
EXAMINING THE IMPACT OF TRANSFORMATIONAL LEADERSHIP AND WORK ENVIRONMENT ON EMPLOYEE PERFORMANCE THROUGH WORK MOTIVATION



Viky Adi Candra¹

University of Hayam Wuruk Perbanas, Surabaya, Indonesia
202401062151@mhs.hayamwuruk.ac.id

Soni²

University of Hayam Wuruk Perbanas, Surabaya, Indonesia
soni@perbanas.ac.id

Emma³

University of Hayam Wuruk Perbanas, Surabaya, Indonesia
ema@perbanas.ac.id

Abstract

This study aims to examine the impact of transformational leadership style and work environment on employee performance, with work motivation serving as an intervening variable, at PT BPR Bank Jombang (Perseroda). The research adopts a quantitative approach using a survey method. The population comprises all employees of PT BPR Bank Jombang (Perseroda), while the sample was selected through purposive sampling. A total of 120 employees with a minimum of one year of work experience participated as respondents. Data were collected using structured questionnaires and analyzed through path analysis to assess both direct and indirect relationships among the variables. The findings reveal that transformational leadership has a positive and significant effect on both work motivation and employee performance. Similarly, the work environment exerts a positive and significant influence on work motivation and employee performance. In addition, work motivation is found to have a positive and significant effect on employee performance. However, the mediation analysis indicates that work motivation does not significantly mediate the relationship between transformational leadership and employee performance, nor between the work environment and employee performance. These results suggest that employee performance is more strongly influenced by the direct effects of transformational leadership and work environment than by indirect effects through work motivation. This study provides practical insights for regional banking management in formulating leadership strategies and creating a conducive work environment to enhance employee performance in a sustainable manner.

Keywords: Transformational Leadership, Work Environment, Work Motivation, Employee Performance, Regional Banking

INTRODUCTION

In an increasingly competitive banking environment, Rural Banks (Bank Perkreditan Rakyat – BPR) play a crucial role as microfinance institutions that support the small and medium enterprise sector. However, reports issued by the Financial Services Authority (Otoritas Jasa Keuangan – OJK) comparing data from 2023 and 2024 indicate that many Rural Banks have experienced a decline in operational performance due to high levels of non-performing loans (NPLs) and increasing employee turnover rates (Kunaifi et al., 2025). This condition suggests that human resource performance, particularly at the operational level, has become a strategic challenge that requires managerial attention (Anwar et al., 2025). Based on data obtained from publications of the Financial Services Authority, it can be observed that the performance of PT BPR Bank Jombang Perseroda has declined, as presented in Table 1:

Table 1.
BPR Bank Jombang Performance

Nu.	Information	Year	
		2023	2024
1	Non-Performing Loan (NPL) Neto	2.45	5.83
2	Non-Performing Loan (NPL) Gross	3.98	7.03
3	Return on Assets (ROA)	1.48	1.44
4	Net Interest Margin (NIM)	7.20	6.92

Source: Bank Jombang Report, processed.

This decline in performance may stem from various internal organizational factors. One of the key factors influencing employee performance is leadership style. Effective leadership is able to create a conducive work environment, articulate organizational vision, and foster employee loyalty. This perspective is consistent with the theory developed by Edward Deci and Richard Ryan in 1985. Self-Determination Theory (SDT) is a comprehensive framework of human motivation that focuses on the development and functioning of behavior within social contexts. Motivation, or the energy to engage in activities, constitutes a core component of Self-Determination Theory and is believed to sustain behavior and facilitate behavioral change. SDT distinguishes two types of motivation: intrinsic motivation (autonomous motivation) and extrinsic motivation (controlled motivation) (Deci & Ryan, 1985, as cited in Butler, 2002). This indicates that leadership style plays a crucial role in shaping employee motivation and performance (Artika et al., 2024).

Previous studies have reported inconsistent findings. Helalat et al. (2025) found that transformational leadership has a significant effect on employee performance, whereas Martha et al. (2020) reported that transformational leadership significantly influences motivation but does not have a direct significant effect on performance. These discrepancies may be attributed to differences in industrial sectors and organizational characteristics. Therefore, further research is required to examine the role of transformational leadership and the work environment in influencing employee performance by considering work motivation as an intervening variable (Kemalasari & Sara, 2025).

