

Determinants of Brand Loyalty of Over-the-Counter Drugs

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Abstract

Purpose : This paper examined the determinants of brand loyalty for OTC drugs. It further analyzed brand experience, trust, and attachment to examine the model.

Methodology : It utilized a sample of 296 users in the Delhi-NCR region in India. A quantitative research technique was used to collect the data through a questionnaire. Smart PLS was used for the quantitative analysis of the proposed model.

Findings : The findings revealed that brand experience in Over-the-Counter Drugs (OTC) positively and significantly impacted brand loyalty. The findings revealed that experiential branding leads to effective brand loyalty.

Practical Implication : The paper introduced the brand loyalty model for OTC brands and gave scope for developing the sustained growth of the product by working out the determinants of brand loyalty, such as brand experience, brand trust, and brand attachment.

Originality : The paper proposed and validated a unique OTC brand loyalty model.

Keywords : OTC, brand, loyalty, experience, trust, attachment

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Over-the-counter (OTC) drugs, otherwise called “non-professionally prescribed” drugs or “non-prescription” drugs, are drugs that can be obtained from a scientific expert or a suitable retail location (chemist shop) without any prescription from a specialist. According to a new “Global Market Insights” report, the worldwide OTC area might outperform \$185 billion by 2025 (Global Market Insights, 2019). It is essential to maintain brand loyalty among OTC medication consumers. Country of origin (COO), brand trust, brand effect, and perceived quality influence consumers' selection of OTC pharmaceuticals. Several previous studies have examined these elements (Oppong et al., 2022; Shohel et al., 2013; Smaoui et al., 2016). Brand-loyal customers are supposed to be least sensitive towards changes in the price of the product, which helps the companies maintain their profit base (Costa-Font et al., 2014). Brand loyalty is also important from a strategic point of view for assuring the sustainability and profitability of a firm (Oppong & Phiri, 2018; Srivastava, 2016; Vishnoi et al., 2023). However, more literature exists evaluating the determinants of brand loyalty for OTC drugs, which forms an underlying gap for this study.

Consumers' brand trust has been identified as a significant factor influencing their attitudes and intentions to demonstrate brand loyalty towards over-the-counter (OTC) pharmaceuticals (Shohel et al., 2013). Past research shows that scanty literature is available on OTC brand loyalty. As OTC drugs are non-prescription based and the consumers purchase them daily, their experience matters a lot. Thus, the strategies for marketing and

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advertisements have to be done differently. Brand loyalty also enhances customer satisfaction (Nysveen & Pedersen, 2014); it is also a crucial construct responsible for customer retention in the long run with products and services (Dada, 2021). Therefore, this study would be helpful for the pharmaceutical industry to look over the factors responsible for creating brand loyalty among customers for OTC products. Enhancing brand loyalty is also considered an important marketing strategy for companies during intense market competition (Ogawa & Cuandra, 2022). Hence, this study has practical significance for pharmaceutical companies.

The research questions for the study are:

- ↪ Does brand experience affect the loyalty of OTC drugs to the brand?
- ↪ Does brand experience affect the OTC drugs' brand attachment?
- ↪ Does brand experience affect the OTC drugs' brand trust?
- ↪ Does brand trust affect the OTC drugs' brand loyalty?
- ↪ Does brand attachment affect the OTC drugs' loyalty?
- ↪ Does brand trust and attachment mediate loyalty?

The given research fits the current strategic need for maintaining the organization's sustainable growth in the competitive environment, which can be done by enhancing the brand loyalty of a product. This study is coordinated under the accompanying areas: The subsequent segment investigates literature and the proposed research model. The procedure and findings of the review are provided in the third and fourth segments. The paper finishes with findings, suggestions, and future examination findings.

