

Optimization of Professional Equipment in Improving Economic Welfare in Zakat Financial Institution

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Abstract

Purpose: This study aims to analyze zakat management optimization, focusing on professional zakat in zakat financial institutions, to improve economic welfare in Indonesia.

Methods: A qualitative descriptive research approach was used, combining field research and literature review. Interviews were conducted with key stakeholders in zakat management, and secondary data from zakat institutions were analyzed.

Results: The study found that optimizing professional zakat involves aspects such as the potential of zakat payers (muzakki), institutional professionalism, zakat publication efforts, commitment from zakat payers, and effective distribution methods. However, challenges remain, including insufficient stakeholder support and low awareness of professional zakat among muzakki.

Conclusions: The study concludes that effective zakat management, especially professional zakat management, can significantly improve economic welfare. This requires the efficient collection, distribution, and utilization of zakat funds by professional institutions such as BAZNAS, supported by better stakeholder engagement and public education.

Limitations: This research is limited to zakat financial institutions (BAZNAS) and does not explore other types of zakat or zakat institutions. Additionally, data on zakat management practices from different regions were not gathered comprehensively.

Contributions: This research provides valuable insights into the role of professional zakat in improving economic welfare and offers recommendations for better zakat management in Indonesia. This study contributes to the understanding of how zakat can be optimized for societal benefit, particularly in Indonesia.

Keywords: *Economic Welfare, Professional Zakat, Zakat Financial Institution.*

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1. Introduction

Zakat is the third pillar of Islam, where every Muslim is obligated to pay it, and it is intended for those who are entitled to receive it. When zakat is managed well, it can become a significant source of funds that can be utilized to improve the welfare of society. Every individual who possesses excess wealth is obligated to pay Zakat. One of the reasons zakat is mandatory in Islam is that it is a blessing from Allah SWT to His followers, who are obliged to pay it so that wealth is distributed equally and enjoyed by those who are entitled to receive it (Saprida, Raya, & Umari, 2024). Essentially, zakat is a financial system in Islam for collecting income to develop wealth, which can be done by distributing the proceeds and earnings as a form of zakat. One form of zakat is professional zakat.

Professional zakat is zakat paid from lawful income earned through expertise. Examples of such professions include doctors, architects, and lawyers. The obligation of zakat, the nisab (minimum amount), and the time to pay it depend on the qiyas (analogy) used (Musanna, Makraja, & Yanti, 2024).

Indonesia, with a Muslim-majority population, has a huge potential for zakat to play a significant role in building a prosperous and just society. The government has enacted regulations such as Law No. 38 of 1999 on Zakat Management, later replaced by Law No. 23 of 2013 on Zakat Management, which also covers zakat institutions, their functions, authorities, and supervision systems (Luntajo & Hasan, 2023). In today's world, many Muslims are obliged to pay zakat, but many do not fully realize its potential. Some Muslims only know about zakat fitrah (the obligatory annual zakat) and are unaware of other forms, such as zakat mal (wealth).

This study specifically discusses the potential of professional zakat. In Indonesia, poverty is a significant threat that can lead to criminal activities due to economic pressure, and it can also disrupt the nation's economic stability. To address this issue, a sustainable welfare system is needed, and one solution in Islam for improving society is through professional zakat (Jaya, Muin, Haanurat, & Khaliq, 2023). Previous research has highlighted the underutilization of zakat, especially professional zakat, in Indonesia. Studies by Nola, Aedy, and Bachmid (2019), Syamsuri and Ma'aldini (2018), and Sahla and Wahyuni (2019), it has been noted that many Muslims still believe that professional zakat is not obligatory.

This indicates that many Muslims in Indonesia do not fully understand the obligation and instruments of zakat. Indonesia is the largest Muslim-majority country in the world, with approximately 87% of the population practicing Islam (Judijanto, 2024). The country should be able to increase and optimize zakat funds effectively, as zakat has a significant impact on the welfare of society. From the explanation above, it is crucial to discuss professional zakat funds, as there is still low awareness among Muslims about paying zakat. If zakat funds are continuously managed well, they will remain available and can be beneficial for the interests and welfare of society. Therefore, this issue requires further investigation.