Work motivation is a critical factor in determining employee performance. Motivation encompasses basic needs, recognition, rewards, and opportunities for personal development. When employee motivation is low, the willingness to perform optimally also declines. In several Rural Banks, incentive and performance reward systems remain uneven or perceived as unfair, leading to employee dissatisfaction and negatively affecting work

commitment. Another recurring issue in Rural Banks is high absenteeism and increasing employee turnover. Many employees leave organizations due to limited career development opportunities or unsupportive work environments (Ratnaningtyas et al., 2024). Such conditions pose a serious threat to organizational sustainability and stability..

Low employee performance also has a direct impact on the achievement of institutional targets (Zainuddin & Nasikhah, 2020). Several Rural Banks have experienced a decline in credit growth and an increase in non-performing loan (NPL) ratios, which are largely attributable to insufficient accuracy and professionalism among field staff. Inaccurate credit analysis and inadequate communication with customers have emerged as critical weaknesses that cannot be overlooked. These issues ultimately stem from suboptimal human resource quality.

Although numerous previous studies have examined the relationship between transformational leadership, work environment, and employee performance, relatively few have incorporated work motivation as an intervening variable in this relationship (Fitri et al., 2023; Ragita, 2022; Trisninawati & Elpanso, 2021). Therefore, this study aims to address this research gap by investigating the influence of transformational leadership style and work environment on employee performance through work motivation. Positioning work motivation as an intervening variable represents the key novelty of this research and is expected to contribute new insights to the literature on human resource management and modern organizational development.

This study specifically seeks to analyze the effects of transformational leadership and work environment on employee performance, with work motivation serving as an intervening variable. The originality of this research lies in the integration of transformational leadership models and work motivation theory within the context of Rural Banks, a setting that has received limited attention in the microfinance sector. From a practical perspective, the findings are expected to provide actionable recommendations for Rural Bank management in developing leadership systems that foster employee motivation and enhance performance.

REVIEW OF LITERATURE

According to the theory developed by Edward Deci and Richard Ryan in 1985, Self-Determination Theory (SDT) is a comprehensive theory of human motivation that focuses on the development and functioning of behavior within social contexts. Motivation, or the energy that drives individuals to engage in activities, constitutes a central component of Self-Determination Theory and is believed to sustain behavior and facilitate behavioral change. SDT proposes two types of motivation: intrinsic motivation (autonomous motivation) and extrinsic motivation (controlled motivation) (Deci & Ryan, 1985, as cited in Butler, 2002). This theory serves as one of the grand theories employed in this study, as motivation represents a key variable in the research model.

Furthermore, Bandura (1997), as cited in DaSilva (2003), defines motivation as a general construct that encompasses self-regulatory mechanisms. Efforts to explain the sources of motivated behavior must account for the determinants and mechanisms involved in three core characteristics of motivation, namely selection, activation, and the sustained maintenance of behavior toward specific goals. Social Cognitive Theory (SCT) emphasizes how human behavior is formed, learned, and maintained through reciprocal interactions among personal factors, environmental influences, and behavior itself (Schunk & DiBenedetto, 2023). Accordingly, this theory is adopted as another grand theory in this

study, as it is closely related to other key variables, namely the work environment and transformational leadership style.

Transformational Leadership

Transformational leaders motivate subordinates through idealized influence, inspiration, intellectual stimulation, and individualized attention (Bass & Riggio, 2006). Through social learning mechanisms, this style fosters commitment and work motivation, which impacts performance improvement (Rosyid et al., 2021).

According to Bass (1985), the degree to which a leader is transformational is measured primarily by the leader's influence on followers. Leaders transform and motivate followers by: (1) making them aware of the importance of task outcomes, (2) persuading them to transcend their personal interests for the sake of the organization or team, and (3) activating their higher-level needs. Therefore, leaders can motivate employees using these three indicators to improve employee performance (Bandura, 2023).

Work Environment

A supportive work environment serves as a resource that strengthens work engagement and motivation, thus encouraging optimal performance. The workplace, or work environment, is something that is entirely owned by the employee and can influence their performance in meeting the obligations imposed by the company (Siagian&Khair, 2018).

Sedarmayanti (2017: 25) divides work environments into two main categories: physical and non-physical. According to Afandi (2018: 66), factors that can influence the work environment are physical and psychological. A good work environment can provide optimal work motivation for employees because productive coworkers can produce optimal work results.

