

Evaluating Indonesian Islamic Banks' Digital Services to Attract Customers: A Systematic Literature Review

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Abstrac: *Islamic banking in Indonesia has seen significant growth with the increasing adoption of digital technology in banking services. Innovative digital services such as mobile banking and Sharia-based applications have transformed how customers access banking products, facilitate transactions, and enhance customer satisfaction. This study aims to explore how Islamic bank digital services can drive customer interest in saving. Using a systematic literature review (SLR) approach with bibliometric analysis using VOSViewer, this research maps relevant research trends and identifies factors influencing customer interest in Islamic digital banking services. The results of the analysis show a significant relationship between digital marketing, customer experience, and technology adoption in increasing interest in saving at Islamic banks. This study also identifies research gaps related to the application of technology in Islamic banking and emphasizes the importance of educating customers about the benefits of Sharia-based digital products. Policy implications from this study suggest the importance of further developing Sharia-compliant digital products and leveraging information technology to strengthen financial inclusion in Indonesia. A digital marketing strategy that focuses on enhancing digital literacy is also necessary to expand the market share of Islamic banking.*

Keywords: *Islamic Banking, Digital Banking Services, Digital-Only Bank, FinTech, Bibliometric Analysis*

Introduction

Islamic banking in Indonesia has grown rapidly in recent decades. Since its establishment in 1992 with Bank Muamalat Indonesia as the first Islamic bank in Indonesia, the Islamic banking sector has shown great potential in supporting the country's economy, especially in providing alternative financial systems based on Islamic sharia principles (Ansori, 2019; Nurrohman & Prawito, 2020; D. N. Sari & Fasa, 2023). One of the main principles in Islamic banking is the prohibition of usury, excessive speculation (*gharar*), and investment in sectors that are considered haram, such as gambling or alcohol production. These principles provide opportunities for people who want to avoid usury-based transactions and provide a more ethical approach to money and investment management (HAsbullah & Amir, 2016; Wahid et al., 2023; Yulyanti & Endang Hatma Juniwati, 2022). Islamic banking products continue to improve and present products that are different from conventional bank products. All products are made following Sharia principles so that they become a strong attraction for potential customers.

Islamic banking in Indonesia has undergone a significant transformation since its establishment in 1992 with Bank Muamalat Indonesia as a pioneer (Majid, 2021; Raya, 2020; Umi Fikriyah et al., 2024). In December 2024, Indonesia's total Islamic banking assets were recorded at IDR

980.30 trillion, with Third-Party Funds (DPK) reaching IDR 753.60 trillion and disbursed financing of IDR 643.55 trillion. Indonesia's Islamic banking market share in December 2024 increased to 7.72%, compared to 7.44% in the previous year. (Otoritas Jasa Keuangan, 2024). The development of Islamic bank services cannot be separated from the strong desire to meet the needs of the current market. Including providing various digital-based services.

Along with the development of the global economy and the increasing public awareness of sharia-based finance, Islamic banking is increasingly gaining a place in the hearts of the public, both in Indonesia and in other countries (*Anggraini & Muhammad Iqbal, 2022; Muhamad Murwidha et al., 2020; Sudjana & Rizkison, 2020*). This is reflected in the increasing number of financial institutions that offer sharia-based products and services, both in the form of conventional Islamic banks and non-bank financial institutions such as Islamic insurance, Islamic capital markets, and zakat and waqf institutions (*Alvi Khikmatin & Putri Setianingsih, 2021; Nelly & Soemitra, 2022; Pamuji & Supandi, 2021*). Data from the Financial Services Authority (OJK) shows that Indonesia's Islamic banking market share continues to grow, although it is still smaller than the conventional banking sector. However, the growth trend is very promising, reflecting the increased understanding and acceptance of Sharia principles in financial management.

In the midst of the rapid development of Islamic banking, the digital era has brought significant changes in the way people access banking services. The digital revolution that has occurred in various sectors, including the financial sector, has changed the way banking institutions operate (*B. D. Arifin & Fasa, 2024; Gunawan et al., 2017; Tartila, 2022*). Digital banking products, such as mobile banking, internet banking, and sharia-based banking applications, are starting to emerge to meet the needs of customers who are increasingly dependent on digital technology in their daily lives (*Islamiah et al., 2024; Mawarni, 2021; Purwanto et al., 2022*). Islamic banks no longer only rely on physical branches or transactions through tellers to serve their customers, but have begun to innovate by developing information technology-based services that allow transactions to be faster, more efficient, and more accessible to the public.