Literature Review

Brand loyalty is the base of various marketing theories and is used to undertake studies related to behaviors, intentions, and attitudes in common (Desveaud et al., 2024). A brand identity is created and recognized based on values, differentiation, and vision (Escobar-Farfán et al., 2024; Kapferer, 1997; Prasad et al., 2019); just as two individuals share a relationship and a bond, which is emotional. Along similar lines, consumers build a relationship with a brand based on how well it satisfies their needs. In particular, the OTC market can be defined by how well the drug treats the patient. Thus, a significant consumer relationship can be seen with a brand, which leads to brand trust and loyalty (Kogut & Kogut, 2011; Liang, 2022). The given study adopted the stimulus organism response model proposed by Mehrabian and Russell (1974). The given model has been widely used in the context of loyalty in several past studies, such as smartphone brand loyalty (Mostafa & Kasamani, 2021), e-marketplace (Saewanee et al., 2024), and social media-based brand community (Chavadi et al., 2023). The given research fulfills the gaps in the OTC drugs brand loyalty landscape and explores the possibility of branding the field.

Brand Experience

Brand experience is experiential marketing that consolidates an all-encompassing arrangement of conditions made by an organization to impact a client's inclination about a specific item or organization name. It is one's feedback that helps one to make future decisions about buying a particular product brand (Kumar & Hsieh, 2024; Ligaraba, 2024). A good brand experience creates a positive attitude regarding the brand and thus introduces strong confidence and trust (Bae & Kim, 2023; Batra et al., 2012; Risitano et al., 2023). This happens because the

brand satisfies clients' expectations (Sumbly & Siraj, 2019). An interaction can be seen between an individual and the product. It can be a virtual or a physical interaction. However, the experience would be seen when the individual consumes or uses the product accurately; thus, actual feedback can be generated.

Brand Trust

It removes uncertainties in the minds of consumers regarding brands (Tomar et al., 2020). A great bond is created with the brand when it fulfills the expectations of its users (Chaudhuri & Holbrook, 2001; Soomro et al., 2024). Thus, consumers feel comfortable with the brand once all the positive impacts are visible. Two brand trust categories are rational and emotional (Shao et al., 2023). The former is built on the consistent experience that the product gives to an individual and when it fulfills its promise. At the same time, the latter is based on the fact that the product works for the welfare of the individual and resolves uncertain events (Munuera-Aleman et al., 2003). In particular, the OTC drugs category could be categorized as emotional brand trust because a consumer consumes a drug in order to heal his/her body of aches and uncertain events in order to feel good and normal.

Brand Attachment

It builds steady, dependable connections and is the antecedent to current and future brand purchases and higher commitment. Solid brand connection is a more exact indicator of future purchases than either brand inclination or brand love. A strong attachment and commitment towards a brand make the consumer resistant towards similar brands and thus also give away some freedom to the brand to make small mistakes and give a bad performance (Park et al., 2008). Brand attachment goes beyond the product and purchase intentions; it also incorporates the understanding of the behavioral patterns of the consumers (Guru et al., 2024; Hamdy et al., 2024). Brand attachment takes time, and a long-term relationship is created when the brand has some good value and impact on the consumer's life.

Brand Loyalty

Brand loyalty is important for buyers and sellers (Menon, 2021). This is a complex component to explore and understand because it has two different attributes — behavioral and attitudinal (Imtiaz et al., 2022). The behavioral component explains how the previous purchasing experiences of an individual affect loyalty and thus create a particular purchase habit (Kumar & Menon, 2017), whereas the attitudinal component is based on a coincidence among various brand attributes and client preferences (Dick & Basu, 1994; Han et al., 2021).

Once loyalty is achieved, the consumer only cares a little about the prices (Nandi & Pattanayak, 2015), as drugs are something that an individual needs for healing. The names of such drugs are on every individual's mind. For example, the most basic name, paracetamol, is known by every child. Every heart patient knows the name Aspirin, and thus, Aspirin has created a brand for itself due to its significant effects and healing abilities (Borges et al., 2016).

