



# Emotional Intelligence and Work-Life Balance of Female Staff in Commercial Banks in Kathmandu District

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Received: August 1, 2023

Revised: November 3, 2023

Accepted: December 29, 2023

Published: December 30, 2023

## How to cite this paper:

K.C., S. (2023). Emotional Intelligence and Work-Life Balance of Female Staff in Commercial Banks in Kathmandu District.

*Quest Journal of Management and Social Sciences*, 5(2). <https://doi.org/10.3126/qjms.v5i2.60830>

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## Abstract

**Background:** Women's participation in the workforce is expanding all around the world. Nepali women are actively participating in both household and financial activities. When compared to their male counterparts, Nepalese women suffer from work overload.

**Objective:** This paper investigates the impact of emotional intelligence on work-life balance among female employees in commercial banks in Kathmandu.

**Design/methodology/approach:** This research is quantitative in nature and deductive in approach. It followed a cross-sectional survey based on judgmental sampling. SPSS was used to analyse the data collected from 399 usable questionnaires returned from respondents.

**Finding:** The result showed that self-awareness, self-management, self-motivation, empathy and social skills had a significant positive impact on work-life balance.

**Conclusion:** Emotional intelligence (EI) enables people to be self-aware, self-regulate, manage a peer-to-peer relationship, motivate themselves and communicate more effectively and accurately to accomplish the given task. Employees who feel more in control of their lives are better equipped to balance work and family. Today, organisations need to take various measures to develop EI in their employees to renew themselves and continuously achieve a harmonious work-life balance.

**Keywords:** Female employees, Emotional intelligence, Work-life balance, Commercial banks



## Introduction

In today's competitive world, society and the workplace have undergone significant changes (Chernayak-Hai & Rabenu, 2018; Pace & Sciotto, 2021). Organisations are becoming knowledge-based, and their hierarchical structure is turning flat. Organisations conceive human resources (HRs) as strategic assets instead of resources. Global competition has altered the roles and duties of both men and women in the workplace and personal life. There is a rising number of women in the labour market. Today, working women are constantly challenged by the demands of work and family (Bharadwaj & Shanaker, 2019).

The workplace is increasingly becoming international and has a more diversified staff. In the past, men worked full-time outside their homes, while women took care of domestic and family duties (Pace & Sciotto, 2021). Women's participation in the workforce is expanding all around the world. Nepali women actively participate in household and monetary-generating activities (Sharma & Verma, 2021). It is resulting in changes in women's roles in society. However, there is still a gender difference in household work. When compared to their male counterparts, Nepalese women suffer from work overload. As a woman, she has to fulfil multiple roles like wife, mother and sister, to name a few. Women care for their children, entertain visitors, care for their parents and manage household work (Poudel & Sthapit, 2021). They are caregivers; they care for their families irrespective of their job profiles and official responsibilities. When they are engaged in any job, they have hardly any free time in today's busy world. Female employees' personal and professional lives are like two sides of the same coin (Kumari & Devi, 2013).

Women experience physical, emotional, and social challenges in both sectors of the workforce as a result of the double burden of domestic duties and income-generating labor (Sharma & Verma, 2021). There are increasing pressures at work everywhere in today's working culture (Onu & Gabriel, 2020). They have to tolerate the pressure from their family domains as well as their job. Women with dependent children face more difficulty in balancing their career and family. In some situations, they have to sacrifice their personal life. Balancing work and life has been the greatest challenge for today's women (Poudel & Sthapit, 2021). If there is work-life balance (WLB) among women, it means they are moving towards achieving their personal as well as professional goals. They can live happily, healthily, and successfully (Bataineh, 2019). These workers are more likely to feel satisfied at work if they are content and experience less stress at home and work. They will work effectively and efficiently. Their retention at the workplace will be high. They display higher organisational citizenship behaviours.

Employees who properly comprehend, control, and use emotions can successfully balance their personal and professional lives. Those who are emotionally knowledgeable can recognise and control their own emotions as well as those of others (Mehta & Singh, 2013). It is viewed as a key factor in women's workplace success. Emotionally intelligent women are capable of not just responding to those around them but also of providing excellent solutions to a variety of issues. As a result, emotional intelligence is critical for an individual to have a good work-life balance that benefits himself/herself and the organisation (Shylaja & Prasad, 2017).

