

The Influence of Brand Image, Awareness and Customer Satisfaction in Increasing Loyalty and Choosing Islamic Banking in Indonesia

Syaifuddin*¹, Andrie Yuswanto², Ahmad Hariri³
State University of Jakarta, Indonesia

ABSTRACT: The growth of Islamic banks in Indonesia is still far from what is expected, where Indonesia is a country with a Muslim majority population and the largest in the world. However, Islamic banks are only able to get 6% of the market share compared to conventional banks. The purpose of this study is to find out how significant the influence of Brand Image and Awareness factors and customer satisfaction in increasing customer loyalty and the desire to use Islamic banking in Indonesia is. This research was conducted using an online survey to the public using the accident sampling technique. This questionnaire uses a modified Likert scale technique. From the distribution carried out, 493 respondents who filled out questionnaires were collected from 1500 respondents. After the analysis, it was found that. Service Quality has a positive effect on Customer Satisfaction, while Brand Image has a negative effect on Customer Satisfaction, for Customer Satisfaction it has a positive effect on Customer Loyalty and Customer Satisfaction has a positive effect on Purchase Intention. But Awareness has a negative effect on Purchase Intention. For Customer Loyalty has a positive effect on Purchase Intention. The findings from this study are very useful for players in the Islamic banking industry to see how they can increase the market share and progress of Islamic banks in Indonesia

Keyword:Awareness, Brand Image, Customer Loyalty, Customer Satisfaction, , Islamic Bank, Purchase Intention, Service Quality.

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INTRODUCTION

The development of national Islamic banking continues to grow at a rate that varies according to economic conditions and various factors that influence its development. Although the development is still far from what was expected. The potential benefits of the development of the Islamic banking industry for the benefit of the national economy have been numerous and have been proven from the history of Islamic banking in Indonesia and other countries. With the development of the Islamic banking industry faster and bigger, at least making a positive contribution in supporting financial inclusion, especially for people who want financial services that meet sharia principles at various levels ranging from corporate businesses to grass-roots communities who have not affordable formal financial services. The existence of the Islamic banking industry can provide a more varied choice of instruments and forms of banking services, thereby making the public more interested in knowing Islamic banking.

Realizing that growing and developing national Islamic banking is a long step that needs to be carried out in a targeted manner, especially with limited resources, the banking authorities need to develop a strategic plan in order to meet the targets that have been set. The strategic plan is called the 2015-2019 Indonesian Islamic Banking Roadmap. The development of Islamic banks in Indonesia is expected to grow and develop rapidly. Understandably, Indonesia is the largest Muslim country in the world so it has great potential in building a sharia economy. However, the development is still far from expectations, because the market share is only 5.95% compared to conventional banks, when compared to other Muslim countries with less population. Like Malaysia which reached 27%. Government support for Islamic banks is very large. especially with the birth of a giant Islamic bank in the country, namely Bank Syariah Indonesia (BSI). The result of the merger or merger of three state-owned banks, including Bank Mandiri Syariah, Bank BNI Syariah, and Bank BRI Syariah. It is expected to enter the top 10 in the world.

The merger of Islamic banks is believed to be able to encourage the growth of the level of inclusion and Islamic financial literacy in Indonesia, the presence of the merged state-owned Islamic banks will enrich the choice of Islamic financial products and services for the community. The presence of Bank Syariah Indonesia (BSI) is a new milestone for this nation. With the unification of Islamic banks, Indonesia is targeted to become the center of Islamic economy and finance in the world. However, can the government's merger strategy be able to increase market share in Indonesia? There are several factors that must be considered, namely the factors that influence customers to choose to use Islamic banks, whether religious obligations are the main reason in choosing Islamic banking or customer satisfaction factors in choosing to use Islamic banking. The purpose of this study is to find out how big the customer satisfaction factor and the religious obligation factor are the reasons consumers use Islamic banks.

LITERATURE REVIEW

The following is the definition of Brand Awareness (brand awareness) according to several experts. Rossiter and Percy (1996:113) say that the definition of brand awareness is the ability of buyers to recognize and mention a brand without its category in detail to buy something. Meanwhile, according to Shimp (2003:11) the notion of brand awareness is the ability of a brand to appear in the minds of consumers when they are thinking about a certain product category and how easily the name is raised.

