Linking Career Development to Job Satisfaction: A Study of Employees in the Banking Sector

Syed Muneer Ahmed Shah[1], Muhammad Shafique Kalwar*[2], Shoukat Ali Mahar[3]

[1]Chairman, Department of Public Administration, Shah Abdul Latif University, Khairpur, Sindh, Pakistan.

[2]*PhD Scholar, Department of Public Administration, Shah Abdul Latif University Khairpur, Sindh, Pakistan.

[3]Assistant Professor, Department of Public Administration, Shah Abdul Latif University, Khairpur, Sindh, Pakistan.

Corresponding author: economistshafiq@gmail.com

Employees job satisfaction has a substantial role in the banking sector due to various reasons, such as service-oriented competition and the high-pressure nature of the employees. This study investigates the effect of career development practices on employee's job satisfaction in the private banking sector in the Sukkur region of Sindh province. The quantitative methods employed in the study involved collecting data from managers, operational managers, and junior staff using a convenience sampling technique. The study used a sample size of 320 to conclude the results. Using the Statistical Package for the Social Sciences (SPSS) version 27/SmartPLS, the findings exert a positive and significant effect of career skill development, career support, career goal setting and career mentoring on employee's job satisfaction. The findings of the study provide guidelines to policymakers and baking authorities to develop effective and employee's friendly policies, which enhance employee satisfaction. Besides, the career development policies must be initiated to provide opportunities for employees to fulfil their career goals and dreams.

1. Introduction

In the present era, employees are the key asset of banking organizations where employee high performance depends on commitment and sustainability. Career development practices, which seek to improve employee capabilities, motivation, and long-term engagement, are among the most effective tactics (Nishanthi, 2020; Shah *et al.,* 2023). Employees like managers and staff members confront the problems of heavy workloads, client pressure, and stress, which leads to the creation of dissatisfaction among employees, especially in the banking sector (Aslam *et al.,* 2011; Anwar *et al.,* 2022). Therefore, career development practices are organized efforts to help staff members plan, manage, and progress their careers (Hameed and Waheed, 2011; Locke & Latham, 2002).

Career skill development is an essential and substantial factor that enhances workers' knowledge, abilities and motivation to pursue their career paths (McCauley & Hezlett, 2001; Huffman *et al.,* 2014; Zhou *et al.,* 2022). Career skill development also assists employees in setting their career goals (Locke & Latham, 2002). Likewise, career mentoring also has a significant prominence in directing the employees and works to achieve their success and provide career opportunities (Afsar *et al.,* 2021). This brings an enormous satisfaction with positive attitudes and behaviours (Younas *et al.,* 2023).

Since job satisfaction is a crucial sign of employee motivation and engagement, it is a vital metric for employers to monitor. Increased productivity results from high job satisfaction, and improved business outcomes follow (Judge *et al.,* 2020). Career growth opportunities are one of the numerous elements that influence a person's level of job satisfaction. Employees can gain from various career development strategies and experience increased job satisfaction (Penconek *et al.,* 2021). Higher performance, fewer plans to leave, and increased loyalty to their companies are all indicators of contented workers (Bauer & Erdogan, 2009). Factors such as career mentoring, career skill development, and career goal setting are crucial for ensuring performance, competition, and technological advancement, which leads to enhanced long-term success of the financial institutions.

This study attempts to explore the impact of career development practices, specifically, career skill development, career support, career goal setting, and career mentoring, on employee job satisfaction because it is crucial to create a knowledgeable, driven, and contented banking workforce. Banking companies can make more focused HR procedures to improve employee satisfaction and maintain a competitive edge in the market by having a better understanding of these relationships.

2. Literature review and theoretical framework

2.1 Career Skill Development

Career skill development and training programs highly enhance employee job satisfaction across a series of industries. While their full influence was limited by operational obstacles, intermediary care services in the healthcare sector enhance job satisfaction by improving career opportunities and skill development (Nancarrow, 2007). According to Rahayu *et al.* (2019), in the public sector, organising career training and development enhances job satisfaction, which mediates and plays a vital role in commitment in the government.