2. Literature Review and Hypothesis/es Development

2.1 Definition of Zakat

In Arabic, zakat means growth, development, or purification because zakat grows the reward of the payer and purifies it from sins. According to Islamic law, zakat is an obligatory right from certain wealth at specific times (Irsyamuddin, Harahap, Azmi, & Syamsuri, 2021). According to Rofiq (2004), zakat is both a worship and a social obligation for the wealthy after their wealth reaches the minimum limit (nisab) and after one year (hawl). Its purpose is to create economic justice for women. Umar bin al-Khattab stated that zakat was established to change those who were initially mustahik (recipients) into muzakki (payers). According to Asnaini (2008), zakat is a right of Allah that a person is obligated to pay for the poor and needy. It is called zakat because by paying it, there is hope for blessings and the purification of the soul from greed.

Elsi Kartika Sari defines zakat as a mandatory act of worship where a certain portion of one's wealth is given to those entitled to receive it, as defined by Islamic law. From the various definitions above, it can be concluded that zakat is the wealth of the community for the community, from those who are obligated to pay it to those who are entitled to receive it. Zakat purifies the souls of the muzakki (payers) from greed and selfishness, cleanses them from sin, and simultaneously eliminates envy and resentment from the poor towards the rich. Through zakat, a prosperous society can be formed, fostering a life of sufficiency and well-being.

2.2 Definition of Professional Zakat

Zakat is the third pillar of Islam, where every Muslim has the obligation to pay and it is intended for those who are entitled to receive it. Zakat differs from taxes in that it is not a source of state revenue. Therefore, both (zakat and taxes) must be imposed. Viewed linguistically, zakat comes from the word (masdar) meaning blessing, growth, cleanliness, and goodness. Something that is zakat means it grows and develops, and a person who gives zakat means that person is good. In terms of language, the word zakat has several meanings, including blessing, growth, development, and purity.

The relationship between the understanding of zakat, both linguistically and in terms of terminology, is very clear and close; from the wealth that has been given, zakat will become a blessing, it will grow, develop, and also increase, become pure and good (Irsyamuiddin et al., 2021). In Islam, professional zakat is known as *al-kasb*, which means wealth obtained or earned from various efforts, whether from physical strength, intellect, or services. The definition of profession is also known by the terms *terminah* and *hirfah* (entrepreneurship). In terms of terminology, professional zakat is known as *zakah rawatib al-muwazhaffin* (employee salary zakat) or *zakah kabh al-amal wa al-mihan al-hurah* (zakat from work or from professional services).

Therefore, professional zakat can be understood in every job or profession by a certain professional, whether done alone or with others or institutions, so that it can generate income or earnings (money) that have met the nisab (Anim, Kohari, Majid, & Adnan, 2021). Professional zakat or service is called "*kasb*," meaning zakat that is issued from the source of professional work or income from services. The term profession, called *profession* in English, can be interpreted as a permanent job with a specific skill that can generate a salary, honorarium, wages, or compensation. Some professions that can be sources of zakat include:

- a. Medical profession (doctor)
- b. Engineering profession (engineer)
- c. Teaching profession (teacher, lecturer, professor, or educator)
- d. Legal professionals (advocates), consultants, journalists, employees, and so on (Anim et al., 2021).

2.3 Legal Basis of Zakat

Zakat is one of the obligatory acts of worship for every Muslim, related to wealth, with certain conditions. In this case, the legal basis for the obligation to pay zakat is explained as follows.

Al-Baqarah : 43

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

"And establish the prayer, pay the zakat, and bow with those who bow." (Alim, 2023).

a. Al-Taubah : 103

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

"Take from their wealth a charity by which you purify them and cleanse them, and pray for them. Indeed, your prayer is a source of tranquility for them. And Allah is Hearing and Knowing." (Alim, 2023).

b. Al-Baqarah : 267

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

"O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth, and do not aim to spend from that which is bad, while you would not take it except with closed eyes. And know that Allah is Free of need and Praiseworthy." (Alim, 2023).