However, Soehadi (2005:28) provides an understanding of brand awareness which means making customers understand the product or service category in which the product competes. On a broader level, the success of building a brand awareness is highly dependent on how far customers understand that the brand is designed to meet their needs. According to Aaker and Biel (1993) Brand Image is a consumer's assessment of the brand in a market. The creation can be created based on personal experience or hearing his reputation from other people or the media.

Schiffman and Kanuk (2007) "Brand image is a set of associations about a brand that are stored in the minds or memories of consumers". There are several factors that influence brand image Schiffman and Kanuk (2007) mention the factors that form a brand image, namely:

1. Quality or quality, related to the quality of goods offered by manufacturers with certain brands.
2. To be trusted or relied upon. related to opinions or agreements formed by the community about a product that is consumed.
3. Usefulness or benefits related to the function of a product that can be utilized by consumers.
4. Price, which in this case relates to the high or low or the amount of money spent by consumers to influence a product, can also affect the long-term image.
5. The image owned by the brand itself, which is in the form of views, agreements and information relating to a brand of a particular product

Philip Kotler (1997) defines a service as 'an act or activity that one party can offer to another, which is essentially intangible and cannot affect the ownership of anything. Services may be related to tangible products or intangible products' On the other hand, Zeithaml and Bitner (2003:85) state that, 'Service quality is a focused evaluation that reflects customer perceptions of service-specific dimensions namely reliability, responsiveness, assurance, empathy, form.' Based on an assessment of the quality of services provided to customers, businesses can identify problems quickly, improve their services and better assess client expectations (Business Dictionary.com).

Satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance (outcome) of the product thought to the expected performance (or result). If performance is below expectations then the customer is dissatisfied. If the performance meets expectations, the customer is

satisfied. If the performance exceeds expectations, the customer is very satisfied or happy (Kotler 2006:177).

So, satisfaction is a function of the perception or impression of performance and expectations. If performance is below expectations, the customer is dissatisfied. If the performance meets expectations, the customer will be satisfied. If performance exceeds expectations, the customer will be very satisfied or happy. Lovelock and Wirtz (2011: 74) Satisfaction is an attitude that is decided based on the experience gained. Satisfaction is an assessment of the characteristics or features of a product or service, or the product itself, which provides a level of consumer pleasure related to meeting consumer consumption needs. Customer satisfaction can be created through quality, service and value. The key to generating customer loyalty is delivering high customer value.

According to Kotler & Armstrong (2012:36), customer value is the customer's comparison between all the benefits and all the costs that must be incurred to accept the offer given. Total customer cost is a group of costs used in assessing, obtaining and using a product or service. Because customer satisfaction is highly dependent on customer perceptions and expectations, as a product supplier it is necessary to know the factors that influence it.

Definition of Consumer Loyalty Gramer and Brown (in Utomo 2006: 27) provide a definition of Loyalty (service loyalty), namely the degree to which a consumer shows repeat purchase behavior from a service provider, has a disposition or tendency of a positive attitude towards service providers, and only consider using this service provider when the need arises to use this service. From the definition presented by Gramer and Brown, a loyal customer is not only a buyer who makes repeat purchases, but also maintains a positive attitude towards service providers. According to Sutisna (2001: 41) consumer loyalty can be grouped into two groups, namely brand loyalty and store loyalty. Consumer loyalty can be defined as "a favorable attitude towards a brand that is represented in consistent purchases of that brand over time". Consumer loyalty is defined by Oliver (in Taylor, Celuch, and Goodwin, 1999:218) as a high commitment to repurchase a preferred product or service in the future, in addition to the influence of the situation and the efforts of marketers in changing behavior. According to Wahyu Nugroho (2005:11) consumer loyalty is defined as a measure of customer loyalty in using a product brand or service brand at a certain time in a situation where there are many choices of products or services that can meet their needs and customers have the ability.

