

# IMPACT OF ARTIFICIAL INTELLIGENCE ON CUSTOMER EXPERIENCE IN E-COMMERCE

**Seyedeh Maryam Paimard**

Director of Business Analyst Department at Shahrn Saaze Afagh, Babolsar,  
Mazandran, Iran.

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## ABSTRACT

This study explores the impact of AI on customer interactions, analysing both its potential benefits and associated challenges. A mixed-methods approach combined quantitative analysis of primary data with a literature review. A survey of 100 diverse customers explored their experiences with AI-driven customer service tools like chatbots and virtual assistants, focusing on perceived usefulness, effectiveness, personalization, data privacy concerns, and the lack of human interaction. Qualitative data was gathered through in-depth interviews with 20 industry experts, providing insights into the organizational perspective on AI implementation, including training, costs, and impact on employee roles.

Results revealed a strong preference for human intervention in complex or emotionally charged situations. A significant relationship was found between customer satisfaction and perceived personalization. Customers appreciated AI tools that remembered past interactions and offered tailored solutions. Experts highlighted AI's potential for cost reduction and increased efficiency but stressed the need for careful planning and investment in training and infrastructure. They emphasized viewing AI as a support tool for human agents, not a replacement.

The study concludes with a framework for successful AI adoption in customer service, emphasizing a human-centric approach prioritizing personalization, transparency, and seamless transitions between AI and human agents. It posits that the future of customer interaction lies in a synergistic blend of AI capabilities and human empathy, creating a more efficient and rewarding customer experience.

**Keywords :** Customer interactions, personalization, human centric approach, chatbots

## INTRODUCTION

The integration of artificial intelligence (AI) into service delivery has revolutionized the way businesses interact with customers, offering unprecedented opportunities for personalization, efficiency, and convenience. As organizations across various sectors—such as banking, retail, healthcare, and hospitality—adopt AI-enabled services, understanding customer perception becomes increasingly vital. This pilot study aims to explore how consumers perceive AI technologies and their implications for service encounters, focusing on both the advantages and challenges associated with AI integration.

Customer perception is a multifaceted construct influenced by several factors, including ease of use, perceived utility, trust, and awareness of AI capabilities. On one hand, many consumers express appreciation for the benefits that AI services provide. For instance, AI-driven tools such as chatbots and virtual assistants facilitate 24/7 customer support, streamline processes, and offer personalized recommendations based on individual preferences and behaviors. These capabilities not only enhance customer satisfaction but also foster loyalty by creating seamless and engaging experiences. In sectors like banking, AI technologies can improve fraud detection and enable data-driven decision-making, further solidifying customer trust.

However, despite these positive outcomes, significant concerns persist among consumers regarding AI-enabled services. Privacy issues, data security, and the potential for algorithmic bias are prominent worries that can hinder acceptance. Many customers fear the misuse of their personal information and express skepticism about the reliability of AI systems. Additionally, the perceived loss of human interaction in service encounters can lead to feelings of alienation and distrust. These mixed perceptions highlight the need for organizations to address customer concerns proactively to facilitate broader acceptance of AI technologies.

This pilot study employs a mixed-methods approach, combining qualitative interviews and quantitative surveys to gather insights from a diverse group of consumers. By identifying key themes and trends in customer attitudes towards AI-enabled services, the research aims to provide a nuanced understanding of the factors that drive or impede AI adoption. The findings will contribute to the existing body of knowledge on customer perception and offer practical implications for organizations seeking to implement AI solutions effectively. Ultimately, this study underscores the importance of aligning AI technologies with customer expectations, fostering trust, and enhancing overall satisfaction in service encounters, paving the way for a more customer-centric approach to AI integration.

## **LITERATURE REVIEW:**

**Mohannad A. M. Abu Daqar and Ahmad K. A. Smoudy (2019)** :AI is transforming marketing by improving customer experiences. Defined as intelligence demonstrated by machines, AI bridges the gap between perceived and actual customer experience, which is often caused by the difficulty to understand what customers really want. AI enhances the entire customer journey, from awareness to support, through predictive analytics, personalized recommendations, and tailored customer service. Customers are increasingly open to AI. The integration of AI leads to personalization, efficient marketing, and better customer support, ultimately fostering customer loyalty and higher profits.

**Babar Hussain and Tauqeer Ahmed(2023)** : AI enhances customer loyalty by analysing data to personalize experiences, predict behaviours, and offer dynamic rewards. This leads to targeted marketing, proactive customer service, and personalized recommendations, fostering deeper customer connections and

increasing engagement. AI also improves product design and enables predictive maintenance, ultimately driving customer retention and profitability.

