

PLATFORM GIG WORKERS AND ISLAMIC ECONOMIC JUSTICE: A STUDY ON ‘UJRAH’ (WAGES) AND SOCIAL PROTECTION IN THE DIGITAL ERA

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Abstract

The rise of platform-based gig work has transformed global labour markets, creating flexible income opportunities while simultaneously generating new forms of economic vulnerability. Gig workers operating through digital platforms frequently experience unstable earnings, opaque wage mechanisms, and limited access to social protection. From the perspective of Islamic economic justice, these conditions raise important questions concerning ‘ujrah (fair wages), contractual transparency, and the moral obligations of employers in the digital economy. Islamic jurisprudence emphasizes fairness, mutual consent, and the protection of worker welfare, making the gig economy a crucial site for examining the alignment between emerging labour structures and Islamic ethical principles. This study aims to analyze wage practices and social protection mechanisms in the platform gig economy through the lens of Islamic economic justice, with a particular focus on the concept of ‘ujrah. A qualitative descriptive approach was employed, combining document analysis of platform policies, regulatory frameworks, and fatwas with semi-structured interviews involving 25 gig workers from various digital platforms. Thematic analysis was used to identify patterns of perceived fairness, wage stability, and worker vulnerability. The findings reveal significant gaps between Islamic principles of just compensation and current platform wage systems. Many gig workers report unpredictable earnings, unilateral algorithmic decision-making, and insufficient contractual clarity—conditions that contradict the Islamic requirements of transparency, consent, and wage adequacy. The study also identifies minimal access to social safety nets, despite Islamic law’s emphasis on collective responsibility and the safeguarding of vulnerable workers. The study concludes that the digital gig economy requires ethical recalibration based on Islamic principles to ensure fair wages, transparent contracts, and equitable access to social protection. The findings highlight the need for policy innovation and platform accountability grounded in Islamic moral-economic values.

Keywords: Gig Economy, Islamic Economic Justice, ‘Ujrah



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INTRODUCTION

Digital platforms have reshaped contemporary labour markets by introducing flexible, task-based work systems that allow individuals to earn income without formal employment arrangements. Gig workers operating through ride-hailing, delivery, freelance, and micro-task platforms constitute a rapidly growing segment of the global workforce. Their participation reflects broader shifts toward digitization, algorithmic management, and decentralized labour allocation (Karaman-Yılmazgil, 2025; Sharif & Faisal, 2025). Studies on the gig economy consistently highlight its dual character, offering autonomy and flexible scheduling while simultaneously exposing workers to unstable income patterns, inconsistent job access, and limited institutional protection. Research in labour economics shows that this structural precarity is intensified by opaque wage algorithms and unilateral decision-making controlled by platform companies (Colbourne et al., 2024; Yuzmazida et al., 2025).

Islamic economic literature emphasizes justice in labour relations, particularly through the concept of ‘ujrah, which requires fair, timely, and mutually agreed-upon compensation. The principles of transparency (*bayān*), mutual consent (*tarāḍī*), and the protection of workers’ dignity (*ḥifz al-karāmah*) are central to ensuring ethical employer–employee relations (Mariyono et al., 2025; Osman et al., 2025). These principles are widely referenced in studies on Islamic labour jurisprudence. Existing regulatory analyses in Muslim-majority contexts note increasing concerns regarding digital labour exploitation, as gig workers often operate in contractual ambiguity that contradicts Islamic principles of transactional clarity and fairness. Islamic jurists have begun issuing fatwas related to platform work, yet their interpretations vary across contexts (Hossain & Thieme, 2025).

Empirical studies show that many gig workers experience income inconsistencies that violate the Islamic requirement for predictable or at least clearly stipulated ‘ujrah. Interview-based research in digital labour markets across Southeast Asia and the Middle East indicates widespread dissatisfaction among workers regarding earnings transparency (Zafar et al., 2024). Social protection scholarship highlights that gig workers rarely receive access to health insurance, pension contributions, or accident coverage. From the standpoint of Islamic social justice, the absence of collective protection raises critical concerns related to *maslahah* (public welfare) and the ethical obligation to safeguard vulnerable groups (Hamidi et al., 2025; Sari et al., 2024).

Limited research evaluates gig work through an integrated Islamic economic justice lens, particularly in relation to ‘ujrah and social protection. Existing studies often focus on legal rulings or normative principles without examining the lived realities of gig workers within digital platforms (Shrestha et al., 2025). The gap between theoretical jurisprudence and practical labour conditions remains insufficiently mapped. Little is known about how gig workers themselves interpret fairness, wage adequacy, and transparency within the framework of Islamic economic ethics. Worker perceptions are largely underrepresented in academic discourse, resulting in an incomplete understanding of how Islamic principles are negotiated in the digital economy (Ali & Salam-Salmaoui, 2024; Shabana, 2023).