Relationship Between the Variables and Hypotheses

Brand Experience and Loyalty

A product encounter makes the future decisions of a consumer much more accessible regarding whether he/she should repeat buying the same product (Sreejith & Suresh, 2017). When the product provides excellent value to

the consumer, it is a general consumer behavior that the consumer will talk about it and even recommend it to friends and family. The brands aim not just to affect past experience satisfaction but also to try and gain future-generated consumer loyalty (Brakus et al., 2009; Cuesta-Valiño et al., 2022). Thus, brand experience is an essential element for businesses to create good brand loyalty. Brand experience positively affects brand loyalty (Khan & Fatma, 2017). Therefore, the given hypothesis has been proposed below:

↳ **Ha1** : Brand experience will positively impact brand loyalty.

Brand Experience and Brand Trust

Brand experience and trust are essential to understanding consumer behavior and brand loyalty. Past research has shown the mediating effect of brand trust (Ramaseshan & Stein, 2014). Bae and Kim (2023) explored the moderated mediated effect of brand trust. Past research shows that a positive brand experience results in high brand trust among customers (Andriyani & Yudhistira, 2023). Hence, to examine the effect of brand experience on brand trust in the context of the OTC branded drug, we propose the given hypothesis:

↳ **Ha2** : Brand trust positively impacts the brand loyalty.

Brand Experience and Attachment

Brand attachment explains the feelings and bond between a brand and an individual. This can be seen on a similar line as a bond between different individuals. As people meet and talk to get to know each other better and thus create a bond that lasts a long time; here — when the drugs that the individual takes provide a sense of satisfaction and relief to the person, he/she feels attached to the drug. Thus, the buying behavior repeats as and when the person suffers from the same symptoms in the future. The mere experience of the drug affects the attachment to the brand. Past research validates the correlation between experience and attachment (Zha et al., 2024). Thus, the following hypothesis has been given below:

↳ **Ha3** : The overall brand experience influences the brand attachment positively.

Brand Trust and Brand Loyalty

Trust is a consequence of experience, while loyalty comes with a reasonable consumer association with a brand. Brand trust and its expectations have been based on several factors, such as the credibility of the product, the promise of the brand, and, therefore, delivering the value that has been promised. High levels of brand trust will attract consumers to buy repeatedly, which is how the consumers become loyal to the brand (Akoglu & Özbek, 2022). This is how trust impacts consumer loyalty positively. Hence, the following hypothesis has been mentioned below:

↳ **Ha4** : Brand trust has a significant effect on brand loyalty.

Brand Attachment and Brand Loyalty

Theories have been written stating that when a consumer buys time and again for the same product or brand, they can be easily called brand loyal. This is how the consumers show their love, trust, and fidelity towards a particular brand. Loyalty is measured by two factors—attitudinal and behavioral. This talks about the fact that repeat purchases trigger the memories that the brand has brought along, and it thus creates nostalgia and such a brand

attachment that automatically leads to brand loyalty (Tran & Chang, 2022). Thus, the hypothesis has been given as:

⇒ **Ha5** : Strong brand attachment and commitment directly influence brand loyalty.

Mediating Effect of Brand Trust

Brand experience supports brand loyalty, but to gain loyalty, the brand first needs to gain the consumer's trust and thus gain loyalty (Ramaseshan & Stein, 2014). Thus, brand trust is a predictor of brand loyalty, whereas it is an essential successor to brand experience (Nguyen et al., 2013). Hence, the hypothesis is:

