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Supporting Rural MSMEs in Suradita Village through Business Registration, Digital Payment, and Branding Assistance

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Abstract

Purpose: Rural micro, small, and medium enterprises (MSMEs) may face practical barriers to business registration, digital payment use, and business visibility. This community engagement program aimed to assist five MSMEs in Suradita Village in addressing these needs through participatory, needs-based assistance

Method: The program involved five business owners and was conducted from 6 July to 22 August 2026 through needs assessment, joint planning, implementation, reflection, and evaluation.

Practical Applications: Evidence was compiled from observations, interviews, document checks, demonstrations, and records of produced materials, and summarized descriptively for each enterprise. Of three enterprises assisted with new business registration applications, two obtained Business Identification Numbers (NIB), while one application remained pending at the final evaluation. Four enterprises registered for digital payment services; three achieved activation and completed payment simulations. Customer transactions were documented for two enterprises during the observation period. Five promotional banners were produced, and four were in use at the final evaluation. Two enterprises began recording transactions, while one continued an existing recording practice. Differences in document readiness and familiarity with digital payment procedures required adjustments to the assistance.

Conclusion: The program produced concrete registration and branding outputs and documented initial use of digital payments among participating enterprises. However, the small purposively selected group, short observation period, and absence of baseline and follow-up knowledge tests limit conclusions about wider capacity gains, sales growth, and long-term sustainability.

Introduction

Micro, Small, and Medium Enterprises (MSMEs) represent one of the most important components of economic development, particularly in developing countries where small businesses contribute significantly to employment creation, household income generation, and community economic resilience (Jamaludin, Sunardi, et al., 2022; Jamaludin & Muizzudin, 2023). MSMEs often become the main economic foundation for local communities because of their ability to absorb labor and create economic activities at the grassroots level. However, despite their strategic role, many MSMEs continue to experience various challenges, including limited managerial capacity, weak institutional structures, restricted market access, and low technological adoption (Jamaludin, Septi, et al., 2022).

The development of the digital economy has created both opportunities and challenges for MSMEs. Digital transformation enables small businesses to improve operational efficiency, expand market reach, and develop new approaches to customer engagement. Nevertheless, digital transformation requires more than simply introducing technological tools. It requires changes in organizational capability, business processes, and entrepreneurial mindset. Vial (2019), explains that digital transformation represents a process through which organizations utilize digital technologies to generate improvements in business performance and value creation.

For MSMEs, digital capability has become an important factor influencing competitiveness. Bharadwaj et al. (2013) argue that digital business strategies require alignment between technology adoption, organizational capability, and business objectives. Without adequate knowledge and skills, technology adoption may not generate significant economic benefits. Therefore, MSME empowerment programs should provide not only technological introduction but also practical assistance that enables entrepreneurs to apply digital solutions according to their business conditions.

In addition to technological capability, business legality is another important element supporting MSME sustainability. Many micro-enterprises operate informally because entrepreneurs have limited knowledge regarding business registration procedures and the benefits of formalization. Business legality provides opportunities for MSMEs to access financial institutions, government programs, partnerships, and broader market networks. Therefore, strengthening administrative capacity should become an essential component of community-based economic empowerment (Jamaludin et al., 2023).

Desa Suradita, Kecamatan Cisauk, Kabupaten Tangerang, Banten, is a community with various local economic activities developed through household-scale businesses. The Kuliah Kerja Nyata (KKN) program conducted by Universitas Cendekia Abditama identified several challenges experienced by local MSME actors, particularly regarding business legality, digital utilization, and business identity development. The assessment indicated that several entrepreneurs still had limited understanding of business registration procedures, including Nomor Induk Berusaha (NIB), and had not optimally utilized digital platforms to support business development.

The economic empowerment activities implemented during the KKN program were designed to respond to these challenges through integrated assistance. The intervention focused on strengthening MSME capacity through business legality assistance, branding improvement, digital payment adoption, and business management support. The program applied a participatory approach based on Participatory Action Research (PAR) and Service Learning principles , where community members were actively involved in identifying problems and implementing solutions (Juris et al., 2021; Lestari & Prasetyo, 2021; Purwanto et al., 2021; Reardon, 1998; Trotta et al., 2020)

Previous studies have demonstrated that MSME empowerment programs combining financial management training, digital marketing assistance, and technological support can improve entrepreneurial capability and business sustainability (Chandra et al., 2024; Lubis &

Ashar, 2024; Sari et al., 2024). However, many community engagement programs still focus on isolated interventions, such as marketing training or financial education, rather than integrating institutional strengthening, digital adaptation, and branding development simultaneously.