Work Motivation

Work motivation serves as a psychological mechanism that bridges the influence of leadership style and the work environment on performance. When the needs for autonomy, competence, and relatedness are met, employees are motivated to demonstrate optimal work behavior (Deci & Ryan, 1985). Furthermore, work motivation plays a crucial role in bridging the relationship between leadership and performance, as inspiring leaders encourage employees to demonstrate extra-role effort (Kim & Beehr, 2021).

According to Herzberg (1966), there are two types of factors that drive an individual to strive for satisfaction and avoid dissatisfaction. These two factors are called hygiene factors (extrinsic factors) and motivator factors (intrinsic factors). Hygiene factors motivate an individual to overcome dissatisfaction, including interpersonal relationships, rewards, environmental conditions, and so on (extrinsic factors). Motivator factors motivate an individual to strive for satisfaction, including achievement, recognition, advancement in life, and so on (intrinsic factors). Therefore, a leader needs to provide motivation in the form of awards or rewards to high-performing employees so that employee performance can be continuously optimized (Ng & Cheah, 2025).

Employee Performance

According to Wibowo (2016: 18), performance is the result of work that has a strong strategic relationship with the company, customer satisfaction, and economic contribution. Performance is a function of ability, motivation, and opportunity. In the banking context, motivation is the main catalyst that determines how effectively employees translate leadership style and work environment into tangible work results.

According to Robbins (2021: 135), the indicators used to measure employee performance are: (1) work quality, the level of precision, accuracy, and accuracy of work

produced by employees; (2) work quantity, the volume of work completed by employees within a certain time according to the specified target; (3) punctuality, the level of discipline in completing work according to the specified time; and (4) effectiveness, the employee's ability to collaborate and coordinate effectively with others within the company. In the banking world, these indicators are needed so that employee performance can be assessed both internally for the company and externally for customers (Kunaifi & Syam, 2021).

RESEARCH METHOD

This study aims to examine and analyze the influence of leadership style and work environment on employee performance at PT. BPR Bank JombangPerseroda, through work motivation as an intervening variable. A sample is a subset of the population and its characteristics. If the population is large and the researcher has limited resources, manpower, and time to study the entire population, then the researcher can use a sample drawn from that population (Bungin, 2011: 91).

The population in this study includes all 250 employees of PT BPR Bank JombangPerseroda. To determine the minimum sample size, Slovin's formula (1960) as cited in Bungin (2011: 115) is used as follows:

$$n = \frac{N}{1 + N(e)^2}$$

- n = the required sample size
- N = the total population size
- e = the margin of error (level of *precision*)
(e.g., 0.05 for 5% error tolerance)
- Example: $e = 0.05$

$$\begin{aligned} n &= \frac{250}{1+(250 \times 0,001)} \\ &= 71,43 \end{aligned}$$

Referring to the Slovin formula with a 10% tolerance and allowing for population homogeneity, the sufficient sample size is 71.4 - 72 respondents. However, to minimize errors and improve the results of the questionnaire, this study used a sample of 120 respondents, consisting of 30 small samples and 90 large samples. The sampling method used was purposive sampling, with the criterion being that respondents had worked for at least one year. The analytical technique used was SEM (Structural Equation Modeling) using Warp PLS (Warp Partial Least Squares) 7.0 software.

Based on the variables previously identified, the operational definitions are as follows.

Table 2
Definitions on Operating

Variable	Definitions on Operating	Reference
Transformational Leadership	The opinion of PT BPR Bank JombangPerseroda employees as respondents regarding the behavior of leaders who inspire their followers to put aside their personal interests for the good of the organization and they are able to have an extraordinary influence on their followers.	Bass and Avolio (1995)
Work Environment	Respondents' opinions about the tools and materials used in the PT. BPR Bank JombangPerseroda environment both at the Head Office, Branch Offices and Cash Offices where they work, including work methods and work arrangements both individually and in groups.	Budiasa (2021)
Work Motivation	Respondents' opinions about the drive or power that comes from within the individual or the external environment that drives or directs a person's behavior to achieve certain goals.	Hasibuan (2019)
Employee Performance	Respondents' opinions about the quality and quantity of work results achieved by an employee in carrying out the tasks and responsibilities given by the company in accordance with the standards set by the company.	Robbins (2021)

Source: Bass and Avolio, Budiasa, Hasibuan, Robbins, processed.

The following is a questionnaire outline used in creating questions in research.