Hence, organisations are formulating many policies and strategies to alleviate the conflict between the domains of work and life (Adhikari & Gautam, 2010; Abdiraham et al., 2018; Khateeb, 2021). The organisation can also provide various measures to develop employee EI (Giao et al., 2020). Such initiative can have a bigger impact on job performance, commitment, satisfaction and overall work-life balance. To create such an environment, banks need to renew themselves continuously to achieve sustainable competitive advantage.

Emotional intelligence and work-life balance have been the subject of several previous studies. However, Goleman's model is rarely applied in the Nepali context. This model has strong explanatory power in research on emotional intelligence with other issues. This study sheds light on the following

questions: What is the emotional intelligence situation among the female staff in private commercial banks in Kathmandu? Does emotional intelligence affect the work-life balance of female staff in private commercial banks in Kathmandu? To address these questions, we assess the emotional intelligence status of female staff in private commercial banks in Kathmandu. Further, this study aimed to examine the influence of emotional intelligence on the work-life balance of female staff in private commercial banks in Kathmandu.

## **Literature Review**

### ***Emotional Intelligence***

Emotional Intelligence (EI) is the ability to understand our own and others' feelings, motivate ourselves and effectively manage our emotions in order to get the greatest results for ourselves and our relationships. Goleman suggested that EI is necessary for success in life (Patowary & Parida, 2016). It always helps a person handle anything with a measure of maturity and balance, as well as practically maintaining a cheerful outlook (Kumarasamy et al., 2016). Rahman et al. (2012) define EI as the ability to recognise and understand emotions, control and organise emotions and generate and manage emotions in order to improve thinking and promote intellectual progress. Even if a person has the best education, a sharp, analytical mind and an inexhaustible supply of brilliant ideas, he will not be a great leader without emotional intelligence (Goleman, 1998). Naz et al. (2021) also agree with Goleman; they consider EI a key aspect in achieving better academic and professional results. We must acquire emotional competencies to perform at a high level because they are taught abilities rather than innate qualities (Mehta & Singh, 2013). People with high emotional intelligence are better at managing and understanding their own and others' emotions, which leads to improved performance (Naz et al., 2021). The major constructs under emotional intelligence are self-awareness, self-management, self-motivation, empathy and social skill.

### ***Self-awareness***

It is the capacity to recognise and clearly comprehend one's feelings, including their influence on others, as well as their strengths, weaknesses, motivations and ambitions (Goalman, 1998). EI enables us to recognise the connections between thoughts, feelings and behaviour. Emotional self-awareness is the ability to recognise one's emotions and what triggers them. It is acknowledging and comprehending one's qualities and shortcomings, feelings and moods and their impact on others. Someone who is self-aware does not take criticism personally and instead learns from it and evolves (Moss, 2018).

### ***Self-Management***

Self-regulation, according to Ran et al. (2021), involves the capacity to restrain or refocus emotions as well as the flexibility to adjust to shifting circumstances. It is the capacity to control or manage their emotions and use them properly (Cui, 2021; Patowary & Parida, 2016; Adullah & Ahmad, 2017). It is the degree to which we react to situations and other people. It is also about experiencing happy emotions and sharing them with others.

### ***Self-motivation***

Self-motivation is the ability to control one's emotions while overcoming obstacles and working tirelessly toward goals (Goalman, 1998). Self-motivation aids in emotional self-control and productivity in less exciting tasks. Instead of being motivated by money, titles, external acclaim or esteem, persons with high emotional intelligence are self-motivated and pursue personal goals for their growth and satisfaction (Moss, 2018). Internal motivation goes beyond pursuing external rewards and focuses on the joy and fulfilment that something offers (Patowary & Parida, 2016; Adullah & Ahmad, 2017).

## ***Empathy***

Empathy is the capacity to share another's feelings and comprehend them while expressing care in this regard (Patowary & Parida, 2016; Adullah & Ahmad, 2017). It is the capacity to place oneself in another person's shoes and share their thoughts or ideas (Ran et al., 2021). Before making any decisions, one must have the ability to comprehend and acknowledge the feelings of others (Goalman, 1998). Individuals with empathy listen to others, display care and make good-faith efforts to improve situations. The warmth and empathy that managers have for their employees develop compassion for them.

