# Trust Mediates Channel Integration and Viral Marketing in Repurchase Intention Golds Saving Products In PT Pegadaian Pringgan Medan

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#### Abstract

Omnichannel is a business model that integrates all sales channels the company owns into one overall system. Viral Marketing is a measure of how much clients can absorb and receive product-related information from social media. Customer trust is a mediating variable to increase customer repurchase intention in using the Pegadaian product. The purposes of this study are: (1) To find out and analyze the direct effect of integration channels (omnichannel), viral marketing, and trust on repurchase intention, (2) To find out and analyze the indirect effects of integration channels (omnichannel) and viral marketing on repurchase intention through customer trust.

The number of samples in the study was 170 respondents. The sampling technique was carried out using nonprobability and purposive sampling methods. Data analysis used the Structural Equation Modeling (SEM) analysis method with model and structure measurements through Smart-PLS 3.0. The results of this study indicate that (1) omnichannel and viral marketing has a positive and significant effect on trust and repurchase intention. (2) Trust is able to mediate omnichannel and viral marketing channels on repurchase intention customers of Pegadaian Cab Pringgan Medan.

Keywords: Omnichannel channel, trust, repurchase intention, viral marketing, Pegadaian.

# Introduction

The development of omnichannel channels requires customers to use omnichannel services and create online and offline channels simultaneously to complete the shopping process (Shen et al., 2018). PT Pegadaian uses an omnichannel integration quality marketing strategy to get closer to customers and attract new customers to carry out gold savings activities. Integration channel quality (omnichannel integration quality) refers to a company's ability to provide customers with a seamless purchasing experience across channels and is considered the key to managing customer relationships with a seamless purchasing experience across channels provided by omnichannel companies (Simatupang et al., 2021). Customers who have a seamless buying experience are more likely to share this experience on their social media. When the customer experience is seen and re-published by others, it will be a positive promotion for the company. The customer experience that relates to social media and gets a good response from other people is called electronic word of mouth.

Viral Marketing has a concept that is almost the same as word of mouth or what can be said as a method of spreading messages to consumers through words. Electronic word of mouth (e-wom) can increase consumer awareness by using quality, valence, and consistent arguments as trigger factors, thus forming trust in digital services (Jebarajakirthy & Shankar, 2021). The viral marketing pattern was created (Khaneja, 2016), in an article entitled "Viral Marketing: A Magic Want to Success", which talks about the internet making people like shopping, this can be seen through searching for information on Google or seeing current trends. applicable in the market and society by making shopping easier and including social media such as Instagram, Tiktok,

and other social media networks that can provide product information that is being sought. Kotler & Armstrong, (2017), viral marketing is a digital version of word-of-mouth marketing that involves creating videos, advertisements, and other content marketing that is so infectious that customers will find, use and forward that content to other communities. The viral marketing approach for online-based advertising has many advantages because communication is more aimed at targeted consumers, (Lustono & Cahyani, 2020). Viral marketing communications enable marketers to send creative messages through intimate and personal messaging mediums, thereby increasing the likelihood of getting feedback such as customer trust.

Trust is the attitude of each individual which is supported by one's self-confidence in the quality of the product so that it is in accordance with what is expected. So basically trust can influence consumer purchase intention. Trust is one of the determinants of repurchasing interest. Trust is necessary for attracting customers, buying interest is a feeling of interest and trust that consumers experience in a product that is influenced by attitudes outside or within the consumer's person (Pandini & Evelina, 2021).

Lee et al., (2019), explained that the interaction between the quality of channel integration and customer engagement showed positive results. This study explains how the quality of channel integration can increase customer engagement with omnichannel dealers. Yulianti et al., (2021), that the viral marketing variable has a positive and significant effect on purchase trust. Ardianto et al., (2020), there is no positive and significant effect of product reviews on repurchase intention at online stores, does not affect repurchase intention. Prahiawan et al., (2021), stated that e-WOM has a positive and insignificant effect on repurchase intention. From some of these studies, there are still inconsistencies in research results. So this study tries to test the integration of channels and viral marketing, there is an intention to repurchase with trust as mediation. The research objectives are (1) you want to know and analyze the influence of the integration channel (omnichannel) and viral marketing on trust and repurchase intention, (2) to find out and analyze the effect of the delivery channel (omnichannel), and viral marketing on repurchase intention with trust as mediation.