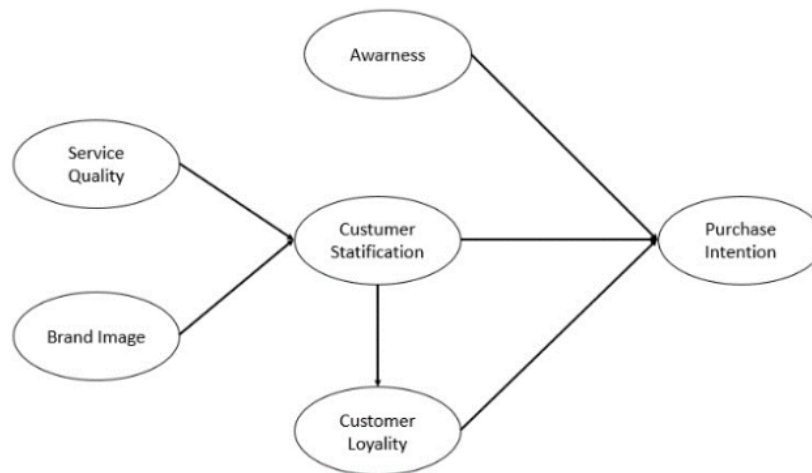


Figure 1. Research Model

With the theoretical approach above, the researcher wants to test the above variables how much influence the consumer's desire (intention) to use Islamic banks, by distributing questionnaires to Islamic bank customers in Indonesia, with the following hypothesis

H1 - Service Quality will affect Customer Satisfaction

H2 - Brand Image will affect Customer Satisfaction

H3 - Awareness will affect Purchase Intention

H4 -Customer Satisfaction will affect Purchase Intention

H5 - Customer Satisfaction will affect Customer Loyalty

H6 - Customer Loyalty will affect Purchase Intention

Method

In this study, it adopted indicators from previous researchers and then developed it into an instrument of this research. To measure the service quality variable, the authors use indicators adapted from Yang et al., (2004 p.1174)

a. The company quickly resolves problems I encounter

b. Employees have the knowledge to answer my questions

c. Overall, my online company comes up to my expectations of what makes a good online supplier BRAND IMAGE

And the author uses additional indicators adapted from (Huang et al., 2014) P.74

a. The convenience store can provide customers with personalized service

b. Even if busy, service personnel would provide suitable services to customers

To measure the brand image variable, the authors use indicators adapted from (Huang et al., 2014) P.74

a. I have a better impression of the convenience store.

b. The convenience store has good will and is trustworthy.

- c. The convenience store has a better reputation than the other chain convenience stores.
- d. I think that the convenience store has a good overall image

To measure the awareness variable, the author uses indicators adapted from (Gillihan & Ferguson, 2018)

- a. I am aware of what I need to do to feel accomplished
 - b. It's easy for me to recognize when I'm tired and need to sleep
 - c. If I have many things to do, I am able to decide what I need to do
- (Zubair Tariq, 2014)
- a. *You can recognize green brand among other competing brands because of their environmental commitments*
 - b. *You are aware of green brands because of their environmental reputation*
 - c. *Some environmental characteristics of green brands come to the top of mind in your consideration set quickly*

Untuk mengukur variable *customer loyalty*, penulis menggunakan indikator-indikator yang diadaptasi dari (Ehigie, 2006) P, 500

- a. *I consider myself loyal to this brand*
- b. *I buy this brand whenever I can*
- c. *I buy as much of this brand as I can*
- d. *I feel this is the only brand of this product I need*
- e. *This is the one brand I would prefer to buy or use*
- f. *If this brand was unavailable, it would be difficult if I had to use another brand*

To measure the customer satisfaction variable, the author uses indicators adapted from (Amin & Isa, 2008) P,202)

- a. *I am satisfied with products and services provided by my banks*
- b. *I am satisfied with employees respond and prompt services*
- c. *I am satisfied with financial services advice*
- d. *The overall service quality provided by my banks*

To measure the purchase intention variable, the authors use indicators adapted from (Huang et al., 2014) P, 75

- a. *If I want to buy something at a convenience store, there is a high probability that I would buy products at this store.*
- b. *If I want to buy something at a convenience store, I would consider the store's products*
- c. *If I want to buy something at a convenience store, the store would be my first choice.*
- d. *I am willing to recommend the store's products or services to other people*

