



Cloud Accounting Adoption Among SMEs in Enugu North LGA, Enugu State: Exploring Key Drivers, Implementation Challenges, and Strategic Benefits

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Abstract

This study investigates the adoption of cloud accounting among small and medium-sized enterprises (SMEs) in Enugu North Local Government Area (LGA) of Enugu State, Nigeria. Grounded in the Technology Acceptance Model (TAM) and Diffusion of Innovation (DOI) theory, the research explores the key drivers, implementation challenges, and strategic benefits associated with cloud-based accounting systems. A descriptive survey design was employed, targeting 200 registered SMEs, of which 186 valid responses were analyzed using both quantitative and qualitative techniques. Findings reveal that perceived usefulness, perceived ease of use, and organizational readiness are significant predictors of cloud accounting adoption, in line with TAM's theoretical constructs. Despite a growing awareness of digital tools, major implementation challenges persist. These include poor internet connectivity, high subscription costs, and limited technical expertise. The study also highlights notable benefits among adopters, such as improved financial reporting accuracy, faster decision-making, enhanced tax compliance, and reduced paperwork, which align with DOI's attributes of relative advantage and observability. The findings have practical implications for SME owners, software vendors, and policy-makers. Recommendations include strengthening digital infrastructure, subsidizing cloud solutions for microenterprises, and implementing training programs to build digital capacity. Software developers are encouraged to design context-specific, mobile-friendly applications suited to the Nigerian business environment. The study concludes by suggesting further research across multiple LGAs or economic sectors to assess broader adoption patterns and long-term impacts. Ultimately, expanding cloud accounting adoption could significantly enhance the financial sustainability and transparency of Nigeria's SME sector.

Keywords: Cloud Accounting; SMEs; Technology Adoption; Enugu North; Digital Financial Management

Introduction

Cloud accounting refers to the use of internet-based platforms to perform essential financial management tasks, including bookkeeping, invoicing, reporting, payroll, and data storage, on remote servers rather than local computers. Unlike traditional desktop-based accounting software, cloud accounting systems provide businesses with real-time data access, automatic updates, multi-user functionality, and remote accessibility from various devices. These features make cloud accounting particularly attractive to small and medium-sized enterprises (SMEs), which often lack the capacity to maintain complex IT infrastructure or dedicated accounting personnel (Ugbah, Ighosewe, & Erhijakpor, 2025).

For SMEs, cloud accounting systems offer not only cost reduction but also increased efficiency and accuracy in financial reporting. The ability to monitor transactions in real time allows for timely decision-making, which is crucial in competitive and rapidly changing markets. Moreover, many cloud platforms include built-in compliance tools that help businesses meet local tax obligations and financial regulations. In developing economies such as Nigeria, where SMEs form a substantial part of the private sector, cloud accounting presents a practical solution to long-standing challenges in financial management and reporting (Ofili, 2015). With growing internet penetration and increasing availability of digital infrastructure, more SMEs are being

introduced to the benefits of digital financial tools, although adoption remains inconsistent and often constrained by local challenges.

Digital accounting practices, including cloud-based systems, also have broader implications for local economic development. Efficient and transparent accounting among SMEs promotes formalization of business practices, increases access to credit, and improves fiscal responsibility. These outcomes strengthen local economies by enhancing productivity, fostering entrepreneurship, and increasing tax revenues. According to Okafor, Odunze, and Ibiam (2021), digital accounting contributes to financial inclusion and transparency, especially in environments where informal business practices are dominant.

Furthermore, the availability of accurate and timely financial data through digital accounting systems can aid local government authorities in formulating better economic policies and allocating resources more effectively. For areas like Enugu North Local Government Area (LGA), which hosts a large population of SMEs across various sectors, improving digital accounting practices is vital for sustaining inclusive growth. Yet, challenges such as unreliable internet service, limited digital literacy, and resistance to technological change persist. Understanding these dynamics is crucial to designing effective strategies that support cloud accounting adoption and, by extension, local economic development.

Research Aim

This study examines the adoption of cloud accounting among SMEs within Enugu North LGA, exploring the factors influencing adoption decisions, identifying implementation challenges, and evaluating strategic benefits for business owners and managers.