# Literature Review

# **Repurchase Intention**

Kotler and Keller, (2018), repurchase intention is how likely consumers are to buy a brand and service or how likely consumers are to switch from one brand to another. Novita et al., (2022), Repurchase intention is a factor that will influence future customer and organizational relationships, profits and company success. The statement above can be interpreted as a factor that will affect the relationship between the customer and the company in the future, the company's profits, and success. Repurchase intention can be measured using three indicators, namely: (1) the consumer's desire to reuse, the consumer has the intention to reuse a product or service offered, (2) the main choice for the next purchase, meaning that the consumer decides to buy the same product as the initial purchase, and (3) explorative towards product information, consumers describe the behavior of someone who is always looking for information about the product they are interested in and looking for information to support the positive characteristics of the product.

# **Channel Integration in a Multi-Channel Context**

Lemon & Verhoef, (2016), omnichannel is defined as the management synergy of the various available channels and customer contact points, in such a way that the customer experience and performance of existing channels can be optimized. Gao et al., (2021), channel integration by analyzing the likelihood of retail activity in three regular phases of the purchase pose: pre-purchase, purchase, and post-purchase. Gao et al., (2021), argued that there are 6 indicators of channel integration which consist of the following: (1) Promotion integration, the extent to which consumers can find advertisements or information from one channel to another, (2) Product integration and price, the extent to which consumers have consistent access to product and price information across all available channels, (3) Integration of transaction information, the extent to which consumers have access to information that is aligned across all available channels, (5) Order fulfillment integration, the extent to which consumers can complete the

shopping process channels consisting of order placement, payment, delivery, and returns, through one or more channels, and (6) Customer service integration, the extent to which consumers have access to customer service standards and are consistent across all available channels.

## Viral marketing

Kotler & Armstrong, (2017), viral marketing is word-of-mouth marketing with the internet version, which is closely related to creating emails or marketing methods that are very infectious so that customers want to convey to their environment. Wiludjeng & Nurlela, (2013), viral marketing is an activity or effort to influence society by utilizing the power of word of mouth through online media, for example, email, and social networks. Wiludjeng & Nurlela, (2013), put forward viral marketing indicators are: (1) Social media, which is a media company conveying information about its products clearly and directly to consumers, (2) deciding opinion leaders, which is an activity to provide information related to products carried out by friends, family, relatives, or the surrounding environment either directly or through social media platforms, (3) Product knowledge, is the goal of the company in presenting information about a product through advertisements and product descriptions, (4) Clarity of product information, is an effort marketer to provide basic knowledge about products that will be purchased and enjoyed by prospective customers so that customers do not feel disappointed when they get and use the goods purchased, and (5) Talking about products when users talk about a product it can help create product credibility or marketed services. The first thing someone looks for when deciding to buy a product is a customer's testimonial or brief review regarding their satisfaction when using a product.

#### Trust

Caniago, (2022), trust can be interpreted as all beliefs in the knowledge that consumers have and make conclusions according to their own thoughts. Surbakti & Malau, (2022), consumer trust is the experience of other people who are considered by an online shop or website buyer which is the main thing in shopping for products and services. Surbakti & Malau, (2022), put forward 3 (three) indicators of consumer trust, namely (1) Competence (Competition), which is the ability to solve problems faced by consumers and fulfill all their needs, (2) Integrity (Integrity), an actor crime from service providers to carry out business activities that truly match the promises that have been made to consumers, and (3) Benevolence (Goodness), is the commitment of service providers to be able to provide satisfaction to consumers. Companies not only pursue maximum profits but also must pay attention to customer satisfaction. Virtue includes aspects of caring, empathy, confidence, and acceptance.

#### **Research Framework**

#### The Effect of Channel Integration and Viral Marketing on Trust.

Gao et al., (2021), channel integration by analyzing the possibility of retail activity in three regular phases of purchase poses: pre-purchase, purchase, and post-purchase. Wiludjeng & Nurlela, (2013), viral marketing is an activity to influence society by utilizing the power of word of mouth through online media, for example, email and social networks. Surbakti & Malau, (2022), consumer trust is the experience of other people who are considered by an online shop or website buyer which is the main thing in shopping for products and services. This also raises consumer doubts about the omnichannel service system that consumers are currently using. In this case, the researcher made an assumption that there is a channel integration relationship with trust. Simatupang et al., (2021), showed that the service channel configuration variables and integrated interactions had a positive and significant effect on trust. Yulianti et al., (2021), viral marketing variables have a positive and significant effect on trust. From this explanation, the hypothesis is formulated as follows:

H1: There is a positive and significant influence between channel integration on trust

H2: There is a positive and significant effect of viral marketing on trust

The Influence of Channel Integration and Viral Marketing on Repurchase Intention.

