

TRUST MEDIATES PERCEIVED SECURITY AND INFORMATION QUALITY IN BOOKING INTENTION

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Abstract:

Purpose: This study examines the effects of Security and Information Quality on Hotel Booking Intention through Trust among Agoda users. Drawing on the Stimulus–Organism–Response framework, Security and Information Quality are positioned as stimuli, Trust as the organism, and Booking Intention as the response.

Methodology: This study employed a quantitative cross-sectional design. Data were collected from 102 Agoda users residing in Denpasar who had booked a hotel through the platform within the previous 24 months. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.

Findings: The results show that Security positively affects both Booking Intention and Trust, while Information Quality significantly affects Trust but has no direct effect on Booking Intention. Trust has a positive effect on Booking Intention and significantly mediates the effects of both Security and Information Quality. Specifically, Trust provides complementary mediation for the relationship between Security and Booking Intention and indirect-only mediation for Information Quality.

Implication: These findings reinforce the importance of trust formation in online hotel booking and suggest that Agoda should strengthen transaction security while providing accurate, complete, relevant, and up-to-date hotel information.

INTRODUCTION

The hotel industry is one of the most important components of tourism activity in Bali Province. Data on the average length of stay of domestic guests at star-rated hotels in Bali from January to June 2026 indicate relatively stable conditions. Overall, the average length of stay ranged from 2.41 to 2.43 nights. By hotel classification, domestic guests staying at five-star hotels recorded a relatively higher average length of stay, ranging from 2.58 to 2.92 nights, while those staying at four-star hotels recorded an average of 2.33 to 2.54 nights (BPS Bali, 2026). These figures indicate that star-rated hotels continue to play an important role in meeting the accommodation needs of domestic tourists. Along with the development of digital technology, the processes of searching for accommodation information and making reservations are increasingly facilitated by various online hotel booking platforms.

The development of information and communication technologies, particularly the Internet, has brought substantial changes to consumer behavior in the tourism and hospitality industries (D. Amin et al., 2021; Primananda & Hapsari, 2026). The Internet has transformed the way tourists search for information prior to making travel decisions, including how they select and book accommodation (Ahmad & Sharma, 2023; M. Amin et al., 2021). Tourists generally search for information and compare different hotels before making a booking decision (Guler & Huseynov, 2021; Hermanus & Indradewa, 2022; Jedin & Annathurai, 2017). In this process, online travel agents (OTAs) serve as channels that enable consumers to access information on hotel prices, facilities, ratings, and reviews while also allowing them to make reservations online. This highlights the increasingly important role of OTAs in supporting consumers' information search and decision-making processes when booking hotels (Teubner & Graul, 2019).

The increasing use of OTAs has also intensified competition among platforms in attracting consumers to make bookings. YouGov BrandIndex data from early 2024 indicate that Agoda still ranked below Traveloka and

Tiket.com in the purchase funnel among Indonesian consumers. In terms of brand awareness, Traveloka reached 88%, followed by Tiket.com at 80% and Agoda at 65%. A similar pattern was observed at the consideration stage, with Traveloka at 67%, Tiket.com at 48%, and Agoda at 30%. At the purchase intent stage, Traveloka reached 64%, Tiket.com 36%, and Agoda 26%. Thus, although Agoda is relatively well known among Indonesian consumers, its ability to convert consumer awareness and consideration into booking intention remains lower than that of its two main competitors (YouGov, 2024). This condition provides an interesting research context, as consumers' decisions to choose an OTA may depend on how they evaluate the platform's information and security, which in turn can shape trust and hotel booking intention.