Furthermore, career development and work motivation had a positive impact on employee performance (Wau, 2021), and professional competence in the hospitality industry bolstered career confidence and job satisfaction (Ko, 2012). General skills training positively enhances satisfaction and decreases the turnover intention among employees (Pinnington *et al.,* 2024). Likewise, job competency and work environment further amplify the effects of training and career development, which were found to have a greater impact on job satisfaction and sustainable performance in SMEs than compensation (Zafar & Siddiqui, 2025; Saputra & Rijanti, 2025). These results highlight the vital role that training and career development play in promoting job satisfaction and associated outcomes in a variety of professional contexts.

2.2 Career Support

Career support has a compound influence on career intentions, turnover, and demographic job satisfaction. There is a significant influence on migrants' adaptation rather than a new professional workplace facilitated by career support (Bimrose & McNair, 2011). Job satisfaction factor mediates influence on retention and career commitment through pre-job training (DeAngelis *et al.,* 2013; Hulme & Wood, 2022; Kelly *et al.,* 2019). Though scarce support can lead to teachers falling through proficient gaps, growing attrition risks (Kelly *et al.,* 2018). In the same way, alleged workplace environment support and career mentoring improve emotional environment and employee job satisfaction levels, increasing performance and retention (Kao *et al.,* 2022; Gupta, 2019). Contrariwise, mentoring can have a "double-edged sword" effect, where unnecessary career support may create new business opportunities in specific contexts (Deng *et al.,* 2024). For NEET aspirants and overseas students, tailored, experience-driven career services in public and institute settings enhance employability and career changes (Su *et al.,* 2024; Fiagbeto & Alhazmi, 2025).

2.3 Career Goal Setting

In the light of the literature, it is known that career goal-setting plays an important role in influencing persons' specialised development, particularly from youth through later life. Hirschi and Vondracek (2009) briefly discuss how early teenagers adapt their career goals to their ambitions and eco-friendly opportunities, laying the groundwork for upcoming career development. Building on this, Greco (2016) investigates how professional proof of identity and role evolutions encourage goal-setting practices in the course of early career stages. Clements and Kamau (2018) applied a goal-setting philosophy and the career demands–capital design to elaborate how motivation pushes practical career performances among university candidates. Perseverance and emotional intelligence are recognised as important forecasters of career flexibility in teachers by Eryılmaz *et al.* (2020), underlining the psychological mechanisms of task detection. Sawitri *et al.* (2021) added by raising a gauge to measure differences between persons and parent-set goals, highlighting the influence of family dynamics. Additionally, Panah and Latifi (2025) contribute to how personality qualities disturb academic progress and career placement in male youngsters, creating close-fitting psychological obstacles to independent goal-setting. Zhao *et al.* (2025) confirmed the expected results of vocational self-concept simplicity significantly form students' practical career actions over time. Finally, Alam (2025) claimed that autonomy in goal-setting initiates personality behaviours that substitute innovation, especially in entrepreneurial contexts. Communally,

these revisions explain a complete opinion of the complex encouragements on career goal-setting and underscore its position across developmental steps and professional backgrounds.

2.4 Career Mentoring

Career mentoring increases career development, employability, and organizational outcomes across various contexts. Reynolds (2008) emphasized that mentoring is indispensable in health research careers, particularly in shaping early professional trajectories. Likewise, Craig *et al.* (2013) suggest that equal commitment decreases turnover and job involvement is significantly influenced by psychosocial and career mentoring. Many observations collected by Keller *et al.* (2014) emphasized early-career mentoring tasks, while O'Mally and Antonelli (2016) verified positive service consequences for officially blind candidates involved in mentoring. Van Vianen *et al.* (2018) stressed the importance of the mentoring environment and background in influencing its usefulness. Lefebvre *et al.* (2020) extended this acceptance by shaping mentorship inclinations across disciplines, categorizing hobby as a developing area of attention. Ferrari *et al.* (2022) further stressed the importance of structured early-career mentoring. Okolie *et al.* (2020) underlined that mentorship plays a vital role in higher education, raising graduate employability, an emotion that resonated—Busse (2021), who briefly mentions mentoring as a permanent developmental instrument. Shen *et al.* (2022) conducted a systematic review and found that mentoring positively enhances success (Kim & Kim, 2023; Tan, 2024), which supports this finding, noting that the evolution of modern technologies assists in mentoring, such as metaverse-based and AI-driven career mentors for researchers. In the light of the current study, Gong *et al.* (2025) find that mentoring increases job hunt efficiency via increased career confidence, especially for individuals with an adjustable career alignment.