The purpose of the channel integration presented by the company is to simplify and shorten the time and increase public buying interest in the products offered. So that the development of integration channels offered through pawnshop digital service applications, will affect purchase intention. Gao et al., (2021), channel integration by analyzing the possibility of retail activity in three regular phases of the purchase pose: prepurchase, purchase, and post-purchase. Simatupang et al., (2021), showed that the service channel configuration variables and integrated interactions had a positive and significant effect on repurchase intention. Yulianti et al., (2021), the viral marketing variable has a positive and significant effect on repurchase intention. From this explanation, the hypothesis is formulated as follows:

H3: There is a positive and significant influence between channel integration on repurchase intention

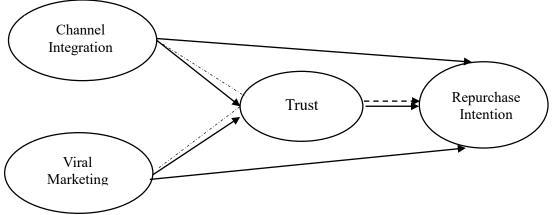
H4: There is a positive and significant effect of viral marketing on repurchasing intention

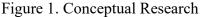
**The Influence of Channel Integration and Viral Marketing on Repurchase Intention Through Trust** In online sales using targets to increase sales, consumers are also made to increase trust which is the key to selling online sales targets. Wiludjeng & Nurlela, (2013), viral marketing is an activity to influence society by utilizing the power of word of mouth through online media, for example, email and social networks. Surbakti & Malau, (2022), consumer trust is the experience of other people who are considered by a buyer. Fajar Permadi & Nanang Suryadi, (2019), stated that trust mediates the effect of e-WOM on buying interest. Pandini & Evelina, (2021), viral marketing has a positive and significant effect on repurchasing intention. Simatupang et al., (2021), showed that the trust variable significantly mediates the channel integration variable as seen from the dimensions of service channel configuration and integrated interaction. From this explanation, the hypothesis is formulated as follows:

*H5:* There is a positive and significant influence between channel integration on repurchase intention through trust

*H* 6: *There is a positive and significant effect of viral marketing on repurchasing intention through trust* 

From the description of each variable above, a framework can be built. The following is a picture of the research framework:





#### **Research Methods**

This type of research is descriptive quantitative. The research location was conducted at PT Pegadaian Pringgan Branch which is located at Jl Sei Bahorok No.2, Medan Baru District, Medan City, North Sumatra. The population in this study were customers of PT Pegadaian, Pringgan Branch, and Medan, with a total of 4,644 customers. The sample in this study was 170 customers. The sampling technique used in this study is non-probability sampling with the sample method being purposive sampling. The sample criteria used were (1) minimum age of 19 years to 50 years, (2) active customers at PT Pegadaian Pringgan Medan Branch for at least the last 0-6 months, and (3) having gold savings at PT Pegadaian Branch Pringgan Medan. Data

analysis was carried out using the Partial Least Square (PLS) method using SMART PLS software. PLS is a method of solving Structural Equation Modeling (SEM).

# Result

The number of samples in the study was 170 respondents who were Pawnshop customers. Each respondent has different characteristics, so the authors group them according to certain characteristics. The characteristics used in this study are age, gender, and lastly, education, whether the customer is a customer of PT. Pegadaian Branch of Pringgan Medan is vulnerable when becoming a customer of PT. Pringgan Medan, and information on Pegadaian's gold savings products. The number of Pegadaian customers with an age range of 19-29 years is as much as 51.8% with a total of 88 people, an age range of 30-40 years is 34.7% with a total of 59 people, and an age range of 41-50 years is 13.5% and with a total of 23 people. Based on gender, there were 80 male customers with a percentage of 47.1%, while 90 female customers, or 52.9%. So it can be concluded that respondents to pawnshop customers at the Pringgan Medan branch were dominated by women of 52.9%. Based on the educational background of junior high school level 14 respondents with a percentage of 8.2% with a total of 14 people, high school level as many as 81 respondents with a percentage of 47.4%, Diploma (D1, D2, D3) as many as 12 respondents with a percentage of 7%, Strata (S1, S2, S3) as many as 63 respondents with a percentage of 36.8%. Based on the time span of being a customer, respondents in this study were divided into 3 groups, as many as 38 respondents became customers of the Pringgan Medan branch of pawnshops for 0-6 months with a percentage of 22.4%, as many as 71 respondents had been pawnshop customers for 6-12 months with a percentage 41.8%, then as many as 61 customers have been customers of the Medan Pringgan branch for > 1 year with a percentage of 35.9%. Based on the amount of information on gold products, it is known that as many as 83 respondents with a percentage of 48.8% got information from pawnshop gold products from pawnshop officers, as many as 52 respondents with a percentage of 30.6% received information from family/friends and as many as 35 respondents or with a percentage of 20.6% find information on pawnshop gold savings products from social media.