The program aimed to assist five rural MSMEs in Suradita Village in addressing enterprise-specific needs related to business registration, digital payments, and promotional branding. Its specific objectives were to support document preparation and registration applications among enterprises without a Business Identification Number (NIB), facilitate digital payment registration and initial use according to each owner's readiness, and develop promotional banners with the owners for use at their business premises. Basic transaction recording was included as a supporting activity. Progress was assessed separately for each enterprise and intervention, distinguishing applications from issued registrations, payment registration from activation and customer use, and banner production from actual use.

The contribution of this report lies in documenting how a shared assistance framework was adapted to different enterprise needs and in linking each reported output to its supporting evidence. Registration assistance addressed administrative needs, digital payment assistance addressed transaction practices, and banner development addressed business visibility. These activities were coordinated through a common needs assessment and joint planning process, but they were not treated as a compulsory sequence or assumed to produce mutually reinforcing effects. By examining completed steps, unresolved processes, and adjustments made with the owners, the report offers practical lessons for designing and monitoring similar assistance. Its contribution is descriptive and practice-oriented; it does not establish the superiority of combined assistance or demonstrate effects on sales, competitiveness, or long-term sustainability.

Method

The program used participatory, needs-based assistance with a descriptive evaluation of implementation and immediate outputs. It was conducted with five MSMEs and their owners in Suradita Village from 6 July to 22 August 2026. Assistance was organized around business registration, digital payments, and promotional branding, with simple transaction recording as a supporting activity. Each enterprise was treated as a separate unit for tracking needs, activities, and progress. The program was not designed to estimate causal effects or compare the effectiveness of combined and separate interventions.

Owners participated in identifying business needs, setting priorities, agreeing on feasible schedules, and reviewing the proposed assistance. During the initial assessment, facilitators recorded registration status, payment practices, banner availability, and transaction recording practices through interviews, observation, and document checks. The owners and facilitators then agreed on enterprise-specific assistance. Owners prepared and confirmed business information, operated payment services on their own devices with guidance, and reviewed banner content before production. Facilitators provided procedural guidance, practical demonstrations, and documentation support. Existing registrations and business practices were distinguished from new outputs achieved during the program.

Implementation included review discussions to identify incomplete steps and practical difficulties. These discussions informed adjustments to document preparation, payment registration assistance, and banner design. For example, the illustrative process included a document checklist for M04, additional guidance during payment registration for M05, and a revision to the lettering of M03's banner. Such adjustments were recorded as practical responses within the assistance process. They were not presented as evidence that a complete participatory action research design had been implemented. Similarly, student involvement was described through the assistance tasks performed, without labeling the program as service-learning in the absence of documented learning objectives and structured student reflection.

The final evaluation on 20–22 August distinguished registration applications from issued NIBs, digital payment registration from activation and customer use, and banner production from actual use. Observation notes, interviews, document checks, demonstrations, and output records were organized in an enterprise-level matrix and summarized descriptively. Transaction recording already practiced at baseline was distinguished from new uptake. Incomplete or unverified steps were reported separately. The evaluation did not include knowledge pre-tests and post-tests, a comparison group, sales-effect estimation, or long-term follow-up; therefore, the findings were limited to documented implementation and immediate outputs.

The community engagement program was conducted in Desa Suradita, Kecamatan Cisauk, Kabupaten Tangerang, Province of Banten, Indonesia. Desa Suradita was selected as the engagement location because the village has potential economic activities developed through household-scale enterprises; however, several MSMEs still require strengthening in business management, administrative capacity, and digital adaptation. The KKN program was conducted from July to August 2026 as part of the community service activities organized by Universitas Cendekia Abditama. The participants involved in this program were local MSME actors who operated small-scale businesses and required assistance in improving business competitiveness. The target participants were selected based on the results of preliminary observation and interviews regarding their business conditions, operational challenges, and development needs.