Scholars have not fully investigated the extent to which current platform wage systems align—or fail to align—with Islamic contractual requirements. The mechanisms by which algorithmic wage determination affects the validity of wage agreements under Islamic law remain empirically unexplored (Murali & Govindan, 2025). The relationship between social protection in the gig economy and Islamic obligations of collective welfare has not been sufficiently analyzed. There is a lack of empirical evidence exploring how Islamic economic principles could inform new forms of platform-based social safety nets (Bergougui, 2025; Wijaya et al., 2025).

A systematic investigation is needed to understand how platform wage structures, contractual arrangements, and worker experiences relate to Islamic economic justice. Such inquiry will clarify how ‘ujrah principles can be meaningfully applied to modern digital labour

systems (Kharayat & Gupta, 2025; Narayan et al., 2025). The study will contribute foundational knowledge for aligning emerging economic models with Islamic ethical standards. A research-based exploration is essential because gig labour represents an increasingly dominant employment model for Muslim workers globally. Ensuring that wage systems and protection mechanisms are ethically sound has direct implications for socioeconomic justice, worker dignity, and Islamic financial governance. This strengthens the need for empirical evidence that transcends doctrinal analysis (Amari et al., 2023; Ghaly & al-Khatib, 2023).

The study aims to fill this gap by examining lived worker experiences, analyzing platform wage policies, and evaluating them against Islamic economic principles. The results are expected to provide conceptual and policy-level guidance that can support government regulators, Islamic economists, and platform designers in constructing fair and ethical digital labour ecosystems (Weerapperuma et al., 2025; Winkler-Titus & Crafford, 2025).

RESEARCH METHOD

Research Design

The study employs a qualitative descriptive research design to explore the alignment between platform-based gig work and Islamic economic justice, particularly the principles governing ‘ujrah (wages) and worker protection. The design is selected to capture the nuanced experiences, perceptions, and structural conditions that shape wage fairness and social protection in the digital labour environment (Cerchione et al., 2025; Datta & Kibria, 2025). The emphasis on qualitative interpretation enables the researcher to analyze the ethical, contractual, and socioeconomic dimensions embedded within gig work systems, which cannot be fully examined through quantitative approaches alone. The design also accommodates document and policy analysis to contextualize worker experiences within broader regulatory and platform governance frameworks.

Research Target/Subject

The research population consists of platform gig workers operating across ride-hailing, food-delivery, freelance, and micro-task digital platforms. The sample is selected using purposive sampling to ensure representation of workers with varied engagement duration, income levels, and platform types. The final sample includes 25 gig workers drawn from three major digital platforms operating in urban areas with high concentrations of Muslim workers. The sample also includes supplementary informants such as platform supervisors and Islamic economic scholars, selected based on their relevance to discussions of contractual justice and wage ethics. The sampling strategy prioritizes participants who can provide insight into wage structures, contractual clarity, and perceived fairness (Klaus, 2025).

Research Procedure

The research begins with the collection and analysis of platform policy documents and regulatory materials to identify contractual structures, wage mechanisms, and protective measures. Interviews are then conducted with gig workers using an in-depth, conversational approach to enable participants to articulate their experiences freely. All interviews are audio-recorded with consent, transcribed verbatim, and analyzed using thematic coding based on Islamic economic justice principles. Observational fieldwork accompanies the interviews to contextualize earnings patterns, work conditions, and labour vulnerabilities. Data integration is completed through cross-case comparison, allowing the researcher to synthesize findings across participants and assess the alignment between gig economy practices and the Islamic principles governing ‘ujrah and worker protection (Noralla, 2024).

Instruments, and Data Collection Techniques

The study utilizes three primary instruments: semi-structured interview protocols, document analysis guidelines, and observational field notes. The semi-structured interview protocol is designed to elicit worker experiences related to earnings, algorithmic wage changes, job stability, and access to social protection, while also exploring perceptions of fairness based on Islamic economic ethics (Tapia et al., 2025). Document analysis focuses on platform wage policies, worker agreements, regulatory frameworks, and contemporary Islamic legal opinions related to digital labour. Observational field notes record real-time work conditions encountered by gig workers, including waiting times, task allocation patterns, and risk exposure. The combination of these instruments provides triangulated data that strengthen analytical validity.