2.5 Employees Job Satisfaction

Employees job satisfaction has been inconsistently recognized as a critical element affecting organizational success and employees performance. Job satisfaction meaningfully affects whole organizational effectiveness along with productivity and employees performance (Singh & Jain, 2013; Van Scheers & Botha, 2014). Similarly, Bhavya and Satyavathi (2017) investigate the scope of job satisfaction, other elements, i.e., work environment, recognition, and compensation, directly boost the satisfaction levels. According to Irabor and Okolie (2019), contented workers are more likely to stick with the company, which lowers turnover and improves workforce stability. Alegre *et al.* (2016) found that work-life balance, organizational support, and leadership quality are some of the antecedents of job satisfaction that, when taken as a whole, improve job outcomes. A conceptual framework describing how organizational and psychological factors interact to affect employee satisfaction was presented by Hee *et al.* (2018). Rodjam *et al.* (2020) discussed HRM practices to enhance performance through rewards, training, and participation, when job satisfaction plays a mediating role. A growing scholarly interest in comprehending how workplace factors impact employees well-being and organizational performance is indicated by Judijanto's (2025) bibliometric analysis, which identified trends and research hotspots related to work environment and job satisfaction. Further, Gazi *et al.* (2024) investigated the role of job satisfaction in the context of an industrial zone and found that job satisfaction directly influences performance metrics and job behaviour.

Indrayani *et al.* (2024) demonstrate that they focused on optimistic workers, enlightening that their job satisfaction is formed by flexible job conditions, growing chances, and significant work, which affect their performance.

Figure No1: Conceptual Framework
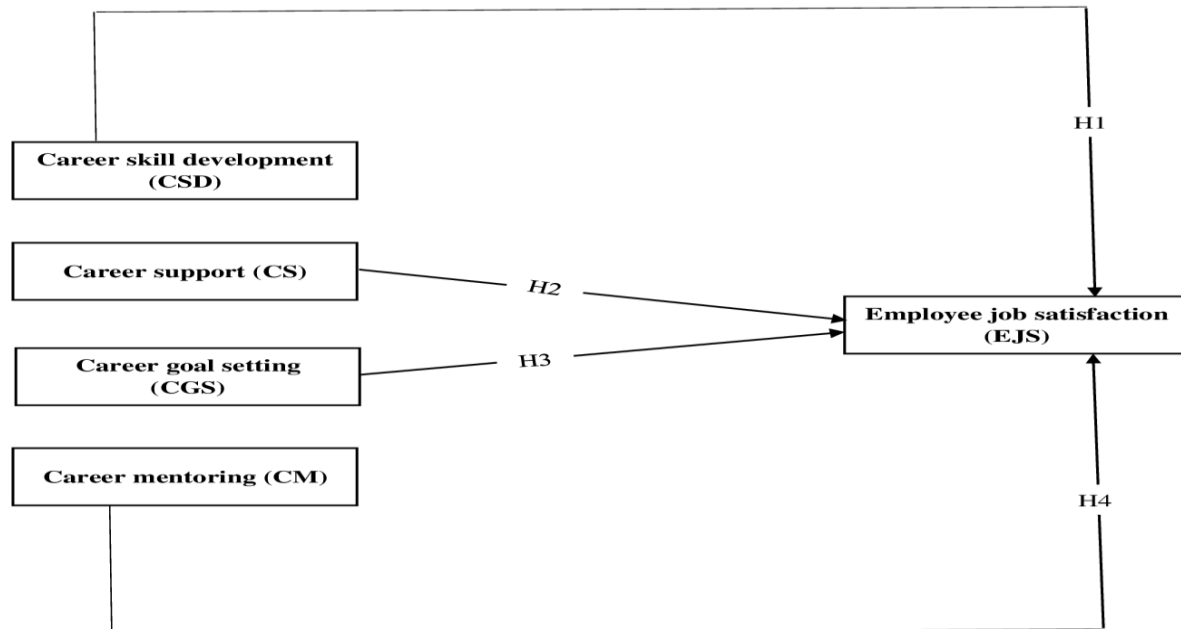
Source: Researchers own conceptualization