Along with the rapid development of technology, Islamic banks in Indonesia have begun to adopt digital services to meet the needs of customers who increasingly want ease and efficiency in transactions (*Rukmanasari et al., 2024; Salman, 2023; Yusnidar Yusnidar et al., 2023*). These digital services include mobile banking, internet banking, and sharia-based banking applications that allow customers to make transactions anytime and anywhere (*M. Arifin et al., 2023; Husni Shabri, 2022; Verdi Apriyanti, 2018*). Bank Syariah Indonesia (BSI), the result of the merger of Bank Syariah Mandiri, Bank BNI Syariah, and Bank BRI Syariah, is an example of an Islamic bank that has developed digital services significantly. In the first quarter of 2024, BSI recorded total assets of IDR 357.90 trillion and revenue growth of 12.3% compared to the same period the previous year. (Bank Syariah Indonesia, 2024)

The development of Islamic bank digital products is in line with global trends that show the increasing use of technology in the banking sector, known as "fintech" (financial technology) (*Julianto & Helvira, 2022; Ma'ruf, 2021; Mulyana et al., 2024*). Fintech has changed the face of the banking industry around the world, including in Indonesia, by bringing various innovations in terms of providing financial services that are more accessible, faster, and cheaper. In Indonesia, the use of digital services in the Islamic banking sector is increasing, with various Islamic banks launching mobile banking applications that allow customers to carry out various financial transactions, such as money transfers, bill payments, credit purchases, and more, just through their smartphones (*Andrian, St. Fatmawati. L, La Ode Munawir, 2023; Wulandari et al., 2025*). Some Islamic banks have also developed digital-based platforms that make it easier for customers to invest in Islamic products, such as sukuk and Islamic stocks, as well as facilitate account opening and financing applications online.

The urgency of digital services in Islamic banking is very clearly visible, especially in an era where digitalization is an unavoidable necessity. The implementation of digital services allows

Islamic banks to improve operational efficiency, expand market reach, and provide convenience for customers to access services (Abrar & Ihza, 2025; Nuraini, 2023; Setiawan et al., 2025). Previously, Islamic bank customers could only make transactions through branch offices or ATMs. However, with digital services, customers can now make transactions anytime and anywhere, just using their mobile devices or computers (Nasir Tajul Aripin et al., 2022; Pratwi & Dahruji, 2024). This provides great advantages for customers who live in remote areas or who have a high level of busyness, as they no longer need to visit bank branches to make transactions or consultations.

Digital services also allow Islamic banks to offer new products and services that are more in line with customer needs in the digital era. For example, Islamic banks can offer more flexible investment products, such as sukuk investments that can be bought and sold online (Achmad Tavip Junaedi, 2023; Kasman & Ruslan, 2023; Rafidah & Maharani, 2024). In addition, by using blockchain technology, Islamic banks can offer more transparent and secure financing products, as well as reduce transaction costs associated with traditional banking systems. Not only that, the implementation of digital services also allows Islamic banks to improve their data analysis and technology-based decision-making capabilities (Susanti & Lubis, 2021; Utama, 2021). Digital services that can help them better understand customer needs and preferences, and respond to market changes more quickly. However, although digital services offer many advantages, the application of this technology in Islamic banking is not without challenges. One of the main challenges faced by Islamic banks is the low level of digital literacy among most Indonesians, especially in areas that have not been reached by adequate internet infrastructure (Kurniawan & Fasa, 2024; Nasir Tajul Aripin et al., 2022; Noor & Ramadhani, 2023). In addition, there are also challenges related to customer trust in digital systems. Although the majority of Indonesians are used to the use of digital technology in their daily lives (Dz., 2018; Mulyana et al., 2024; Zakia Rahmah Siahaan & Marliyah, 2023). Many customers still feel doubtful or worried about transaction security and the protection of their data when using digital banking services.