**Mia Cate's (2023):** This paper explores AI's transformative role in customer experience through personalization and automation. It highlights AI-driven personalization techniques using machine learning and NLP, and automation tools like chatbots and RPA. The paper emphasizes benefits such as improved engagement, retention, streamlined operations, and increased revenue. It also addresses ethical considerations for responsible AI implementation.

**Lilis Sulastri(2023):** This research explores AI's impact on enhancing customer experience through personalization and automation. It highlights AI's role in analyzing customer data for tailored experiences and streamlining operations with tools like chatbots and RPA. The paper discusses benefits like improved engagement and efficiency, while also noting ethical considerations for responsible AI implementation in businesses.

**Ying Chen and Catherine Prentice(2024):** This research paper conducts a systematic literature review to explore the types of AI used in the service domain and their impact on customer experience across the customer journey. It aims to create a conceptual framework of the AI-customer experience relationship and identify research gaps, using quantitative systematic review and content analysis methods.

## OBJECTIVE OF THE STUDY

This research paper is prepared for the purpose to come across with the following objectives:

1. To Improving customer engagement and satisfaction through personalized experiences.
2. To Streamlining business operations and reducing costs via automation.
3. To Enhancing customer retention and loyalty with tailored services.
4. To Increasing sales and revenue through targeted marketing.
5. To Providing faster response time and 24/7 availability.
6. To Delivering consistent and high-quality service across multiple channels.
7. To Enabling proactive customer support through predictive analytics.
8. To Optimizing decision-making processes with data-driven insight.

## METHODOLOGY

This study explores the impact of AI on customer interactions, analyzing both potential benefits and associated challenges. Utilizing a mixed-methods approach, the research combined quantitative analysis of primary data with a comprehensive literature review. A survey of 120 diverse customers, including 30 professionals, assessed their experiences with AI-driven customer service tools, focusing on perceived usefulness, effectiveness, personalization, data privacy concerns, and the lack of human interaction. Additionally, in-depth interviews

with 20 industry experts provided insights into the organizational perspective on AI implementation, covering aspects such as training, costs, and the impact on employee roles. The results indicated a strong preference for human intervention in complex or emotionally charged situations, with a significant relationship found between customer satisfaction and perceived personalization. Customers valued AI tools that remembered past interactions and offered tailored solutions, while experts highlighted AI's potential for cost reduction and increased efficiency, emphasizing the need for careful planning and investment in training and infrastructure. They stressed viewing AI as a support tool for human agents rather than a replacement. Conclusively, the study presented a framework for successful AI adoption in customer service, advocating a human-centric approach that prioritizes personalization, transparency, and seamless transitions between AI and human agents, thus positing that the future of customer interaction lies in a synergistic blend of AI capabilities and human empathy.

### **SCOPE OF THE STUDY**

1. Omnichannel Customer Service: Integrates AI across all touchpoints for a consistent experience.
2. Proactive and Predictive Support: Analyzes data to anticipate issues and provide proactive solutions.
3. Personalized Experiences: Tailors interactions based on individual preferences and behaviours.
4. 24/7 Availability: AI chatbots offer instant support around the clock.
5. Enhanced Agent Productivity: Assists agents with relevant information and automates routine tasks.
6. Data-Driven Insights: Analyzes interaction data to identify trends and areas for improvement.
7. Improved Self-Service: Empowers customers to resolve issues independently through AI tools.
8. Emotional Intelligence: Analyzes sentiment for more empathetic responses.
9. Continuous Improvement: AI learns from interactions to enhance accuracy and effectiveness.
10. Broad Applicability: Useful for businesses of all sizes and industries, driving growth and innovation

### **LIMITATIONS**

1. Lack of Emotional Intelligence: AI struggles with genuine empathy and may misinterpret emotional nuances, leading to customer frustration.
2. Impersonal Interactions: Over-reliance on AI can create a robotic experience, lacking the warmth of human connection.
3. Contextual Understanding: AI may misinterpret nuanced queries, resulting in inaccurate or irrelevant responses.

