

E-commerce Dynamics: What drives Nigerian consumers to use Facebook marketplace?

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ABSTRACT:

The main objective of this study was to consider the factors that drive Facebook marketplace patronage in Nigeria. This cross-sectional study adopted a descriptive survey research design. The population of the study comprised users of Facebook marketplaces in Nigeria. For the sample size, the minimum sample calculations were used to select 240 respondents through convenience sampling. The study's stated hypotheses were tested using regression analysis with SPSS Version 25.0. Findings revealed that perceived usefulness exerts a positive and significant effect on Facebook marketplace patronage in Nigeria, and perceived ease of use has a positive and significant impact on Facebook marketplace patronage in Nigeria. Also, perceived risk was found to have a negative and significant effect on Facebook marketplace patronage in Nigeria in this study. The study recommended that Facebook marketplace users must increase online trust by offering many options that breed confidence, such as quick and prompt product delivery, cash-on-delivery options, honesty, and truthfulness, in order to ease users' perceived risks.

KEYWORDS: Facebook marketplace, Perceived usefulness, perceived ease-of-use, perceived risk

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INTRODUCTION

Electronic commerce is increasing globally, and Nigeria is no exception. The speed at which Nigerians are embracing technology is one of the success stories of e-commerce in the country (Adenekan, 2021). Facebook is now a tool that is deeply embedded in users' lives and has become one of the world's leading e-commerce platforms. As of May 2023, 18.5 percent of Nigerians, or nearly 41.6 million people, were Facebook users (Sasu, 2023). Facebook has emerged as the most popular interactive online community where people can interact, connect, and exchange ideas. It is the most popular social networking site in many English-speaking countries (Akpan *et al.*, 2015). Additionally, Facebook has developed into a marketing platform where companies and individuals may provide a variety of products and services, as well as concepts, activities, and experiences.

Online shopping is becoming more and more popular in Nigeria. According to Culnan *et al.* (2010), Facebook Marketplace, an online shopping platform, has emerged as the clear market leader in the retail industry. In Nigeria, Facebook Marketplace has grown in popularity as a direct commercial transaction platform. A marketplace acts as the intermediary between buyers and sellers in a virtual setting by functioning as the third party to the transaction and fulfilling the two requirements of a sales location and a payment mechanism (Budianto, 2019). Facebook Marketplace's efficacy and practical reporting make it one of the most often-used interactive media for businesses. Studies have shown that it influences businesses' choices to utilize Facebook as a marketing tool among Nigerians (Idris *et al.*, 2021). Customers are

increasingly using the Facebook marketplace because of the convenience of shopping virtually from anywhere in the world at any time (Nwosu, 2017; Piranda *et al.*, 2022).

There are various benefits to buying and selling on the Facebook marketplace. It allows purchasers or clients to place a purchase order at any time. It also helps to reduce the costs related to market exchange or participation. Without physically visiting the business organization, it offers the convenience of conducting commercial transactions at any time of day or night. It also makes it possible for purchases and sales to be made conveniently at work or home (Omotayo & Adeyemi, 2018). On the other side, the inability to meet customer expectations, network connectivity problems, the high cost of logistics, and privacy and security issues with online transactions are some of the challenges that buyers and sellers face when utilizing e-commerce platforms such as the Facebook marketplace (Agbata, 2019; Rinchi, 2019; Abgoke, 2018; Kabugumila *et al.*, 2016). These problems might have the unforeseen effect of making consumers less inclined to trust and support Facebook Marketplace, especially in a country like Nigeria.

It is crucial to comprehend how ICT and e-commerce are utilized in developing countries like Nigeria in order to increase their acceptance and patronage in the current globalized era. There is currently little research on the adoption and use of e-commerce technology in underdeveloped countries, according to Chowdhury (2003). In recent years, one of the most important areas of research has been the online shopping behaviour of consumers. Even if e-commerce is at a high level, online shopping is not as common in Nigeria as it is in developed countries. Even though a growing number of Nigerian consumers are buying online interest in this activity is growing. By investigating the factors that drive Nigerian consumers to use the Facebook marketplace, this study aims to close the gap in research on technology usage and patronage.