And the author adds indicators from (Chang et al., 2015) p.1352

- a. *I would consider the merchant as my first choice to buy.*
- b. *I would decide to buy more products from the merchant*

Table 1. Research indicators

ORIGINAL INDICATOR
<p>Purchase intention</p> <ol style="list-style-type: none"> 1. If I want to buy something at a convenience store, I would consider the store's products 2. If I want to buy something at a convenience store, the store would be my first choice. 3. I am willing to recommend the store's products or services to other people 4. I would consider the merchant as my first choice to buy 5. I would decide to buy more products from the merchant
<p>Service quality</p> <ol style="list-style-type: none"> 1. The company quickly resolves problems I encounter 2. Employees have the knowledge to answer my questions 3. Overall, my online company comes up to my expectations of what makes a good online supplier BRAND IMAGE 4. The convenience store can provide customers with personalized service 5. Even if busy, service personnel would provide suitable services to customers
<p>Brand Image</p> <ol style="list-style-type: none"> 1. I have a better impression of the convenience store 2. The convenience store has good will and is trustworthy. 3. The convenience store has a better reputation than the other chain convenience stores. 4. I think that the convenience store has a good overall image
<p>Awareness</p> <ol style="list-style-type: none"> 1. It's easy for me to recognize when I'm tired and need to sleep 2. You can recognize green brand among other competing brands because of their environmental commitments 3. You are aware of green brands because of their environmental reputation 4. Some environmental characteristics of green brands come to the top of mind in your

consideration set quickly
<p>Service Quality</p> <ol style="list-style-type: none"> 1. The company quickly resolves problems I encounter 2. Employees have the knowledge to answer my questions 3. Overall, my online company comes up to my expectations of what makes a good online supplier BRAND IMAGE 4. The convenience store can provide customers with personalized service 5. Even if busy, service personnel would provide suitable services to customers
<p>Customer Satisfaction</p> <ol style="list-style-type: none"> 1. I am satisfied with products and services provided by my banks 2. I am satisfied with employees respond and prompt services 3. I am satisfied with financial services advice 4. The overall service quality provided by my banks
<p>Customer Loyalty</p> <ol style="list-style-type: none"> 1. I consider myself loyal to this brand 2. I buy this brand whenever I can 3. I feel this is the only brand of this product I need 4. This is the one brand I would prefer to buy or use 5. If this brand was unavailable, it would be difficult if I had to use another brand

METHODOLOGY

This study uses a non-probability sample method with a purposive technique, namely the determination of a heterogeneous variation sample (Vehovar et al., 2016), but is given limited criteria to be able to obtain a representative and generally accepted sample (Klar & Leeper, 2019). The questionnaire that has been developed is distributed through social media to 1500 people in Indonesia, the majority of whom are sharia bank users. And obtained as many as 493 respondents who meet the criteria for providing feedback, and then the data is processed to find answers to this research problem.

To analyze the pattern of relationships between variables and their direct or indirect effects of independent variables on the dependent variable, path analysis is carried out (Valenzuela & Bachmann (2017). In this path analysis, data analysis is more appropriate, using SEM (Structural Structural Equation)

modeling). Equation Modeling), SEM is a statistical technique for testing and estimating causal relationships using a combination of statistical data and qualitative causal assumptions (Hair et al., 2014).

In this study, the AMOS application was used to determine, estimate, assess, and create a model or path diagram to show the hypothesized relationship between variables (Byrne, 2016). The data analysis uses SEM, SEM is a multivariate technique that combines aspects of multiple regression and factor analysis, estimates a series of simultaneous dependence relationships, and hypothesis testing is carried out by looking at the output CR> 1.96 (Hair et al., 2014).

RESULT

From the data of respondents who filled out the online questionnaire that we broadcast online, it was obtained that the total number of respondents who filled out the online questionnaire was 493 people. The sample obtained in this study was 493 people. from the data obtained that respondents who have used Islamic banks and 357 people who have never used Islamic banks are 136 people.