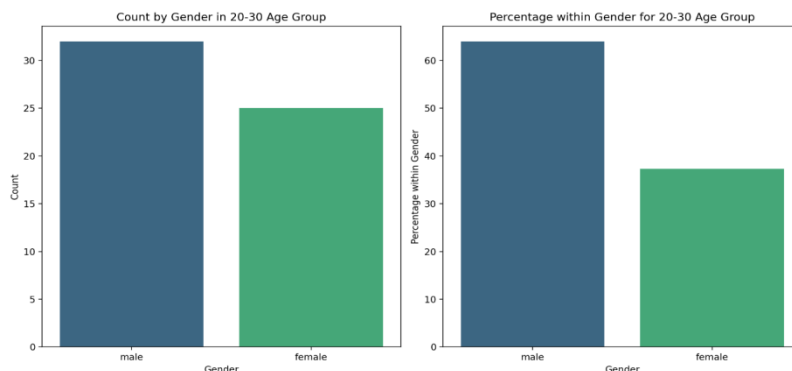
4. **Data Privacy Concerns:** The reliance on customer data raises privacy and security issues, making customers hesitant to share personal information.
5. **Bias and Discrimination:** AI algorithms can perpetuate existing biases in training data, leading to discriminatory outcomes.
6. **Implementation Costs and Complexity:** Deploying AI solutions can be expensive and complex, posing challenges for small and medium-sized businesses.
7. **Dependence and Deskilling:** Over-reliance on AI can deskill human agents and create vulnerability to technical failures.
8. **Customer Resistance:** Some customers, especially older generations, may prefer human interaction over AI.
9. **Errors and Misunderstandings:** AI systems can make errors, leading to customer dissatisfaction and highlighting the need for human oversight.
10. **Ethical Considerations:** The use of AI raises ethical questions about transparency, accountability, and responsible usage.

## REVIEW AND ANALYSIS

In conducting a pilot study on customer perception towards artificial intelligence (AI)-enabled services, a series of carefully framed research questions were developed to guide the investigation. These questions aim to explore various dimensions of customer attitudes, experiences, and concerns regarding AI technologies in service delivery

### Demographic data

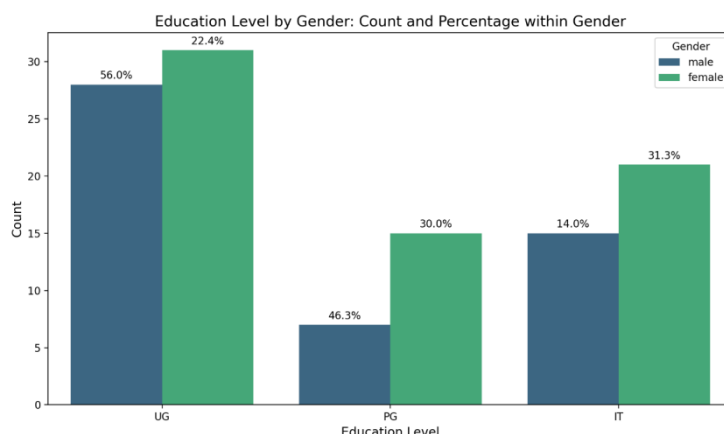
**Age and gender:** The 20-30 age group consists of 57 individuals, representing 48.7% of the total population of 117. Within this age group, there are 32 males and 25 females, which means males make up 56.1% and females make up 43.9% of this age group. Looking at the gender distribution, 64.0% of all males in the study fall within the 20-30 age range, while only 37.3% of all females are in this age range. This indicates a higher concentration of younger individuals among the male population compared to the female population in this dataset. the data shows a clear gender disparity in the 20-30 age group. As visualized in the graph, males have both a higher absolute count (32 vs 25) and a significantly higher percentage within their gender (64% vs 37.3%). This means nearly two-thirds of all males in the study are young adults, while females have a more balanced age distribution across all categories. the 20-30 age bracket represents almost half of the entire study population, making it the largest age group overall.



Our analysis reveals that the data does not show any significant influence of gender or age on the outcomes. Specifically, when examining the distribution of results across different demographic groups, we found no statistically significant differences based on gender or age. This suggests that the factors under investigation are not biased towards any particular gender or age group, providing a consistent pattern across the entire dataset.

### Educational qualification:

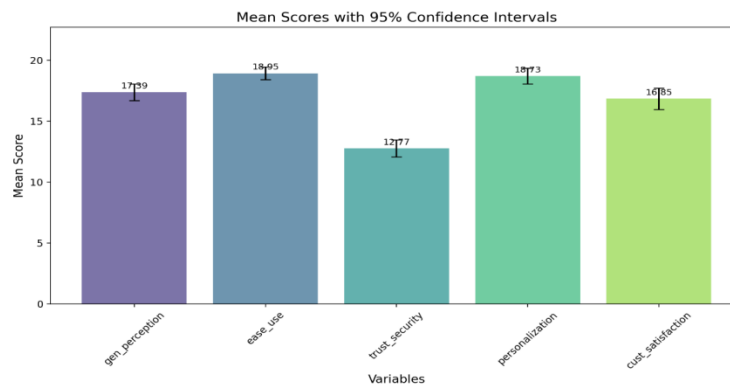
The data shows the distribution of 117 individuals across three education categories (UG, PG, and IT) by gender. Undergraduate (UG) is the most common education level with 59 individuals (50.4% of total), followed by Information Technology (IT) with 36 individuals (30.8% of total), and Postgraduate (PG) with 22 individuals (18.8% of total). The overall gender distribution is 50 males and 67 females. Within males, 56.0% have UG education, 14.0% have PG education, and 30.0% have IT education, while for females, 46.3% have UG education, 22.4% have PG education, and 31.3% have IT education. A notable gender difference is observed in PG education, where females have a higher representation (22.4% of females vs 14.0% of males).