Concept of E-Commerce

Since the last two decades, e-commerce has been in the thoughts of nations, businesses, scientists, and academics, and it is still growing in popularity (Kumar *et al.*, 2021). The concept has had different definitions during this time. E-commerce, or electronic commerce, according to Akanbi and Akintunde (2018), is the buying and selling of goods and services over electronic networks, such as the internet or other computer networks. This definition is in line with that provided by Bhat *et al.* (2016), who described e-commerce as the exchange of goods and services as well as the transmission of data or money through an electronic platform, primarily the internet.

OECD (2009) defined e-commerce transaction as the sale or purchase of goods or services over computer networks using procedures especially created for the purpose of receiving or placing orders. These methods are used to order goods or services; however, internet transactions are not required for payment or final delivery. According to the OECD (2011), an e-commerce transaction can take place between businesses, homes, people, governments, and other public or private entities. Khan (2016), while staying in line with the OECD's definition, expanded the concept of e-commerce to include the process of information sharing and price comparison as an additional component of the e-commerce world. This was supported by Müller-Hagedorn (2000), who defined e-commerce as a business transaction that is not entirely conducted electronically. Therefore, manual delivery and payment are both possible.

ICT technologies used in e-commerce include electronic funds transfers, supply chain management, internet marketing, online transaction processing, electronic data exchange (EDI), inventory management systems, and automatic data gathering systems.

Perceived Usefulness

According to Ajzen (1991), Jahangir and Begum (2008), and Rahman *et al.* (2017), perceived usefulness can be interpreted as people's perceptions of whether a new technology would affect the way they conduct business and whether it will improve performance. In a similar vein, perceived usefulness has also been characterized by Davis *et al.* (1989) and Doll *et al.* (1998) as consumers' perceptions of whether or not the new technologies they are now utilizing will improve the effectiveness and performance of the tasks that they are performing. Oloveze *et al.* (2022) emphasized that such new technology must offer substantially greater satisfaction than what was previously possible; justifying the view that customers will not adopt new products or technologies unless they see some extra benefit from doing so (Tan & Teo, 2000; Polatoglu & Ekin, 2001; Rouibah *et al.*, 2011). Therefore, whether a company succeeds or fails in a market may be greatly influenced by perceived usefulness. With respect to this study, perceived usefulness refers to how much Facebook marketplace users think that online shopping will improve their shopping experiences. If an online marketplace provides services to a customer and satisfies their expectations, it is assumed that Facebook marketplace users will stay on the site. According to research by Al-Maghrabi *et al.* (2011), Atcharyachanvanich *et al.* (2007), Li (2016), and Wangpipatwong *et al.* (2008), perceived usefulness is a key component that affects how customers behave when shopping online. Based on this, we hypothesized thus; **H0₁**: There is no significant effect of perceived usefulness on Facebook marketplace patronage in Nigeria.

Perceived ease of use

People's perceptions of how much effort is required to understand a new technology or product can be summed up as perceived ease of use (Doll *et al.*, 1998; Rouibah *et al.*, 2011; Amin *et al.*, 2014; Okpala *et al.*, 2021). According to Davis *et al.* (1989), perceived ease of use refers to how little effort a potential user anticipates the technology to be. Customers will not purchase a product or technology if they believe that it will be difficult to learn and will take a long time to learn; they will, however, look for alternatives that essentially perform the same functions but require less time to learn (Usman *et al.*, 2021).

Numerous studies have shown that customers' attitudes toward the adoption and patronage of technology are significantly influenced by perceived ease of use (Davis *et al.*, 1989; Childers *et al.*, 2001; Teo, 2001; Burton-Jones & Hubona, 2005; Selamat *et al.*, 2009; Yulihastri & Daud, 2011; Lim & Ting, 2012). The research by Davis *et al.* (1989) demonstrated that a technology's ease of use would enhance users' satisfaction. It was discovered that perceived ease of use significantly improved consumer views and attitudes toward using e-commerce websites. Green and Pearson (2011) determined that it had a substantial impact on how users perceived the use of e-commerce websites. It has such a favourable impact on consumer attitudes regarding online shopping that, according to Lim and Ting (2012), consumers will have good attitudes toward online shopping if the websites are simple to use. From the above discussion, we hypothesized thus; **H0₂**: Perceived ease-of-use does not have a significant effect on Facebook marketplace patronage in Nigeria.