In addition, there are also challenges related to the gap in understanding and acceptance of digital-based Islamic banking products. Although Islamic banks have developed various digital products, not all customers understand the benefits and advantages of these products (Kusuma & Asmoro, 2021; Suradi, 2023). Many customers still prefer conventional banking products, even though they have the opportunity to choose sharia products that are more in line with their religious values (Farwitawati, 2019; Hasibuan et al., 2019; Widiawati, 2020). Therefore, it is important for Islamic banks to not only focus on the development of digital products, but also on efforts to educate the public about the benefits and advantages of digital-based Islamic banking. Customers' interest in choosing Islamic bank products is greatly influenced by various factors, including awareness of Islamic principles. Trust in banking institutions, and their level of understanding of the products offered by Islamic banks (Al-Wakhidah & Yazid, 2025; Nadia et al., 2019; Ruwaidah, 2020). The main factor that drives customers' interest in choosing Islamic banking products is the desire to transact in a way that is by the teachings of Islam (A. J. Sari & Pradesyah, 2023; Susanto & Ratna Dewi Setyowati, 2023). Many customers choose to switch from conventional banking to Islamic banking because they want to avoid transactions that contain usury and illegal investments. However, although there are many advantages to using Islamic banking products, customer interest in Islamic bank products is still limited, especially among people who do not understand the difference between conventional banking and Islamic banking (Ashari et al., 2023; Dhia et al., 2024; Riska & Hasbullah, 2023). Many customers do not fully understand Islamic banking products and the benefits they can get by choosing these products (Ihsan et al., 2022; Susriyanti et al., 2022). Therefore, Islamic banks need to increase educational efforts to customers about the advantages of Islamic products. Good activities through social media, seminars, and other educational programs.

The influence of digital services in Islamic banks is significant in attracting customers to save, as these services increase customer satisfaction and loyalty while aligning with Sharia principles. Digitalization not only meets the growing demand for accessible banking but also caters to the

preferences of the younger generation, who are increasingly tech-savvy. Digital services, such as mobile and internet banking, improve customer satisfaction by providing efficient and secure transactions. This research has a significant novelty because it uses the Vosviewer application to map and analyze the studies that have been carried out related to Islamic bank digital services. With this approach, this study will provide a clearer picture of the latest research trends in the field of digital Islamic banking, as well as explore the factors that affect customer interest in choosing Islamic bank products. The Vosviewer application makes it possible to visually map relevant literature, which can help researchers identify patterns, relationships, and research gaps in this field.

There are many studies that discuss digitalization in Islamic banking, there are not many studies that use bibliometric methods such as Vosviewer to systematically analyze the literature. In addition, most of the existing research has not comprehensively discussed the factors that affect customer interest in Islamic bank digital services. This gap shows the need for further research to delve deeper into the adoption of technology in Islamic banking and how it can attract customers, especially in Indonesia. The purpose of this study is to conduct a systematic review of the literature on Islamic bank digital services and the factors that affect customer interest in choosing Islamic bank products. Using the Vosviewer application, this study will map the latest research trends and identify research gaps in the field of digital Islamic banking. The results of this research are expected to provide new insights that are useful for the development of marketing strategies, product innovation, and decision-making in the Islamic banking industry in the digital era.

Method

This study uses a qualitative approach with a focus on literature review. The qualitative method was chosen because it allows for an in-depth exploration of the theme "Halal Economy to Encourage Global Development". As well as identifying research trends and gaps through the analysis of existing literature. The design of this research is a Systematic Literature Review (SLR), which aims to collect, identify, assess, and synthesize relevant research related to Halal Economics. The SLR was chosen to ensure a systematic and structured approach to reviewing the literature, which will result in a comprehensive and in-depth understanding.