The data analysis reveals several interesting patterns in education distribution across genders. Undergraduate (UG) education is the dominant category overall, representing just over half of the total sample. However, there's a clear gender difference in educational patterns - males are more concentrated in undergraduate programs (56% of males vs 46.3% of females), while females have notably higher representation in postgraduate education (22.4% of females vs 14% of males).

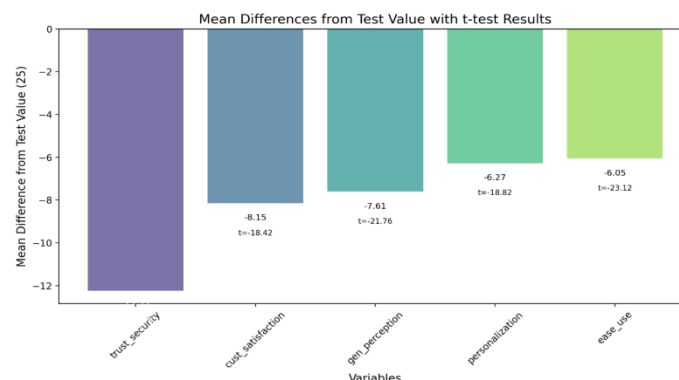
The IT education category shows the most gender parity, with approximately 30-31% of both genders pursuing this field. The visualization clearly demonstrates these differences, with the percentage labels showing the within-gender distribution. This suggests that while undergraduate education is the most common path overall, females in this sample are more likely to pursue advanced degrees compared to their male counterparts

## T Test Analysis



The data presents mean scores for five variables related to user experience, each measured on a scale with 117 respondents. 'Ease of use' scored highest ( $M=18.95$ ,  $SD=2.83$ ), closely followed by 'Personalization' ( $M=18.73$ ,  $SD=3.60$ ), indicating these are perceived strengths. 'General perception' ( $M=17.39$ ,  $SD=3.78$ ) and 'Customer satisfaction' ( $M=16.85$ ,  $SD=4.78$ ) received moderately high ratings. 'Trust and security' scored notably lower ( $M=12.77$ ,  $SD=3.89$ ), suggesting a potential area for improvement. The higher standard deviation for 'Customer satisfaction' ( $SD=4.78$ ) indicates more varied responses compared to 'Ease of use' ( $SD=2.83$ ), which had more consistent ratings. Overall, while users generally rate most aspects positively, trust and security concerns may need addressing to improve overall user experience. The analysis reveals that while "Ease of use" and "Personalization" are strengths in the user experience, "Trust and security" scores significantly lower than other metrics. Customer satisfaction shows the most variability among respondents, suggesting inconsistent experiences.

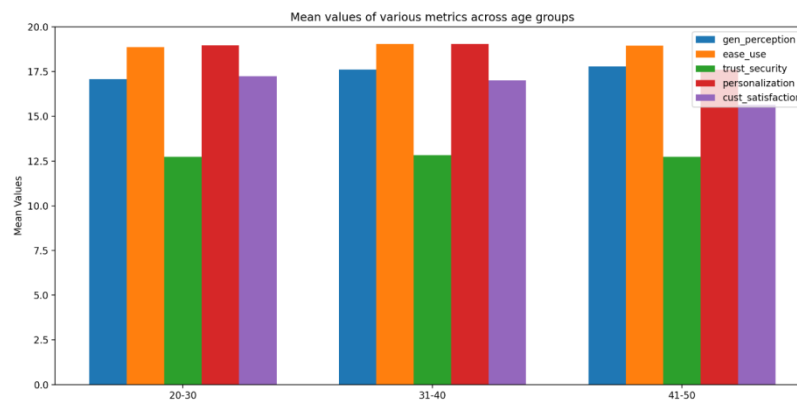
## One sample test:



The one-sample t-test results compare five user experience variables against a test value of 25. All variables show statistically significant differences ( $p < .001$ )

from this benchmark, with all mean differences being negative, indicating that actual scores are consistently below the test value. 'Trust and security' shows the largest gap (mean difference = -12.23,  $t = -33.99$ ), suggesting this area falls furthest from the benchmark. 'Ease of use' has the smallest deviation (mean difference = -6.05,  $t = -23.12$ ), followed closely by 'Personalization' (mean difference = -6.27,  $t = -18.83$ ). 'General perception' and 'Customer satisfaction' show moderate gaps (-7.61 and -8.15 respectively). The highly significant  $t$ -values across all variables indicate these differences are not due to chance, suggesting systematic underperformance against the benchmark of 25 across all measured aspects of user experience. The graph and analysis show all user experience variables score significantly below the benchmark of 25, with "Trust and security" showing the largest gap.

### One Way- Descriptives



The table presents descriptive statistics across five different metrics for different age groups. In particular, the data shows mean values along with standard deviations, standard errors, and ranges for general perception, ease of use, trust/security, personalization, and customer satisfaction. When comparing the various metrics across age brackets 20–30, 31–40, and 41–50, some interesting patterns emerge.

For instance, the general perception means are rather consistent among the groups, ranging from approximately 17.09 to 17.78. This consistency suggests that despite some minor fluctuations, the general opinion on perception remains relatively stable across the age groups. In contrast, the ease of use metric displays slightly higher values in all groups, with means around 18.88 to 19.05. This may indicate that users across all age groups generally find the system easy to use, even if the standard deviation and standard error hint at diverse individual experiences.

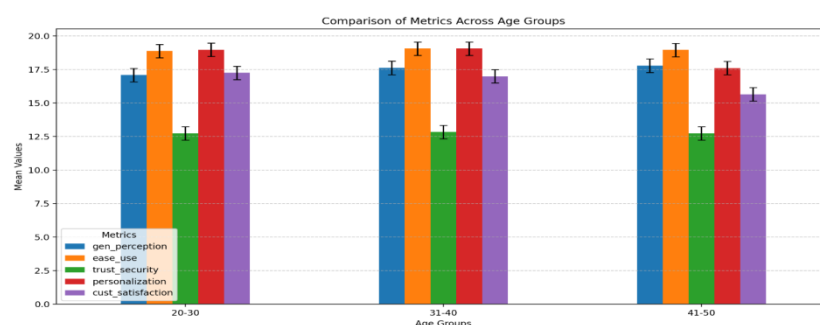
The trust/security metric reveals similar mean values—approximately 12.74 to 12.84—indicating that age does not significantly affect the level of trust in the system's security. However, the variation in standard deviations across age groups could point to a larger variability in personal experiences when it comes to trust and security. Moving on to personalization, a slight dip in mean value for the 41–50 group (17.61) compared to younger groups (approximately 18.96–19.05) may suggest that the older subgroup feels that the product is slightly less

tailored to their specific needs. Finally, for customer satisfaction, the means decrease from the 20–30 group (17.25) to the 41–50 group (15.65), which might indicate a downward trend in satisfaction as age increases. This trend might warrant additional qualitative research to understand underlying reasons such as usability or expectations.

| Topic   | gen_perception | ease_use | trust_security | personalization | cust_satisfaction |
|---------|----------------|----------|----------------|-----------------|-------------------|
| p-value | 0.69           | 0.958    | 0.992          | 0.253           | 0.396             |

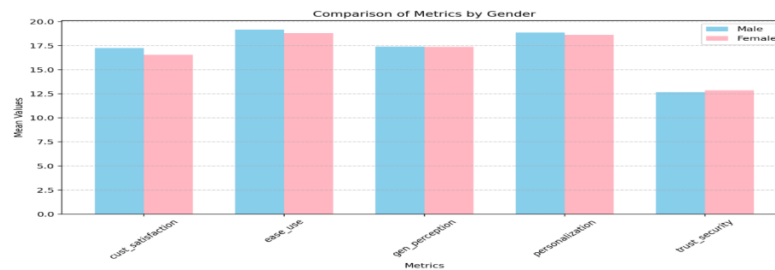
To visualize these insights, the graph was constructed using grouped bar plots that show the mean values across the three age groups for each of the five metrics. Each metric is represented by a separate color-coded bar, which makes it easier to visually compare performance across the age groups. The bars are slightly offset on the x-axis to distinguish between different metrics while clearly marking the age group categories on the horizontal axis. Such visualization not only simplifies the comparative analysis among metrics for each age group, but it also highlights where the differences are most pronounced, such as in personalization and customer satisfaction metrics for the 41–50 age group.