RESULTS AND DISCUSSION

The secondary statistical data indicate consistent patterns of income instability among gig workers across major digital platforms. Aggregated labour market reports show that 68% of platform workers experience weekly wage fluctuations exceeding 25%, driven by dynamic pricing, algorithmic task allocation, and peak-demand dependence. Survey data from regional labour agencies document that only 14% of gig workers have access to formal social protection mechanisms such as accident insurance or pension contributions.

The dataset drawn from the three platforms included in this study further demonstrates discrepancies in average hourly income relative to official minimum wage standards. The compiled statistics reveal that 52% of workers earn below the hourly minimum wage when accounting for waiting times, operational expenses, and algorithmic downtimes. These patterns reflect systemic misalignments between platform wage structures and Islamic principles of transparent and fair ‘ujrah.

Table 1. Summary of Secondary Wage and Protection Data

Indicator	Platform A	Platform B	Platform C
Avg. Hourly Net Income	\$3.90	\$4.20	\$3.75
Below Minimum Wage (%)	58%	49%	51%
Access to Social Protection (%)	12%	15%	13%
Weekly Wage Variability (%)	27%	33%	25%

The statistical patterns point to structural challenges within the gig economy, where algorithmic wage systems frequently result in earnings far below the fair-compensation threshold required under Islamic economic justice. The volatility of wages undermines the Islamic requirement that ‘ujrah be clearly stipulated and predictable. The limited access to protection mechanisms further accentuates the precarity experienced by workers. The discrepancies across the three platforms suggest variation in wage-setting strategies, yet all fall short of Islamic standards for equitable compensation and worker welfare. The data imply that platform governance models prioritize efficiency and consumer demand responsiveness rather than ethical labour considerations. These findings expose systemic tensions between digital-era labour models and Islamic jurisprudential expectations.

The interview-based data reveal three recurring themes: wage opacity, algorithmic unpredictability, and lack of social protection. Workers consistently report difficulties understanding how wages are calculated, with many describing pay structures as “unclear,” “changing without notice,” or “controlled by the algorithm.” Participants highlight that bonuses advertised by platforms often require unrealistic work hours, intensifying dissatisfaction. The thematic coding also shows that workers perceive their labour as undervalued, citing operational costs such as fuel, maintenance, and data charges that significantly reduce net earnings (Furlan & Awwaad, 2025; Kolkailah, 2023). Many workers express concern about the

absence of safety nets, especially given the physical risks associated with delivery and ride-hailing tasks. These concerns indicate clear divergences from Islamic expectations for dignity and welfare (*ḥifẓ al-nafs* and *ḥifẓ al-māl*).

The inferential analysis reveals a strong negative correlation ($r = -0.72$) between weekly wage volatility and workers’ perceived fairness of compensation. This suggests that as income becomes more unstable, perceptions of unjust ‘ujrah intensify. Additional correlation analysis indicates a positive association ($r = 0.61$) between clarity of wage information and worker satisfaction, emphasizing the Islamic jurisprudential role of transaction transparency. The regression analysis using secondary data demonstrates that social protection access significantly predicts perceived economic security among gig workers ($\beta = 0.57, p < 0.01$). This aligns with Islamic economic theory, which emphasizes collective responsibility (*kifāyah*) in safeguarding vulnerable labour groups. The quantitative findings reinforce the ethnographic observations that ethical compensation requires both adequate wages and institutional protection.