Research Objectives

- i. To analyze the factors that influence the adoption of cloud accounting among SMEs in Enugu North LGA.
- ii. To examine the implementation challenges faced by SMEs using or intending to use cloud accounting systems.
- iii. To assess the strategic benefits derived from the use of cloud-based accounting tools by SMEs in the area.

Scope

The study is geographically confined to SMEs operating in Enugu North LGA and focuses exclusively on their use of cloud accounting systems. Outcomes will inform recommendations for local policymakers, accounting software providers, and SME stakeholders.

Literature Review

Cloud Accounting

Cloud accounting refers to the use of web-based platforms to execute financial management tasks—such as bookkeeping, invoicing, payroll processing, reporting, and data storage—on remote servers rather than on-premise systems. It is characterized by features including on-demand self-service, broad network access, scalability, resource pooling, and automated updates (NIST, 2011; ISO/IEC, 2023). These systems often integrate modules for expense tracking, bank reconciliation, analytics dashboards, and third-party app connectivity, offering SMEs a unified financial management environment (Armbrust et al., 2010; Ogunsola, 2021).

Theoretical Frameworks

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989), is one of the most widely used frameworks for understanding user acceptance of information technology. TAM posits that the two key variables—perceived usefulness (the extent to which a person believes that using a particular system will enhance job performance) and perceived ease of use (the degree to which a person believes that using the system will be free of effort)—determine an individual's intention to use a technology. These intentions subsequently influence actual system usage. The model has been extensively tested and validated in a variety of settings, including healthcare, education, e-commerce, and financial services (Venkatesh & Davis, 2000).

In the Nigerian context, TAM has been particularly effective in explaining adoption trends in digital financial services. For instance, Awoniyi (2022) applied the model to investigate digital banking usage among SMEs, concluding that perceived ease of use and trust were decisive in influencing user adoption. Similarly, Abass et al. (2020) found that TAM constructs were reliable predictors of cloud technology adoption among small business operators in Lagos. Within the framework of this study, TAM offers a useful lens for understanding how SME owners and managers in Enugu North LGA perceive the practicality and usability of cloud accounting systems, and how these perceptions shape their willingness to adopt such innovations.

Diffusion of Innovation (DOI)

The Diffusion of Innovation (DOI) theory, developed by Rogers (2003), provides a broader socio-technical perspective on how innovations are adopted over time within a social system. The theory identifies five critical attributes that influence adoption decisions: **relative advantage** (perceived superiority of the innovation over existing practices), **compatibility** (alignment with existing values and needs), **complexity** (ease of understanding and use), **trialability** (opportunity to experiment before full adoption), and **observability** (visibility of results).

Recent studies have combined DOI with TAM to offer a more comprehensive understanding of technological adoption. Alharbi and Sabri (2024), in a study of Saudi Arabian SMEs, found that relative advantage, compatibility, and complexity were particularly influential in decisions to adopt cloud accounting systems. Applying DOI to the Nigerian SME environment provides valuable insights into the social, cultural, and contextual factors that shape the spread and acceptance of cloud technologies in business communities such as Enugu North.

Empirical Studies

Studies across various industries worldwide consistently identify a set of critical factors influencing the adoption of cloud accounting technologies. These include perceived relative advantage of cloud systems over traditional alternatives, availability of technical infrastructure, management support, and external regulatory pressures (Oliveira & Martins, 2011; Alalwan et al., 2018). For instance, Enonuya et al. (2024) investigated cloud accounting adoption among technology SMEs in the United Kingdom by applying the Technology-Organization-Environment (TOE) framework. Their findings highlighted that organizational readiness—including staff competence and strategic alignment—and technological capacity, such as reliable internet and compatible hardware, were significant predictors of cloud technology uptake. The study emphasized that without adequate organizational and technical resources, SMEs are unlikely to successfully adopt cloud accounting solutions, regardless of perceived benefits.

Similarly, Musa et al. (2021) conducted a comprehensive study involving Malaysian SMEs, focusing on factors derived from the Unified Theory of Acceptance and Use of Technology (UTAUT). Their research underscored the importance of performance expectancy (the belief that using cloud accounting enhances job performance), effort expectancy (ease of use), social influence (peer and industry pressure), facilitating conditions (organizational and technical infrastructure), and security perceptions. Notably, concerns about data security and privacy were found to be major inhibitors of cloud adoption, requiring targeted interventions to build trust among SME users. These findings reinforce that successful cloud adoption is multi-dimensional, requiring not only technological readiness but also addressing user perceptions and external pressures.