## ***Social skills***

Social skills are managing and maintaining relationships with others while creating a support network (Mehta & Singh, 2013; Naz et al., 2022). It refers to how well someone can identify and meet the needs of others. Two facets of social skills are the ability to create and manage connections as well as the capability to locate common ground (Patowary & Parida, 2016; Adullah & Ahmad, 2017). Social skills are useful for identifying social cues, establishing a shared perspective, managing relationships, and creating networks (Ryan & Yo-Sung, 2019).

## ***Work-life Balance***

According to Bird (2006), the phrase "work-life balance" originated in the 1960s, when business people believed that the issue of balancing work and life was crucial for working women. After World War II, people started to realise how important work-life balance is (Lockwood, 2003). According to Bello and Tanko (2020), "work" refers to activities requiring mental or physical skills. The term "work-life balance" refers to the interaction between work and non-work elements of people's lives, with establishing an acceptable work-life balance typically implying reducing one side (generally work) in order to have more time for the other (Kelliher et al., 2018). WLB is about balancing the competing demands of family, personal and professional life, as well as meaningful accomplishments in numerous areas of life (Acharya & Padmavathy, 2018).

Maintaining a healthy work-life balance is essential to reducing conflict between the home and work (Yadav & Yadav, 2014; Abdiraham et al., 2018). It is the condition in which a person is able to balance and sustain their personal and professional lives with little conflict (Kumarasamy et al., 2016; Maan & Noida, 2020). So, for Manikandan et al. (2017), a work-life balance has been defined as the lack of demands at work and outside of work that conflict intolerably. Work-life balance does not imply equal distribution of each. It refers to the ability to balance work and personal obligations in order to live a happy and healthy life. They discussed six components of work-life balance: self-management, time management, stress management, change management, technology management, and leisure management.

The increasing presence of women in the modern workforce poses several challenges to businesses, employees and their families. So they feel work pressure. Workplace pressure negatively impacts professionals' crucial personal and social lives, leading to a negative overflow of work into homes and home into work (Panda & Sahoo, 2021). Employees with high degrees of both personal and professional conflict are more likely to have low job satisfaction, organisation's productivity, reputation and organisational commitment (Tasnim et al., 2017; Poudel & Sthapit, 2020). Employees' intentions to leave a company are influenced by a lack of balance between personal and professional lives, resulting in high turnover intentions (Lestari & Margaretha, 2021; Kerdpitak & Jermisittiparsert, 2020). Poor work-life balance is costly to the organisation (Uddin et al., 2013). So, the inconsistency of employees' personal and professional lives is the main problem for growing firms because it directly impacts the organisational performance graph (Ifiran et al., 2021).

However, work-life balance programs help organisations minimise their employees' stress levels and desire to leave (Lestari & Margaretha, 2021). A successful work-life balance is vital for an individual's psychological well-being, with high self-esteem, satisfaction and a general sense of harmony in life all being signs of a successful work-life balance (Panda & Sahoo, 2021; Uddin et al., 2013).

## **Women in the Banking Sector**

The banking sector is one of the most essential industries in Nepal and has a considerable impact on the Nepalese economy. According to Uddin et al. (2020), the bank serves as the economic engine of the economy. They also provide a constructive contribution to the country's overall development. (Kappagoda, 2013; Bhandari, 2022).

There are now more commercial banks due to liberal policies, a favourable environment, increased trade and many other things (Bhandari, 2022). The banking industry has quickly changed over the last few decades as a result of liberalisation, privatisation and globalisation, changes in policy, technological advancements, and intense rivalry. For educated women in Nepal, work prospects have increased due to the rapid expansion of the banking and finance industries. The banking sector has been one of the biggest attractions for employment in the private sector. They have an organised structure and good corporate culture. They are professionally well-managed service sectors. Due to the security, status and financial benefits, banking has become one of the most appealing professions for women (Dhakal, 2021). Women believe this field is ideal for those who want to work for the country and contribute to developing a strong economy and nation (Jabbar et al., 2013). Other facilities like vehicles and concessional loans have enhanced the charm. Although women currently make up more than half of the population in Nepal, they are not reaching the highest level as males. Few women have succeeded in breaking through the glass ceiling to take on senior managerial and decision-making roles, which have remained the domain of men (Sinha, 2020). Including in politics, women have only had a minor presence in middle and top-level positions inside the organisation.

The business performance of the banking industry is heavily reliant on the high calibre of service given by quality human resources (Kappagoda, 2013; Giao et al., 2020). Serving customers with various needs is a challenging aspect of the banking industry. One of the prevalent conventions in the banking industry is extended work hours (Kodagoda, 2010). Longer working hours are the main issue when addressing work-life balance difficulties for banking personnel (Bhandari, 2022).