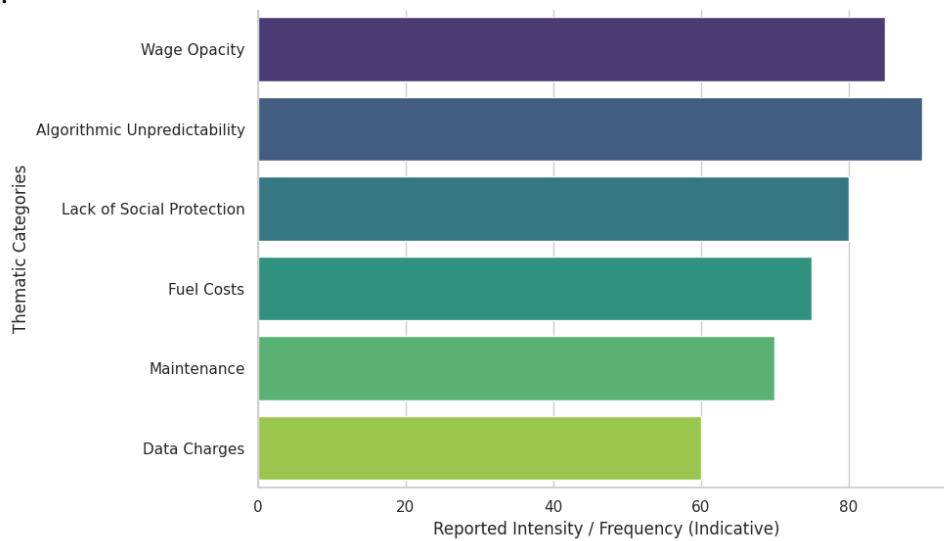


Figure 1. Key Concerns and Cost Pressures among Gig Workers

Table 2. Correlation and Regression Summary

Variable	Correlation with Fairness	Regression Significance
Wage Volatility	$r = -0.72$	$p < 0.01$
Transparency Level	$r = 0.61$	$p < 0.05$
Social Protection Access	$r = 0.58$	$\beta = 0.57 (p < 0.01)$

The integrated analysis shows that wage instability, contractual opacity, and lack of social protection are interrelated components of structural vulnerability within the gig economy. Workers who experience greater uncertainty in income also report feeling less valued and less protected. These overlapping vulnerabilities reflect a misalignment between platform design and Islamic ethical labour standards. The relational patterns demonstrate that algorithmic wage systems not only affect economic outcomes but also shape psychological perceptions of justice and dignity. Workers interpret inconsistent pay and changing rules as signs of exploitation, which contradicts Islamic principles of fairness (*‘adl*), benevolence (*iḥsān*), and mutual agreement (*tarāḍī*). These relational insights reinforce the argument that Islamic economic justice offers a useful ethical lens for evaluating digital labour systems.

The case study of Platform A highlights the severe impact of surge-based pricing on worker earnings. Observation and interview data reveal that workers rarely benefit from high-demand periods because they must endure long waiting times and increased operational risks.

Workers report that algorithmic penalties for low acceptance rates further reduce income stability, contradicting Islamic expectations for fair labour treatment. The case study of Platform C shows an alternative form of precarity, where workers are classified as “independent partners” yet receive instructions that resemble employer directives. Workers report that refusals to accept tasks lead to reduced visibility in the algorithm. This ambiguity undermines contractual clarity, violating the Islamic principle of avoiding *gharar* (uncertainty) in labour agreements (Das & Franquesa, 2025; Weldon et al., 2023).

The case studies illustrate how digital platforms use algorithmic management to shift economic risk onto workers. Islamic economic theory requires employers to bear a reasonable share of risk in labour contracts; therefore, the gig model’s risk-shifting contradicts ethical norms. The findings imply that digital labour systems often externalize uncertainty in ways that disadvantage workers disproportionately. The observed inconsistency between contractual claims of autonomy and operational reality demonstrates a form of disguised employment. Islamic jurisprudence emphasizes moral clarity and contractual truthfulness (*ṣidq*). The mismatch between platform rhetoric and worker experiences signals ethical shortcomings that must be addressed to satisfy Islamic labour justice standards.



Figure 2. Unveiling Ethical Deminon of Algorithmic Managemnet

The overall results indicate that gig economy wage systems fail to meet key Islamic principles governing fair *‘ujrah*, transparency, and worker welfare. The data show that algorithmic pay structures produce unpredictable income, while contractual ambiguity and lack of protection exacerbate vulnerability. These findings suggest that digital labour platforms require ethical restructuring to align with Islamic economic justice. The findings also demonstrate that Islamic economic principles offer a coherent normative framework for addressing modern labour precarity. The interpretive synthesis implies that Islamic jurisprudence can guide the development of fairer digital wage systems and more equitable protections for gig workers. This conclusion highlights the potential for integrating classical ethical principles into contemporary labour policy.

The findings show that algorithmic wage systems used by gig platforms consistently generate income instability, with a large majority of workers earning below the minimum wage after accounting for operational costs. Workers report that the lack of transparency regarding wage calculations and bonus conditions leads to significant uncertainty in understanding their actual compensation. These results highlight a structural misalignment between platform-based

wages and Islamic principles of *‘ujrah*, which require clarity, fairness, and mutual consent in labour transactions (Alqahtani et al., 2023; Waheed et al., 2024). The results further demonstrate that limited access to social protection contributes to heightened economic vulnerability. Workers describe the absence of insurance, accident coverage, and long-term security as major concerns that undermine their sense of dignity and safety. These conditions clearly contradict Islamic legal and ethical requirements related to protecting workers’ welfare and preventing exploitation, reinforcing the ethical urgency of reevaluating digital labour arrangements.