In addition to the legal basis in the Qur'an, there is also a hadith from Ibn Abbas R.A., where the Prophet Muhammad SAW, when sending Mu'adh ibn Jabal to Yemen, said:

"(Ibn Abbas r.a.) indeed, the Prophet Muhammad SAW sent Mu'adh bin Jabal to Yemen. The Prophet Muhammad SAW said: 'Call them to acknowledge that there is no god but Allah and that I (Muhammad) am the Messenger of Allah. If they accept this, then inform them that Allah has made five daily prayers obligatory. If they comply with this, then tell them that Allah has made obligatory for them zakat, which is taken from their wealthy and given to their poor.'"

With this legal basis, zakat is a form of social worship that must be carried out by Muslims under certain conditions. In addition to the Qur'an and hadith, there is a formal legal basis established by the government regarding zakat management, such as Law No. 23 of 2011 on Zakat Management. Zakat management is also regulated in PSAK 109, which covers Accounting for Zakat, Infaq, and Sadaqah (Putri & Hanifah, 2023).

2.4 Functions and Objectives of Professional Zakat

The functions and objectives of zakat are as follows:

- a. To assist or help the weak and poor by providing just enough to meet their basic needs.
- b. To eradicate feelings of envy and jealousy from those around them who live comfortably.
- c. To purify oneself from sins and become generous, sensitive to human feelings, and reduce miserliness or greed.
- d. To support the realization of an Islamic social system based on the principles of ummatan wahidatan (one united community), muswah (equality of status and obligation), ukhuwah islamiya (Islamic brotherhood), and tafakul ijtimaa (collective responsibility).
- e. It is an essential element in achieving balance in the distribution of wealth and individual responsibility.
- f. To embody social solidarity, express humanity, and demonstrate Islamic brotherhood.
- g. To establish a prosperous social order in which relationships between individuals are peaceful, harmonious, and cooperative.

Thus, creating a society that is *baladun thoyyibatun warabbun ghofur* (a good and prosperous land and a merciful Lord).

2.5 Strategy for Optimizing Zakat Funds

Effective management is required to optimize zakat funds so that the process runs in a more directed and orderly manner. In relation to zakat, this process includes collection, distribution, utilization and supervision. Thus, zakat management refers to the process of collecting, distributing, utilizing, and supervising zakat (Yasin, Aini, & Go, 2024). According to the Republic of Indonesia Law No. 23 of 2011 on zakat management, zakat management involves planning, organizing, implementing, and supervising the collection, distribution, and utilization of zakat (Febriyanti & Rafidah, 2025).

In zakat management, there are several principles that must be followed and adhered to so that the management can achieve its intended purpose, namely the principles of transparency, voluntarism, integration, professionalism, and independence (Elvira, Yaswirman, Effendi, & Devianto, 2023). Effective and efficient zakat management requires good management. Therefore, zakat management requires the application of management functions, including planning, organizing, actuating, and controlling. These four functions must be implemented in the stages of zakat management (Erni, Artis, & Rahman, 2024).

a. Planning

Planning involves determining and formulating everything required by the situation and conditions within a business or organizational unit. Planning involves efforts to anticipate future trends and determining the right strategy to achieve the organization's targets and objectives (Ibrahim, Aisyah, & Aswad, 2025). Zakat management planning involves formulating and addressing issues regarding what zakat managers will do. In zakat institutions, planning includes elements of collection, distribution, and utilization planning. These actions are necessary in zakat management to achieve its objectives of zakat management.

b. Organizing

Organizing is the grouping and arrangement of human resources so that they can be moved as a unit in accordance with the plans that have been formulated to achieve the set objectives (Yusrat, Rasyid, & Siregar, 2025). Organizing means coordinating the use of human and material resources owned by the zakat institution. The effectiveness of zakat management is largely determined by how zakat institution resources are organized. This organization aims to use human and material resources effectively. Therefore, in organizing, it is necessary to know what tasks will be carried out by each division formed by the institution and then find individuals who will perform these tasks according to their skills and competencies. Zakat management organizations include the organization of collection, distribution, and utilization of zakat.

