

The Effect of Internal Control and Internal Audit on the Effectiveness of Lending at PT. BRI (Persero) Tbk Unit Jatinegara Binjai

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Abstract

The title of this research is “The Effect of Internal Control and Internal Audit on the Effectiveness of Credit Granting at PT. BRI (Persero) Tbk Unit Jatinegara Binjai”. This study aims to determine the effect of internal control and internal audit on the effectiveness of lending. The population used in this study were employees at PT. BRI (Persero) Tbk Unit Jatinegara Binjai. The sampling technique uses saturated samples. The sample size of 30 people. The type of data in this study are primary and secondary data. Data collection techniques using questionnaires, interviews, and documentation studies with data analysis techniques using a quantitative approach with multiple linear regression statistical tools. The results of this study indicate: 1) Internal control has a partially insignificant effect on the effectiveness of lending,

Keywords: Internal Control, Internal Audit, Effectiveness of Credit Granting

JEL Classification: (conform to JEL classification)

1. INTRODUCTION

Banking is a financial institution that has an important role in the economy of a country. Basically, a bank is a business entity that collects funds from the public in the form of deposits, and distributes them back to the community in the form of loans.

The most important banking business activity carried out is credit, because the results obtained in large quantities come from income from credit business activities, namely interest and fees. The purpose of granting credit is an action taken in order to obtain interest yields received by the bank as remuneration and fees charged to customers in the hope that customers who obtain credit will progress in their business.

Thus, an effective and efficient loan disbursement procedure can minimize the risk of credit failure and meet customer needs properly. From the statement of credit risk in question, namely the risks that arise in the credit agreement, where there has been an agreement by the debtor to fulfill its obligations in paying principal or interest installments as agreed.

According to Bank Indonesia reports in general, credit growth in Indonesia is relatively large compared to other Asian countries. Credit business activities tend to face many risks, so that companies can pay attention and consider the business conditions properly managed so that the level of risk can be controlled. According to the Financial Services Authority Regulation No. 18/POJK.03/2016 dated 22 March 2016 stated that “Credit risk is the risk due to failure of other parties to fulfill obligations to the Bank, including credit risk due to debtor failure, credit concentration risk, counterparty credit risk, and settlement risk” (ojk. go.id).

Credit is an important activity carried out by financial institutions because it has the largest assets including outstanding loan portfolios which are also a source of income in supporting the continuity of financial institution activities. The higher the credit disbursed, the greater the profit opportunity, but the greater the credit risk faced.

To avoid the number of frauds on credit customers, the company carries out a monitoring strategy. The supervision carried out by the company to customers is by credit analysis before providing loans to prospective customers.

According to information reported by kontan.co.id by Dina Mirayanti Hutauruk on August 19, 2020 at 11:22 WIB, it was stated that BRI experienced a slowdown in profit performance due to the pressure of the Covid-19 pandemic. This state-owned bank only posted a consolidated net profit of Rp 10.2 trillion in the first semester of 2020. The net profit was down 37.4% compared to the same period last year. The decline was in line with the fall in net interest margin (NIM) to 5.6%.

Haru Koesmahargyo, Director of Finance at BRI, said logically if the company's profit in the first semester reached Rp 10.2 trillion, by the end of the year it should have doubled. However, BRI will not record all of the revenue received in the second half into profit to anticipate the uncertainty. Although credit restructuring for debtors affected by Covid-19 was relaxed so that they were recorded directly in the current category, BRI's consolidated non-performing loan (NPL) ratio as of June 2020 recorded an increase to 3.13% from 2.52% in the same period. last year.

Table 1.1
Recapitulation of KUR Loan Reports and NPL Ratio
Bank Rakyat Indonesia Unit Jatinegara Binjai
Year 2018-2020

Year	Amount of Credits Granted	Amount of Bad Credit	NPL Ratio
2018	IDR 6,283,000,000	Rp141,282,614	2.09%
2019	IDR 6,714,000,000	Rp152.017.016	2.19%
2020	Rp13,921,000,000	Rp254.967.375	3.56%

Source: PT. BRI (Persero) Tbk Unit Jatinegara Binjai, (2021)

Based on Table 1.1 above, it explains that the number of non-performing loans KUR (People's Business Credit) at BRI Unit Jatinegara Binjai experienced a significant increase due to the Covid-19 pandemic, from 2018 amounting to Rp141,282,614, in 2019 amounting to Rp152,017,016, and increasing to Rp254 .967,375 in 2020. With reference to Bank Indonesia Regulation Number 15/2/PBI/2013 which states that banks are considered to have potential difficulties that endanger their business continuity if the ratio of non-performing loans (Non-Performing Loans) on a net basis is more than 5% of the total credit. Meanwhile, the regulations of Bank BRI Unit Jatinegara Binjai stipulate that the potential for endangering its business continuity is if the NPL on a net basis is greater than 3% of total credit.