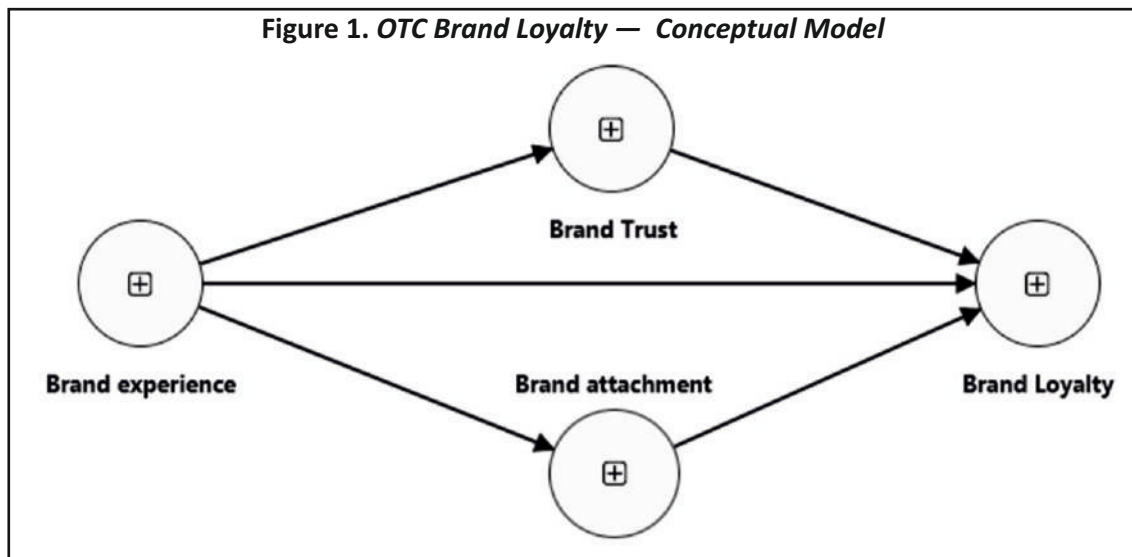
⇒ **Ha6** : Brand trust plays an important mediating role between brand experience and brand loyalty.

Brand Attachment as a Mediator

Similarly, brand attachment is proposed to be a mediator between brand experience and brand loyalty. Past studies have explained the brand attachment mediation effect (Ghorbanzadeh & Rahehagh, 2021), but scanty literature was found to explore the relation with brand experience. Hence, the hypothesis is proposed as :

⇒ **Ha7** : Brand experience and loyalty are mediated by brand attachment.

The conceptual model for the study is depicted in Figure 1.