c. Actuating

Actuating is a guiding function from leadership to employees to make them willing and motivated to work effectively. The main emphasis in actuating is on guiding and moving employees so that

they work well, calmly, and diligently, and understand their roles and task differentiation. This is necessary because in any work relationship, a normal, good, and familial condition is required. Therefore, a leader must be able to guide and supervise employees to ensure that their work aligns with what has been planned (Ibrahim et al., 2025). In zakat management, actuating plays a strategic role in empowering zakat management human resources. In this context, actuating functions as motivation, ensuring that zakat managers have high work discipline.

d. Controlling

Controlling is the process of understanding the actual occurrences according to the established regulations and accurately pointing to the foundations set in the initial planning phase. The control process is an ongoing obligation to check the progress of plans within the organization and to reduce the occurrence of errors in work. Supervision must continually evaluate the success of achieving objectives and activity targets in accordance with the established plans. This allows for clarification and correction if deviations are found and enables immediate solutions to be found for any problems related to achieving the goals and targets (Yusrat et al., 2025).

2.6 Calculation of Professional Zakat

In paying zakat, Islam does not require zakat to be paid from all wealth, whether it is large or small. However, a person is obligated to pay zakat if their wealth has reached the nisab, regardless of their debts and ability to cover their basic needs. In this case, to determine the category of wealthy people who are obliged to pay zakat, zakat is only taken from those who are wealthy (who have the ability). In this case, a high income reaching the nisab, such as large salaries or honorariums for professionals, is required to pay zakat. Those who do not reach the nisab are not required to pay zakat (Al Farisi, Maulana, Kumala, & El Hasan, 2022).

a. Nisab of Professional Zakat

Professional zakat is analogous to the nisab of gold, which is 85 g (Qardawi, 1999).

b. Haul of Professional Zakat

Professional zakat is given annually, but it can also be paid monthly (ta'zil).

c. Rate of Professional Zakat

The rate of professional zakat is set according to zakat on gold, which is 2.5%.

d. Method of Calculating Professional Zakat

The first step is to know the current price of gold, then multiply 85 g (nisab of gold) by 12 months, and the result is the minimum monthly nisab multiplied by 2.5%.

Example:

If the price of gold per gram is Rp. 325,000, the calculation is as follows:

1. $\text{Rp. } 325,000 \times 85 \text{ grams} = \text{Rp. } 27,625,000$
2. $\text{Rp. } 27,625,000 \div 12 \text{ months} = \text{Rp. } 2,302,083$
3. $\text{Rp. } 2,302,083 \times 2.5\% = \text{Rp. } 57,552$
4. Employees/workers whose monthly salary is equal to or more than Rp. 2,302,083 are required to pay zakat
5. Employees/workers who have not reached the nisab should give infaq or sadaqah [voluntary charity].

2.7 Welfare in Islam

According to Chapra, welfare is the primary goal of Islamic economics, which is to achieve happiness both in this world and the hereafter (falah) and to have a good and honorable life (al-hayah al-thayyibah). Chapra explains the close relationship between Islamic law and welfare. Islamic economics, as part of Islamic law, certainly has a goal that is inseparable from the main purpose of Islamic law. The concept of welfare in Islamic economic terminology is called Maslahah, which is a very strong concept that encompasses all aspects of human life, both individual and collective economy, and is highly relevant to achieving social welfare and society, in accordance with the goals of Shari'ah.

The goal of Shari'ah, according to Imam Al-Ghazali, is to improve the welfare of all humans, focusing on the protection of faith (al-diin), life (al-nafs), intellect (al-'aql), offspring (al-nasl), and wealth (al-maal). The concept of maslahah is also applied to consumer behavior, where humans tend to choose

goods and services that provide maximum *maslahah*. This is in line with Islamic rationality, where every economic agent seeks to obtain *maslahah* (benefit). As human life's goal is not merely for consumption, consumption is part of the consequence of life (Ananda, Wahab, & Juliasti, 2025). Similarly, desires or needs must be based on the ability of the body, mind, and finances. Based on the Islamic economic view of welfare in life, as in the teachings of Islam, the desired welfare includes the following:

- a. Holistic and balanced welfare encompasses both material and spiritual dimensions, as well as individual and social aspects.
- b. Welfare in this world and the hereafter, as humans do not live only in this world but also in the hereafter. If this ideal condition cannot be achieved, then welfare in the hereafter should take precedence (Wulandari, Saiban, & Munir, 2022).