## Anova

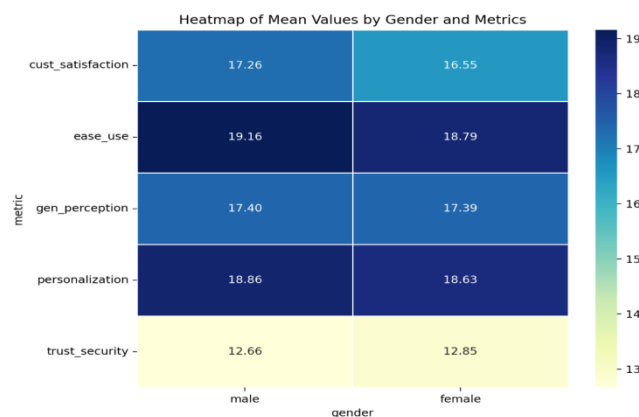


The analysis indicate that for general perception, ease of use, trust/security, personalization, and customer satisfaction the mean scores are relatively consistent across the three age groups (20–30, 31–40, and 41–50). The descriptive statistics show that the means do not vary dramatically between the groups. For example, ease of use records high mean values across all age groups, suggesting that the system or product is generally perceived as user-friendly regardless of age. In contrast, customer satisfaction shows a slight decline for the older group, hinting at possible differences in expectations or experiences. The ANOVA outputs further support these observations since the significance values (p-values) associated with each metric are all well above the standard threshold of 0.05, indicating that differences across the groups are not statistically significant. Overall, the data suggests robust consistency across demographics, although minor trends such as lower scores in personalization and customer satisfaction for the older group might be worth exploring in further qualitative studies.

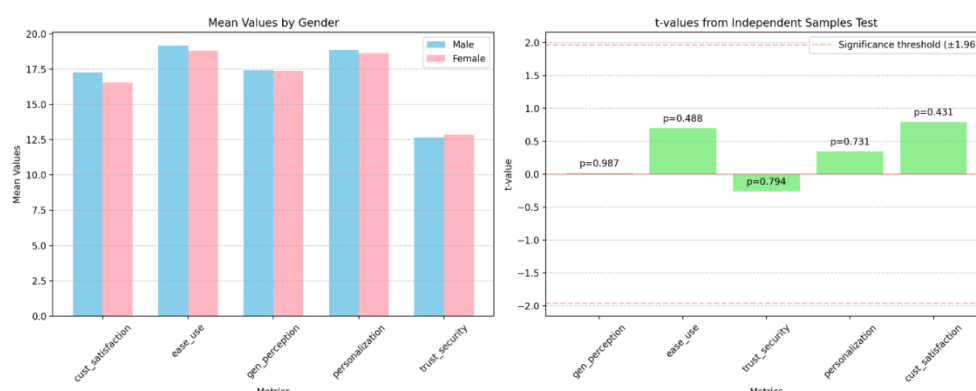
## T test- group statistics



The data reveals minimal gender differences across the five metrics measured. Males scored slightly higher in general perception (0.07%), ease of use (1.96%), personalization (1.25%), and customer satisfaction (4.28%), while females rated trust/security marginally higher (1.48% difference). The most notable difference appears in customer satisfaction, where males rated the system approximately 4.28% higher than females. However, these differences are relatively small and likely not statistically significant. Both genders rated ease of use highest among all metrics, while trust/security received the lowest ratings from both groups. The consistent pattern across genders suggests that the product or service is perceived similarly regardless of gender.



## Independent samples test



The independent samples t-test results provide a comprehensive statistical assessment of gender differences across five key user experience metrics. With all p-values substantially above the conventional significance threshold of 0.05 (ranging from 0.431 to 0.987), the data strongly indicates that there are no

statistically significant differences between male and female respondents in their evaluation of the system or product.