Table 3
Questionnaire Grid

Nu.	Variables	Indicators	Items	References
1.	Transformational Leadership	<i>Idealized influence</i> <i>Inspirational motivation</i>	8	Bass and Avolio (1995)

		<i>Intellectual Stimulation</i>		
		<i>Individualized Attention</i>		
2.	Work Environment	<i>Working atmosphere Relationships with coworkers Availability of work facilities or equipment</i>	6	Budiasa (2021)
3.	Motivation	Phyysical need The need for safety/security Social need The need for appreciation	8	Hasibuan (2019)
4.	Performance	Quality of work results Quantityof work result Timing efficient Effectivity	8	Robbins (2021)

Source: Literature review, processed.

The data source in this study is primary data collected through a questionnaire using a 5-level Likert scale, with score intervals ranging from 1 (strongly disagree) to 5 (strongly agree), with each indicator measured using two statement items. Next, descriptive statistical analysis and hypothesis testing were conducted. After testing the instrument, the next step was to test the outer and inner models. The overall model goodness of fit test was conducted to evaluate the integration between the structural model and the measurement model. Finally, the hypothesis testing was conducted.

Research Hypothesis Testing

Hypothesis testing in this study was conducted using the Structural Equation Model (SEM) approach, using Warp Partial Least Squares (Warp PLS) software. There are two important steps in the analysis using Warp PLS (Sholihin&Ratmono, 2020; Solimun et al., 2017; Ghozali&Latan, 2020): 1. Evaluating the outer model (measurement model), and 2. Evaluating the inner model (structural model). A summary of the rules of thumb for evaluating structural models is presented in Table4.

Table 4
Summary on Rule of Thumb
Evaluation of PLS Warp Structural Model

Criteria	Rule of Thumb
R-Square/ Adjusted R ²	≤ 0,70, ≤ 0.50, ≤0.25 show for a strong models, moderate, and weak
Effect Size (f ²)	≥ 0.02, ≥ 0.15 dan ≥ 0.35 (small, medium, and large)
APC, ARS, dan AARS	P-value ≤ 0,05

AVIF dan AFVIF $\leq 3,3$, which is that value ≤ 5 still acceptable

Goodness Tenenhouse $\geq 0.10, \geq 0.25$ dan ≥ 0.36 (small, medium, and large)

Source: Sholihin&Ratmono, 2020; Ghozali&Latan, 2020, processed.

Research Hypothesis

This study aims to determine the influence of transformational leadership style and work environment on employee performance through work motivation as an intervening variable at PT. BPR Bank Jombang Perseroda. Based on the available literature, the following hypotheses were developed:

1. Hypothesis 1 (H1): Transformational leadership style has a positive and significant effect on work motivation at PT BPR Bank JombangPerseroda.
2. Hypothesis 2 (H2): Transformational leadership style has a positive and significant effect on employee performance at PT BPR Bank JombangPerseroda.
3. Hypothesis 3 (H3): Work environment has a positive and significant effect on work motivation at PT BPR Bank JombangPerseroda.
4. Hypothesis 4 (H4): Work environment has a positive and significant effect on employee performance at PT BPR Bank JombangPerseroda.
5. Hypothesis 5 (H5): Work motivation has a positive and significant effect on employee performance at PT BPR Bank JombangPerseroda.
6. Hypothesis 6 (H6): Transformational leadership style has a positive and significant effect on employee performance through work motivation as an intervening variable at PT BPR Bank JombangPerseroda.
7. Hypothesis 7 (H7): Work environment has a positive and significant influence on employee performance through work motivation as an intervening variable at PT BPR Bank JombangPerseroda

Research Model

This research model illustrates the relationship between exogenous variables, namely transformational leadership style and work environment, and endogenous variables, namely employee performance, through work motivation as an intervening variable. A research framework that illustrates the relationship between research variables can be constructed based on the problem and literature review, as shown in Figure 1.

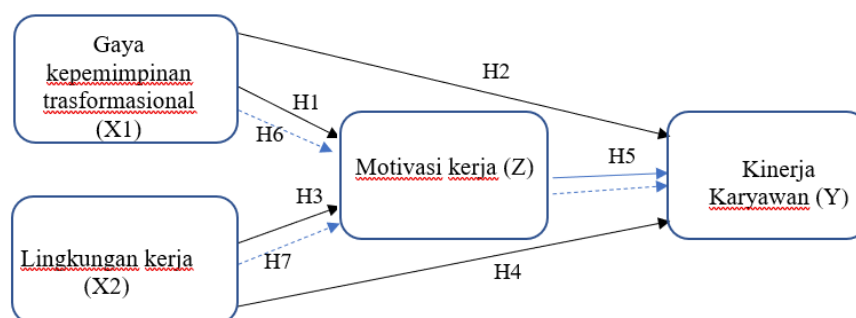


Figure1
Research Framework

RESULTS AND DISCUSSION

Q Square

Predictive relevance in structural models is used to measure how well the model generates observed values and its parameter estimates. A Q-square value greater than 0 indicates that the model has predictive relevance, while a Q-square value less than 0 indicates that the model has poor predictive relevance.