2.8 *Mustahik Zakat*

Surah At-Tawbah, verse 60, explains that those who are eligible to receive zakat (*mustahik*) are: *"Indeed, the zakat is only for the poor, the needy, those who collect the zakat, those whose hearts are to be reconciled, to free the captives, those in debt, for the cause of Allah, and for the wayfarer. This is an obligation from Allah, and Allah is All-Knowing, All-Wise."* (QS. At-Tawbah; 60) (Safitri & Hafidzi, 2025).

The eight categories (*asnaf*) that receive zakat are:

- a. The poor (*fakir*)
- b. The needy (*miskin*)
- c. The zakat collectors (*amil*)
- d. The new Muslims (*mu'allaf*)
- e. The captives (*riqab*)
- f. Those in debt (*gharimin*)
- g. In the cause of Allah (*fisabilillah*)
- h. The wayfarer (*ibnu sabil*)

3. Methodology

This study used a qualitative descriptive research approach. According to Sugiyono (2015), the descriptive method is used to describe or depict the data that has been collected as it is, without intending to make general conclusions or generalizations. This study is a field research, which is research conducted in a selected location and object of study (Furidha, 2023). The method used in this study is a combination of a literature review and field research. In the literature review, books and documents related to the research were used. Field research refers to research using methods such as interviews.

4. Results and Discussions

4.1 *Strategy for Optimizing Professional Zakat in Economic Welfare in Zakat Financial Institutions*

To optimize zakat's potential, effective zakat management is necessary by the National Amil Zakat Agency. In this case, the optimization strategy must be managed effectively and efficiently, as described by the theory above, which includes planning, organizing, actuating, and controlling. Additionally, in managing zakat funds, research conducted by Nola et al. (2019), Syamsuri and Ma'aldini (2018), Sahla and Wahyuni (2019) indicates the necessity for BAZNAS to optimize it as follows:

First, Aspect of Professional Zakat Potential by Muzakki, meaning that many factors encourage the potential of zakat payers, due to the command from Allah SWT (Islamic Law), and with the existence of regulations regarding zakat management, as well as government support, zakat potential in Indonesia can be maximized (Jajuli, 2025). Essentially, zakat is obligatory for every Muslim, as stated in the Qur'an. The underachievement of professional zakat is partly due to society's low awareness of the importance of paying zakat.

Second, Institutional Professionalism focuses on Human Resources or National Amil Zakat Agency administrators in managing zakat funds, which must be supported by expertise in fields such as

economics, accounting, administration, and marketing, making it essential to establish a good National Amil Zakat Agency. With professionalism in managing these funds, they will become more effective and efficient. Professional administrators must possess trustworthy qualities and a professional attitude that will increase the preference of muzakki to pay professional zakat, which in turn will increase muzakki compliance in paying zakat (Muyasaroh, Khaidir, Muda, & Soemitra, 2025).

Third, zakat publications. To optimize professional zakat funds, BAZNAS conducts socialization in accordance with Law No. 11 of 2011 on zakat management, carried out by community leaders and regional organizations in every government office, from one location to another. They also provide public education through various volunteer activities and donations conducted by BAZNAS administrators, delivering reports on distribution activities and socialization through activities that have been documented or published on BAZNAS's official social media accounts to build trust among the public to pay zakat. Additionally, BAZNAS can issue a Zakat Registration Number Card that works similarly to a Taxpayer Identification Number.