# Model test results

The stages of data analysis used in this study used the structural equation model analysis (SEM) method with the Smart Partial Least Square (PLS Smart) method. This method has several stages that must be met in testing the research hypothesis. The measurement method used in this research is convergent and discriminant validity. Convergent Validity was evaluated by comparing the value of the average variance extracted AVE > 0.50; factor loadings /CFA > 0.60 and Composite reliability CR > 0.70. Criminal validity can be measured using the Fornel-larche criteria method. From the results of the calculations presented, the indicators for each variable in this study have a loading factor value greater than 0.70. The cross-loading results show that the correlation value of the construct with the indicators is greater than the correlation value with the other constructs. The model has better discriminative validity if the AVE square root for each construct is greater than 0.50. In this study, the AVE value and AVE square root for each construct can be shown as follows:

Table 1 . Av E value and Av E squared				
Variabel	AVE	AVE squared		
Trust	0,667	0,816		
Repurchase Intention	0,521	0,721		
Channel Integration	0,627	0,791		
Viral Marketing	0,580	0,761		

Table 1 . AVE value and AVE squared

All constructs show an AVE value greater than 0.50, with the smallest value being 0.521 for the variable repurchasing interest and the largest being 0.667 for the trust variable. In addition to measuring the outer model by assessing convergent reliability by looking at the reliability of contracts or latent variables measured with a value of > 0.70, the construct is declared reliable. The SmartPLS output results for composite reliability values can be shown in the following table:

Tuble 2. Renabilitus Composite Van				
<b>Reliabilitas Composite</b>				
0,947				
0,907				
0,968				
0,954				

 Table 2. Reliabilitas Composite Value

 $R^2$  analysis of variance or determination test, namely to determine the magnitude of the influence of the independent variables on the dependent variable, the value of the coefficient of determination can be shown in the following table:

Table	3.	R	Square	Value
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Indikator	R Square
Trust	0,895
Repurchase Intention	0,740

Hypothesis testing is carried out based on the results of testing the Inner Model (structural model) which consists of the output r-square. Parameter coefficients and t-statistics and p-values. The research hypothesis testing was carried out with the help of SmartPLS (partial least squares) 3.0. These values can be seen from bootstrapping. The rules of thumb used in this study are slightly significant with a p-value of 0.05 (5%) and a positive coefficient. The value of testing the research hypothesis can be described as shown in the image below:

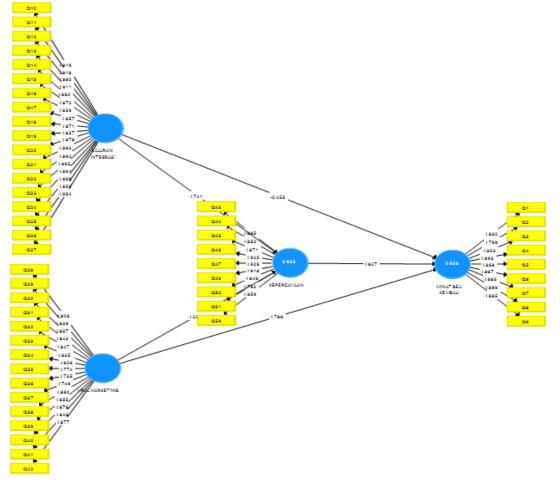


Figure 1 Results of the Research Model

Variabel	Sampel Original (O)	Average Sampel (L)	Standar Deviasi (STDEV)	T Statistik (  O/STDEV  )	P-Value
Trust-> Repurchase Intention	0,647	0,649	0,083	7.816	0,000
Channel Integration -> Trust	0,741	0,741	0,069	10.773	0,000
Channel Integration -> Repurchase Intention	-0,455	-0,456	0,095	4.815	0,699
Viral Marketing -> Trust	0,239	0,239	0,070	3.402	0,004
Viral Marketing -> Repurchase Intention	0,786	0,786	0,062	12.668	0,000
Channel Integration -> Trust -> Repurchase Intention	0,480	0,481	0,080	5.986	0,000
Viral Marketing -> Trust - > Repurchase Intention	0,155	0,155	0,048	3.223	0,005