In online hotel booking, information quality is an important aspect because consumers are unable to directly evaluate hotel services before making a reservation. Accurate, complete, relevant, and up-to-date information can reduce consumer uncertainty and support the decision-making process when selecting hotels through OTA platforms (Ahmad & Sharma, 2023; Theocharidis et al., 2020). Pramananda et al. (2022) found information quality is considered an important element in the context of online hotel booking because consumers rely on the available information to compare different alternatives. In addition to information quality, perceived security is also an important concern, as the booking process requires consumers to provide personal data and payment information and to conduct transactions online. Consequently, data protection, payment security, and transaction security become important aspects of consumers' evaluation of the platform. (Akhtar & Paul, 2022; Belver-delgado et al., 2026; Tiarniyu et al., 2020; Wang & Law, 2019). When consumers perceive the information provided as high quality and the transaction system as secure, these evaluations can strengthen their trust in the platform. Trust then becomes important because consumers are more likely to make bookings through service providers they perceive as trustworthy, reliable, and capable of fulfilling their commitments (M. Amin et al., 2021; Pramananda et al., 2022; Tiarniyu et al., 2024).

Trust is an important factor in explaining consumers' intention to book hotels through online platforms because transactions occur without direct interaction between consumers and service providers. Consumers tend to have stronger booking intentions when they perceive the platform as trustworthy and capable of fulfilling its promises (M. Amin et al., 2021). Tiarniyu et al. (2024) show trust has been found to significantly influence booking intention and to play an important mediating role in explaining consumers' booking decisions. This relationship is consistent with the Stimulus–Organism–Response (S-O-R) framework, which explains that characteristics of the digital environment act as stimuli that shape consumers' internal states as the organism, which subsequently generate behavioral responses (Asyraf et al., 2024; Pramananda et al., 2026; Russell & Mehrabian, 1974). In this study, Information Quality and Perceived Security are positioned as stimuli, Trust in Agoda as the organism, and Hotel Booking Intention through Agoda as the response.

Previous studies have identified various antecedents of online hotel booking intention, including website quality, information quality, system quality, service quality, perceived value, perceived risk, reputation, and digital media characteristics. However, the diversity of these antecedents indicates that the formation of booking intention has been explained through different model configurations (D. Amin et al., 2021; Apaolaza et al., 2023; El-said, 2020; Han et al., 2024; Lee et al., 2021; Minh & Mai, 2021; Pérez-ricardo & García-mestanza, 2023; Siyal et al., 2021). As for the research Salameh et al. (2022) found that information quality did not have a significant effect on booking intention. This finding suggests the need to consider a mediating variable that can explain how information quality influences booking intention. In addition, Pramananda et al. (2022) also found that social media marketing did not have a significant effect on trust. Although social media marketing is conceptually distinct from information quality, this finding suggests that the presence of information and marketing activities in the digital environment does not necessarily lead to the formation of consumer trust. This provides an opportunity to examine more specifically whether the quality of information provided by an OTA platform can strengthen consumer trust.

This study uses the Stimulus–Organism–Response (S-O-R) model to clarify how consumers form their intention to reserve hotels through Agoda, considering the recognized phenomenon as well as the gaps in prior research. Information Quality and Perceived Security are viewed as the factors describing the online environment being evaluated by consumers, while Trust in Agoda is viewed as the internal response reflecting consumers' cognitive assessment of the platform. Intention to book hotels via Agoda is defined as the reaction that indicates the tendency of consumers to book hotels via Agoda in the coming days. This research aims to analyze the effect

of Information Quality and Perceived Security on Hotel Booking Intention through Agoda, either directly or indirectly through Trust in Agoda, among users in Denpasar City.

LITERATURE REVIEW

Online hotel booking requires consumers to provide personal data and use electronic payment systems, making security an important consideration in the decision-making process. (Belver-delgado et al., 2026). Wang & Law (2019) found that privacy and security have a significant effect on online hotel booking intention. Belver-Delgado et al. (2026) found that perceptions of information security can increase consumers' intention to use online tourism services. Therefore, higher perceived security is expected to increase consumers' intention to book hotels through Agoda.

H1: Perceived Security has a positive effect on Hotel Booking Intention.

Trust in online transactions is strongly influenced by the level of uncertainty and perceived risk experienced by consumers. The protection of personal data, payment information, and online transactions can strengthen consumers' confidence that the platform will not expose them to potential harm (Wang & Law, 2019). Penelitian Agag et al. (2019) found that concerns related to privacy, security, integrity, and technology negatively affect perceived website trust in the online hospitality context. Conversely, when consumers perceive that a platform's security system provides adequate protection, their trust in the platform may increase. Previous studies have also shown that privacy and security are important determinants of trust in websites (Wang & Law, 2019). Therefore, consumers' perceived security of Agoda is expected to strengthen their trust in the platform.