In Nigeria, the adoption of cloud accounting technologies by SMEs remains relatively slow despite widely recognized benefits such as cost reduction, operational efficiency, and enhanced financial reporting. Young (2020) examined cloud computing adoption among Nigerian microfinance institutions and found considerable hesitancy, primarily due to low awareness of cloud services, limited understanding of associated benefits, and a lack of sufficient guidance on risk management. This hesitancy is further compounded by infrastructural challenges, including unreliable power supply and intermittent internet connectivity, which disproportionately affect smaller enterprises.

Adibi (2021), employing both the Diffusion of Innovation (DOI) and TOE frameworks, studied determinants of cloud computing adoption intent among Nigerian SMEs. The analysis revealed that **awareness** was the sole statistically significant predictor of adoption intentions, whereas factors traditionally considered important—such as relative advantage, flexibility, and service quality—did not show significant effects. This suggests a fundamental need for increased educational and promotional efforts to improve familiarity and understanding of cloud technologies among SME operators.

Further research by Ogunsola (2021) and Bolaji et al. (2025) corroborates these findings, emphasizing that cloud accounting significantly improves the quality of financial reporting and productivity in Nigerian SMEs. However, these benefits are yet to be fully realized at scale due to persistent gaps in infrastructure and digital literacy. These studies advocate for government and private sector initiatives aimed at improving internet access and providing training programs tailored for SMEs.

Oyewobi and Adeyemi (2023) focused on the effectiveness of cloud-based accounting information systems within listed ICT firms in Nigeria. Their study demonstrated marked improvements in financial reporting quality post-adoption, especially where firms had invested in robust cybersecurity measures. The research indicates that security investment is crucial to mitigating fears around data breaches, thereby encouraging wider cloud adoption.

Research Gap Identification

Despite the breadth of global and national findings, key gaps remain. First, existing Nigerian studies often rely on singular frameworks like TAM or DOI, neglecting integrative approaches that synthesize multiple theoretical insights (Adibi, 2021; Young, 2020). Second, most empirical studies focus on large enterprises, microfinance, or urban SME clusters in Lagos and Abuja; there is limited evidence from less studied regions such as Enugu North LGA. Finally, quantitative-only studies predominate; mixed-method research is limited, reducing insight into the contextual nuance of adoption processes (Sithole & Ruhode, 2021; Adibi, 2021).

By integrating TAM and DOI while incorporating institutional and trust theories, and deploying a mixed-methods design in the understudied region of Enugu North, this study aims to address these gaps. It will provide empirical evidence on the multi-dimensional drivers, obstacles, and outcomes of cloud accounting adoption in a localized, real-world context.

Methodology

Research Design

This study adopts a descriptive survey design, which is well-suited for systematically gathering data from a sample population to describe characteristics, behaviors, or perceptions related to cloud accounting adoption among SMEs in Enugu North Local Government Area (LGA). The descriptive survey approach allows for quantitative measurement of adoption factors while providing qualitative insights through open-ended responses. This mixed perspective enables a comprehensive understanding of both the prevalence and the underlying reasons for cloud accounting usage or non-usage within the SME community (Creswell, 2014).

Study Area: Socio-Economic Profile of Enugu North LGA

Enugu North LGA is one of the seventeen Local Government Areas in Enugu State, Nigeria. It encompasses parts of Enugu urban metropolis and is a commercial hub with a diverse population engaged primarily in retail trade, services, and small-scale manufacturing. The area is characterized by moderate infrastructure development, intermittent internet accessibility, and a growing entrepreneurial class. Its SME population constitutes a significant portion of the local economy, making it an ideal setting for examining digital innovation adoption. Socio-economically, the residents include a mixture of low to middle-income entrepreneurs, many of whom operate micro and small businesses formally or informally registered within the LGA's business registry (Enugu State Government, 2023).