A Q-square value of 0.447 indicates that the model used in this study has good predictive relevance, as the value obtained is >0.

Hypothesis Test

Table 6
Hypothesis Test On Direct Effect

Hyp	Direct Effect	Coefficient	T- Stat	P-Value	Information
1.	Transformational Leadership → Work Motivation	0.203	3.016	0.005	Significant
2.	Transformational Leadership → Employee Performance	0.433	6.027	0.000	Significant
3.	Work Environment → Work Motivation	0.198	2.124	0.006	Significant
4.	Work Environment → Employee Performance	0.287	4.003	0.000	Significant
5.	Work Motivation → Employee Performance	0.208	2.876	0.004	Significant
6.	Transformational Leadership → Work Motivation → Employee Performance	0.042	1.038	0.231	Unsignificant
7.	Work Environment → Work Motivation → Employee Performance	0.041	1.036	0.237	Unsignificant

Source: SEM PLS, processed (2025).

Based on the results of direct hypothesis testing presented in Table 6, the findings can be explained as follows:

1. The path coefficient of the effect of transformational leadership style on employee performance is positive at 0.433, with a T-statistic of 6.027 and a p-value of 0.000. Since the T-statistic value of 6.027 exceeds the critical value of 1.96 and the p-value is less than 0.05, this result indicates a statistically significant effect. Therefore, it can be concluded that the transformational leadership style has a positive and significant effect on employee performance at PT BPR Bank Jombang (Perseroda). Accordingly, H2 is accepted.
2. The path coefficient of the effect of the work environment on work motivation is positive at 0.198, with a T-statistic of 2.124 and a p-value of 0.006. As the T-statistic value is greater than 1.96 and the p-value is below 0.05, the effect is statistically significant. Thus, the work environment has a positive and significant effect on work motivation at PT BPR Bank Jombang (Perseroda). Accordingly, H3 is accepted.
3. The path coefficient of the effect of the work environment on employee performance is positive at 0.287, with a T-statistic of 4.003 and a p-value of 0.000. Given that the T-statistic exceeds 1.96 and the p-value is less than 0.05, this finding indicates a

- statistically significant effect. Therefore, the work environment has a positive and significant effect on employee performance at PT BPR Bank Jombang (Perseroda). Accordingly, H4 is accepted.
4. The path coefficient of the effect of work motivation on employee performance is positive at 0.208, with a T-statistic of 2.876 and a p-value of 0.004. Since the T-statistic value is greater than 1.96 and the p-value is below 0.05, this result indicates a statistically significant effect. Thus, work motivation has a positive and significant effect on employee performance at PT BPR Bank Jombang (Perseroda). Accordingly, H5 is accepted.
 5. The path coefficient of the indirect effect of transformational leadership style on employee performance through work motivation as an intervening variable is positive at 0.042, with a T-statistic of 1.038 and a p-value of 0.231. As the T-statistic value is less than 1.96 and the p-value exceeds 0.05, the effect is not statistically significant. Therefore, transformational leadership style has a positive but insignificant effect on employee performance through work motivation as an intervening variable at PT BPR Bank Jombang (Perseroda). Accordingly, H6 is rejected.
 6. The path coefficient of the indirect effect of the work environment on employee performance through work motivation as an intervening variable is positive at 0.041, with a T-statistic of 1.036 and a p-value of 0.237. Since the T-statistic value is below 1.96 and the p-value is greater than 0.05, this result indicates a statistically insignificant effect. Thus, the work environment has a positive but insignificant effect on employee performance through work motivation as an intervening variable at PT BPR Bank Jombang (Perseroda). Accordingly, H7 is rejected.

The Effect of Transformational Leadership Style on Work Motivation

The hypothesis testing results in this study indicate that H1 is accepted, meaning that transformational leadership style has a positive and significant effect on work motivation at PT. BPR Bank Jombang Perseroda. This finding implies that the better leaders treat and guide their employees, the higher the employees' work motivation will be. Conversely, when leaders demonstrate poor behavior toward their employees, employee motivation tends to decrease (Jaffar et al., 2024).