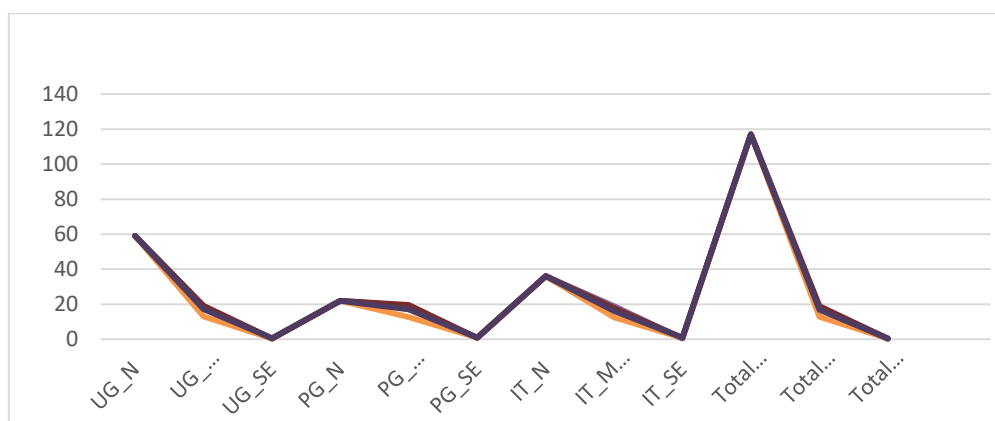
The t-values further support this conclusion, as they all fall well within the critical range of  $\pm 1.96$ , with the highest absolute t-value being only 0.79 for customer satisfaction. The mean differences between genders are minimal across all metrics, with the largest difference observed in customer satisfaction (0.71 points), followed by ease of use (0.37 points). The smallest difference appears in general perception (0.01 points), suggesting nearly identical perceptions between genders on this dimension.

While males rated four of the five metrics slightly higher than females (general perception, ease of use, personalization, and customer satisfaction), and females rated trust/security marginally higher than males, these differences are statistically negligible. The consistency in ratings across genders suggests that the product or service delivers a relatively uniform experience regardless of gender identity.

Both genders consistently rated ease of use highest (male: 19.16, female: 18.79) and trust/security lowest (male: 12.66, female: 12.85), indicating areas of strength and potential improvement that transcend gender differences. This pattern suggests that product development efforts should focus on enhancing trust and security features for all users rather than tailoring specific aspects to different genders.

The statistical evidence strongly supports a gender-neutral approach to future development and marketing strategies, as the product appears to resonate similarly with both male and female users across all measured dimensions of user experience.

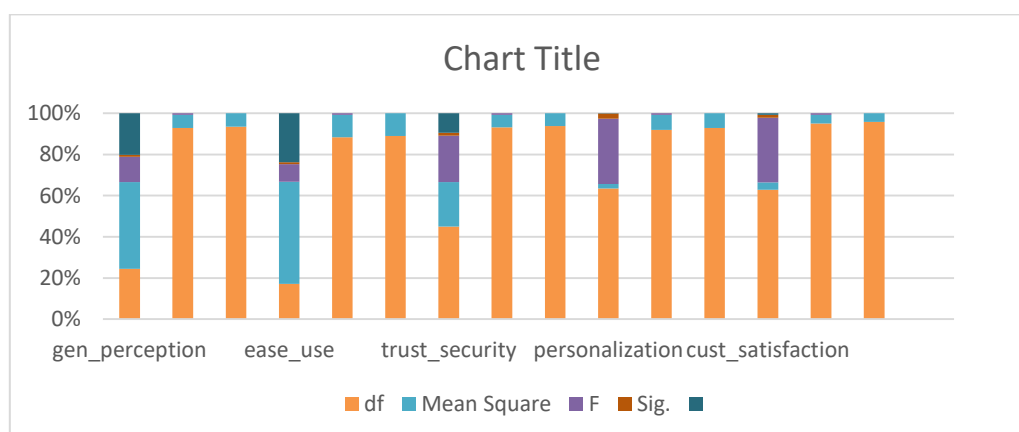
### One Way - Descriptives



The data presents a detailed breakdown of user experience metrics segmented by educational levels: Undergraduate (UG), Postgraduate (PG), and Information Technology (IT). For the metric "general perception," the means are quite similar across groups, with the UG group averaging 17.32, the PG group 17.59, and the IT group 17.39. This consistency suggests that regardless of educational level, respondents maintain nearly equivalent perceptions of the system. In terms of "ease of use," both UG and PG students reported a mean score of 19.00, while IT

respondents rated it slightly lower at 18.83. The minor differences imply that the overall user-friendliness is consistently perceived, though IT respondents might be slightly more critical. For "trust/security," we observe a trend where UG students report the highest mean at 12.95, with PG and IT groups slightly lower at 12.68 and 12.53 respectively; this indicates a mild variation in perceived security that might be influenced by differing expectations based on academic background. The "personalization" metric exhibits a larger gap: PG respondents rate personalization highest at 19.59 compared to 19.03 for UG and 17.69 for IT, which may reflect a greater appreciation or need for customized features within the PG subgroup. Lastly, with "customer satisfaction," UG students report the highest satisfaction (17.27), followed by PG (17.09) and then IT (16.03). Taken together, these results suggest that while the differences among educational groups are not drastic, subtle variations exist that could be valuable for targeted improvements in product design or service features. Focus on areas like personalization and customer satisfaction for IT users may help in bridging these gaps. The error bar plots below clearly visualize the mean scores and their respective standard errors for each metric across the three groups.