2.6 Career Skill Development and Employees Job Satisfaction

Career skill development has a key role in boosting employees job satisfaction. According to Nancarrow (2007), development opportunities affect staff skills, which in turn affects career services and job satisfaction. Those employees who are busy in an increasing skill environment, gain experience and professional growth, are likely to enhance their job satisfaction. Similarly, Pinnington *et al.* (2024) demonstrate that job satisfaction and perceived organizational support are predicted by general skills training. The skill development schemes not only decrease turnover intentions but also boost the observation of support within the institute, finally promoting higher job satisfaction. In the same notion, Rahayu *et al.* (2019) demonstrate that organized development platforms provide employees with stronger career development opportunities and professional confidence, which in turn boosts satisfaction and loyalty. Employee performance and job satisfaction are crucial enablers of work motivation and career development (Wau, 2021). The factors such as career development, training and development, and job satisfaction are substantially enhancing employee performance (Saputra & Rijanti, 2025; Zafar & Siddiqui, 2025). Last but not least, job competency and work environment are the leading factors which bring employees job satisfaction (Khan *et al.,* 2025). Thus, based on the positive connection between career skill development and employees job satisfaction, the researchers proposed:

H1: Career skill development positively affects employees job satisfaction.

2.7 Career Support and Employees Job Satisfaction

Career support is a valuable and influential factor that brings satisfaction among employees, where employees perceive that their career growth is possible through career support, commitment and setting career goals. Harris *et al.* (2007) claim that workplace social support provides the guidelines and roadmaps for employees to become satisfied with their work. Career support of peers, spouse and colleagues reduces the turnover intention (Huffman *et al.,* 2014). In an organizational perception, Mo (2025) suggests that organized career support sessions or schemes within organizations substantially bring career self-management and satisfaction. Proactive career support positively influences workers' efficiency, career development opportunities, thereby reducing job productivity, commitment and job satisfaction (Hulme & Wood, 2022; Jiang *et al.,* 2025). Parker *et al.* (2004) offer the idea of career communities, where career support links employees well-being and satisfaction. Finally, Blake (2025) underlines the role of cross-disciplinary and long-term mentoring in public health careers, where career support development improves employees retention and job satisfaction. Thus, it is crystal clear that career support positively enhance employees job satisfaction. However, this investigation further needs confirmation in banking sector employees of the Sukkur region, Sindh. Therefore:

H2: Career support **positively affects employee job satisfaction.**

2.8 Career Goal Setting and Employees Job Satisfaction

Career goal setting is the massive predictor of employees job satisfaction, where employees set out their career goals with a great eagerness, interest, motivation and commitment. According to Bipp and Kleingeld (2011), personality traits and workers' perception affect goal setting. Workers who observed their targets as achievable and associated with their morals stated greater satisfaction and robust commitment to those aims. In the same direction, using identity theory, Greco and Kraimer (2020) demonstrate that career goal setting assists individuals in developing their professional identity. There is a deep and positive connection between career goals and job satisfaction. Career goal setting increases employees job satisfaction, which leads to improved performance of police officers (Demirkol, 2021). Coetzee and Bester (2021) claim that career goal instrumentality reinforces the relationship between workplace environments and employee job satisfaction, which ultimately leads to achieving the career goals of employees. These connections are mediated by organizational commitment. In the context of telecommunications companies, goal-setting practices improve workforce stability, enhance employees job satisfaction and reduce the rate of retention (Vinazor & Baridula, 2025). The factors such as leadership style, feedback, and recognition positively and significantly predict goal setting and employee job satisfaction (Freeman, 2025; Oyedele, 2025). On the basis of the evidence of the literature, the researchers developed:

H3. Career goal setting positively affects employee job satisfaction

2.9 Career Mentoring and Employee Job Satisfaction

Career mentoring has made an enormous contribution to the development of employee job satisfaction, where it assists workers or employees to enhance the performance of the firms (Lo & Ramayah, 2011). Career-related support and emotional guidance from the boss enhance

satisfaction and job performance. Mentors and supervisors make corrections in regularity, quality, and fulfilling workers' tasks with organizational expectations (Ramayah & Kui, 2013). According to the assessment of Nkomo *et al.* (2017), mentoring functions encouragement positively enhances organizational commitment and job satisfaction among workers. A multilevel analysis demonstrates that organizational mentoring climate impacts specific experiences (Van Vianen *et al.,* 2018). Well-known scholars like Hollins (2012) and Pasha and Rezaei (2021) claim that organizational mentoring positively prejudiced career development, organizational commitment and job satisfaction, while reducing job-related stress. Mentoring had a significant impact on long-lasting job satisfaction. Career mentoring assists in reducing a stressful work environment and provides emotional support to employees, which ultimately develops trust, confidence, competence, and satisfaction among employees. This ultimately leads to enhancing employees' emotional well-being (Batool *et al.,* 2025; Toni *et al.,* 2025; Hryshchenko *et al.,* 2025).

Consequently, career mentoring positively predicts employees job satisfaction. However, in an integrated way with other factors such as career skill development, career support and career goal setting, this effect of career mentoring towards employee job satisfaction needs further confirmation. Thus:

H4. Career mentoring positively affects employees job satisfaction

3. Methods

3.1 Approach, Context and Respondents

The researchers have used positivism as it deals with a scientific approach that helps them reach reality or facts. This approach provides the results in a massive, rational, and easily supported manner, enabling the achievement of the research objectives with parsimony and precision (Pandey & Pandey, 2021). The context of the study is the private banking sector of the Sukkur region. This sector has a significant turnover ratio due to the employees' satisfaction and the nature of the target job. Therefore, to investigate the factors which predict the employee job satisfaction among the private banking sector. The respondents of the study are managers, operational managers, and junior staff, which enhances the performance of the banks through updating their skills, training, and developing their careers as successful bankers.

3.2 Reliability and Validity Assessment

Reliability assessment refers to the method of assessing the questionnaire's reliability and validity. The researchers applied Cronbach's Alpha to ensure the internal consistency among the items and the initial loadings of the items. As a result, the loading score and Cronbach's alpha are found to be above the suggested values (>0.70) (Heir *et al.,* 2022), which are acceptable or fair for all items and constructs. Concerning the validity of the instrument, the researchers confirmed it through getting responses and feedback from the respondents regarding the content and face validity. Thus, with minor modifications, the reliable and valid survey tool is launched for large-scale data collection.

3.3 Data Collection Procedure

The researchers applied a survey questionnaire to gather responses from the respondents. The survey is administered in English, as the respondents of the study are highly qualified and are proficient in English. The researchers used a convenience sampling for ease and low cost. The researchers targeted managers, operational managers, and junior employees working in the banking sector, paying personal visits. Initially, researchers distributed 500 surveys, and in return, 322 raw samples were returned with a response rate of 64%. During the data screening and clearing, two invalid cases were excluded, and a total of 320 valid cases were finally used to conclude the final results.