The Effect of Transformational Leadership Style on Employee Performance

The results of hypothesis testing show that H2 is accepted, indicating that transformational leadership style has a positive and significant effect on employee performance at PT. BPR Bank Jombang Perseroda. This suggests that better leadership behavior toward employees leads to improved employee performance. On the other hand, ineffective leadership behavior results in a decline in employee performance. The findings of this study are consistent with previous research by Agnesia Ragita (2022) and Dian Dania Apriyanti et al. (2022), which found a positive and significant effect of transformational leadership style on employee performance.

The Effect of Work Environment on Work Motivation

The findings from hypothesis testing indicate that H3 is accepted, meaning that the work environment has a positive and significant effect on work motivation at PT. BPR Bank Jombang Perseroda. This result implies that a better work environment can increase employee motivation, whereas a poor work environment can reduce employee motivation. These findings support previous studies by Tri Wahyu Wiryawan et al. (2020) and Meta Lianasari and Slamet Ahmadi (2021), which concluded that the work environment has a positive and significant effect on work motivation.

The Effect of Work Environment on Employee Performance

Based on the hypothesis testing results, H4 is accepted, indicating that the work environment has a positive and significant effect on employee performance at PT. BPR Bank Jombang Perseroda. This finding suggests that a favorable work environment perceived by employees leads to better performance, while an unfavorable work environment results in decreased performance. The findings of this study are consistent with previous research by Fathur Rozy (2021), which reported a positive and significant effect of ease of use on trust.

The Effect of Work Motivation on Employee Performance

The results of hypothesis testing indicate that H5 is accepted, meaning that work motivation has a positive and significant effect on employee performance at PT. BPR Bank Jombang Perseroda. This implies that higher levels of work motivation perceived by employees lead to higher levels of performance, whereas lower motivation results in poorer performance (Jaffar et al., 2024). These findings support previous studies by Princesza Feyga Candi Permana and Antyo Pracoyo (2021), as well as Muhammad Djordan Al Sulthoni and Syahirul Alim (2023), which found that work motivation has a positive and significant effect on employee performance.

The Effect of Transformational Leadership Style on Employee Performance through Work Motivation

Based on the results of indirect hypothesis testing, H6 is rejected, indicating that transformational leadership style has a positive but not significant effect on employee performance through work motivation as an intervening variable at PT. BPR Bank Jombang Perseroda. These results suggest that work motivation acts as a mediating variable but does not significantly contribute to strengthening the effect of transformational leadership style on employee performance.

The Effect of Work Environment on Employee Performance through Work Motivation

The results of indirect hypothesis testing show that H7 is rejected, meaning that the work environment has a positive but not significant effect on employee performance through work motivation as an intervening variable at PT. BPR Bank Jombang Perseroda. This implies that although a more comfortable work environment may improve employee performance, work motivation does not significantly contribute to mediating the relationship between the work environment and employee performance (-, 2024).

CONCLUSION

Based on the results of data analysis, this study shows that transformational leadership style, work environment, and work motivation play an important role in directly improving employee performance at PT. BPR Bank Jombang Perseroda. However, indirectly, through the mediation of work motivation, these variables do not significantly enhance employee performance at PT. BPR Bank Jombang Perseroda.

First, the transformational leadership style is proven to have a positive and significant effect on both work motivation and employee performance. This indicates that leadership behavior that provides inspiration, direction, and individual consideration is able to increase employees' work motivation while simultaneously encouraging the achievement of more optimal performance.

Second, the work environment is also proven to have a positive and significant effect on both work motivation and employee performance. These findings reinforce the

understanding that a safe, comfortable, and conducive work environment is an important factor that can facilitate increased employee motivation and productivity.

Third, work motivation is shown to have a positive and significant effect on employee performance. This means that the higher the intrinsic and extrinsic motivation perceived by employees, the higher the level of performance achieved. In addition to the direct effects, this study also shows that work motivation acts as an intervening variable mediating the relationship between transformational leadership style and work environment on employee performance; however, this mediating effect is not statistically significant.

Overall, all direct hypothesis tests (H1–H5) are accepted, while the indirect hypothesis tests (H6–H7) are rejected. These findings emphasize that the combination of effective transformational leadership style, a supportive work environment, and strong work motivation directly constitutes strategic factors that must be considered by the management of PT. BPR Bank Jombang Persero in efforts to sustainably improve employee performance.

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