Data is collected through two main stages. *First Stage*; Data Collection with Publish or Perish Software Data collection is done using Publish or Perish software. This software is used to extract data from the Google Scholar scientific database. The search was conducted with relevant keywords using "Digital Services", "Digital Products", "Digital Sharia Banks", "Sharia Bank Digital Services", and "Customer Interest in Sharia Digital Banks". From the collection, 100 articles were obtained with a time range of 10 years, namely from 2014 to 2024. *Second Stage*: Analysis with VOS Viewer, the data that has been obtained from the Publish of Perish application will be processed through the next application. Then the data will be analyzed in detail. After the data is collected, the analysis is carried out using the VOS Viewer application. VOS Viewer is used to analyze and visualize a bibliometric network that includes the analysis of co-authorship, co-citation, and co-occurrence of keywords in the literature that has been collected. The app allows researchers to map the relationships between various concepts and topics that appear in the literature, as well as identify trends and collaborations between researchers.

Results and Discussion

This study explores research on Islamic bank digital services in increasing the interest of Islamic bank customers. This research is through a qualitative approach supported by bibliometric analysis using VOS Viewer and data obtained from the Publish or Perish application. These results provide in-depth insights into research trends, central themes, and patterns of collaboration between researchers, as well as project future trends on Islamic bank digital services.

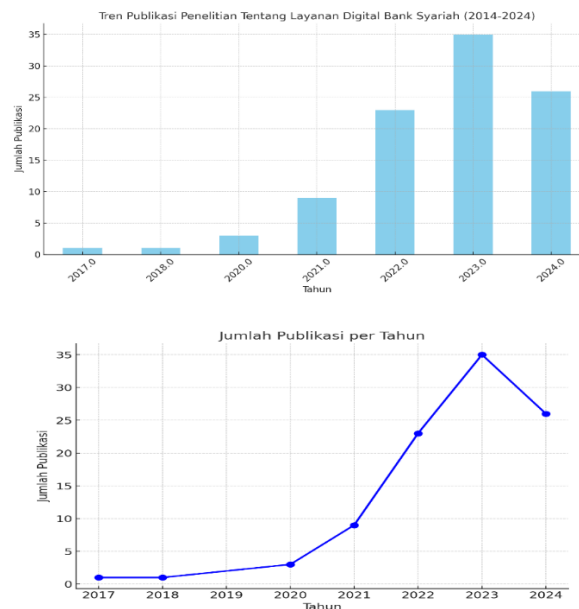
1. Research Publication Trends on Islamic Bank Digital Services from 2014 to 2024.

Table 1: Trends in Research on Sharia Bank Digital Services

Year	Number of Publications
2017	1.0
2018	1.0
2020	3.0
2021	9.0
2022	23.0
2023	35.0
2024	26.0

This table shows that research on Islamic bank digital services is experiencing rapid development, especially in 2021 and 2022. With the projection that more publications will emerge in the coming years, this topic shows great potential for further research that can help accelerate the adoption and development of digital Islamic banking in the future.

Figure 1. Research Trend Graph on Sharia Bank Digital Services in 2014-2024

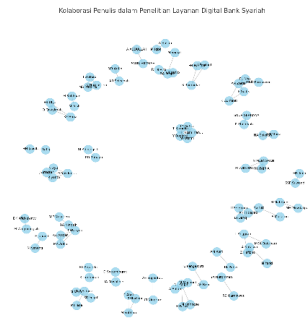


The graph shows a rapid growth in the number of publications related to Islamic bank digital services, especially in the 2021-2023 period. The increase in the number of publications may be influenced by external factors such as technological developments, the adaptation of Islamic banks to digital platforms, and increased interest in Islamic digital finance. In the coming years, topics related to technological innovation, digital security, technology adoption by customers, and digital marketing are likely to be the main focus in the research of Islamic banks' digital services.

2. The central themes of research on Sharia Bank Digital Services

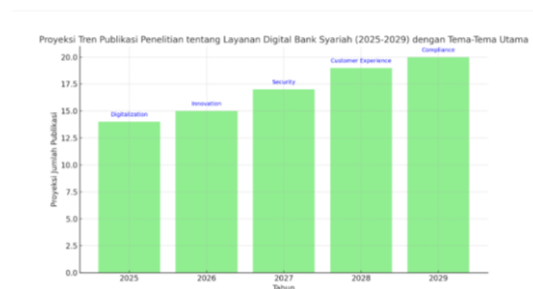
Table 2. Central Themes of Research on Sharia Bank Digital Services