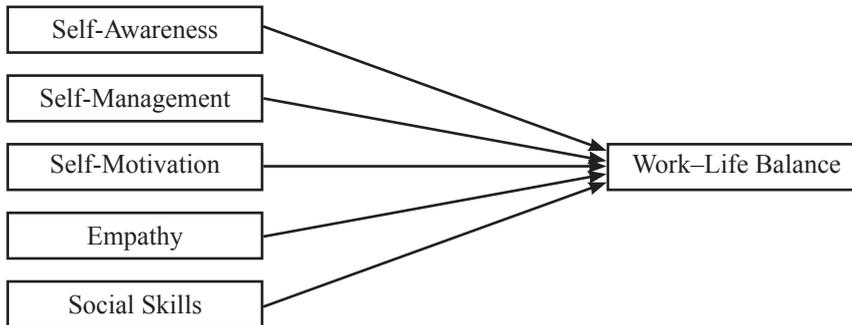
Other difficulties in the banking industry include adjusting to constant change, coming up with new ideas, managing vast volumes of information, finding and keeping the right kinds of talent, encouraging cooperation and increasing organisational effectiveness (Alriwali, 2019). Women's work environment is evolving quickly due to shifting family responsibilities and technological advancements (Khan et al., 2022). As a result, workers in the banking industry experience a lot of work-life conflict, which impacts their personal and professional lives (Khan et al., 2022). Due to the high stress of juggling between work and home, many commercial bank personnel have been reported to be suffering from health issues (Bhandari, 2022). Emotionally unbalanced women may struggle to meet deadlines or accomplish their goals. In essence, emotional intelligence aids managers in efficiently attending to consumer demands. Some female employees are not balancing work and family obligations because they lack these skills. High emotional intelligence allows managers to recognise the needs of their staff and provide them with supportive criticism (Alriwali, 2019). These executives can make wise decisions (Alzoubi & Aziz, 2021).

Nepali (2018) noted that working women of organised and unorganised sectors face mental harassment, sexual harassment, discrimination, problems during travelling, job insecurity, indecent behaviour of boss or colleagues and absenteeism at the workplace. A successful work-life balance in the banking industry will increase female employees' commitment and productivity (Khan et al., 2022). Bankers with higher emotional intelligence levels can better balance their jobs with family (Giao et al., 2020).

Such bankers are better equipped to work in teams, deal with burnout and interact with their customers (Giao et al., 2020). They can deliver services efficiently and effectively (Musa, 2020).

## Research Framework

The proposed conceptual framework offers a logical concept regarding research activities. The researcher's concept based on previous literature shows a proper direction in which the proposed research has been conducted. In this cross-sectional study, the conceptual framework has been designed based on Goleman's Model.



(Porrashidi & Vafaei, 2013; Bakir, 2018; Praya et al., 2019)

Based on the conceptual model, the following hypotheses have been developed:

H1: There is a positive impact of self-awareness on work-life balance.

H2: There is a positive impact of self-management on work-life balance.

H3: There is a positive impact of self-motivation on work-life balance.

H4: There is a positive impact of empathy on work-life balance.

H5: There is a positive impact of social skills on work-life balance

## Methodology

To achieve these research objectives, we used a quantitative analysis and a deductive approach. It followed a cross-sectional survey. It tried to find the significant influencing factors of emotional intelligence on the work-life balance of female employees in Kathmandu.

The target population of the study were female employees of private commercial banks in Kathmandu. They were met at their banks or at any other convenient location where they could provide time to respond to the questionnaire. However, most of them responded through email. The researcher chose female employees as the targeted sample because they face significant challenges balancing work and family.

According to the Nepal bank supervision department of Nepal Rastra Bank (NRB), there are 8543 female employees in private commercial banks in Kathmandu. To determine the sample size, the researcher used the following formula Adhikari (2021) prescribed.

$$n = \frac{\frac{Z^2 P \cdot (1-P)}{e^2}}{1 + \frac{Z^2 P \cdot (1-P)}{Ne^2}} = \frac{\frac{(1.96)^2 \cdot 0.5 \cdot (1-0.5)}{(0.05)^2}}{1 + \frac{(1.96)^2 \cdot 0.5 \cdot (1-0.5)}{8543 \cdot (0.05)^2}} = 368$$

where

$$\begin{aligned} n &= \text{sample size} \\ N &= 8543 \\ Z &= 1.96 \\ e &= 0.05 \\ p &= 0.5 \end{aligned}$$

Hence, a minimum of 368 respondents were used for further analysis of the data.