Table. 2, Characteristics of Respondents

	Profil	Deskripsi	Jumlah	%
1	Jenis Kelamin	Laki-laki	239	48.47
		Perempuan	254	51.52
		Jumlah	493	100
2	Usia	< 20 Tahun	45	9.13
		21 - 30 Tahun	232	47.06
		31 - 40 Tahun	104	21.09
		41 - 50 Tahun	45	9.12
		Jumlah	493	100
3	Tingkat pendidikan	< SLTA	0	0.
		SLTA	65	13.18
		Diploma	131	26.57
		Sarjana	225	45.63

		Magister / Doktor	72	14.61
		Jumlah	493	100
4	Status pernikahan	Belum menikah	169	34.27
		Menikah	252	51.11
		Berpisah / bercerai	41	8.31
		Pasangan meninggal	31	6.29
		Jumlah	493	100
6.	Status Pekerjaan	Belum Bekerja	99	20.08
		Bekerja	286	58.01
		Miliki Usaha Sendiri	77	15.62
		Pensiun	31	6.29
		Jumlah	493	100
7	Darimanaka h anda Mengetahui Bank Syariah	Artikel	42	8.51
		Iklan Media Cetak	26	5.27
		Media Sosial	64	12.99
		Teman	68	13.79
		Keluarga	214	43.40
		Internet	79	16.02
		Jumlah	493	100

Based on table 2 above, data obtained that from 493 respondents, male respondents were 48.47% and female respondents were 51.52%. Based on age grouping, respondents aged between 21 - 30 years 47.06%, ages 31 - 40 years 21.09%, ages 41 - 50 years 9.12%, Based on the level of education that has been completed, respondents graduated below high school 13.18%, high school graduates 1.23 %, diploma graduates 26.57%, bachelor graduates 45.63%, masters/doctoral graduates 14.61%. Based on their marital status, respondents who are not married are 34.27%, married 51.11%, married separated/divorced 8.31%, married couples die 6.29%. Based on working status, respondents who have not worked are 20.08%, employed 58.01%, Owned their own business 15.62%, retired 6.29%. Based on information about Islamic banks. Respondents know from articles 8.51%, print media advertisements 5.27%. social media 12.99%, friends 13.79%, family 43.40%, internet 16.02%.

The validity and construct reliability test of the indicators of this study was carried out using Confirmatory Factor Analysis (CFA) (Latan, 2012). This test is carried out so that the data is valid and reliable in measuring the model so that the description of the indicators in measuring Purchase Intention can be known. First order confirmatory factor analysis (1st order CFA) is a measurement model that can be directly performed for all dimensions or components studied (Ika & Dwi, 2012). According to Hair, et al (2010) by using this CFA method, it is not only obtained to test the validity of a construct (Construct Validity), but can also be used to analyze the reliability of the construct (Construct Reliability). Then the data was analyzed using AMOS software version 24.0 to test the model (SEM / Structural Equations Modeling). The most widely used model accuracy index is Chi-Square (Joreskog & Sorbom, 1993). To assess whether a model is fit or not, it can be seen from the Chi-Square value above 0.05 ($p\text{-value} > 0.05$) because these results indicate that there is no difference between the model and the data (Joreskog & Sorbom, 1993).

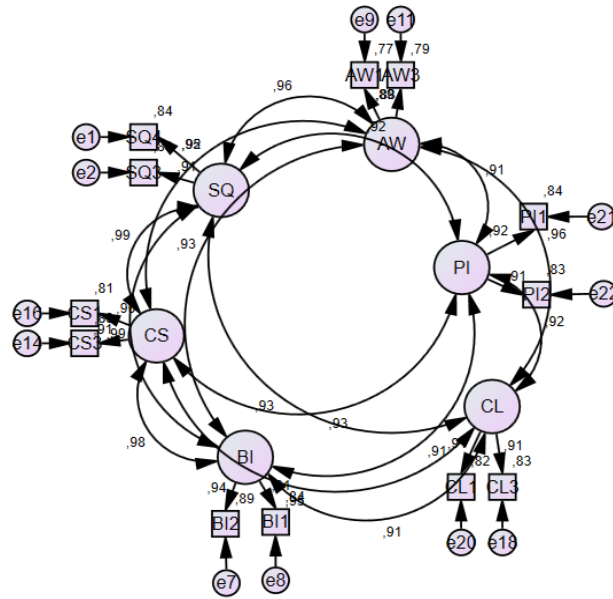
Table 3. CMIN awal

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	65	572,326	260	,000	2,201
Saturated model	325	,000	0		
Independence model	25	17839,955	300	,000	59,467