No	Theme	Frequency
1	Sharia	104
2	Bank	81
3	Influence	57
4	Digital	52

Figure 5. Collaboration Pattern Between Researchers of Sharia Bank Digital Services 2014-2024

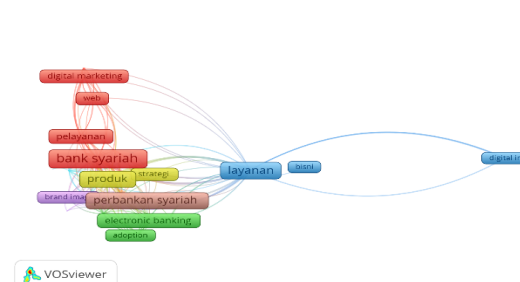
The image above shows the intense collaboration among researchers connected in this network, showing that research on Islamic bank digital services requires the cooperation of various experts to produce in-depth and impactful research. This pattern of collaboration also demonstrates the importance of multidisciplinary research, which covers various important aspects of the digitalization of Islamic banking, including aspects of technology, sharia, and customer experience.

5. Research Publication Trends on Sharia Bank Digital Services

Figure 6. Publication Trends of Digital Bank Digital Services Research Period Datang

With the existing trends, research in Islamic bank digital services in 2025-2029 is likely to focus on digital transformation, technological innovation, security and privacy, and improving the customer experience. Research that combines technological aspects and Sharia principles will be crucial in ensuring the growth and acceptance of Islamic bank digital services in the future. International partnerships and multinational research will also develop to make digital Islamic banks more inclusive and acceptable in the global market.

VosViewer Analytics

Figure 7. Vos Viewer Results

Analysis based on the image:

1. Contact Center: Service

Services become the main theme that connects the various other topics in this image. This theme is the core of research related to Islamic bank digital services. Strong relationships with other themes show the importance of service development and innovation in the context of digital Islamic banking.

2. Relationship with "Sharia Banks"

- a) Sharia banks are closely connected to themes such as products, Islamic banking, and digital marketing. This suggests that future research will focus more on how Islamic banks adapt to digital developments and how the products offered can meet customer needs in the digital era.
- b) Products and strategies also have strong ties to Islamic banks, signifying that innovation in Islamic banking products and strategies for marketing these products will be an important theme.

3. Innovation and Marketing

- a) Digital marketing emerged as a highly relevant theme, showing that there is a great deal of concern for the way Islamic banks market their digital services in a highly competitive market. This relationship also suggests that the research will focus on the use of digital marketing technologies to introduce Islamic banking services to a wider market.
- b) Brand image and adoption are also linked to this theme, which means that the way Islamic banks build their brand image in the digital world and the level of adoption of digital technology by customers will be a growing area of research.

4. The Use of Technology in Sharia Banking

- a) Electronic banking shows how Islamic banking services are transforming with the adoption of new technologies, such as internet banking, mobile banking, and application-based solutions to facilitate customer transactions.
- b) The adoption theme also shows the importance of research on the adoption of digital services by customers, which is the key to the success of Islamic banks in the digital world.

5. Relationships Between Themes

- a) The theme of service is closely related to Islamic banks, showing that good service in the context of Islamic banking is the core of digital services that will continue to be developed.
- b) The strategy theme is also related to the main theme, which indicates that the research will focus on digitalization strategies to improve services and reach more customers.

6. Mapping Related Themes

- a) This image shows that there are some smaller or more detailed themes, such as businesses related to services. This shows the importance of business models in the development of digital Islamic banking services.
- b) The theme of the platform is also related to services, which indicates that the research will also focus on the development of platforms that integrate various Islamic banking services in a single digital ecosystem.

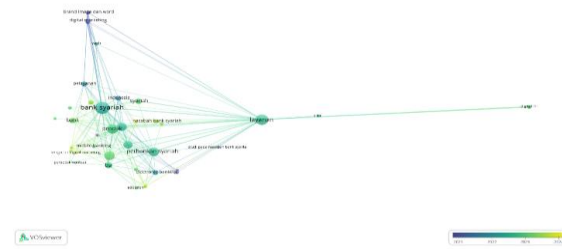
7. Future Research Trends

Based on the relationships between the themes shown, there is a tendency to see an increased focus on service innovation, digital marketing, and technology adoption in the Islamic banking sector. Research will continue to develop to understand how digital technology can improve the customer experience, how Islamic banks can effectively introduce and market their products, and how they can build customer trust in the use of digital services.