3.4 Measurement Scales

The career goal setting factor was evaluated on four items, which are borrowed from Lent and Brown (2013). The sample format of the item is "I am encouraged to set career goals for my future growth." Furthermore, the researchers applied four items of Allen *et al.* (2004) to measure the career mentoring. The sample item of the scale is "I have access to a mentor to guide me in my career." Finally, the researchers gauged employee job satisfaction on four items adopted from the study of Spector (1997), with a sample content as "I am satisfied with my current job role". Notably, the researchers measured all the items using "a five-point Likert scale ranging from strongly agree=1 to strongly disagree=5"

4. Data analysis and results

4.1 Demography

Table No1: Respondents' profile (320)

Demographic variable	Category	Frequency (n)	Percentage (%)
Gender	Male	190	59.4%
	Female	130	40.6%
Age	Below 25 years	40	12.5%
	25–34 years	150	46.9%
	35–44 years	90	28.1%
	45 years and above	40	12.5%
Educational qualification	Bachelor's degree	192	60.0%
	Master's degree	122	38.1%
	MPhil	6	1.9%
Banking experience	Less than 3 years	60	18.8%
	3–5 years	90	28.1%
	6–10 years	105	32.8%
	More than 10 years	65	20.3%
Job position	Branch managers	80	25.0%
	Operational managers	110	34.4%
	Junior staff	130	40.6%

Source: Authors' own survey data

The demographic profile of the respondents demonstrates a majority were male (59.4%), compared to females (40.6%). Concerning age, the majority of respondents (46.9%) were 25–34 years old and only 28.1% were aged 35–44 years. A smaller portion (12.5%) was either below 25 years, 45 years, or above 45 years. Regarding educational qualifications, 60% of the respondents held a bachelor's degree, while 38.1% had a master's degree, and only a

few (1.9%) had an MPhil. When it comes to banking experience, the largest group (32.8%) had 6 to 10 years of experience, followed by 28.1% with 3 to 5 years, 20.3% with more than 10 years, and 18.8% with less than 3 years of experience. As for job positions, junior staff represented the largest share (40.6%), followed by operational managers (34.4%) and branch managers (25%) (See details in Table 1).

4.2 Confirmatory Factor Analysis (CFA)

In the CFA, loadings, average variance extracted (AVE), composite reliability (CR), and Cronbach's alpha were calculated. With regard to loadings, all the scores of loading for all items of the scale appear above the suggested values (>0.70) (Hair *et al.,* 2022). Likewise, AVE is found to be above 0.50, which is considered an acceptable result (Hair *et al.,* 2022), along with CR's values above the recommended values (0.70) (Hair *et al.,* 2022) for all the constructs. Finally, the internal consistency among the items suggests that all the factors have qualified or appeared with above the fair and acceptable values (>0.70) (Hair *et al.,* 2022) (see details in Table 2).

Table No 2: Confirmatory factor analysis (CFA)

Construct	Item	Standardized Loading	AVE	CR	Cronbach's alpha (α)
Career skill development (CSD)	CSD1	0.78	0.61	0.86	0.85
	CSD2	0.81			
	CSD3	0.76			
	CSD4	0.79			
Career support (CS)	CS1	0.82	0.66	0.88	0.87
	CS2	0.79			
	CS3	0.83			
	CS4	0.80			
Career goal setting (CGS)	CGS1	0.76	0.63	0.87	0.86
	CGS2	0.81			
	CGS3	0.78			
	CGS4	0.80			
Career mentoring (CM)	CM1	0.80	0.66	0.88	0.88
	CM2	0.84			
	CM3	0.79			
	CM4	0.83			
Employees job satisfaction (EJS)	EJS1	0.77	0.64	0.87	0.86
	EJS2	0.80			
	EJS3	0.82			
	EJS4	0.79			

Source: Calculated by the authors

4.3 Hypotheses Assessment

The researchers applied Pearson's correlation and multiple regression to assess the hypotheses. In the assessment, total R^2 is remained as 0.582 followed by adjusted R^2 as 0.574, F-value as 74.29. The results confirmed a significant positive effect of career skill development on employee job satisfaction (r=0.64**; β=0.211; p<0.01). Hence, H1 is accepted. The regression and correlation confirmed a positive and significant effect of career support on employee job satisfaction (r=0.61**; β=0.274; p<0.01), which supported the H2. Furthermore,

the results accepted the H3 by showing a positive significant effect of career goal setting on employee job satisfaction (r=0.58**; β=0.187; p<0.01). Finally, the career mentoring factor is a positive and significant predictor of employee job satisfaction (r=0.55**; β=0.239; p<0.01). Thus, H4 is accepted by the data (Tables 3 and 4).