Table 3 above shows the initial data before modification using SEM Amos 24.0, the P value shows 0.000 which means this model is not fit. To achieve model fit ($P > 0.05$), the MI (Modification Indices) process is carried out by eliminating high factor loading (Hair et.al., 2014).

The MI process is carried out to obtain the Standardized path of fit model by following the gradual factor loading elimination procedure (Thakkar, 2020), namely the number of initial indicators of 17 items, gradually eliminating 4 items that have a high loading factor. The remaining indicators from the elimination process are 11 items, consisting of Customer Satisfaction 2 item indicators, Customer Loyalty 4 indicator items, Religious Obligation 2 indicator

items and Purchase Intention 3 so as to achieve the fit model shown in Figure 3 below.:



Gambar 2. Standardized path of fit model

Table 4. CMIN fit

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	39	53,608	39	,060	1,375
Saturated model	78	,000	0		
Independence model	12	7482,217	66	,000	113,367

The results of the analysis in table 4. above show that the Chi Squared (CMIN) is 53.608 and the P value is 0.06, which is greater than 0.05, this indicates that the model is fit. Next, hypothesis testing is carried out. By using AMOS version24.0, the results of data processing are obtained as follows (figure 4):

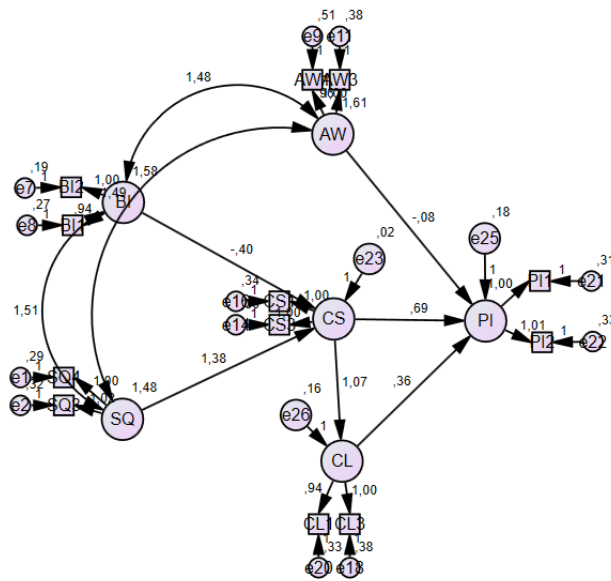


Figure 3. Standardized path hypothesis testing

The estimated characteristics of the results used to test the hypothesis as the output of the regression model of the weight structure equation can be seen in table 5.

Table 5. Output uji hipotesis

HIPOTESIS	Estimate	S.E.	C.R.	P	KETERANGAN
CS <--- SQ	1,385	,292	4,736	***	Diterima
CS <--- BI	-,405	,283	-1,432	,152	Ditolak
CL <--- CS	1,066	,037	28,646	***	Diterima
PI <--- CS	,686	,239	2,869	,004	Diterima
PI <--- AW	-,082	,183	-,450	,653	Ditolak
PI <--- CL	,357	,116	3,081	,002	Diterima

From table 5 above, according to Hair et al., (2014), that the hypothesis requirements are accepted if the CR is greater than 1.96. From table 5 above, the information obtained from the CR value of Service Quality is 4.736 meaning that Service Quality has a positive effect on Customer Satisfaction, while the CR value of Brand Image is -1.432 which means that Brand Image has a negative effect on Customer Satisfaction, for the CR value of Customer Satisfaction is 28.646 which means that Customer Satisfaction has a positive effect on Customer Loyalty and the CR value of Customer Satisfaction is 2.869 which means that Customer Satisfaction has a positive effect on Purchase Intention. The CR Awareness value is -0.450, meaning that Awareness has a negative effect on Purchase Intention. The CR value is 3.081, which means that Customer Loyalty has a positive effect on Purchase Intention

DISCUSSION

The results of the study indicate that Service Quality has a positive effect on Customer Satisfaction. The indicators the author uses are the speed and accuracy of Bank Syariah in solving problems faced by customers and how Sharia Bank employees have the ability and knowledge to answer customer questions and problems. Syariah can provide services that are tailored to customer needs. Even though they are busy, Islamic bank officers still provide appropriate services to customers well. Better service quality can increase customer satisfaction.