Research Methodology

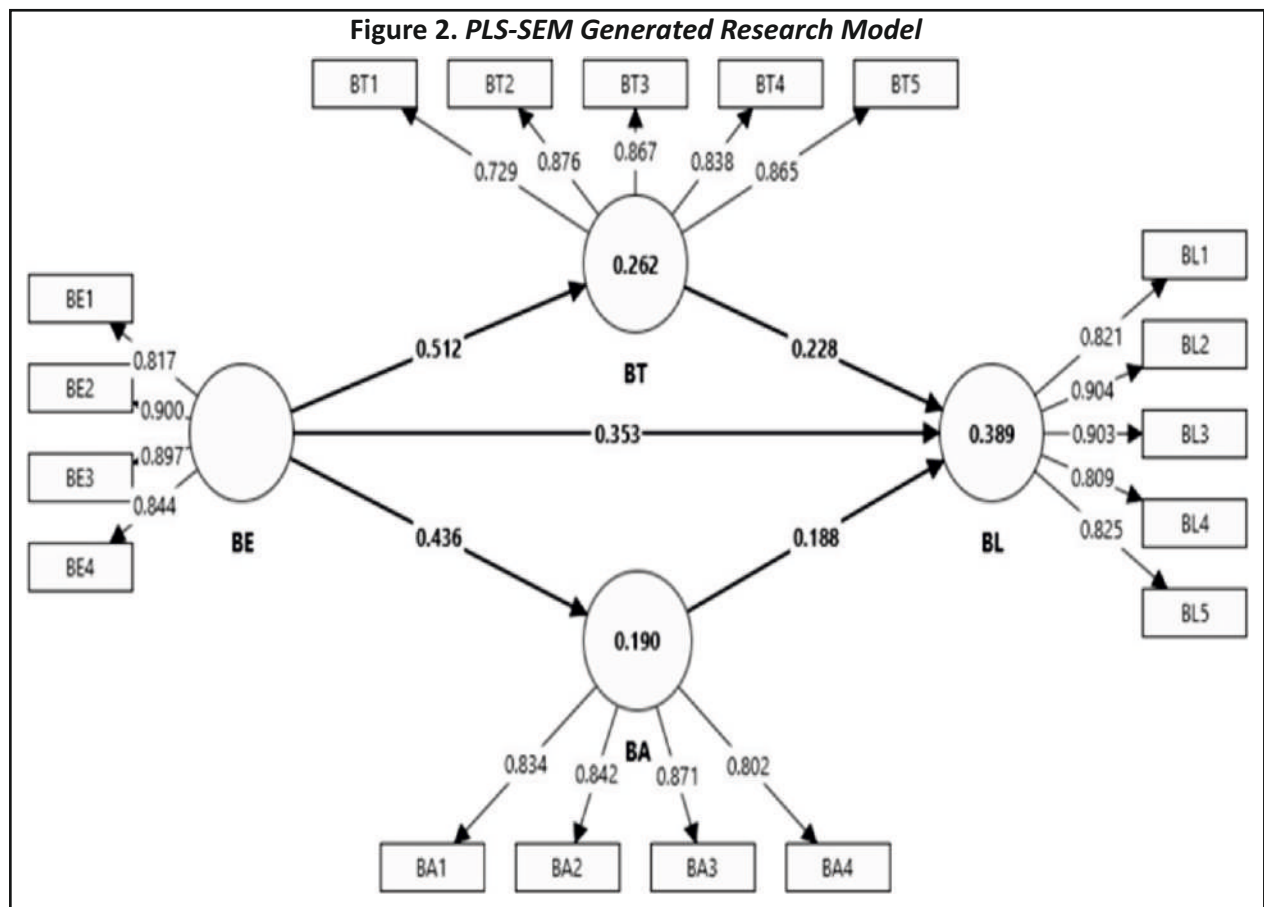
This research adopted quantitative research and a cross-sectional design. This study was based on the primary data collection methods and utilized a judgment-based sampling method. The questionnaire used the Likert scale in the sections linked to each variable under study. A scale from 1 to 7 was used, where 1 denoted that the respondent *strongly disagreed* with the statement, whereas 7 denoted that the respondent *strongly agreed* with the statement in the questionnaire. Brand experience uses four items to understand the variable and its connections, and it was adapted from Brakus et al. (2009). Five brand trust variable items have been adapted from Morgan and

Hunt (1994) and Sirdeshmukh et al. (2002). Brand attachment has been understood and adapted from the study of Carroll and Ahuvia (2006) and Zeithaml et al. (1996), taking four items, and lastly, the variable of brand loyalty has been studied by adapting five items from the study of Chen (2013). These items have been adapted from various authors and thus have been used as references.

For this research, the targeted population was any individual above the age of 14 because younger children would not be sent to the pharmacy in order to buy the medications or the children are not allowed to self-medicate. The sample was drawn from Delhi, which is in the NCR region of India. The study was undertaken between May 2023 and July 2023. An online questionnaire was used; thus, the responses were collected via Google Forms and Survey Monkey. A total of 310 sample data were received, and after cleaning the data, 296 data were finally found to be suitable. The identity of the respondents has been kept anonymous, and they were informed about the study. The first section of the questionnaire was kept for general information regarding age, gender, etc., and had questions to know whether the respondents knew the topic under study. Further, questions were divided into four different sections due to four parameters/ variables under study.

Analysis and Results

The hypothesized model has been tested using the PLS-SEM. It consists of two processes—assessing the measurement and structural models. As the data lacked multivariate normality, PLS-SEM was used to handle it (Huaman-Ramirez & Merunka, 2019) (refer to Figure 2).