On the basis of these reasons, the authors are interested in conducting research and discussing the problem through writing a thesis with the research title: "The Effect of Internal Control and Internal Audit on the Effectiveness of Credit Provisions at PT. BRI (Persero) Tbk Unit Jatiengara Binjai".

2. LITERATURE REVIEW

Agency theory was developed in the 1970s, especially in the writings of Jensen and Meckling (1976) in an article entitled "Theory of the firm: Managerial behavior, agency costs, and ownership structure". Agency theory was built as an effort to understand and solve problems that arise when there is an imbalance of information when entering into a contract (engagement) between the owner and the agent. Agency theory is concerned with solving problems that can occur in agency relationships. The first problem is the agency problem that arises when (a) the desires or goals of the owner are different (conflicts) with the agent, and (b) it is difficult or expensive for the principal to verify what the agent is doing, whether it is in accordance with the contract or not. In this case, the agent acts in the interests of the owner (principal). The second problem is the problem of the difference in risk that will be borne by the owner and agent. In this case, the principal and agent will choose different actions based on the level of interest in taking risks.

Internal control is an organizational plan and business method used to safeguard assets, provide accurate and reliable information, encourage and improve the efficiency of the organization's operations, and encourage conformity with established policies. (Romney and Steinbart, 2009). Committee of Sponsoring of The Treadway Commission (COSO) quoted by Arens (2008), the components of internal control are: "Internal control includes five categories of control that management's control objectives will be met. There are called the components of internal control and are (1) the control environment., (2) risk assessment, (3) control activities, (4) information and communication, (5) monitoring.

The scope of internal audit according to The Institute of Internal auditors (IIA) quoted by Boynton et all (2001) "The scope of internal audit should encompass of the adequacy and effectiveness of the organizations system of performance in carrying out assigned responsibilities; (1) reliability and integration of information; (2) compliance with policies, plans, procedures, laws, regulations and contacts; (3) safeguarding of assets; (4) economical and efficient use of resources; (5) accomplishments of established objectives and goals for operations programs".

The scope of the internal audit must include the adequacy and effectiveness of the organization's performance system in carrying out assigned responsibilities; (1) reliability and support of information; (2) in accordance with policies, plans, procedures, laws, regulations and contacts; (3) asset security; (4) economical and efficient use of resources; (5) the achievement of the target set and the objectives of the operation program. According to Hiro Tugiman (2001), the scope of work of the internal audit examination must include testing and evaluation of the adequacy and effectiveness of the organization's internal control system and the quality of the implementation of the responsibilities assigned.

According to Jensen and Meckling (1976) various researches on lending developed by relying on agency theory where company management is monitored and controlled to ensure that management is carried out in full compliance with various applicable rules and regulations. This theory not only strengthens the implementation of lending but also emphasizes that the implementation of the internal control system needs to be supported by a role with the implementation of adequate internal control in the credit sector which means showing a prudence attitude within the Bank BRI Unit Jatinegara Binjai. To be able to act as a strong and independent business entity, BRI Unit Jatiengara Binjai through its lending efforts must be able to improve the credit lending process and try its best to reduce the risk of credit failure. If you are more careful, credit failures are mainly caused by weak internal controls.

Based on the understanding of the hypothesis above, the authors make a research hypothesis as follows:

H1 :Internal control partially affects the effectiveness of lending at PT. BRI (Persero) Tbk Unit Jatinegara Binjai.

H2 : Internal Audit partially affects the effectiveness of lending at PT. BRI (Persero) Tbk Unit Jatiengara Binjai.

H3 : Internal Control and Internal Audit simultaneously affect the effectiveness of lending at PT. BRI (Persero) Tbk Unit Jatinegara Binjai.

3. RESEARCH METHOD

Research Approach

This research approach uses quantitative associative, where this research focuses on identifying the effectiveness of the influence of internal control and internal audit in the effectiveness of lending at PT. BRI (Persero) Tbk Unit Jatinegara Binjai.