Perceived risk

Customers perceive certain levels of risk with every action. The levels of risk depend on the level of knowledge and attitude towards the risk. It deals with customers' behavioural uncertainties on the type and level of loss they might incur when they enact certain behaviours (Oloveze *et al.*, 2023). Perceived risk is the uncertainty that consumers experience when they are unable to predict the outcomes of the decisions they make about purchases (Schiffman & Kanuk, 2007). It is the degree of uncertainty about the results that a customer may experience when choosing a product. When shoppers are uncertain about whether their purchases will help them reach their objectives, they become uneasy. Thus, perceived risk can be viewed as a function of the unpredictability of the possible consequences of behaviour and the potential unpleasantness of these consequences. It stands for consumer ambiguity regarding potential loss or gain in a given transaction (Murray, 1991).

For internet shoppers, perceived risk is crucial (Doolin *et al.*, 2007). In most cases, purchasers are unaware of the seller's identity (Finch, 2007). According to a recent study, consumers' perception of risk is now a key factor when deciding whether to make an online purchase (Durmus *et al.*, 2017). According to some researchers, perceived risk has a negative effect on online purchasing (Adnan, 2014; Chaturvedi *et al.*, 2016; Iqbal & Hunjra, 2012; Moshrefjavadi *et al.*, 2012; Nazir *et al.*, 2012). Some other researches indicate that perceived risk does not affect online purchases (AadWeening, 2012; Muda *et al.*, 2016). Based on this, we hypothesized thus:

H0₃: Perceived risk does not have a significant effect on Facebook Marketplace patronage in Nigeria.

Online patronage

Patronage can be a novel and significant concept for e-commerce, retail, and marketing research. According to Ozor (2018), patronage is the impulsive desire and consideration of the customer that leads them to purchase goods from a specific retailer or company. The definition of patronage in general and in the context of retailing specifically is based on reciprocity between the individuals involved in this interaction (Blut *et al.*, 2018). In this partnership, the merchant offers services to its customer, who reciprocates the retailer's favour. Patronage is the foundation for a stable and growing market share (Ulaikere *et al.*, 2020).

The intention to be loyal, the amount of money spent, the frequency of repeat purchases, the number of visits, the level of satisfaction, the amount of time spent, and the number of things purchased are some of the ways that patronage behaviour can be described, according to Paswan (2016). Retailers can boost sales, promote repeat business, and foster customer loyalty by having a thorough understanding of the many factors influencing consumer purchase behaviour. According to the current study, online patronage is seen as Facebook users' readiness and willingness to transact and shop through Facebook Marketplace (Ahaiwe *et al.*, 2024).

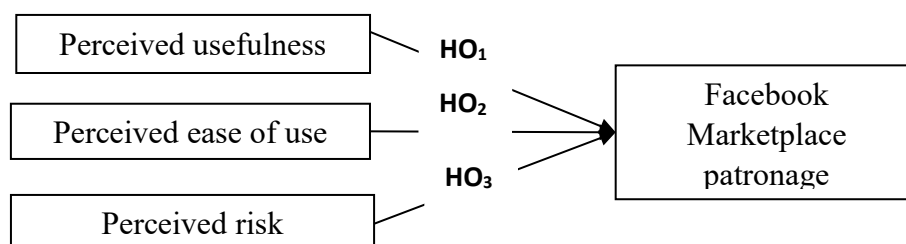


Figure 1. Conceptual framework**Technology Acceptance Model (TAM)**

The Technology Acceptance Model (TAM), created by Davis (1989), is one of the models most commonly employed to explain online purchasing behaviour. One research model that has been utilized to analyze and understand the factors influencing people's acceptance of technology use is the Technology Acceptance Model (TAM). (Elfeky & Elbyaly, 2021; Altinpulluk & Kesim, 2021). Online shopping (Oloveze *et al.*, 2022; Ashraf *et al.*, 2014; Panchamia & Doctor, 2015; Lu & Rastrick, 2014), medical technology (Seeman & Gibson, 2009), self-service banking (Kansal, 2016), online education (Landry *et al.*, 2006; Cheng, 2011), and customer management (Šebjan *et al.*, 2017) are just a few of the many contexts in which the TAM has been used.

The premise of TAM is that perceived usefulness and perceived ease of use are important factors that influence people's attitudes and behavioural intentions when using technology (Davis, 1989). However, numerous researchers have extended the TAM by incorporating variables from a range of models, including online shopping (Oloveze *et al.*, 2022), motivational variables (Siegel *et al.*, 2017), diffusion of innovation theory variables (Lee *et al.*, 2011), and self-efficacy (Joo *et al.*, 2018). The TAM was utilized in each of these cases when study participants had convenient access to the technology.