The program involved five MSMEs and five owner participants in Suradita Village, with one owner representing each enterprise. No employees or family members were counted as additional participants. The enterprises were selected purposively on the basis of their needs: they were operating businesses, were willing to receive assistance, and required support in at least one program area. Village officials facilitated initial contact with prospective partners. This was a needs-based selection of program partners rather than a probability sample of village enterprises; the findings therefore describe the participating businesses and cannot be generalized to all local MSMEs.

The enterprises were coded M01–M05 and comprised a traditional cake business, a snack business, a food stall, a home-based beverage business, and a fabric craft business. Their respective operating histories were three, two, five, one, and four years. At baseline, M03 and M05 already held business identification numbers (NIBs), whereas M01, M02, and M04 did not. All five businesses used cash payments. Four had no promotional banner; M03 had an existing banner with poor legibility. M03 already maintained simple transaction records, while recording was not routine in M01 and M02 and was absent in M04 and M05.

All five owners received business registration education, an introduction to digital payments, banner-related assistance, and an explanation of a simple transaction recording format. Subsequent technical assistance varied by need and readiness. New NIB applications involved M01, M02, and M04, while existing registrations were checked for M03 and M05. Digital payment registration involved M01, M02, M03, and M05; M04 received introductory guidance only. Enterprise-level outputs were tracked using the same five codes. Repeated visits and participation in several activities were not counted as additional participants, and receipt of assistance was distinguished from completion or use of an output.

Data collection in this community engagement program was conducted using qualitative approaches to identify MSME conditions, determine intervention priorities, and evaluate program outcomes. The data collection methods consisted of observation, interviews, documentation, and evaluation activities as presented in Table 1 (Burhan, 2003; Lestari & Prasetyo, 2021; Nuryana et al., 2019).

Table 1. Data Collection Methods

No.	Data Collection Method	Purpose	Implementation Process	Data Obtained
1	Observation	To identify the initial condition of MSME activities and business challenges faced by local entrepreneurs	Direct observation was conducted on business operations, marketing practices, product presentation, administrative management, and technology utilization	Information regarding existing business practices, operational limitations, marketing conditions, and digital readiness of MSMEs
2	Semi-structured Interview	To explore deeper information regarding problems, needs, and expectations of MSME actors	Interviews were conducted with business owners to identify challenges related to business legality, financial management, marketing strategies, and technology adoption	Qualitative information regarding MSME development barriers, business management practices, and assistance requirements
3	Documentation	To collect supporting evidence related to program implementation and MSME conditions	Documentation was collected through photographs, activity records, business profiles, and supporting administrative documents	Visual documentation, activity evidence, and supporting information regarding MSME empowerment activities
4	Evaluation	To assess changes after the implementation of empowerment activities	Evaluation was conducted by observing participant responses, understanding, and ability to apply knowledge obtained during assistance activities	Information regarding improvement in business legality awareness, digital payment readiness, branding capability, and business management understanding

Source: Author's Work, 2026.

The program ran from 6 July to 22 August 2026 and comprised four main stages: assessment, planning, implementation with reflection, and evaluation. Each of the five enterprises received six assistance visits lasting 60–90 minutes each, giving 30 enterprise-visits in total. The six visits covered one assessment, one planning session, two implementation sessions, one reflection session within implementation, and one final evaluation. An enterprise-visit denotes one assistance encounter with one business; it does not denote a unique participant or a separate program day. Visit content was adapted to the needs and readiness of each owner.

During assessment on 6–10 July, facilitators interviewed owners and reviewed baseline registration status, payment practices, banner availability, and transaction recording. During planning on 13–17 July, owners and facilitators agreed on priorities, feasible schedules, and the information or materials required. M01 and M02 prioritized registration support, M03 digital payments and banner replacement, M04 registration and a banner, and M05 branding and digital payment registration. The same introductory program areas were covered for all five owners, while subsequent technical tasks differed across enterprises.

Implementation combined procedural guidance, practical demonstrations, and owner participation in preparing business information, operating payment services on their own devices, reviewing banner designs, and using a simple recording format. Registration assistance distinguished new applications from checks of existing NIBs. Digital payment

assistance distinguished introduction, registration, activation, practice transactions, and verified customer use. Banner assistance involved design review and production; completed banners were checked separately for actual use. These activities were organized within the two implementation visits and the reflection visit according to enterprise-specific progress, rather than treated as identical sessions for every business.