Place and time of research

This research was conducted at PT. BRI (Persero) Tbk Unit Jatinegara Binjai. Jl. Tengku Amir Hamzah, Ex. Jatinegara, Kec. North Binjai, Binjai City, North Sumatra 20741. And this research was carried out from December 2020 to August 2020.

Research Variables and Operational Definitions

- a) Independent Variable (Independent Variable) is a variable that affects or is the cause of the change or the emergence of the dependent variable (bound). The independent variables in this study are Internal Control (X1) and Internal Audit (X2).
- b) The dependent variable is the variable that is affected or the result, because of the independent variable. The dependent variable in this study is the effectiveness of lending (Y).

Table 3.2
Variable Operational Definition

No	Variable	Operational Definition	Indicator	Scale
1	Control Internal (X1)	Internal Control is a process carried out by the board of directors, management and other personnel of the entity, designed to provide reasonable assurance regarding the achievement of objectives relating to the effectiveness and efficiency of operations, reporting and compliance. (COSO, 2013)	1. Control Environment 2. Risk Assessment 3. Control Activities 4. Information and Communication 5. Supervision	Likert
2	Audit Internal (X2)	Internal Audit is an examination carried out by the company's internal audit department, on the company's financial statements and accounting records as well as compliance with predetermined top management policies and compliance with government regulations and the provisions of applicable professional ties. (Sukrisno Agoes, 2012)	1. Independence (Independence) 2. Professional ability 3. Scope of work 4. Implementation of Inspection Activities 5. Internal Audit Management	Likert

3	Giving Effectiveness Credit (Y)	The effectiveness of lending is how to provide good credit right, good and right, by seeing whether the credit applicant is eligible or not given credit. (Halimah, 2012)	1. <i>Character</i> 2. <i>Capital</i> 3. <i>Collateral</i> 4. <i>Capacity</i> 5. <i>Condition of Economy</i>	Likert
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Source: (Processed by the Author, 2021)

Population and Sample

The population in this study were employees and staff, totaling 30 people at PT. BRI (Persero) Tbk Unit Jatinegara Binjai. The sample used in this study uses a saturated sample because the population is relatively small, less than 30 people, where the entire population is sampled.

Table 3.3 Research Sample

No	Position	Amount
1	Unit Head	1 person
2	Mantri	8 people
3	Junior Associate Mantri	6 people
4	Credit Administration Officer	15 People
Total		30 People

Source: PT. BRI (Persero) Tbk Unit Jatinegara Binjai, 2021

Data Types and Sources

- a) Primary data is data that was first recorded and collected by researchers (Sanusi, 2011). In this study, primary data was obtained from interviews and questionnaires distributed to respondents/employees.
- b) Secondary data is data that is already available (supporting data) and collected by other parties for further processing (Sanusi, 2011). In this study, secondary data used in the form of company profiles, organizational structure, flow data for the stages of lending, KUR installment tables and customer credit balance tables from 2018 to 2020.

Data collection technique

In collecting data the author uses the following techniques:

- a) Interview
In this study, the data collected by interview technique is information from one party, namely the head of the unit.
- b) Questionnaire
The type of questionnaire used in this study is a questionnaire with closed questions. This questionnaire is a replication of Nandasmara Widiastuty (2020) which is divided into two parts, namely the first part which contains the respondent's personal data and the second part contains questions from each operational variable, in which the respondent only needs to choose the answers that have been provided in the questionnaire.
- c) Documentation
In this study, the data collected using the documentation technique are everything or documents that are considered important in the context of research to meet the needs and completeness of this research.

Data analysis technique

- a) Data Quality Test

In this study, the data quality test used was a validity test and a reliability test. The validity test is carried out to measure the questions in the questionnaire or questions that are considered valid if the question is able to reveal what it wants to measure. According to Sugiono (2014) a valid instrument means that the instrument can be used to measure what is being measured.

Reliability test is an index that shows the extent to which the results of a measurement can be trusted so that it can be used as a measure of whether or not it is appropriate for testing. The question is said to have passed the test (reliable) if it produces a reliable value > Cronbach Alpha 0.60.

b) Classic assumption test

In this study, the classical assumption test used was the normality test, multicollinearity test, and heteroscedasticity test. The data normality test aims to test whether the data in the regression model is normally or not normally distributed. Ghozali (2011).