Assessing the Measurement Model for Reliability and Validity

Table 1 above shows the reliability and validity of the model and the average variance extracted for each of the given constructs. This test talks about internal consistency. 0.7 or more is generally accepted as the minimum required value for both. All the constructs have values above the accepted threshold value; thus, internal consistency and reliability are accepted. AVE talks about how much the items can explain the variables, and 50% is the minimum accepted value, indicating that more than 50% variability in indicators can be explained easily. Thus, our model has given good variability.

Table 2 shows the Fornell-Larcker criterion analysis, which is one of the methods of discriminant validity. This is calculated by taking the square root of AVE, and for values to be good, the Fornell value for each construct should be more than all the other co-related values, as shown in Table 2.

Table 3 shows the HTMT of the correlation, and the accepted values should be less than 0.8. So, with the help of both Tables 2 & 3, we have successfully established the discriminant validity and thus can say that the constructs of the study are unique and distinct.

Table 1. Composite Reliability and Validity Results

| | α | CR | AVE |
|----|----------|-------|-------|
| BA | 0.858 | 0.904 | 0.702 |
| BE | 0.887 | 0.922 | 0.748 |
| BL | 0.906 | 0.930 | 0.728 |
| BT | 0.892 | 0.921 | 0.701 |

Note. BA - Brand Attachment; BE - Brand Experience; BT - Brand Trust; BL - Brand Loyalty.

Table 2. Fornell-Larcker Criterion Analysis

| | BA | BE | BL | BT |
|----|-------|-------|-------|-------|
| BA | 0.838 | | | |
| BE | 0.436 | 0.865 | | |
| BL | 0.440 | 0.551 | 0.853 | |
| BT | 0.432 | 0.512 | 0.490 | 0.837 |

Note. BA - Brand Attachment; BE - Brand Experience; BT - Brand Trust; BL - Brand Loyalty.

Table 3. Heterotrait – Monotrait Ratio (HTMT)

| | BA | BE | BL | BT |
|----|-------|-------|-------|----|
| BA | | | | |
| BE | 0.495 | | | |
| BL | 0.495 | 0.612 | | |
| BT | 0.494 | 0.572 | 0.540 | |

Note. BA - Brand Attachment; BE - Brand Experience; BT - Brand Trust; BL - Brand Loyalty.

Assessing the Structural Model

The structural model mentioned above has been evaluated on the basis of R sq. (coefficient of determination), Q sq. (Predictive relevance), and significance of paths. Along with these, other tests like F sq., collinearity statistics, and model fit- SRMR and NFI values have also been analyzed. The value of the variance inflation factor was less than 5, which says that there has been no collinearity issue, and any value below 3 is not at all an issue in any case. VIF was found to be below 3 for the given model.

The overall R square for brand loyalty is 0.382. Q square tests the facts that if someone else tries to use the same results in some other place, will the results be the same? This is calculated by using blindfolding. The value of Q sq. above 0 can be reported in the paper. The value for the brand loyalty (0.276) and brand trust (0.177) variables have shown a moderate predictive power, while the Brand attachment (0.130) has shown a weak predictive power. F square test is used for checking the performance of the variables in the cases where any exogenous variable gets excluded. The value of 0.02 is taken as small, 0.15 as moderate, and 0.35 as large. The arger the F square value, the better the results seen. Out of the four variables, brand experience has a moderate effect on brand attachment (0.234), while it has a strong effect on brand trust (0.356).

SRMR (standardized root mean residual) indicates the badness of fit, and thus, the accepted value should be less than 0.8. The NFI (Normed Fit Index) is a test of goodness of fit, and any value above 0.75 is taken as good. SRMR was found to be below 0.8 for the given model.