In order to better understand consumers' Facebook Marketplace patronage, this study has added perceived risk to the TAM as an antecedent to Facebook Marketplace patronage in Nigeria. Hubert *et al.* (2017) had previously expanded TAM by adding perceived risk in their study of the acceptance of Smartphone-Based Mobile Shopping. By including perceived risk in TAM, researchers contend that people may feel at risk when purchasing an online shopping channel because perceived risk has the potential to create barriers to consumers' willingness to engage in online shopping and increase vulnerabilities. This supports the addition of perceived risk to TAM in this study. Therefore, the TAM model is essential to this study as it describes how Facebook users use and assess Facebook Marketplace based on the platforms' perceived usefulness, perceived ease of use, and perceived risk.

METHODOLOGY

This cross-sectional study adopted a descriptive survey research design. The population of the study comprised users of Facebook marketplaces in Nigeria. For the sample size, the minimum sample calculations suggested by Hair *et al.* (2010) were used in the study. Hair *et al.* (2010) stated that the number of respondents to be used as samples in a study has to be adjusted to the number of indicators used in the questionnaire, with the assumption of $n \times 5$ observed variable (indicator) to the observed variable $n \times 10$ (indicator). The number of indicators used in this study was 24 items, so the number of respondents used is 24 statement items multiplied by 10, which gave 240 respondents. The distribution of the study questionnaire was carried out online. Data collection spanned a period of three (3) months from July to September 2023. The online questionnaire contained Likert scale ratings. The link regarding this online questionnaire was sent to various Facebook marketplaces, which were accessible to the researchers, where group participants were encouraged to fill out the questionnaire. Only Facebook marketplace active users who have previous online shopping experience were strictly advised to complete the questionnaire. Thus, the bias of having responses from users without online shopping experience filling out the questionnaire was eliminated. Care was taken in designing the online questionnaire and the researchers ensured that the questionnaire captured all the aspects of the study variables.

Convenience sampling, which is a non-probability sampling method, was used in this study as the online questionnaire was only sent to Facebook marketplace groups that were accessible during the period of data collection. Members of the target population who meet certain practical criteria, such as easy accessibility, geographic proximity, availability at a specific time, or willingness to participate, are included for the study's purposes using a convenience sampling technique (Etikan *et al.*, 2016). Such a sampling technique is consistent with what other researchers have done in the past (Coomber, 1997; Berson *et al.*, 2002).

The items used to test the research constructs in the study were all modified from other studies on online shopping behaviour. Schierz *et al.* (2010), Juniwati (2014), and Lewis and Hf (2019) were used as inspiration for the measurement items for perceived usefulness and perceived ease of use, while the measures of perceived risk were taken by Hansen *et al.* (2017) and Ariff *et al.* (2014). The measuring items for online consumer patronage were adapted from Pavlou (2003) and Ahn *et al.* (2004). All research constructs were measured on a five-point Likert scale ranging from 5, "Strongly Agree," to 1, "Strongly Disagree." The study's stated hypotheses were tested using regression analysis at a 0.05 probability level. SPSS Version 25.0 was used for all analyses.

Measurement Scales of the Constructs and Items

The Statistical Package for the Social Sciences (SPSS) and Microsoft Excel were used in the study. First, a factor analysis using the principal component analysis was carried out in SPSS on all the statement items for the latent variables in the study. The test result showed that the Kaiser-Meyer-Olkin (KMO) measure was 0.724, implying sampling adequacy since it is above the recommended cut-off of 0.6. Also, Bartlett's test of sphericity was below 0.001, implying that the sample was statistically significant (Leung et al., 2010).

The study based on Hulland (1999) looked at the measurement model from three points: discriminant validity, convergent validity, and individual item reliability (construct reliability). The factor loadings of measured variables on latent variables were assessed using construct reliability. According to MacCallum *et al.* (1999), all factor loadings of measured variables should be more than 0.6. The study's measured variables had generally acceptable reliability, as shown in Table 1. Every factor loading was greater than 0.7.