Hassan (2010), explains that multicollinearity means that one independent variable with other independent variables in the regression is correlated. Multicollinearity test aims to test whether the regression model found a correlation between the independent variables (Independent). The heteroscedasticity test is part of the classical assumption test in the regression model. Where, one of the conditions that must be met in a good regression model is that there are no symptoms of heteroscedasticity.

c) Multiple Linear Regression Analysis

Multiple Linear Regression Analysis was used to test the relationship/correlation/influence of independent variables on the dependent variable.

d) Hypothesis testing

In this study, the hypothesis test used was a partial test (t-test) and simultaneous test (F-test). Testing of the regression results was carried out using the t statistical test. The t-test aims to determine whether there is an effect of the accounting information system and internal control system on the quality of financial reports.

After the calculation results are obtained, then the calculated F is compared with the F table at a significance level of 5%. If F count > or equal to F table, then the independent variables have an effect on the dependent variable together. On the other hand, if F count is more than F table, it has no effect. Significance is used to accept or reject the hypothesis.

e) Coefficient of Determination Test (R2)

The Coefficient of Determination (R2) test aims to determine how much the dependent variable can be explained by the variation of the independent variables by using the calculation of the coefficient of determination (determination coefficient) symbolized by R2.

4. RESULTS AND ANALYSIS

Validity test

Validity test is an analytical method used to measure the magnitude of the correlation between the independent variable and the dependent variable.

Variable	Question Items	r-count	r-table	Information
Internal control (X1)	X1.1	0.681	0.360	Valid
	X1.2	0.544	0.360	Valid
	X1.3	0.441	0.360	Valid
	X1.4	0.484	0.360	Valid
	X1.5	0.570	0.360	Valid
	X1.6	0.363	0.360	Valid

	X1.7	0.479	0.360	Valid
	X1.8	0.398	0.360	Valid
	X1.9	0.431	0.360	Valid
	X1.10	0.376	0.360	Valid
Internal Audit (X2)	X2.1	0.463	0.360	Valid
	X2.2	0.825	0.360	Valid
	X2.3	0.825	0.360	Valid
	X2.4	0.487	0.360	Valid
	X2.5	0.463	0.360	Valid
	X2.6	0.814	0.360	Valid
	X2.7	0.825	0.360	Valid
	X2.8	0.454	0.360	Valid
	X2.9	0.413	0.360	Valid
	X2.10	0.319	0.360	Valid
Effectiveness of Credit (Y)	Y.1	0.536	0.360	Valid
	Y.2	0.434	0.360	Valid
	Y.3	0.556	0.360	Valid
	Y.4	0.556	0.360	Valid
	Y.5	0.420	0.360	Valid
	Y.6	0.442	0.360	Valid
	Y.7	0.561	0.360	Valid
	Y.8	0.536	0.360	Valid
	Y.9	0.561	0.360	Valid
	Y.10	0.434	0.360	Valid

Source: SPSS Management Results Version 20 (2021)

From the table above, the results of the research output using SPSS Version 20 have known the validity test results of 30 employee respondents at PT. BRI (Persero) Tbk Unit Jatinegara Binjai from all the variables studied. The r-table value set for the data validity test is at least 0.30 (Rusiadi, 2014) and the standard value is used as a comparison against the r-count value. If $r\text{-count} > r\text{-table}$ then the data is said to be valid. From the entire test of research data variables (Internal Control, Internal Audit and Effectiveness of Credit Provision) the r-count value is greater than the r-table.

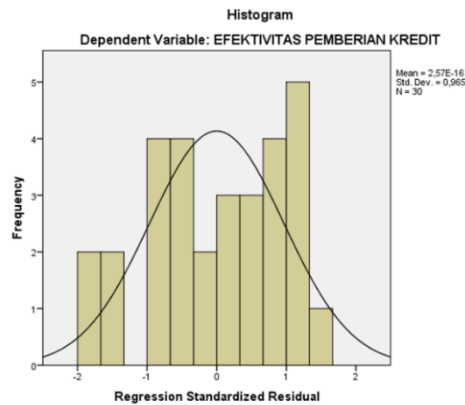
Reliability Test

No	Variable	<i>Cronbach Alpha</i>	<i>Reliable Standard</i>	Information
1	Accounting information system	0.798	0.60	Reliable
2	Internal Control System	0.871	0.60	Reliable
3	Financial Report Quality	0.818	0.60	Reliable

Source: SPSS Management Results Version 20 (2021)

Based on the table above shows the results of the reliability test on all research variables. From the results of data processing, for all the variables studied, the Cronbach Alpha value is greater than 0.60 which is the standard reliable value of a questionnaire. It is concluded from this reliability test that all the variable data studied in this study are feasible to use.