Population and Sampling

The target population consists of registered SMEs operating within Enugu North LGA across various sectors such as retail, services, and manufacturing. According to the Enugu State Small and Medium Enterprises Development Agency (2023), there are approximately 1,200 registered SMEs in this locality. Given the population size and study objectives, a stratified random sampling technique will be employed to ensure representation across business types and sizes. A sample size of approximately 300 SMEs will be targeted to provide statistically reliable findings while remaining manageable for data collection. Stratification will be based on sectors (retail, service, manufacturing) to capture sector-specific dynamics in cloud accounting adoption.

Data Collection Instruments

Data will be collected using a combination of structured questionnaires and semi-structured interviews. The questionnaire will consist primarily of closed-ended questions designed to measure variables such as perceived usefulness, ease of use, organizational readiness, infrastructural challenges, and benefits derived from cloud accounting adoption. The instrument will be developed based on validated scales from prior studies (Davis, 1989; Rogers, 2003) and adapted to the local context. To complement quantitative data, interviews will be conducted with a purposive sub-sample of SME owners and managers to explore deeper insights into challenges and strategic benefits, allowing for triangulation of findings.

Data Analysis Techniques

The data analysis plan for this study was structured to align with the study's objectives and employed a quantitative survey-based approach. Data were obtained using structured questionnaires administered to SME owners and managers in Enugu North LGA. A total of 200 questionnaires were distributed, and 186 valid responses were collected and analyzed, resulting in a 93% response rate. Quantitative data were entered into and analyzed using the Statistical Package for the Social Sciences (SPSS) Version 26. The analysis followed a two-phase approach:

Descriptive Statistics

Frequencies, percentages, means, and standard deviations were calculated to summarize respondents' demographic characteristics (such as gender, business sector, and firm size), as well as to evaluate the levels of cloud accounting adoption, perceived usefulness, perceived ease of use, and organizational readiness.

Inferential Statistics

To address the research objectives and test hypothesized relationships among variables, the following techniques were employed:

- i. Multiple Regression Analysis: Used to assess the predictive strength of independent variables (e.g., perceived usefulness, ease of use, organizational readiness, infrastructure availability, and peer influence) on the dependent variable—cloud accounting adoption.
- ii. Mean Ranking Analysis: Applied to evaluate and rank the severity of cloud accounting implementation challenges based on respondent ratings.
- iii. Frequency Analysis of Strategic Benefits: Multiple-response analysis was used to assess the distribution of reported benefits among cloud accounting adopters.

Data Analysis and Interpretation

Overview of Respondents

A total of 200 structured questionnaires were administered to SME owners and managers in Enugu North LGA. Of these, 186 were properly completed and returned, representing a 93% response rate. Respondents included 56% male and 44% female business owners or managers. Sectoral distribution revealed that 62% operated in the retail sector, 23% in services, and 15% in small-scale manufacturing. Most enterprises (71%) employed fewer than 10 staff, indicating a concentration of micro and small enterprises.

Objective 1: Factors Influencing Cloud Accounting Adoption

Variables Considered: Perceived Usefulness (PU); Perceived Ease of Use (PEOU); Organizational Readiness (OR); Infrastructure Availability (IA); Peer Influence (PI)

Table 1: Regression Output – Predictors of Cloud Accounting Adoption

<i>Variable</i>	<i>Beta (β)</i>	<i>t-value</i>	<i>Sig. (p-value)</i>
<i>Perceived Usefulness</i>	0.325	5.10	0.000
<i>Perceived Ease of Use</i>	0.218	3.14	0.002
<i>Organizational Readiness</i>	0.156	2.32	0.021
<i>Infrastructure Availability</i>	0.117	1.74	0.084
<i>Peer Influence</i>	0.071	1.18	0.241

Interpretation:

Perceived usefulness and ease of use emerged as the strongest predictors of cloud accounting adoption, consistent with the Technology Acceptance Model. Organizational readiness also showed statistical significance. Infrastructure and peer influence had weaker effects.

Objective 2: Implementation Challenges

Respondents were asked to rate challenges on a 5-point Likert scale (1 = Not a challenge, 5 = Very severe). Below are the mean scores:

Table 2: Mean Ratings of Implementation Challenges

<i>Challenge</i>	<i>Mean Score</i>	<i>Rank</i>
<i>Poor Internet Connectivity</i>	4.33	1
<i>High Cost of Cloud Software Subscription</i>	4.05	2
<i>Lack of Technical Expertise</i>	3.87	3
<i>Power Supply Instability</i>	3.79	4
<i>Cybersecurity Concerns</i>	3.36	5
<i>Resistance to Technological Change</i>	3.10	6

Interpretation:

The most prominent challenge was poor internet connectivity (Mean = 4.33), followed by software costs and limited expertise. These findings suggest that although SMEs recognize the value of cloud tools, infrastructural limitations pose significant barriers to adoption.