Based on research modeling, the results of calculating the path coefficient are presented in the following table:

From the test results on the first hypothesis, is there a positive and significant influence between integration channels on customer trust in PT Pegadaian Branch Pringgan Medan. The test results show that there is a positive and significant influence between the integration channel variables on customer trust so the first hypothesis is accepted. The second hypothesis is whether there is a positive and significant effect of viral marketing on customer trust. The test results show that there is a positive and significant influence between viral marketing variables on customer trust so the second hypothesis is accepted. The third hypothesis is whether there is a positive and significant influence between channel integration on repurchasing intention. The test results show that there is a negative and insignificant effect between channel integration on repurchase intention. The fourth hypothesis is whether there is a positive and significant effect of viral marketing on repurchasing intention. The test results show that there is a positive and significant influence between viral marketing variables on repurchase intention so the fourth hypothesis is accepted. The fifth hypothesis is whether there is a positive and significant effect of trust on repurchase intention. The test results show that there is a positive and significant influence between the trust variable on repurchase intention so the fifth hypothesis is accepted. The sixth hypothesis is whether there is a positive and significant influence between channel integration on repurchase intention and customer trust as a mediating variable. The results show that trust is able to mediate between channel integration and repurchase intention. The seventh hypothesis is whether there is a positive and significant effect between viral marketing on repurchase intention and customer trust as a mediating variable. The test results show that trust is able to mediate between viral marketing and repurchase intention.

	Hipotesis	(P-Value)	Explanation
H1	The Integration Channel has a positive and significant effect on trust	0,000	Accepted
H2	Viral Marketing has a positive and significant effect on trust	0,000	Accepted
H3	Channel integration has no positive or significant effect on repurchase intention	0,699	Rejected
H4	Viral marketing has a positive and significant effect on repurchasing intention	0,004	Accepted

**Table 4 Summary of Hypothesis Testing Results** 

H5	Trust has a positive and significant effect on repurchase intention	0,000	Accepted
H6	Trust has a positive and significant effect on repurchase intention	0,000	Accepted
H7	Viral marketing has a positive and significant effect on repurchase intention through trust as a mediating variable	0,005	Diterima

# Discussion

# **Channel Integration and Viral Marketing On Trust**

The results of this study indicate that the integration channel has a positive and significant influence on customer trust in choosing a Pawnshop company as one that carries out buying and selling of gold both in bars and gold as accessories. The first hypothesis in this study is accepted, which means that Pegadaian customers get information about products submitted by Pegadaian by using integration channels to increase the customer's trust. Channel integration is seen from 2 dimensions, namely transparency of service channel configuration and integrated interaction referring to the extent to which Pegadaian customers are aware of the existence of channels and services available as well as the differences between these service attributes across channels provided by Pegadaian. The purpose of channel integration provided by Pegadaian is to make it easier for customers to search for information and carry out gold buying and selling and pawning transactions as well as other transactions both online and offline. The information submitted by Pegadaian to customers both online and offline is the same or consistent so that it does not cause anxiety for customers who will make transactions.

Viral marketing has a positive and significant influence on customer confidence in repurchasing gold savings products offered to customers with a P-Value of 0.000. Which refers to the hypothesis conclusion being accepted. This can be explained in the open terminal given to respondents in research that information on social media and content absorbed by respondents or customers from each post or through information distributed in the form of comments and electronic marketing can have an impact on customer trust. Viral marketing in the form of information reviews, comments, and information has an influence on customer trust. This study supports the research of (Simatupang et al., 2021), channel integration has a positive and significant effect on trust. Channel integrated interaction which refers to the extent to which customers are aware of the existence of channels and services as well as the differences between the service attributes across channels available. Research (Yulianti et al., 2021), reveals the positive effect of viral marketing on consumer trust and repurchase.

# Integration of Channels and Viral Marketing on Repurchase Intention

The results of this study indicate that channel integration has no positive and significant effect on customers' repurchase intention of gold savings products offered by Pegadaian, which means that the hypothesis in this study is rejected. Most of the customers who were respondents in this study were in the age range of 19-29 years, which is Generation Z, where this generation has not thought about investing in gold savings. This generation prefers products that can provide personal pleasure. Pegadaian customers feel that price, quality, and feedback are factors that can generate interest in purchasing a product again. This research does not support the results of previous research (Le & Nguyen-Le, 2020), which results that perceived assessment of channel integration in an omnichannel context can directly increase repurchase intention.