Table 4 has been created after bootstrapping to the 5,000 samples. These values have been used for hypothesis testing. The p - values which are less than 0.05 are taken as significant and those values which are above 0.05 are not taken as significant. Therefore, the following results are reported :

- ↪ **Ha1** : Brand experience will positively impact brand loyalty ($p = 0.000$) (Ha1 is supported).
- ↪ **Ha2** : Brand experience positively impacts the brand trust ($p = 0.000$) (Ha2 is supported).
- ↪ **Ha3** : The overall brand experience influences the brand attachment positively ($p = 0.000$) (Ha3 is supported).
- ↪ **Ha4** : Brand trust positively affects brand loyalty ($p = 0.000$) (Ha4 is supported).
- ↪ **Ha5** : Strong brand attachment and commitment directly influence brand loyalty ($p = 0.003$) (Ha5 is supported).
- ↪ **Ha6** : Brand trust plays an important mediating role between brand experience and brand loyalty ($p = 0.001$) (Ha6 is supported).

Table 4. Path Coefficients

| | Sample | \bar{x} | s | t | p - value |
|------------------------------------|--------|-----------|-------|-------|-------------|
| $BA \rightarrow BL$ | 0.188 | 0.190 | 0.063 | 2.972 | 0.003 |
| $BE \rightarrow BA$ | 0.436 | 0.438 | 0.053 | 8.286 | 0.000 |
| $BE \rightarrow BL$ | 0.353 | 0.353 | 0.065 | 5.445 | 0.000 |
| $BE \rightarrow BT$ | 0.512 | 0.514 | 0.058 | 8.888 | 0.000 |
| $BT \rightarrow BL$ | 0.228 | 0.227 | 0.065 | 3.510 | 0.000 |
| $BE \rightarrow BA \rightarrow BL$ | 0.082 | 0.083 | 0.030 | 2.712 | 0.007 |
| $BE \rightarrow BT \rightarrow BL$ | 0.117 | 0.116 | 0.035 | 3.306 | 0.001 |

Note. BA - Brand Attachment; BE - Brand Experience; BT - Brand Trust; BL - Brand Loyalty.

Discussion

Various studies have shown the mediating variable roles between brand experience and brand loyalty. This study uses bootstrapping in the PLS-SEM, and the p -value is significant. Thus, our hypothesis of the mediation role has been fully supported. Also, a significant connection has been seen in all the proposed variables. The relationship between the proposed brand variables has shown a significance value of 0.000. Thus, these relationships are highly significant. This study gives scope for further exploration of brand loyalty determinants in OTC brands, which has been the least explored in the past literature. India, a leading pharmaceutical market for domestic and international players, has an upper edge to lead further through the application of the given model. Also, it is valid for other locations and places with cross-validation in future studies.

Theoretical Implications

This study proposes and validates the brand loyalty model for branded OTC drugs. There have been various studies that have talked about the individual relationships among the various brand elements, which are necessary for understanding consumer behavior as well as necessary to convert potential clients into loyal consumers. The given study aligns itself with past studies on given brand variables (Cuesta-Valiño et al., 2022). OTC drugs adopt above-the-line advertisements or the set prescription given by the doctors. The proposed theoretical model can help the researchers to determine long-term customer engagement and develop a top-of-the-mind brand approach while making the purchase decisions of OTC drugs without doctor's prescriptions. The study is aligned with the past findings of brand loyalty antecedents such as reflected in the recent work of Desveaud et al. (2024). OTC drugs are sold without any doctor's prescription, and hence, the customer's decision-making approach becomes crucial while selecting the medicine from the store. As it is related to health, therefore, consumption of such kind of medicine requires a wise decision to be made. The proposed OTC brand loyalty model will have a significant impact on the researchers in the field of pharmaceutical marketing, who keep on exploring the safe and secure way to reach to the end consumer through the doctor, vendor, and shopkeeper recommendation strategies. This model will give a pull effect to the OTC brands and thus would be helpful for a long term association with the product.