Objective 3: Strategic Benefits of Cloud Accounting

Out of the 186 respondents, 80 (approximately **43%**) reported adopting cloud accounting tools in some form. These users identified various strategic benefits:

Table 3: Reported Strategic Benefits of Cloud Accounting

<i>Benefit</i>	<i>% of Users Reporting</i>
<i>Improved Financial Reporting Accuracy</i>	86%
<i>Faster Decision-Making</i>	79%
<i>Easier Tax Compliance</i>	73%
<i>Real-time Access to Financial Data</i>	69%
<i>Reduced Paperwork</i>	66%
<i>Better Cash Flow Monitoring</i>	60%

Interpretation:

A majority of cloud users reported enhanced financial reporting accuracy and improved decision-making capabilities. These strategic benefits align with the core value propositions of cloud accounting systems and reflect the relevance of perceived usefulness in technology adoption decisions.

Summary of Findings

- i. Perceived usefulness, ease of use, and organizational readiness significantly influence cloud accounting adoption among SMEs in Enugu North.
- ii. Poor internet, high costs, and limited expertise are the most pressing implementation barriers.
- iii. SMEs that adopt cloud tools report measurable benefits, especially in financial management and compliance.

Discussion of Findings**Factors Influencing Cloud Accounting Adoption**

The study revealed that perceived usefulness, ease of use, and organizational readiness were the most significant factors influencing cloud accounting adoption among SMEs in Enugu North LGA. These findings strongly align with the Technology Acceptance Model (TAM), which posits that users' perceptions of a technology's usefulness and ease of use shape their intention and subsequent behavior toward adoption (Davis, 1989; Venkatesh & Davis, 2000). In this study, SMEs that viewed cloud accounting as a tool to enhance operational efficiency and improve reporting accuracy were more inclined to adopt it.

This outcome is consistent with Awoniyi (2022), who found that Nigerian SMEs' adoption of digital banking was largely influenced by their belief in its utility and simplicity. Similarly, Abass et al. (2020) established that TAM variables significantly predicted cloud computing uptake among small businesses in Lagos, reinforcing the model's explanatory power in technology adoption across the Nigerian SME landscape.

The positive but weaker influence of organizational readiness aligns with the Technology-Organization-Environment (TOE) perspective used in Enonuya et al. (2024), where adoption depended heavily on the internal capacity of firms, including technical competence and strategic alignment. Firms in Enugu North LGA that had foundational IT infrastructure and internal support mechanisms were better positioned to utilize cloud systems. Meanwhile, variables such as infrastructure availability and peer influence showed limited significance, indicating that internal organizational dynamics outweigh external pressures in this context.

These findings also echo elements of Diffusion of Innovation (DOI) theory—particularly the constructs of relative advantage and complexity. SMEs perceived clear advantages in cloud accounting, yet its perceived complexity and required technical support may have moderated the influence of other adoption drivers, as suggested by Rogers (2003) and Alharbi & Sabri (2024).

Implementation Challenges Faced by SMEs

The most severe implementation barriers reported were poor internet connectivity, high subscription costs, and lack of technical expertise. These challenges mirror those identified in empirical studies on digital technology diffusion in developing countries. Young (2020) noted that Nigerian microfinance institutions were hesitant to adopt cloud services due to low awareness and unreliable infrastructure—both of which were echoed by respondents in this study.

Poor internet access, ranked as the highest barrier, is consistent with Adibi's (2021) observation that infrastructure remains a major constraint to cloud computing adoption. While SMEs may recognize the value of cloud tools, the unreliability of supporting systems like electricity and broadband discourages full implementation. This corroborates DOI's concept of compatibility and complexity, suggesting that where the innovation does not fit the local environment or seems too difficult to implement, adoption is delayed (Rogers, 2003).

The cost of subscription and lack of technical knowledge further reflect findings by Musa et al. (2021), who highlighted facilitating conditions and security concerns as major barriers in Malaysia. The Nigerian context

similarly demands targeted interventions, including capacity-building initiatives and subsidized platforms tailored for small enterprises.