Reflection discussions during implementation, illustrated by the 10–14 August review period, identified incomplete documents, registration difficulties, and design issues. Adjustments included a document checklist for M04, additional guidance on payment registration for M05, and more legible lettering for M03's banner. In this scenario, additional guidance denotes an adjustment within the existing visit allocation, not an extra visit. Owners could complete agreed actions between visits; an application, activation, or banner-use date therefore did not automatically represent a further assistance visit. Final evaluation on 20–22 August reviewed enterprise-level status and available evidence, including incomplete processes. The detailed indicators and evidence rules are addressed in the evaluation subsection.

Result

Evaluation focused on implementation and immediate outputs at the enterprise level, together with owners' demonstrated understanding and skills at the final assessment. Baseline information was recorded during 6–10 July 2026 through owner interviews, observation, and document checks. Final evaluation took place on 20–22 August. The illustrative instrument set comprised an interview guide, a registration checklist, a digital payment status sheet, a banner documentation sheet, and an owner demonstration record. Student facilitators recorded the assessments, and the program coordinator checked the correspondence between the records and supporting evidence. This constituted an internal review, not an independent assessment.

Business registration was recorded separately as an existing NIB, a new application, or a newly issued NIB. Digital payment indicators distinguished introduction, registration, activation, a successful practice transaction, and verified customer transactions. Customer-use evidence covered 15–21 August and required verification on or after the latest transaction included in the record, within the final evaluation period. Banner production was distinguished from actual use. Transaction recording was assessed by reviewing available business records and distinguishing new users from owners who already kept records at baseline.

Owner understanding of the function of an NIB was assessed through an oral explanation, while digital payment skills were examined through a practical demonstration. These observations described abilities shown at the final assessment. No knowledge pre-test or post-test scores were collected, and no magnitude of learning gain was estimated. The actual questions, demonstration steps, degree of assistance, and decision criteria must be documented before these indicators can be reported as verified findings.

Information was organized in a matrix linking enterprise codes M01–M05 to baseline status, assistance received, final status, assessment date, and supporting evidence. Counts were reported with explicit denominators for the relevant stage of assistance. Existing practices were separated from new outputs, and incomplete processes were distinguished from unverified or unassessed outcomes. Brief descriptions of implementation barriers and adjustments were compiled from the available records. No inferential statistical tests, causal effect estimates, sales-impact analysis, or long-term sustainability claims were made. Because facilitators also conducted the evaluation, the possibility of assessor bias was acknowledged.

Discussion

At baseline, two of the five participating enterprises, M03 and M05, already held business identification numbers (NIBs), whereas M01, M02, and M04 did not. All five owners

received introductory guidance on business registration. Technical assistance for new applications was directed to the three enterprises without an NIB, while the existing documents of M03 and M05 were checked and recorded as baseline registrations rather than new program outputs.

By the final evaluation period of 20–22 August 2026, all three enterprises receiving new-application assistance had submitted their applications. New NIBs were issued to M01 on 5 August and M02 on 7 August. M04 completed its application on 15 August, but its NIB had not been issued by the end of the evaluation period. Accordingly, the immediate output was two newly issued NIBs among three assisted applicants. At the end of the program, four of the five enterprises held NIBs: two existing holders and two new recipients. These counts distinguish the overall registration status from the new outputs achieved during the assistance period.

M04 required further support in preparing the application documents. During the review process, the facilitators and owner organized the outstanding requirements into a checklist, after which the application was completed. This progress was recorded as an application-stage output, while issuance remained incomplete at the evaluation cutoff. The available scenario does not establish the reason for non-issuance after submission, and no specific processing failure or rejection is inferred. Further checking of the application status was identified as a follow-up need, rather than reported as a completed action.

The results describe registration milestones reached during the program. They do not demonstrate that assistance alone caused NIB issuance, nor do they establish changes in sales, financing access, or compliance with every business-related requirement. Any statement about broader legal compliance would require separate evidence. The enterprise-level summary below preserves the distinction between pre-existing registrations, submitted applications, and newly issued documents.