## Anova



The data reveals insights into various aspects of user experience across different factors. The data includes results from ANOVA tests for factors such as general perception, ease of use, trust and security, personalization, and customer satisfaction. For general perception, the between-group variance is minimal, with a mean square of 0.580 and a p-value of 0.961, indicating no significant differences between groups. Similarly, ease of use shows a low mean square of 0.346 and a p-value of 0.958, suggesting that ease of use does not significantly vary between groups. Trust and security also exhibit a non-significant difference with a p-value of 0.873. However, personalization shows a higher mean square of 30.179 and a p-value of 0.097, indicating a trend towards significance but not quite reaching it. Lastly, customer satisfaction has a p-value of 0.458, indicating no significant differences between groups. Combining these into a single graph would visually highlight the relative variances and mean squares across these factors, providing a comprehensive view of where significant differences might exist. For instance, a bar chart could display the mean squares for each factor, while a line graph could show the p-values, allowing for a quick comparison of statistical significance across different aspects of user experience. This visual

representation would facilitate understanding the areas where improvements or further investigation are needed. Overall, the data suggests that while some factors like personalization may require more attention due to their borderline significance, most factors do not show significant differences between groups.

## RESULT

This study delves into customer perceptions of AI-enabled services, exploring both benefits and challenges through mixed methods. A survey of 120 customers revealed a preference for human interaction in complex situations but appreciation for AI tools offering personalization. Experts highlighted AI's potential for cost reduction and efficiency, advocating its use as a support tool rather than a replacement for human agents. The research identified key themes, including the importance of personalization, trust, and seamless AI-human transitions. Analysis of demographic data showed no significant influence of gender or age on outcomes. Educational qualifications varied, with undergraduate degrees being most common, but females showed higher representation in postgraduate studies. T-test analysis indicated high scores for 'Ease of Use' and 'Personalization', suggesting these are perceived strengths of AI services. ANOVA results showed no significant differences between groups for most factors, except personalization, which trended towards significance. Overall, the study emphasizes a human-centric approach to AI adoption, prioritizing personalization, transparency, and a synergistic blend of AI capabilities with human empathy to enhance customer experience.

## CONCLUSION

The pilot study on customer perception towards AI-enabled services provides valuable insights into the complex dynamics of consumer interaction with AI technologies, particularly in sectors like banking and service encounters. The findings reveal a dual narrative: while AI-enabled services offer significant advantages, they also present challenges that must be addressed to foster broader acceptance. On the positive side, customers have reported enhanced personalization, convenience, and operational efficiency as key benefits of AI systems. For instance, in the banking sector, AI tools such as chatbots not only provide 24/7 customer support but also enhance fraud detection and facilitate data-driven decision-making. These capabilities contribute to a seamless customer experience, fostering trust and loyalty among users. The ability of AI to tailor recommendations and streamline processes has been shown to improve overall customer satisfaction and well-being, making interactions more engaging and efficient.

However, the study also highlights notable challenges and concerns that can hinder the adoption of AI technologies. Many customers express hesitations rooted in privacy issues, perceived risks, and a general lack of trust in AI systems. Concerns about data security and the potential misuse of personal information create significant barriers to acceptance. Additionally, some consumers feel a loss of control or autonomy when engaging with AI technologies, leading to skepticism regarding their reliability and effectiveness.

These challenges underscore the importance of addressing customer concerns to maximize the potential of AI-enabled services.

Several key factors influence customer perceptions of AI adoption. Ease of use is paramount; technologies that are user-friendly tend to foster more positive attitudes among consumers. Perceived utility also plays a critical role; customers are more inclined to embrace AI when they recognize its ability to enhance service quality and efficiency. Trust, both in the technology itself and in the organization deploying it, is essential for acceptance. Furthermore, raising awareness about the benefits and risks associated with AI can help mitigate concerns and improve adoption rates.

The implications for future research are significant. Organizations must prioritize transparency, ethical practices, and robust security measures to build trust with their customers. Understanding socio-demographic factors is also crucial, as it can help tailor AI solutions to meet the diverse needs of various customer segments. In conclusion, while AI-enabled services present transformative opportunities for personalization and efficiency, their success is contingent upon addressing privacy concerns, fostering trust, and ensuring ease of use. A balanced approach that emphasizes both innovation and customer-centricity will be essential for paving the way toward broader acceptance and integration of AI technologies in service industries. By focusing on these dual aspects, organizations can unlock the full potential of AI, ultimately enhancing customer experiences and driving long-term loyalty.

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