This research was based on original (primary) data from a structured questionnaire survey. The items of the questionnaire were adapted from Kumarasamy et al. (2016), Schutte et al. (1997), Mehta & Singh (2013), Manandhar (2021) and Ford et al. (1983). Judgmental sampling was employed in the study as it is economical as well as less time consuming. The researcher followed a five-point Likert scale anchored by “Strongly Disagree”=’1’ to Strongly Agree”=’5’.

The questionnaire used in this study contained three parts. The first part covered items related to the demographic of the respondents. It supports collected data like bank name, post, marital status, level of education, and years of experience. Similarly, the remaining two portions relate to the variables, namely the independent variable (emotional intelligence) and the dependent variable (work-life balance). The researcher has measured emotional intelligence with 31 31-item scales developed by Schutte et al. (1997) and Mehta and Singh (2013). Similarly, the researcher measured work-life balance with six items developed by Kumarasamy et al. (2022) and Manadhar (2021). A statistical package for social science (SPSS) was used to investigate and analyse results further.

## Reliability Analysis

**Table 1. Reliability of Items**

Variables	Items	Cronbach’s Alpha coefficient
Self-awareness	6	.714
Self-management	6	.712
Self –Motivation	6	.716
Empathy	6	.719
Social Skills	6	.712
Work-Life Balance	6	.709

Source: Field Survey, 2023

Before analysing the collected data, the reliability of the questionnaires was tested. Since the value of Cronbach’s Alpha of each summated scale is greater than 0.7, summated scales are reliable for further analysis. They are far higher than the thresholds recommended by scholars. The reliabilities of each summated scale have been shown in Table 1. The analysis employed the following regression model:

$$WLB = \beta + \beta_1 SA + \beta_2 SM + \beta_3 SMO + \beta_4 E + \beta_5 SK + e_i$$

where, WLB = work-life balance

$\beta$  = constant term

$\beta_1, \beta_2, \beta_3, \beta_4$  and  $\beta_5$  = beta coefficient

SA = Self-awareness

SM = self -management

SMO = self-motivation

E = empathy

SS = social skills

$e_i$  = error term

## Data Analysis and Results

**Table 2. Demographic characteristics of respondents**

Variable	Description	Frequency	Percentage
Marital Status	Single	109	27.3
	Married	290	72.7
	+2	16	4
Education	Bachelor	214	53.6
	Master or above	169	42.4
	Assistant	169	42
Post	Supervisor	38	10
	Officer	137	34
	Manager	55	14
Number of Children	Single Child	236	81.38
	Two Children	46	15.86
	No Children	8	2.76
Age	up to 30	275	68.9
	31 to 40	103	25.8
	above 40	21	5.3

Source: Field Survey, 2023

It is observed that most of the respondents are married (72.7%). The majority have a bachelor degree (53.6%). Respondents holding assistant positions are 42%. Most respondents have a single child (81.38%). Young and energetic employees cover 68.9%.

**Table 3. Correlation Between Emotional Intelligence and Work-life Balance**

	SA	SM	SMO	E	SS	WLB
SA	1	.528**	.320**	.458**	.433**	.481**
SM		1	.351**	.291	.419	.499**
SMO			1	.267**	.450**	.523**
E				1	.399**	.457
SS					1	.505**
WLB						1

Source: Field Survey, 2023

Table 3 shows that based on 399 respondents, a positive moderate correlation exists between emotional intelligence (self-awareness, self-management, self-motivation, empathy and social skills) and work-life balance. It is found to be significant at a 1% significance level with a P value of 0.000, less than 1%.

## Regression between Emotional Intelligence and Work-life Balance

**Table 4. Model Summary Related to Work-Life Balance**

R	R Square	Adjusted R Square	Std. Error of the Estimate
.645	.484	.477	3.191

Source: Field Survey, 2023

Table 4 shows that 48.4% of the work-life balance is explained by self-awareness, self-management, self-motivation, empathy and social skills.