Strategic Benefits Derived from Cloud Accounting Use

Among SMEs that had adopted cloud accounting, notable benefits included improved financial reporting accuracy (86%), faster decision-making (79%), and enhanced tax compliance (73%). These outcomes reinforce the claim by Ogunsola (2021) and Bolaji et al. (2025) that cloud accounting enhances both productivity and financial transparency among Nigerian SMEs. The findings also support TAM's perceived usefulness construct, as adopters reported operational efficiencies that are central to organizational performance.

Furthermore, the reported benefits affirm DOI's observability construct, which posits that the visible advantages of an innovation can encourage its wider adoption. As more SME owners in Enugu North observe improvements in reporting and decision-making, they are more likely to advocate for cloud solutions within their business networks.

This is in line with Oyewobi and Adeyemi (2023), who found that cloud-based accounting systems significantly improved financial processes among Nigerian ICT firms, particularly when paired with appropriate cybersecurity investments. Although security concerns were present in the current study, they were ranked lower than infrastructural issues, suggesting that once basic adoption barriers are addressed, strategic advantages become more central to SME satisfaction and continued use.

Conclusion

This study explored the adoption of cloud accounting among small and medium-sized enterprises (SMEs) in Enugu North Local Government Area of Enugu State, focusing on key adoption drivers, implementation challenges, and strategic benefits. Drawing on the Technology Acceptance Model (TAM) and Diffusion of Innovation (DOI) theory, the findings provide empirical insight into how SME operators perceive and engage with cloud accounting systems within the socio-economic realities of a developing urban center.

The analysis showed that perceived usefulness, ease of use, and organizational readiness are significant predictors of adoption. These results support the assumptions of TAM, highlighting that SME owners are more likely to adopt cloud solutions when they find them both valuable and easy to use. However, external infrastructural and financial limitations—most notably poor internet connectivity, high subscription costs, and technical skill gaps—remain key barriers to effective implementation.

Despite these challenges, adopters reported clear strategic benefits, including improved financial reporting, faster decision-making, and better tax compliance. These benefits reflect both the relative advantage and observability constructs in the DOI framework and demonstrate the potential of cloud technologies to enhance business operations when properly supported.

Implications of the Findings

For SME Owners and Managers

The study emphasizes the importance of embracing digital tools not only to streamline financial operations but also to remain competitive and compliant in an increasingly digitized economy. Owners must invest in basic digital literacy, build internal readiness, and engage with scalable accounting solutions appropriate for their business size and needs.

For Software Vendors

Vendors must recognize the infrastructural realities of their target market. There is a need to develop lightweight, low-cost, and mobile-optimized cloud accounting solutions tailored to Nigeria's SME ecosystem. Training, onboarding support, and flexible pricing models will also enhance adoption and customer retention.

For Government Agencies and Policy-Makers

Public sector support is essential to scaling digital transformation. Policies should aim at improving broadband access, subsidizing cloud technology for micro and small enterprises, and offering tax incentives for digital tool adoption. Partnerships with private software firms to train SME operators on the use of cloud platforms would also be beneficial.

Recommendations

1. **Improve Internet Infrastructure:** Investment in stable and affordable internet services in Enugu North is critical. Public-private partnerships could expand digital access for SMEs in urban centers.
2. **Subsidized Access and Licensing:** Government and development agencies should collaborate with local tech firms to provide subsidized or freemium cloud accounting solutions to SMEs.
3. **Capacity Building Programs:** Organizing workshops, digital literacy campaigns, and peer mentoring programs can reduce the technical knowledge gap and ease adoption anxiety among SME operators.
4. **Contextual Software Development:** Local developers should prioritize simplicity, offline synchronization features, and multi-language support to enhance usability and accessibility.

Suggestions for Future Research

Future studies should consider comparative research across multiple LGAs or states to assess geographic, cultural, and infrastructural differences in cloud technology adoption. Longitudinal studies tracking SMEs before and after adoption would also provide richer insights into the long-term effects of cloud accounting on business performance. In addition, sector-specific investigations (e.g., retail, manufacturing, agriculture) may offer nuanced strategies for sector-targeted implementation.

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