The results of this study indicate that viral marketing has a positive and significant influence on the intention to repurchase Pegadaian's gold savings products which offer customers a P-value of 0.0004, which means that customers always recommend products through social media and interact with social network users. others and use the product at the judgment of every consumer for the product being discussed. New customers will feel interested if they find content in the form of advertisements, videos, reviews, and experiences of previous

customers who have used a product and are satisfied with the product. This research supports research (Ardianto et al., 2020), which reveals the positive effect of viral marketing on repurchasing intention and has an impact on repurchasing.

## **Trust in Repurchase Intention**

The results of this study indicate that trust has a positive and significant effect on the intention to repurchase gold savings products offered by Pegadaian to its customers, which means that the hypothesis in this study is accepted. Customers' trust in pawn services and products will increase interest in using and transacting again at Pegadaian. Customers' trust in gold savings products is very beneficial for Pegadaian to be able to improve good service and information attention to customers. Trust is something that is difficult to build, so if a company has won the trust of its customers, it should maintain that trust as best as possible. This research supports research (Ardianto et al., 2020), saying that trust and product reviews have a repurchase intention for users of the official Shopee store in the city of Surabaya so it is said that trust has a positive and significant influence on repurchasing intention.

### **Channel Integration and Viral Marketing On Repurchase Intention Through Trust**

The results of this study indicate that trust is able to mediate between channel integration and viral marketing on repurchase intention. Having a trust can strengthen the effect of channel integration and viral marketing on the intention to repurchase gold savings products offered by Pegadaian to customers. The sixth and seventh hypotheses in this study were accepted with a P-Value of 0.000. My customers experience the benefits of using the integration of offline and online channels provided by Pegadaian and can assist customers in facilitating transactions so that the customer's trust in the merging of these channels can add to transactions and increase interest in repurchasing Pegadaian's products. Customers also feel the influence of social media through electronic word of mouth. mouth and viral content so that every user will feel the function of viral marketing in increasing the interest of every user of social media networks. Viral marketing which contains content, reviews, and things that are currently being discussed with the help of social media can be marketing for PT Pegadaian's gold savings products, this is used as electronic marketing which was originally formed from electronic word of mouth (E-Wom). ) namely electronic marketing where users will discuss and influence other people to participate in discussing the same thing then assisted by social media as a forum for conducting conversations and then viral marketing appears. This research supports research (Yulianti et al., 2021), saying that viral marketing has a positive and significant influence on trust and purchases, the results of the analysis of the coefficient of determination of viral marketing affect consumer trust and purchases simultaneously. Research (Simatupang et al., 2021), says that the trust variable significantly mediates the service channel configuration variables and integrated interactions with repurchase intentions. So based on the results of this study, it has been proven that channel integration at PT Pegadian Pringgan Medan branch has a positive and significant effect on repurchase intention through customer trust as a mediating variable.

#### **Conclusion And Future Research**

This research was conducted at PT Pegadaian Pringgan Branch Medan with a sample of 4,644 and the required number of respondents was 170 respondents. The analytical method used to test the hypothesis uses SEM and the SmartPLS analysis method. The results of this study are integration channels and viral marketing have a positive and significant effect on trust, integration channels have no positive and insignificant effect on repurchase intention, and viral marketing and trust have a positive and significant effect on repurchase intention. Trust is able to mediate in this study which strengthens the effect of channel influence and viral marketing on the intention to repurchase gold savings products at Pegadaian Pringgan Medan Branch.

To be able to further increase the use of trust products and customer interest in the use of pawn products that are implemented through integrated channels in the marketing system of PT. Pegadaian Pringgan Medan branch, where the integration channel can increase customer trust so that it can increase customer interest in using the Gold Savings product or in other products. Therefore, it is advisable to optimize their channel

management to provide a better, more comfortable, and consistent shopping experience to customers by optimizing and upgrading transaction channels both online and offline so as to assist customers in integrating all available channels and adding to the experience. shop and drive customer loyalty. For further research, it is expected to be able to conduct research with a more optimal reach of respondents so that the research results obtained are more accurate in processing data on Smart - PLS 3.0 software and using more professional software programs.

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