**Table 5. ANOVA Related Work-life Balance**

	Sum of Squares	df	Mean Square	F	Sig.
Regression	3747.245	5	749.449	73.583	.000
Residual	4002.715	393	10.185		
<b>Total</b>	<b>7749.960</b>	<b>398</b>			

Source: Field Survey, 2023

Table 5 shows that the model is significant at a 1% significance level as the p-value (0.00) is less than the significance level (0.01). So, a multiple linear regression model can be used to analyse the data.

**Table 6. Coefficients Related to Work-life Balance**

	Unstandardised Coefficients		Standardised Coefficients	T	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	3.540	1.045		3.387	.001	
SA	.107	.043	.116	2.486	.013	1.670
SM	.182	.038	.212	4.763	.000	1.511
SMO	.250	.036	.287	6.907	.000	1.319
E	.171	.035	.203	4.806	.000	1.354
SS	.135	.039	.156	3.466	.001	1.539

Source: Field Survey, 2023

Self-awareness, self-management, self-motivation, empathy and social skills positively impact work-life balance. When Self-awareness, self-management, self-motivation, empathy and social skills increase by one point, the work-life balance is expected to increase by 0.107, 0.182, 0.250, 0.171 and 0.135, respectively. The table also shows that VIF is less than 10. So, there is no problem of multicollinearity.

$$WLB = \beta + \beta_1 SA + \beta_2 SM + \beta_3 SMO + \beta_4 E + \beta_5 SS + e_i$$

Therefore, regression in work-life balance = 3.540 + 0.107 (self-awareness) + 0.182 (self-management) + 0.250 (self-motivation) + 0.171 (empathy) + 0.135 (social-skills)

**Table 7. Summary of Hypothesis Testing**

Hypothesis Statement	Decision
H1: There is a positive impact of self-awareness on work-life balance.	Accepted
H2: There is a positive impact of self-management on work-life balance.	Accepted
H3: There is a positive impact of self-motivation on work-life balance.	Accepted
H4: There is a positive impact of empathy on work-life balance.	Accepted
H5: There is a positive impact of social skills on work-life balance.	Accepted

## Conclusion and Implications

According to this research, emotional intelligence positively impacts female employees' work-life balance in private commercial banks in Kathmandu. Most respondents were aware of their emotional state. Along with performing their professional duties, these staff are also required to justify their domestic responsibilities in a much more appropriate way for a personal life. Some significant elements related to work-life balance include working hours, marital status, and salary packages, while elements related to personal life include spouse cooperation, children's care, and other social family responsibilities. However, female staff who are emotionally intelligence are self-aware and self-managed. They can even show empathy for others. They can develop social skills to maintain social relationships with others. This result is consistent with the finding reported in several studies (Kumarasamy et al., 2016; Messigah & Adeogun, 2019; Naz et al., 2021; Nathaya et al., 2022; Aisha & Hussein, 2022).

Female banking staff mainly balance their family and office responsibilities by their own self-management and self-motivation skills. Emotional Intelligence plays a vital role as it enables people to be self-aware, self-regulate, manage peer-to-peer relationships, motivate themselves, and communicate more effectively and accurately to accomplish a given task. Employees who feel more in control of their lives are better equipped to balance work and family. Strong emotional intelligence may help employees better grasp the wants and preferences of their clients. The study results conclude that the banking personnel's ability to manage their emotions effectively helps prevent burnout. Employees who possess a high level of emotional intelligence avoid burnout.

The success of organisations and the achievement of goals cannot happen at the expense of employees. So, the study concludes that Nepalese commercial banks can promote some experimental seminars sponsored by public or private institutions to enhance emotional intelligence and improve the workers' quality of life and services. The study further concludes that work-life balance is now necessary for firms to recruit, hire, and keep talented, productive employees, as well as to make sure that they perform their jobs well and with passion. One must maintain a healthy work-life balance to manage stress and prevent job burnout. Work-life balance is crucial for determining organisational efficiency and lowering employees' undesirable behaviour.

## Limitations of the Study

Though the study presents important insights about the emotional intelligence and work-life balance of female staff of Kathmandu-based commercial banks, it has some limitations. It has not considered sociocultural factors relating to female staff's work-life balance and emotional intelligence. It has only considered flexibility at the workplace, career progression, teamwork and communication, financial and non-financial benefits, and family and social support. There can be moderating variables like age, gender, income level, education, number of work experience etc. Future research can be among nurses

as they have to juggle multiple roles and responsibilities in their home and professional lives. Future researchers can use moderating variables like organisational support to relate emotional intelligence and work-life balance.

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