Fourth, Commitment Aspect: A supporting factor in the commitment aspect is the existence of a written agreement between employees/muzakki for direct salary deductions. The commitment between employees/muzakki and BAZNAS is expected to allow professional zakat funds to be collected in line with the expected potential (Hartati & Rafiqi, 2023). Fifth, the professional aspect of the zakat distribution. Regarding the regulations governing zakat management, namely Law No. 23 of 2011 on zakat management, the requirements and procedures for distributing and utilizing zakat funds have been carefully regulated in Articles 28 and 29 of Law No. 23 of 2011, stating that in collecting zakat, the following must be considered:

- a. Data and research on the validity of the eight mustahik categories: poor, needy, zakat administrators, new Muslims, freeing slaves, debtors, in the cause of Allah, and travelers.
- b. Prioritize those who are most helpless in meeting their basic needs, especially those who are economically needy and require assistance; and
- c. Prioritize mustahik within their respective regions.

In this case, BAZNAS implements its function as both a distributor and utilizer of zakat funds through its programs, having issued several policies to ensure that the distribution process provides real effects for the mustahik who are entitled to receive it.

4.2 Factors Hindering the Implementation of Professional Zakat in Zakat Financial Institutions (BAZNAS)

In optimizing the potential of professional zakat, there are always factors that hinder its implementation, based on previous research, including the following:

- a) Some BAZNAS institutions have not yet received full support from stakeholders, and supervision of BAZNAS activities remains inadequate.
- b) There is still a lack of exemplary behavior from the government officials and community leaders. Community leaders and government officials do not provide good examples of paying zakat, leading to less optimal zakat management implementation.
- c) Other hindering factors include the low awareness of workers/muzakki in paying zakat. The low awareness of muzakkis causes difficulties in the distribution of professional zakat, resulting in an uneven distribution due to the lack of zakat potential.

Based on the explanation of the strategy for optimizing the potential of professional zakat in economic welfare, it is expected that professional zakat can be productive and contribute to the welfare and prosperity of society, especially the eight asnaf groups, so that a fair distribution of professional zakat can be achieved. If zakat institutions National Amil Zakat Agency already have a blueprint for zakat development, they must also have a blueprint for the development of professional zakat. If professional zakat is managed well and maximally, zakat targets can reach hundreds of trillions of rupiahs per year. These zakat funds can be utilized not only for mustahik but also for government programs, which can be funded by zakat revenue in accordance with Islamic teachings. For example, national education programs, health, social welfare, and community economic empowerment programs (Lubis & Albahi, 2025).

5. Conclusions

5.1 Conclusion

Based on the research and discussion presented, it can be concluded that optimizing the potential of professional zakat to improve economic welfare at the National Amil Zakat Agency (BAZNAS) requires effective and efficient zakat management, which involves applying key management functions such as planning, organizing, actuating, and controlling. Additionally, BAZNAS can implement strategies to optimize professional zakat by focusing on several aspects: the potential of zakat from muzakki, institutional professionalism, zakat publication efforts, commitment from zakat payers, and the effective distribution of professional zakat. However, several factors hinder the implementation of professional zakat, including insufficient support from stakeholders, a lack of exemplary behavior from government officials and community leaders, and low awareness among workers/muzakki regarding the obligation to pay zakat.

5.2 Research Limitations

This research is limited to the analysis of professional zakat management within zakat financial institutions (BAZNAS) and does not explore other types of zakat or zakat institutions, such as LAZ or corporate zakat institutions. Additionally, data from various zakat institutions across different regions were not comprehensively gathered, which could affect the generalizability of the findings of this study.

5.3 Suggestions and Directions for Future Research

Future research should explore additional zakat models, such as productive zakat and zakat mal, to provide a broader understanding of zakat management practices. It would also be valuable to investigate the role of government institutions and the private sector in supporting zakat institutions and addressing the barriers to increasing professional zakat awareness among the Muslim population. Comparative studies of various zakat institutions (e.g., LAZ and regional zakat agencies) could offer insights into the effectiveness of different management practices. Further research could examine the integration of technology and digital platforms to enhance the collection and distribution of zakat. Moreover, adopting a quantitative approach to assess the direct impact of zakat on economic welfare, such as its role in poverty reduction and community empowerment, would provide valuable data for policy recommendations.

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