H2: Perceived Security has a positive effect on Trust.

Information Quality reflects a platform's ability to provide consumers with accurate, complete, relevant, up-to-date, and useful information (Ahmad & Sharma, 2023). High-quality information can reduce uncertainty and assist consumers in making decisions (Primananda et al., 2025). Salameh et al. (2022) positioned Information Quality as an antecedent of intention to use online hotel booking platforms, although its direct effect was found to be insignificant. Meanwhile Ahmad dan Sharma (2023) found that Information Quality has a significant effect on Booking Intention. This difference in findings indicates that the effect of Information Quality on Booking Intention remains relevant to be examined directly in the context of Agoda.

H3: Information Quality has a positive effect on Hotel Booking Intention.

Consumers have limited ability to directly evaluate hotels when making reservations through digital platforms. Therefore, high-quality information can serve as an important basis for consumers to assess the credibility of the platform (Primananda et al., 2022). Accurate, complete, and relevant information can reduce uncertainty and strengthen consumers' confidence that the platform is capable of providing reliable information. The online hotel booking literature also indicates that a lack of complete and trustworthy information can reduce consumers' confidence in conducting online transactions (M. Amin et al., 2021). In the context of accommodation platforms, Tiarniyu et al. (2024) also identified Information Quality as one of the technical enablers in the formation of consumer trust. Therefore, the higher the quality of hotel information provided by Agoda, the stronger consumers' trust in the platform is expected to be.

H4: Information Quality has a positive effect on Trust.

Trust becomes increasingly important in online transactions because consumers must deal with uncertainty without directly interacting with service providers. Trust in the platform reflects consumers' belief that the platform is trustworthy, reliable, and capable of fulfilling its commitments (Hermanus & Indradewa, 2022; Primananda et al., 2022). Similar findings indicate that perceived website trust is one of the key factors determining online hotel booking intention (Agag et al., 2019; M. Amin et al., 2021). However, these results are not entirely consistent because the research of Hermanus dan Indradewa (2022) found that trust did not have a significant effect on intention to book. Therefore, this relationship remains relevant to be examined in the context of Agoda users.

H5: Trust has a positive effect on Hotel Booking Intention.

Within the Stimulus–Organism–Response (S-O-R) framework, stimuli from the digital environment can shape consumers' internal states, which subsequently generate behavioral responses (Primananda et al., 2026). In this study, Information Quality and Perceived Security serve as stimuli, Trust in Agoda represents the organism, and Hotel Booking Intention through Agoda represents the response. High-quality information can reduce

consumer uncertainty and strengthen confidence in the platform, while perceived security can reduce concerns regarding the protection of personal data, payment information, and online transactions. These conditions can enhance trust in the platform and subsequently increase booking intention. Previous studies have shown that trust can function as a mediating mechanism linking characteristics of the digital environment to purchase intention (Agag et al., 2019; Shukla & Mishra, 2021; Tiarniyu et al., 2024). Therefore, trust may mediate the effects of information quality and perceived security on booking intention.

H6: Trust mediates the effect of Perceived Security on Hotel Booking Intention.

H7: Trust mediates the effect of Information Quality on Hotel Booking Intention.

RESEARCH METHODS

This study employed a quantitative approach with a cross-sectional design. Data were collected through questionnaires administered to Agoda users in Denpasar City using purposive sampling. Respondents were required to be at least 18 years old, reside in Denpasar City, have booked a hotel through Agoda within the previous 24 months, and have been directly involved in selecting the hotel and completing the booking process. A total of 102 respondents who met these criteria were included in the study.