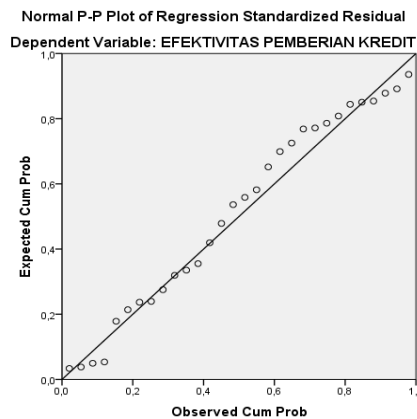
Data Normality Test



Source: SPSS Management Results Version 20 (2021)

Histogram Graph Image

In the normality test of the data in the histogram graph section that has been processed between the dependent variable and the independent variable, there are results where in the histogram graph that can be seen in the image above the data has a pattern resembling a bell or having a balanced convexity right in the middle of the graph. With such conditions, the regression model meets the assumption of normality. which can be concluded that the data is normally distributed.



PP Plots

Based on the results of the normality test of the PP Plots graph data which has been processed between the independent variables and the dependent variable above, it can be seen that the distribution of the data is around the diagonal line by following the direction of the diagonal line. This condition indicates that the data used in this study is normally distributed and feasible to use. Thus the regression model meets the assumption of normality.

Multicollinearity Test

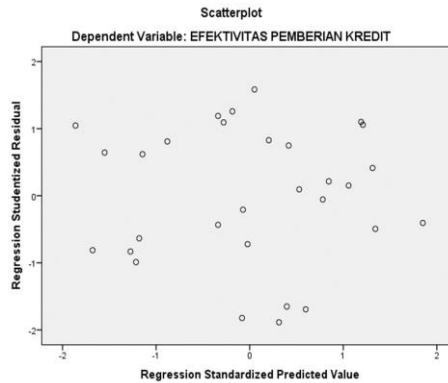
Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Internal control	,961	1.044
Internal Audit	,961	1.044

Dependent Variable: Effectiveness of Lending

Source: SPSS Management Results Version 20 (2021)

Based on the table above, it is known that the tolerance value for internal control (X1) is $0.961 > 0.10$ and internal audit (X2) is $0.961 > 0.10$ and the VIF value of the internal control variable (X1) is $1.044 < 10$ and the internal audit variable (X2) of $1.044 < 10$, it can be concluded that there is no multicollinearity.

Heteroscedasticity Test



Source: SPSS Management Results Version 20 (2021)

The picture above shows the results of the scatterplot analysis in Figure 4.4. There are results that the resulting points spread randomly and do not form a certain pattern or a certain trend line. The distribution of the data that occurs is around point 0. The results of this test indicate that this regression model is free from the problem of heteroscedasticity.

Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	4,134	3,642	1,135	,266
Internal control	0,054	,085	,632	,533
Internal Audit	,828	,074	11,253	,000

Dependent Variable: Effectiveness of Lending

Source: SPSS Management Results Version 20 (2021)

Seeing the value of Unstandardized Coefficients Beta above, it can be determined the multiple linear regression equation that resulted from this research, as follows:

Which means that:

- a) The constant is 4.134, which means that if the Internal Control and Internal Audit variables are considered zero, then the Lending Effectiveness variable is only 4.134.
- b) The regression coefficient for the Internal Control variable is 0.054, which means that if the Internal Control variable increases while the Internal Audit variable is assumed to be constant, then the Effectiveness of Credit Provision will also increase by 0.054.
- c) The regression coefficient for the Internal Audit variable is 0.828, which means that if the Internal Audit variable increases while the Internal Control variable is assumed to be constant, the Effectiveness of Credit Provision will also increase by 0.054.