Regarding digital services, Islamic banks are interconnected and influence each other. The main focus in future research is likely to include service innovation, digital marketing, technology adoption, and product development strategies in the context of digital Islamic banking. This

research will also discuss the challenges faced by Islamic banks in developing and marketing their digital services.

Figure 8 Vos Viewer



Analysis based on the results of data processing using the VOSviewer application on the image:

1. Main Theme: Service

- a) Services emerged as the main theme that connected various related topics. This shows that Islamic banking services, especially digital services, and how these services are received by customers, are at the heart of the research depicted in this network.
- b) The theme of the service is connected to many other topics, reflecting the importance of a thorough understanding of the various aspects that support and influence the digital services of Islamic banks.

2. Relationship with "Sharia Banks"

- a) Sharia Banks are one of the topics that are closely related to the theme of services. This suggests that future research will focus heavily on the development of digital Islamic banks, paying attention to the services offered.
- b) Products are a theme that is also closely related to Islamic banks, showing that product innovation in Islamic banks will be the key to attracting customers and developing digital markets.

3. Digitalization and Marketing

- a) Digital Marketing and the Web are connected with Islamic banks and services, showing the increasing importance of using digital marketing to introduce Islamic banking services. Future research will most likely focus on how Islamic banks use digital marketing to reach new customers and build their brand image in the digital world.
- b) Brand image and marketing strategy are important topics in supporting the success of digital Islamic banks, considering how brand image can influence customers' decisions to choose their services.

4. Relationship with Technology and Innovation

- a) Mobile Banking and Electronic Banking show a very strong focus on digitizing Islamic banking services. The research will increasingly focus on the development of user-friendly and secure mobile applications to make it easier for customers to transact.
- b) Islamic banking products based on electronics and digital banking show that innovations in digital platforms and technology-based services will be very relevant themes in future research.

5. Social Factors and Technology Adoption

- a) Adoption is a very important theme, showing that one of the main challenges in digital Islamic banking is the level of adoption of technology by customers. The research will focus on how customers adapt to new technologies in Islamic banking.
- b) The perspective of the benefits and influence of digital marketing shows that future research will explore how the influence of digital marketing can increase awareness and influence customer decisions to use Islamic bank digital services.

6. Time Trends (2021-2024)

- This image uses coloring by year, with darker (blue) themes indicating that research on these themes began in 2021 and continues to grow into 2024. This indicates that research on Islamic bank digital services and the application of digital technology in this sector has begun to develop in recent years.
- The year 2023-2024 shows more relationships between themes, which may indicate increased interest and further integration in the development of digital services.

7. Connectivity Between Themes

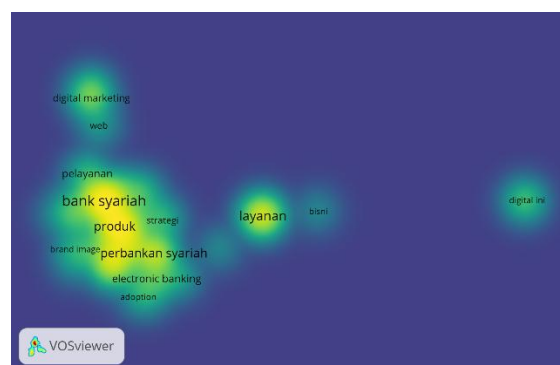
- The interconnectedness between themes such as digital marketing, Islamic banking products, and mobile banking illustrates the focus on the development of technology-based products and how digital marketing can play an important role in introducing these products.
- The theme of products that are closely related to Islamic banks and services illustrates the importance of innovation in the development of digital Islamic banking products that can take advantage of the potential of the digital market more efficiently.

8. Future Emerging Topics

- Regulation and Security: As more and more research and development in the world of Islamic digital banking increases, regulations that ensure transaction security and compliance with Sharia principles will be a major topic.
- Sustainability and Financial Inclusion: Financial inclusion, especially in underserved areas, and the application of sustainable Islamic finance principles will be a growing topic.