The research instrument consisted of four reflective constructs: Perceived Security, Information Quality, Trust, and Hotel Booking Intention. Perceived Security, Trust, and Hotel Booking Intention were each measured using four indicators. Information Quality was also measured using four indicators representing accuracy, completeness, relevance, and timeliness. Thus, the research instrument comprised a total of 16 indicators. All indicators were adapted from previous studies and adjusted to the context of hotel booking through Agoda. Responses were measured using a five-point Likert scale ranging from 1, strongly disagree, to 5, strongly agree.

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The measurement model was evaluated using outer loadings, Cronbach's alpha, composite reliability, Average Variance Extracted (AVE), and the Heterotrait-Monotrait Ratio (HTMT). The structural model was assessed using the Variance Inflation Factor (VIF), coefficient of determination (R^2), effect size (f^2), and path coefficients. The seven hypotheses, including the mediating effects of Trust, were tested using a bootstrapping procedure with 5,000 subsamples at a 5% significance level.

RESULTS AND DISCUSSION

Respondent characteristics were used to provide an overview of the participants involved in this study. A total of 102 respondents who met the research criteria were classified based on gender, highest educational attainment, occupation, frequency of hotel bookings through Agoda within the previous 24 months, purpose of the most recent hotel booking, and payment method used for the most recent booking.

Table 1. Characteristics of Respondents

Characteristics	Category	Frequency	Percentage
Gender	Men	45	44,1%
	Women	57	55,9%
Highest level of education	Secondary school/equivalent	47	46,1%
	Diploma/Bachelor's degree	32	31,4%
	Master's degree	18	17,6%
	Doctorate degree	5	4,9%
	School pupil/University student	45	44,1%
Employment	Civil servant	5	4,9%
	Private sector employee	29	28,4%
	Entrepreneur	11	10,8%
	Professional	12	11,8%

Characteristics	Category	Frequency	Percentage
Frequency of hotel bookings via Agoda over the last 24 months	Other	0	0,0%
	1 time	50	49,0%
	2 times	33	32,4%
	3 times	10	9,8%
	More than 3 times	9	8,8%
Purpose of the most recent hotel booking	Holiday	52	51,0%
	Business/work	27	26,5%
	Family visit	19	18,6%
	Education	4	3,9%
	Other	0	0,0%
Payment method for the last order	Credit/debit card	42	41,2%
	Bank transfer/Virtual Account	25	24,5%
	Digital wallet	13	12,7%
	Pay at the hotel	22	21,6%
	Other	0	0,0%

Source: Data (2026)

Based on the respondent characteristics, the majority were female, accounting for 55.9%, had completed senior high school or equivalent education at 46.1%, and were students at 44.1%. In terms of Agoda usage, nearly half of the respondents had booked a hotel once within the previous 24 months, representing 49.0%, while 32.4% had made two bookings. Leisure was the most common purpose of booking at 51.0%, followed by business or work-related travel at 26.5%. Credit or debit cards were the most frequently used payment method at 41.2%, followed by bank transfer or Virtual Account at 24.5%. Overall, the respondents were predominantly Agoda users with relatively low to moderate booking frequency and mainly used the platform for leisure travel.

Table 2. Validity and Reliability

Construct	Indicator	Outer Loading	Cronbach's Alpha	rho_A	rho_C	AVE
Security	X101	0.859	0.865	0.87	0.908	0.711
	X102	0.851				
	X103	0.864				
	X104	0.799				
Information Quality	X201	0.828	0.792	0.815	0.863	0.612
	X202	0.724				
	X203	0.754				
	X204	0.818				
Trust	Z101	0.882	0.884	0.895	0.92	0.742
	Z102	0.885				
	Z103	0.88				

Construct	Indicator	Outer Loading	Cronbach's Alpha	rho_A	rho_C	AVE
Booking Intention	Z104	0.794	0.892	0.893	0.925	0.755
	Y101	0.825				
	Y102	0.884				
	Y103	0.871				
	Y104	0.894				

Source: Data (2026)

The measurement model results show that all indicators have outer loadings above 0.70. Cronbach's alpha, rho_A, and rho_C values for all constructs also exceed 0.70, while the AVE values range from 0.612 to 0.755 and exceed the recommended threshold of 0.50. Therefore, all constructs demonstrate satisfactory reliability and convergent validity. Table 3 presents the discriminant validity test based on Fornell-Larcker.