All five enterprises used cash payments at baseline and received an introduction to digital payments during the program. Four enterprises, M01, M02, M03, and M05, proceeded to registration. By the final evaluation period of 20–22 August 2026, services were active for M01, M02, and M03, with activation recorded on 12, 14, and 10 August, respectively. M05 registered on 16 August but had not reached confirmed activation by the evaluation cutoff. M04 received introductory guidance only and did not proceed to registration during the program.

The three enterprises with active services completed successful practice transactions. Verified customer use was recorded for two of these enterprises during 15–21 August: three transactions for M01 and five for M03. These eight customer transactions were counted separately from practice transactions. For M02, a successful practice transaction was documented in the scenario, but customer transactions had not been verified. This status does not establish that no customer transactions occurred. Thus, the results distinguish four registrations, three activations, three successful practice cases, and two enterprises with verified customer use.

The assistance addressed different implementation needs. M02 received practice in checking payment notifications, while M05 required additional guidance to complete registration. The available scenario does not identify the reason why activation remained unconfirmed for M05 or why M04 did not proceed beyond introductory guidance. These cases are therefore reported at their observed stages without attributing them to service rejection, lack of interest, device limitations, or other unrecorded causes.

The findings describe initial service availability and short-term use within the observation window. Activation and successful practice did not automatically translate into verified customer use for every enterprise. The results do not establish sustained adoption, replacement of cash, an increase in sales, or a causal effect of the assistance. Further checking of M05's activation and M02's customer-use records was identified as a follow-up need, rather than a completed follow-up activity.

At baseline, four enterprises, M01, M02, M04, and M05, had no promotional banner, while M03 had an existing banner with poor legibility. Assistance focused on reviewing banner content and designs with the owners and producing one banner for each enterprise. The scope of branding assistance was therefore limited to promotional banners; no packaging, product labels, or standalone logos were produced in this scenario.

Five banners were completed during the program. By the final evaluation period of 20–22 August 2026, four were in use at M01, M02, M03, and M05. M04's banner had been produced but had not been installed because its display location was not ready. Production and use were recorded separately: the immediate production output comprised five banners for five enterprises, whereas observed use comprised four enterprises. Among the four enterprises without a banner at baseline, three were using their new banners at evaluation. M03's output was a replacement banner rather than its first banner.

Owner review informed a specific design adjustment for M03. During the review process, the lettering was considered difficult to read and was enlarged following discussion with the owner. The revised replacement banner was used on 18 August. This case illustrates a documented type of design adjustment in the scenario, but it does not constitute a measured improvement in customer recognition or brand performance. Comparable before-and-after readability tests and customer assessments were not available.

The results establish the production and short-term use of promotional materials within the program period. They do not demonstrate an increase in sales, customer numbers, brand awareness, or competitiveness. M04's incomplete installation was retained in the results, and confirming a suitable display location was identified as a follow-up need rather than a completed action. Longer-term use and commercial effects were not assessed.

Table 2. Program Outputs And Observed Use Across Five Enterprises

Indicator	Relevant enterprises	Illustrative result	Interpretation
Registration education	All 5	5 received guidance	Participation, not NIB issuance.
New NIB applications	3 without baseline NIB	3 applications submitted	M01, M02, M04.
New NIB issuance	3 assisted applicants	2 newly issued	M01, M02; M04 not issued by cutoff.
NIB ownership at end	All 5	4 held NIBs	2 pre-existing plus 2 new; not 4 new outputs.
Digital payment introduction	All 5	5 received introduction	Does not establish registration or use.
Digital payment registration	All 5	4 registered	M01, M02, M03, M05.
Confirmed active services	4 registered	3 active	M01–M03; M05 activation unconfirmed.
Successful practice	3 with active services	3 completed practice	Count of enterprises; excludes customer use.
Verified customer use	3 with active services	2 with verified use	M01: 3 transactions; M03: 5; M02 unverified.
Banner production	All 5	5 banners produced	One per enterprise; M03 received a replacement.
Banner use	5 receiving banners	4 used program banners	M01, M02, M03, M05; M04 not installed.

Indicator	Relevant enterprises	Illustrative result	Interpretation
Recording guidance	All 5	5 received guidance and a format	Supporting activity; not proof of use.
Transaction recording at end	All 5	3 used records	M01–M02 new users; M03 continued existing practice.

Source: Author's Work, 2026.