CONCLUSIONS AND RECOMMENDATIONS

Islamic banks have an important role in the Indonesian economic sector, where Islamic banks function to collect and distribute public funds. Islamic banks carry out social functions in the form of baitul mal institutions, namely receiving funds from zakat, infaq, alms, grants or other social funds and channeling them to zakat management organizations. And help disburse loans to MSMEs. This research is expected to be able to explain the influence of Brand Image and Awareness and customer satisfaction in increasing customer loyalty and choosing Islamic banking in Indonesia.

The limitations of this study are the sampling of respondents where the focus is still not on the determination of customers and non-customers of Islamic banks that are more specific, the limited variables that are factors that influence customers in determining the choice of using Islamic bank services.

The results of this study indicate that service quality has a significant positive effect on satisfaction. It is important for Islamic banks to continue to improve the quality of service because this will increase customer satisfaction so that customer loyalty will also increase.

Brand Image has a negative effect on Customer Satisfaction, with the indicator used is how to give a better impression of the Islamic Bank's service products. Whether Islamic banks have good intentions and can be trusted by customers, and whether Islamic banks have a better reputation than other conventional banks. How is the image of Islamic banks as a whole for customers, the research results show negative results, this means that the image of Islamic banks is not strong and low which results in a decrease in customer satisfaction, therefore. Brand image is a concern for Islamic banks to improve it.

The results showed that Customer Satisfaction has a positive effect on Customer Loyalty with the indicators used are how the level of customer satisfaction with the products and services provided by Islamic banks to customers and how fast the response of Islamic Bank employees to complaints submitted by customers. Customer satisfaction with explanations and advice on financial problems submitted by customers.

These results indicate that Islamic banks need to continue to increase customer satisfaction in order to increase customer loyalty, because customer loyalty will depend on the satisfaction felt by customers with the products and services provided. The results of the study also obtained the same result, namely the influence of customer satisfaction on Purchase Intention. With the

results, with the results of this positive value, it shows that the higher satisfaction will increase the desire to use Islamic banks.

The results of customer satisfaction research are in line with Customer Loyalty which has a positive effect on Purchase Intention. The indicator we use is customer loyalty to Islamic Bank service products. Customer dependence in using Islamic bank service products. As well as the suitability of service products with the guidance of religious law. and customer loyalty to the products and services provided by Islamic banks.

Awareness has a negative effect on Purchase Intention, with the indicator used is the extent to which customers easily recognize Islamic Banks. When customers need banking transactions, Islamic banks are the main choice as the necessary means. The extent to which customers recognize the name of Islamic banks among other non-Islamic bank brands. Some characteristics of Islamic banks appear in the minds of customers in your bank name collection quickly. With negative research results, it shows that customer awareness does not show good value. This shows that customers do not really understand and know the products offered by Islamic banks. Islamic banks are not the main choice for customers in terms of financial transactions. So it is necessary for Islamic banks to carry out good socialization and promotions, so that customers and the public are more familiar with Islamic banks.

FURTHER STUDY

The limitations of this study are the sampling of respondents where the focus is still not on the determination of customers and non-customers of Islamic banks that are more specific, the limited variables that are factors that influence customers in determining the choice of using Islamic bank services.

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This research paper is designed to show how intellectual contributions are expected to be able to explain the influence of Brand Image and Awareness and customer satisfaction in increasing customer loyalty and choosing Islamic banking in Indonesia. On this occasion, I would like to thank all parties, especially the family and the lecturers of management science at the State University of Jakarta, so that this research is completed, hopefully in the future there will be more similar studies.

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