Table 3. Discriminant Validity Fornell Larcker

Construct	Booking Intention	Information Quality	Security	Trust
Booking Intention	0.869			
Information Quality	0.586	0.782		
Security	0.641	0.545	0.843	
Trust	0.723	0.615	0.583	0.861

Source: Data (2026)

The Fornell-Larcker criterion shows that the square root of AVE for each construct is higher than its correlations with other constructs. Therefore, discriminant validity is established, indicating that each construct is empirically distinct from the others. The next test is the R-squared value, which is presented in Table 4.

Table 4. R Square

Construct	R ²	Adjusted R ²
Booking Intention	0.606	0.594
Trust	0.465	0.455

Source: Data (2026)

The R² results indicate that Security, Information Quality, and Trust explain 60.6% of the variance in Booking Intention. Meanwhile, Security and Information Quality explain 46.5% of the variance in Trust. The adjusted R² values of 0.594 for Booking Intention and 0.455 for Trust indicate that the explanatory power of the model remains relatively stable after considering the number of predictors. The next tests are the f-square and VIF, which are presented in Table 5

Table 5 f Square dan VIF

Relationship	VIF	f ²
Information Quality → Booking Intention	1.758	0.028
Information Quality → Trust	1.423	0.235
Security → Booking Intention	1.654	0.132
Security → Trust	1.423	0.163
Trust → Booking Intention	1.87	0.295

Source: Data (2026)

The VIF values range from 1.423 to 1.870, indicating that collinearity is not a concern in the structural model. The f^2 results show that Information Quality has a small effect on Booking Intention at 0.028 and a moderate effect on Trust at 0.235. Security has a small effect on Booking Intention at 0.132 and a moderate effect on Trust at 0.163. Trust shows the strongest effect on Booking Intention, with an f^2 value of 0.295, which is categorized as a moderate effect. The next test concerns the path coefficients, which are presented in Table 6 and Figure 1