Table No 3: Pearson's Correlation

Constructs	Career skill development (CSD)	Career support (CS)	Career goal setting (CGS)	Career mentoring (CM)	Employee job satisfaction (EJS)
Career skill development (CSD)	---				
Career support (CS)	0.61**	---			
Career goal setting (CGS)	0.58**	0.63**	---		
Career mentoring (CM)	0.55**	0.59**	0.60**	---	
Employees job satisfaction (EJS)	0.64**	0.67**	0.62**	0.69**	---

Note(s): Correlation is significant at the 0.01** level (2-tailed)
Source: Estimated by authors

Table No 4: Multiple Regression

Hypotheses	Predictor	Unstandardized Coefficient (B)	Standard Error	Standardized Beta (β)	t-value	Sig. (p-value)	Decision
H1	Career skill development (CSD)	0.211	0.067	0.223	3.15	0.002	Accepted
H2	Career support (CS)	0.274	0.063	0.298	4.35	0.000	Accepted
H3	Career goal setting (CGS)	0.187	0.059	0.192	3.17	0.002	Accepted
H4	Career mentoring (CM)	0.239	0.060	0.253	3.98	0.000	Accepted

Note(s): Dependent variable is employees job satisfaction (EJS)
Source: Calculated by the authors

5. Discussion and Conclusion

The purpose of the study was to explore the career development practices towards employee job satisfaction among the employees of the banking sector of Sukkur region, Sindh, Pakistan. The findings of the study confirmed a significant positive effect of career skill development, career goal setting, career support, and career mentoring on employee's job satisfaction. These are results supported by the previous studies like Van Vianen *et al.* (2018), Rahayu *et al.* (2019), Greco and Kraimer (2020), Demirkol (2021), Hulme and Wood (2022), Pinnington *et al.* (2024), Saputra and Rijanti (2025), Zafar and Siddiqui (2025), Khan *et al.* (2025), Jiang *et al.* (2025), Freeman (2025), Oyedele (2025) and Batool *et al.* (2025), who confirmed the same findings. These results in this study's context reflect that in a developing region like Sukkur, structured career development initiatives provide valuable and practical opportunities for personal and professional growth. These efficiencies enhance employees' competency and empowerment. Besides, the development of employees' skills massively boosts employees' confidence, which ultimately assists them to pursue their goals and targets. Similarly, career support and mentoring foster a sense of psychological safety and belonging, which aligns with the collectivist cultural values prevalent in the region. These skills and

competencies improve employees' engagement and their long-term success with trust, loyalty, and satisfaction.

To sum it up, the overall results of the study demonstrated that career development practices, i.e., career skill development, career goal setting, career support, and career mentoring, have a positive and significant impact on employee job satisfaction in the private banking sector of the Sukkur region, Sindh. This seriously demands a service-driven nature of banking jobs, nurturing structured and supportive career development initiatives. The results offer practical guidance for banking sector policymakers to execute employee-centric strategies and contribute massive empirical insights to the existing literature, particularly from a developing regional context.

The study has a few limitations as it employed only a quantitative approach with cross-sectional data. The context of the study is restricted to only the private banking sector of Sukkur region, Sindh, Pakistan. The respondents of the survey are only targeted at managers, operational managers and junior staff. Besides, the study used a few variables, such as career skill development, career goal setting, career support, and career mentoring, as predictors of employee job satisfaction, the leading outcome variable. Finally, the conclusions of the study are based on a sample size of only 320.

In future studies, qualitative and mixed methods should be applied with longitudinal data. The context of the study should be expanded to include public sector banks and other organizations, such as education and health. In the future, other variables such as commitment, performance, personality traits, motivation, training and development, and engagement should be explored. The sample size should be enlarged to ensure the results are generalizable.

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