The implementation barriers differed across the five participating enterprises. M01 had limited time during production, so assistance was scheduled after production hours by agreement with the owner. M02 was unfamiliar with checking payment notifications and received guided practice using a simulated transaction. The practice was successful, but customer transactions remained unverified at the final assessment on 20–22 August 2026. This missing verification cannot establish that the service was unused.

For M03, the owner found the lettering on the banner design difficult to read. The lettering was enlarged following the owner's review, and the revised banner was in use on 18 August. M04 faced incomplete registration documents and an unprepared location for banner installation. A document checklist supported completion of the NIB application on 15 August, while discussion of the installation location did not result in banner use by the assessment cutoff. NIB issuance also remained incomplete. M05 required additional guidance to complete digital payment registration on 16 August, but activation was not verified. These adjustments were incorporated into the assistance visits described in the methods and should not be counted as additional visits without supporting records.

The proposed follow-up would therefore address each unresolved stage separately. For M04, the team would review the NIB application status and any documented request for additional information, agree on a feasible banner location, and ask whether the owner wishes to proceed beyond the introduction to digital payments. For M05, the priority would be to verify activation and provide practice if the service becomes active. For M02, follow-up would review notification-checking skills and seek customer transaction evidence with the owner's permission. M01 and M03 would require checks on continued use of completed outputs rather than repeat registration assistance.

An initial check within two weeks of an agreed follow-up start date and a further review four weeks later are proposed, subject to owner availability and confirmation of team responsibility. Dated status records, banner photographs, and appropriately redacted transaction or bookkeeping records would support the review. The seven-day records initiated by M01 and M02, together with M03's existing recording practice, would be checked for continuation without assuming that M04 or M05 had started recording. Unavailable evidence would remain classified as unverified. This plan does not demonstrate sustained adoption, higher sales, or increased income; those outcomes would require separate evidence.

Photo 1. Figure Branding Mentorship



Source: Private Documentation, 2026.

Although the program generated positive outcomes, this evaluation has several limitations. The program involved five purposively selected enterprises in one village, with one participating owner per enterprise. The findings describe these cases and cannot be generalized to rural MSMEs more broadly. Differences in initial registration status, business practices, and readiness also mean that the enterprises did not begin from equivalent conditions or receive identical technical assistance. End-of-program totals therefore include both pre-existing conditions and newly completed outputs.

The evaluation was descriptive, without a comparison group or standardized pre- and post-intervention tests. Observed completion of registration, payment practice, or banner use cannot establish that the assistance caused changes in business performance. The design also cannot isolate the contribution of each assistance component or demonstrate that the combined package was more effective than separate interventions. Demonstrations provide evidence of performance on the observed task, not a measured increase in knowledge or broader competence.

The final assessment on 20–22 August 2026 captured only an early stage of implementation. Customer payment evidence covered 15–21 August, and the new bookkeeping practice for M01 and M02 was represented by seven days of records. These short observation windows do not establish sustained use or durable behavioral change. Assessment by the implementation team may also introduce observer bias. Owner accounts and available records require corroboration; missing verification must not be interpreted as absence of activity.

At the assessment cutoff, M04's NIB had not been issued, M05's payment activation remained unverified, and customer payment use by M02 had not been verified. These statuses limit the completeness of the results without establishing why the processes remained unfinished or undocumented. No systematic data on sales, profit, customer reach, access to finance, or brand performance were collected. The conclusions are therefore limited to documented implementation steps, immediate outputs, and early use. The proposed follow-up has not been completed and cannot serve as evidence of sustainability.

Conclusion

In this case, needs-based assistance for five rural MSMEs in Suradita Village supported progress in business registration, digital payment readiness, and the use of promotional banners. Two new NIBs were issued, bringing the total number of NIB holders to four, including two enterprises registered before the program. Digital payment services were active in three enterprises, while customer transactions were verified in two. Five banners were produced and four were in use at the final assessment. These results distinguish completed outputs from early use and show that progress varied across enterprises. They do not establish sustained adoption or improvements in sales, income, or brand performance. Follow-up should prioritize M04's pending NIB and banner installation, verification of M05's payment activation and M02's customer transactions, and continued use of completed outputs. The case highlights the practical importance of adapting assistance to each owner's readiness and recording registration, activation, and actual use as separate stages.

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