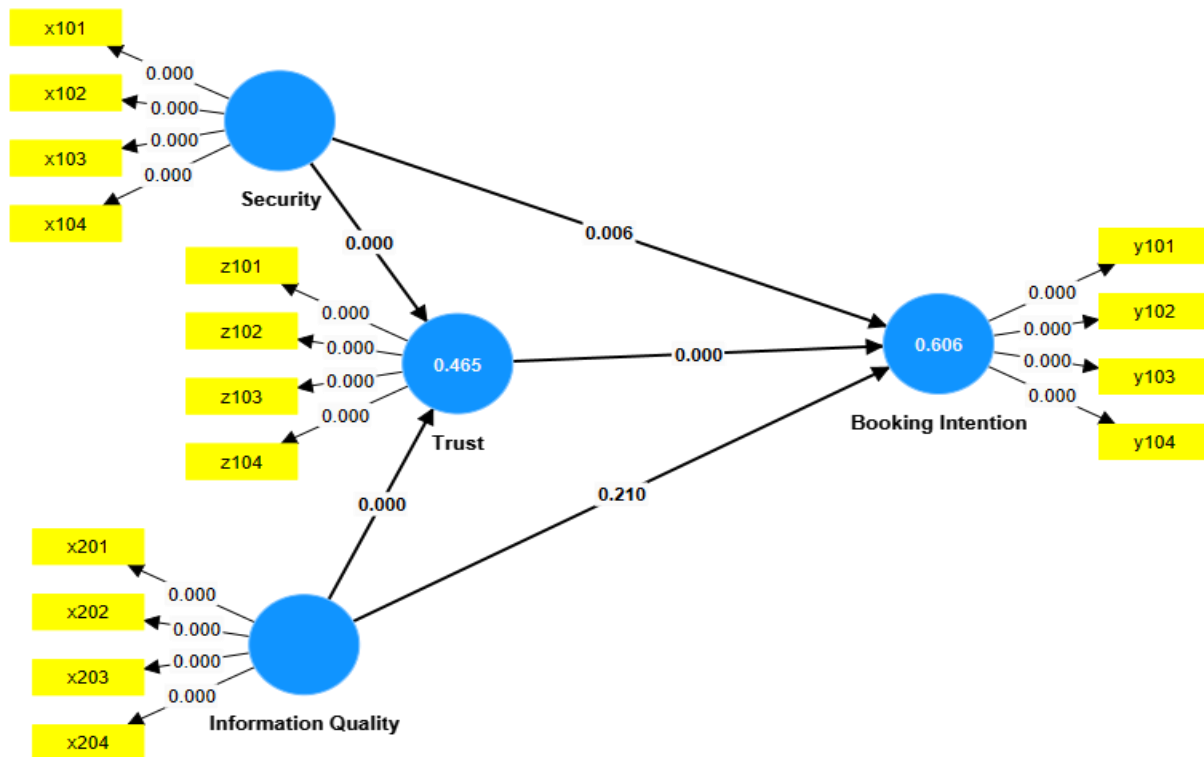


Figure 1. Path Coefficients

Table 6. Path Coefficients

H	Relationship	Original Sample	STDEV	t-statistic	p-value	Decision
H1	Security → Booking Intention	0.293	0.107	2.727	0.006	Supported
H2	Security → Trust	0.352	0.089	3.972	<0.001	Supported
H3	Information Quality → Booking Intention	0.14	0.111	1.254	0.21	Not Supported
H4	Information Quality → Trust	0.423	0.087	4.888	<0.001	Supported
H5	Trust → Booking Intention	0.466	0.096	4.849	<0.001	Supported

Source: Data (2026)

The results show that Security has a positive and significant effect on Booking Intention and Trust, supporting H1 and H2. Information Quality does not significantly affect Booking Intention, so H3 is not supported; however, it has a positive and significant effect on Trust, supporting H4. Trust also has a positive and significant effect on Booking Intention, supporting H5. Among the predictors of Booking Intention, Trust shows the strongest direct effect with a coefficient of 0.466. The next test is the specific indirect effect, which is presented in Table 7.

Table 7. Specific Indirect Effect

H	Indirect Relationship	Original sample	STDEV	t-statistic	p-value	Decision
H6	Security → Trust → Booking Intention	0.164	0.058	2.843	0.004	Supported
H7	Information Quality → Trust → Booking Intention	0.197	0.06	3.304	0.001	Supported

Source: Data (2026)

The results show that Trust significantly mediates the effect of Security on Booking Intention, with an indirect effect of 0.164 and a p-value of 0.004, supporting H6. Trust also significantly mediates the effect of Information Quality on Booking Intention, with an indirect effect of 0.197 and a p-value of 0.001, supporting H7. Since the direct effect of Security on Booking Intention remains significant, this relationship indicates complementary mediation. In contrast, the direct effect of Information Quality on Booking Intention is not significant, indicating indirect-only mediation through Trust.

Discussion

The findings provide strong support for the S–O–R framework in explaining consumers' intention to book hotels through Agoda (Primananda et al., 2026). Security and Information Quality represent stimuli arising from characteristics of the digital environment, while Trust represents the organism as consumers' internal evaluation of the platform. Booking Intention subsequently represents the behavioral response. According to the S–O–R framework, environmental stimuli can influence individuals' cognitive and affective states, which in turn shape behavioral responses (Asyraff et al., 2023; Macsween et al., 2026; Primananda et al., 2026). The results indicate that both Security and Information Quality significantly enhance Trust, while Trust significantly strengthens Booking Intention. Overall, these findings suggest that platform characteristics operate not only as external stimuli but also influence consumers through internal evaluations before ultimately shaping booking intention. However, the effects of the two stimuli on Booking Intention differ, as Information Quality does not exhibit a significant direct effect.