Table 1: Confirmatory factor analysis for Average Variance Extracted (AVE), Cronbach Alpha (CA), and Construct Reliability (CR)

Constructs	Items	Factor Loading	AVE	CA	CR
Perceived Usefulness	PU1	0.825	0.694	0.948	0.871
	PU2	0.744			
	PU3	0.921			
Perceived Ease-of-use	PEoU1	0.831	0.648	0.913	0.880
	PEoU2	0.746			
	PEoU3	0.771			
	PEoU4	0.866			
Perceived Risk	PR1	0.905	0.638	0.922	0.875
	PR2	0.782			
	PR3	0.711			
	PR4	0.786			
Facebook Patronage	FP1	0.776	0.676	0.822	0.862
	FP2	0.829			
	FP3	0.860			

The reliability measures used in this study were Average Variance Extracted (AVE), Cronbach Alpha, and Composite Reliability (CR) (Chin, 1998; Fornell & Larcker, 1981; Hair *et al.*, 2014). The internal consistency of a latent variable increases with a higher composite reliability. Composite reliability should, according to Fornell and Larcker (1981), be higher than 0.7. Each latent variable in the study has an excellent internal consistency, as shown by Table 1 since they were all over 0.8. The average variance extracted (AVE) of the study's latent variables is also shown in Table 1. The higher the average variance extracted (AVE), the higher the convergent validity. An average variance extracted (AVE) should, according to Fornell and Larcker (1981), be more than 0.5. Every latent variable in the study had an average variance extracted (AVE) greater than 0.6, as contained in Table 1.

The study shows that the latent variables have strong convergent validity. According to Fornell and Larcker (1981), the correlation coefficient between latent variables and the square root of the average variance extracted (AVE) of each latent variable can be used to determine discriminant validity. When the square root of AVE is "larger than the correlation of the variables," discriminant validity is established (Fornell & Larcker, 1981). Table 2 demonstrates that there was discriminant validity among the latent variables in the study since the square roots of the average variance extracted (AVE) were larger than the correlation coefficients between the latent variable and the other latent variables.

Table 2: Discriminant Validity

Latent Variable	PU	PEoU	PR	FP
PU	0.884			
PEoU	0.503	0.738		
PR	0.350	0.344	0.683	
FP	0.411	0.204	0.412	0.822

Note: Bold numbers in diagonal lines indicate the square root of AVE for each latent variable, while the correlation coefficient between a latent variable and other latent variables is indicated by numbers in non-diagonal lines.

Based on the analysis of the indicators, the study demonstrated strong reliability and validity, making them appropriate for testing the study's hypotheses.

Table 3: Multiple regression analysis showing the effect of perceived usefulness, perceived ease-of-use, and perceived risk on Facebook marketplace patronage in Nigeria

Model	B	Std. Error	t-value	P-Value	R	R ²	F-Ratio
(Constant)	2.961	0.208	14.235	0.000	0.883	0.845	57.829
Perceived usefulness	0.332	0.066	5.030	0.000			
Perceived ease of use	0.260	0.051	5.098	0.000			
Perceived risk	-0.301	0.074	-4.067	0.000			

Source: SPSS Output, 2023

The regression results in Table 3 reveal that perceived usefulness exerts a positive and significant effect on Facebook marketplace patronage in Nigeria ($\beta = 0.332$, $t = 5.030$, $\rho < 0.05$). The regression coefficient of perceived usefulness was 0.332, which implies that a unit increase in perceived usefulness would lead to a 0.332 increase in Facebook marketplace patronage in Nigeria. The significant value is less than 0.05. Therefore, the null hypothesis (H_{01}), which states that there is no significant effect of perceived usefulness on Facebook marketplace patronage in Nigeria, is rejected. This implies that there is a significant effect of perceived usefulness on Facebook marketplace patronage in Nigeria.

The results in the regression Table 3 also reveal that perceived ease of use has a positive and significant effect on Facebook marketplace patronage in Nigeria ($\beta = 0.260$, $t = 5.098$, $\rho < 0.05$). The regression coefficient of perceived ease of use was 0.260, which implies that a unit increase in perceived ease of use would lead to a 0.260 increase in Facebook marketplace patronage in Nigeria. The significant value is less than 0.05. Therefore, the null hypothesis (H_{02}), which states that perceived ease-of-use does not have a significant effect on Facebook marketplace patronage in Nigeria, is rejected. This implies that perceived ease of use has a significant effect on Facebook marketplace patronage in Nigeria.