Managerial Implications

This study provides marketing managers in the pharmaceutical industry with an in-depth understanding of how to approach the targeted customers. What elements need to be nourished and targeted in order to gain a good client base and loyalty for their brands? The brands need to focus on various elements like good quality products of their competitive brands in order to know where they lack. In this industry, quality has to be the first step, which is going to automatically let the brand gain loyal customers via their past experiences, and word-of-mouth marketing through family, friends, and relatives. Thus, experiential marketing can be focused on here in this particular industry and the OTC drug category. Ultimately, the goal for a brand is to create a positive image in the minds of the consumer. All the variables and brand elements are connected to each other somehow; thus, the managers need to understand and target the major influential/pain points in order to create a long-term effect and, thus build a strong and lasting brand loyalty. Brand loyalty gives scope for long-term association with the customers and their preferences while choosing the product (Velavan et al., 2015). Hence, pharmaceutical leaders can look into the brand loyalty aspects of OTC drugs more closely through this study. Managers of multinational pharmaceuticals can use this model as a pull strategy for the customers to attract and gain sustainability in the fierce competition.

Conclusion

This study provides the marketing managers in the pharmaceutical industry in-depth understanding of how to approach the targeted customers. It gives a scope of theoretical and managerial underpinnings in brand management through which OTC brands can be managed for sustainable growth in the future. The OTC brand loyalty model has a significant impact on customer loyalty and hence can help to gain customer engagement for many years. It can give a competitive advantage to the firm adopting the brand loyalty model.

Limitations of the Study and Scope for Further Research

The given study has been implemented in the Indian context in the Delhi-NCR region. The same model can be replicated in other settings and scenarios to enhance the validity of the given model. OTC brand loyalty determinants can be further identified which would give a better scope to the topic. The study was limited to the mediation concept; further scope could include moderating concepts such as age and gender. A difference among age, gender, and profession can also be determined for better targeting and positioning of the products among customers.

Authors' Contribution

Dr. Ashutosh Pandey conceptualized the problem statement and worked on the model formulation through the identification of research gaps. He wrote the introduction and research methodology. Dr. Shimona completed the literature review, analysis, discussion, managerial and theoretical contributions, and conclusion.

Conflict of Interest

The authors certify that they have no affiliations with or involvement in any organization or entity with any financial interest or non-financial interest in the subject matter or materials discussed in this manuscript.

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Appendix. Measurement Scale

| Construct | Cronbach's Alpha | Items | Source |
|------------------------------|------------------|---|---|
| Brand Experience (BE) | 0.887 | <i>BE1:</i> The OTC brand that I use has a strong impression on my senses. <i>BE2:</i> I have strong emotions for the OTC brand I use. <i>BE3:</i> The OTC brand I choose activates me. <i>BE4:</i> I engage myself a lot as a customer of this OTC brand. | Brakus et al. (2009) |
| Brand Trust (BT) | 0.892 | <i>BT1:</i> This OTC brand gives me a sense of security. <i>BT2:</i> I trust the quality of this OTC brand. <i>BT3:</i> This OTC brand service provides quality assurance. <i>BT4:</i> This OTC brand pays attention to its customers. <i>BT5:</i> This OTC brand is truthful to its customers. | Morgan & Hunt (1994) ; Sirdeshmukh et al. (2002) |
| Brand Attachment (BA) | 0.858 | <i>BA1:</i> I love using this OTC brand. <i>BA2:</i> I'm passionate about this OTC brand. <i>BA3:</i> If someone ridicules this OTC brand, I feel irritated. <i>BA4:</i> If someone praises this OTC brand, I feel pleased. | Carroll & Ahuvia (2006) |
| Brand Loyalty (BL) | 0.906 | <i>BL1:</i> I prefer to purchase this OTC brand as compared to others. <i>BL2:</i> I intend to continue using this OTC brand. <i>BL3:</i> Overall, this OTC brand will be my first choice. <i>BL4:</i> I will recommend this OTC brand to others. <i>BL5:</i> I will use this OTC brand always in the future. | Chen (2013) |

About the Authors

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