Security has a positive and significant effect on both Booking Intention and Trust. This finding indicates that consumers' perceptions of personal data protection, payment information security, and transaction safety are important considerations when using Agoda. When consumers perceive that transactions can be conducted securely, uncertainty associated with online hotel booking can be reduced, thereby strengthening their intention to make a booking. These findings are consistent with Wang dan Law (2019) found that privacy and security significantly influence online hotel booking intention. Security also enhances Trust, indicating that security not only directly encourages booking decisions but also strengthens consumers' confidence that Agoda is a trustworthy platform. This finding is consistent with the online hospitality literature, which shows that concerns related to privacy and security are closely associated with the formation of website trust (Agag et al., 2019).

Unlike Security, Information Quality does not have a significant direct effect on Booking Intention, but it has a positive and significant effect on Trust. This finding indicates that accurate, complete, relevant, and up-to-date information does not necessarily directly encourage consumers to make hotel bookings through Agoda. These findings are consistent with Salameh et al. (2022) found that Information Quality did not have a significant direct effect on intention to use online hotel booking platforms. Nevertheless, Information Quality has a strong positive effect on Trust. High-quality information can reduce uncertainty and strengthen consumers' confidence that the platform provides reliable information. Thus, in this study, the primary role of Information Quality appears not to be as a direct driver of Booking Intention, but rather as a foundation for building Trust, which subsequently influences consumers' booking decisions. The findings of this study differ from Primananda et al. (2022) found that social media marketing did not have a significant effect on trust during the COVID-19 pandemic. This finding suggests that consumer trust in social media and websites should not necessarily be treated as equivalent, even when both involve information-related evaluations.

This study also found that Trust has a positive and significant effect on Hotel Booking Intention. This finding indicates that higher levels of trust are associated with stronger consumers' intentions to book hotels

through Agoda. Trust plays an important role in this study because it has the strongest direct effect on Booking Intention, highlighting its central role in shaping consumers' booking decisions on Agoda. Similar results were obtained by Pramananda et al. (2022) found that trust had a significant effect on revisit intention. However, different results were obtained by Hermanus & Indradewa (2022) reported that trust did not have a significant effect on intention to book.

The important role of Trust is further evident from the mediation analysis. Trust significantly mediates the effect of Security on Booking Intention as well as the effect of Information Quality on Booking Intention. In the relationship between Security and Booking Intention, both the direct and indirect effects are significant and positive, indicating complementary mediation. In contrast, the direct effect of Information Quality on Booking Intention is not significant, while its indirect effect through Trust is significant, indicating indirect-only mediation. These findings confirm that Trust serves as a key mechanism linking consumers' evaluations of platform characteristics to booking intention. This result is consistent with previous studies showing that trust can strengthen booking intention and function as a mediator in the context of online accommodation platforms (Tiamiyu et al., 2024). Similar findings also suggest that trust can mitigate the impact of digital stimuli on purchase intention (Shukla & Mishra, 2021). Consequently, the availability of high-quality information and a secure system proves more effective in shaping booking intent when both are first able to build consumer trust in Agoda.

Conclusion

Theoretically, this study strengthens the application of the Stimulus–Organism–Response framework in the context of online hotel booking. Security and Information Quality function as stimuli that shape Trust as consumers' internal state, which subsequently drives Booking Intention. The finding that Information Quality does not directly affect Booking Intention but exerts an indirect effect through Trust indicates that digital platform characteristics do not always generate behavioral responses directly, but may operate through a trust-based mechanism. Practically, Agoda should strengthen the security of personal data, payment information, and transactions, as Security is shown to enhance both Trust and Booking Intention. In addition, providing accurate, complete, relevant, and up-to-date hotel information remains important because Information Quality plays a key role in building consumers' Trust in the platform.

This study has several limitations. The respondents were limited to Denpasar City, which restricts the generalizability of the findings to the broader population of Agoda users. The study also employed a cross-sectional design and considered only Security and Information Quality as stimuli. In addition, focusing on a single OTA platform limits the applicability of the findings to other platforms. Future research may expand the geographical scope and sample size, compare multiple OTA platforms, and incorporate additional variables such as price attractiveness, online reviews, perceived value, reputation, or promotional activities. Longitudinal studies may also be conducted to examine changes in Trust and Booking Intention based on consumers' platform usage experiences over time.

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