sector) and $(R^2) = 0.974$. Shows that the growth of MSMEs is influenced by economic growth during the COVID-19 pandemic by 95%. The remaining 5% (100-95%) is explained by other variables besides economic growth (PDRB of the UMKM Sector).

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