In the regression Table 3, perceived risk has a negative and significant effect on Facebook marketplace patronage in Nigeria ($\beta = -0.301$, $t = -4.067$, $\rho < 0.05$). The regression coefficient of perceived risk was 0.301, which implies that a unit increase in perceived risk would result in a 0.301 decrease in the Facebook marketplace in Nigeria. Thus, an increase in perceived risk will result in a corresponding decrease in Facebook marketplace patronage in Nigeria. Therefore, the null hypothesis (H_{03}), which states that perceived risk does not have a significant effect on Facebook marketplace patronage in Nigeria, is rejected. It can then be concluded that perceived risk does have a significant but negative effect on Facebook marketplace patronage in Nigeria.

The R-squared value reveals that the dependent variables explained almost 85 percent of the variances in Facebook marketplace patronage in Nigeria ($R^2 = 0.845$; $p < 0.05$), while 15% of the variations are explained by other factors not included in the model. The F-ratio is 57.829, and its p-value was 0.000, which is less than the critical value.

Discussion of Findings

The study analyzed some variables to determine their influence on Facebook marketplace patronage in Nigeria. Regression results revealed that perceived usefulness exerts a positive and significant effect on Facebook marketplace patronage in Nigeria. It implies that an increase in perceived usefulness would lead to an increase in Facebook marketplace patronage in Nigeria. This is consistent with previous findings. Wilson *et al.* (2021), Iriani and Andjarw (2020), and Wong *et al.* (2014) have previously revealed that perceived usefulness has a positive and significant impact on customer internet behaviour. This suggests that Facebook users are more likely to engage with and make use of the Facebook marketplace when they find it useful in addressing their online shopping needs. It also highlights the importance of providing valuable and user-friendly online experiences for customers in order to attract and retain them.

It was found in this study that perceived ease of use has a positive and significant effect on Facebook marketplace patronage in Nigeria. This shows that an increase in perceived ease of use would lead to a corresponding increase in Facebook marketplace patronage in Nigeria. This is also in agreement with the studies of Wilson *et al.* (2021), Korompot and Handayani (2021), Anugrah (2020), Zuelseptia *et al.* (2018), and Wong *et al.* (2014) who all indicated that perceived ease of use positively impacted customer online behaviour. This implies that businesses operating on the Facebook marketplace need to focus on creating intuitive and easy-to-use online interfaces to enhance customer engagement. The overall user experience plays a significant role in influencing customers' decisions to engage with an online business.

Perceived risk was found to have a negative and significant effect on Facebook marketplace patronage in Nigeria in this study. It indicates that an increase in perceived risk would result in a decrease in Facebook marketplace patronage in Nigeria. Korompot and Handayani (2021) and Ofori and Appiah-Nimo (2019) have, in their separate studies, found a significant effect of perceived risk on Internet users' behaviour. Thus,

when customers perceive a high level of risk associated with using the Facebook marketplace, they are less likely to engage or patronize businesses on the platform.

CONCLUSION AND POLICY IMPLICATION

The study analyzed the factors that influence patronage of the Facebook marketplace in Nigeria. These factors were perceived usefulness, perceived ease of use, and perceived risk. With the exception of perceived risk, which was negative, the other factors were found to have a positive and significant effect on Facebook marketplace patronage in Nigeria. The findings of this study are very important to both buyers and sellers in the Facebook marketplace in Nigeria who aspire to improve their online business activities.

Facebook transactions should be regulated by appropriate bodies in Nigeria to curb issues of deceit and fraud perpetrated by most online users. Government must establish guidelines or standards that e-commerce platforms must follow to ensure safe transactions, including secure payment gateways, verified seller policies, and fraud protection. The government and the private sector could collaborate on campaigns to educate consumers about safe online behaviours and how to recognize trustworthy online sellers, which could reduce perceived risk. The right disposition towards participating and transacting in the Facebook marketplace can be realized when users feel the ease in engaging in online shopping.

Businesses on the Facebook marketplace need to address and mitigate customer concerns related to perceived risk in order to increase online patronage. By implementing strong security measures, providing clear and transparent information about products or services, offering guarantees, and building trust with customers, Facebook businesses can reduce perceived risk and increase confidence. Trust is fundamental and forms the basis for all online customer experience. Additionally, Facebook marketplace users must increase online trust by offering many options that breed confidence, such as quick and prompt product delivery, cash-on-delivery options, honesty, and truthfulness, in order to ease users' perceived risks. These solutions will assist to reassure customers that their online shopping transactions will be free of fraud as they depend on sellers to provide dependable goods and services.

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