This image shows that the digitization of Islamic bank services will continue to grow, with a focus on product innovation, digital marketing, and customer experience. Future research is likely to place greater emphasis on how technology can be used to facilitate customer transactions, increase technology adoption, and introduce Islamic digital products to a wider audience.

Figure 9 VosViewer



Heatmap image generated by the VOSviewer app:

1. Theme Center: Services

- Services emerge as the most central theme in this image, with a level of intensity of bright green that suggests that this theme is very dominant. This illustrates that research related to Islamic bank digital services is the main focus and is very relevant in the context of the Islamic banking industry.
- The theme of services is connected to several other topics, which shows that services are at the core of discussions and research related to the digitalization of Islamic banking.

2. Relationship with "Sharia Banks"

- a) Sharia banks are in a very close position to services, showing that digital Islamic banking relies heavily on innovation in services. This emphasizes that the services provided by Islamic banks need to be adapted to digital technology to attract more customers.
- b) Islamic banking and products are also connected to Islamic banks, showing that Islamic banking products, such as savings and financing, must adapt to the digital world to remain relevant.

3. Innovation in Products and Strategies

- a) Products and strategies related to Islamic banks and services, suggesting that innovations in Islamic banking digital products and digital marketing strategies will be important themes in future research.
- b) Brand image connected to Islamic products and banks indicates that building a strong brand image in the digital world will be a major concern in future research, to increase customer trust in Islamic bank services.

4. Digital Marketing and Web

- a) Digital marketing appears in the top left of the image and is connected to the web theme. This indicates that digital marketing is one of the main methods that will be used to introduce and promote Islamic bank digital services.
- b) The research will increasingly focus on more efficient and effective digital marketing methods in introducing Islamic banking products and services to the wider community.

5. Technology Usage: Mobile Banking and Electronic Banking

- a) Mobile banking and electronic banking are connected to Islamic banks, indicating that digital technologies, such as mobile banking, will play an increasingly important role in providing Islamic banking services to customers.
- b) The research will focus on how this technology is used to facilitate access to banking services, improve efficiency, and introduce Islamic products digitally.

6. Technology Adoption

Adoption is near electronic banking, indicating that one of the main challenges in this study is the level of technology adoption by Islamic bank customers. Future research will focus on the factors influencing the level of technology adoption among customers, as well as how Islamic banks can successfully introduce digital solutions.

7. The Time and Influence of Digitalization

In this image, it shows that some themes, such as this digital, show more recent and relevant developments for years to come. This shows that digitalization technology in Islamic banking continues to evolve and is a major concern in ongoing research.

8. Future Research Trends

- a) Based on this image, we can observe that future research trends will continue to focus on digital innovation in Islamic banking services, with special attention to how technology and digital marketing can be used to improve the customer experience and facilitate access to Islamic banking services.
- b) Research on the adoption of technology by customers and how Islamic banking digital products can meet customer needs will increasingly become a growing topic in the future.

That Islamic bank's digital services will continue to develop with a main focus on product innovation, digital marketing, technology adoption, and customer experience in using digital platforms. Future research will focus on ways to maximize the potential of digitalization in Islamic banking and how technology can be accepted and used by customers more efficiently.

Conclusion

Islamic banking digital services have a very important role in increasing customers interest in saving. Digitization of services, such as mobile banking and sharia-based applications, provides

convenience, efficiency, and security in transactions, which in turn increases customer satisfaction. Based on the results of the literature analysis using the VOSViewer application, it can be concluded that factors such as digital marketing, customer experience, and the adoption of digital technology have a significant influence on customers' interest in choosing Islamic banking products. In addition, although a lot of research has been conducted related to digital services in Islamic banking, there are still several research gaps that need to be explored further, especially related to customer education about the advantages of Islamic digital products and the challenges faced in the adoption of technology in the community.

Further research needs to examine the long-term impact of the implementation of digital services on customer loyalty in Islamic banking. In addition, more in-depth research on the factors influencing the adoption of technology among people who are less affected by digital infrastructure is also urgently needed. Further research is also recommended to explore how Islamic banks can use digital marketing to increase customer digital literacy and attract the younger generation to transact in Islamic banks.

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