T-Test (Partially)

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	4,134	3,642	1,135	,266
Internal control	0,054	,085	,632	,533

Internal Audit	,828	,074	11.253	,000
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Dependent Variable: Effectiveness of Lending

Source: SPSS Management Results Version 20 (2021)

In order to determine whether H0 and H1 are rejected or accepted, the upper t-count value can be compared with the t-table value at a significance level of 5% ($\alpha= 0.05$). The t-table value at the 5% significance level ($\alpha=0.05$) is 2.052. By comparing t-count and t-table, the following conclusions can be drawn:

- a) Internal Control variable produces t-count = 0.632 and t-sig = 0.533. Acceptance of the hypothesis if t-count > t-table and t-sig < 0.05, then the results obtained are t-count (0.632) < t-table (2.052) and t-sig (0.533) > 0.05. So therefore that H1 is rejected, namely Internal Control has no significant effect on the effectiveness of lending at PT. BRI (Persero) Tbk Unit Jatinegara Binjai.
- b) Internal Audit variable produces t-count = 11.253 and t-sig = 0.000. Acceptance of the hypothesis if t-count > t-table and t-sig < 0.05, then the results obtained are t-count (11.253) > t-table (2.052) and t-sig (0.000) < 0.05. So thus that H2 is accepted, namely Internal Audit has a positive and significant effect on the effectiveness of lending at PT. BRI (Persero) Tbk Unit Jatinegara Binjai.

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	852,302	2	426,151	67,524	,000b
	Residual	170,398	27	6,311		
	Total	1022,700	29			

a. Dependent Variable: Effectiveness of Lending

b. Predictors: (Constant), Internal Audit, Internal Control

Source: SPSS Management Results Version 20 (2021)

F-Test (Simultaneous)

The table above shows that the F-count processed using SPSS is 67.524. Meanwhile, the F-table value seen in the table of values for the F distribution is 3.35. Thus, it can be said that the value of F-count = 67.524 > F-table = 3.35. This means that the independent variables consisting of Internal Control and Internal Audit have a significant effect on the effectiveness of lending at PT. BRI (Persero) Tbk Unit Jatinegara Binjai. Based on table 4.44 above, it can be seen that the significance value (Sig.) of the Internal Control (X1) and Internal Audit (X2) variables is 0.000 < 0.05, so it can be concluded that Internal Control and Internal Audit have a significant simultaneous effect on the effectiveness of lending.

Coefficient of Determination (R2)

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.913a	,833	,821	2.51218

a. Predictors: (Constant), Internal Audit, Internal Control

b. Dependent Variable: Effectiveness of Lending

Source: SPSS Version 20 Processing Results (2021)

The table above shows that the Adjusted R Square value is 0.821 or 82.1%. This means that the independent variables in the form of Internal Control and Internal Audit jointly affect

the dependent variable of the effectiveness of lending at PT. BRI (Persero) Tbk Unit Jatinegara Binjai amounted to 82.1% while the remaining 17.9% was influenced by other variables not included in this study.

Based on the table above, it can be seen that the R Square value is 0.833, which means that the influence of Internal Control (X1) and Internal Audit (X2) simultaneously on the Effectiveness of Loans (Y) is 83.3%.

5. CONCLUSION

Conclusion

- a) Internal control partially insignificant effect on the effectiveness of lending at PT. BRI (Persero) Tbk Unit Jatinegara Binjai, the results of the hypothesis test prove that the hypothesis is rejected. This is indicated by the objectives and benefits of internal control in providing credit that has not been maximized and has not been optimally carried out by the company.
- b) Internal Audit partially significant effect on the effectiveness of lending at PT. BRI (Persero) Tbk Unit Jatinegara Binjai, the results of the hypothesis test prove that the hypothesis is accepted. This is indicated by the performance of internal audit in the implementation of credit provision and handling of non-performing credit risk.
- c) Internal control and internal audit simultaneously have a significant effect on the effectiveness of PT. BRI (Persero) Tbk Unit Jatinegara Binjai, the results of the hypothesis test prove that the hypothesis is accepted. The better the internal control and internal audit will affect the level of effectiveness of lending in the company.

Suggestion

- a) For PT. BRI (Persero) Tbk Unit Jatinegara Binjai
Based on the results of the study, it was found that there was an influence between internal control and internal audit on the effectiveness of lending. Therefore, BRI Unit Jatinegara Binjai is expected to be able to improve its supervisory strategy in lending, namely by increasing the accuracy and prudence factor for each indicator of internal control and internal audit so that errors do not occur that can harm the company.
- b) For Panca Budi Development University
Based on the results of the research, it is hoped that this will provide additional knowledge about internal control and internal audit, especially those related to the effectiveness of lending in a banking sector institution.
- c) For Further Researchers
This research is expected to be carried out in a general and broad manner, so that further researchers are expected to be able to add or replace research subjects other than internal control and internal audit if they have an influence on the effectiveness of lending. In addition, the object of research is not limited to the BRI Unit Jatinegara Binjai, but research may be carried out at other banks.

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