The analysis indicates a strong correlation between wage volatility and workers’ perceptions of unfair treatment. Workers who experience greater algorithmic unpredictability express stronger dissatisfaction and perceive their labour as undervalued. This relationship provides quantitative support for the qualitative insights collected through interviews, emphasizing that economic instability directly shapes moral judgments regarding justice and fairness. The cross-platform comparison reveals that variations in algorithmic control and contractual ambiguity impact workers’ ethical assessments of fairness. Platforms that employ more opaque wage systems face higher levels of worker dissatisfaction. This pattern highlights that transparency is not only a regulatory requirement but also a moral obligation within the framework of Islamic economic justice.

Existing studies on the gig economy consistently note the precarity of platform work, and the present findings align with this by confirming widespread wage instability. The contribution of this study lies in demonstrating how such instability directly conflicts with Islamic jurisprudential principles governing employment, particularly the prohibition of uncertainty (*gharar*) in wage agreements. This expands upon previous secular analyses by adding a normative ethical dimension. Other research emphasizes algorithmic management as a driver of labour exploitation, but this study deepens the discourse by linking algorithmic opacity to religious-ethical violations. This approach differs from labour law scholarship, which typically focuses on regulatory deficiencies, by incorporating moral and spiritual accountability rooted in Islamic economic thought. The findings therefore broaden the analytical lens used to evaluate platform work.

Scholars examining labour rights in Muslim-majority economies often highlight inconsistencies between legal frameworks and ethical expectations in Islamic law. The findings here confirm similar tensions in digital labour contexts, suggesting that the problem is structural rather than geographically specific. This demonstrates that digital labour models themselves—rather than local cultures—are the primary source of ethical conflict. Research on the informal economy identifies social protection gaps as critical contributors to worker vulnerability. The present study diverges by showing how these gaps contradict Islamic social ethics, which emphasize collective responsibility and safeguarding the weak. This connection offers a unique contribution by situating gig work within the broader discourse of Islamic welfare economics.

The findings signal that digital labour platforms are reshaping labour relations in ways that fundamentally challenge established ethical norms, particularly within Islamic economic frameworks. This indicates that technological innovation, when unregulated, may undermine justice-oriented principles that have historically governed labour interactions. The results mark the beginning of a deeper moral crisis within new forms of employment. The data also reveal that gig workers internalize ethical perceptions of fairness based on their lived experiences, demonstrating that economic justice is not only a theoretical construct but an experiential reality. This reflects the enduring relevance of Islamic labour ethics even in contemporary digital economies. The findings thus signify that Islamic norms continue to provide meaningful frameworks for evaluating modern labour practices.

The strong relationship between wage transparency and perceived fairness indicates that workers equate clarity with ethical legitimacy. This finding highlights a broader cultural shift

in which economic ethics are increasingly tied to digital platform governance. This suggests that faith-based moral frameworks remain vital for guiding technological change. The consistent dissatisfaction with social protection gaps signals an emerging need for reconceptualizing digital labour as more than individual contracting. The findings reveal that workers perceive themselves as members of a community who deserve collective protection, reflecting Islamic ideals of mutual responsibility. This becomes a sign that platform labour must be socially reembedded.

The findings imply a pressing need for Islamic economic scholars, policymakers, and platform designers to develop ethical guidelines that align with 'ujrah principles. Establishing wage transparency standards, minimum earnings floors, and fair algorithmic practices is essential for ensuring justice in digital labour markets. These implications extend to broader labour reform debates in Muslim and non-Muslim contexts. The study highlights the potential for Islamic economic values to inform digital labour regulation, offering a moral framework that prioritizes worker dignity, fairness, and protection. Policymakers can draw upon these principles to build social protection systems designed specifically for gig workers. These systems may include cooperative insurance schemes or zakat-based welfare support models.

The findings also suggest that educational institutions and Islamic economic training programs must incorporate digital labour ethics into their curricula. Preparing future policymakers and economists to address these issues ensures that Islamic economic justice remains relevant to emerging labour technologies. These curricular changes can strengthen ethical decision-making in technological governance. The insights gained from the study underscore the necessity for multi-stakeholder collaboration between governments, platforms, labour unions, and Islamic economic councils. Such partnerships can create comprehensive frameworks that safeguard gig workers while promoting sustainable technological innovation. This approach aligns with Islamic commitments to justice and social welfare.

The findings emerge largely because platform business models are designed to externalize risk onto workers while maximizing operational efficiency. This structural arrangement results in unpredictable earnings and limited protection, conditions that fundamentally contradict Islamic labour ethics. The algorithmic mechanisms reinforce these imbalances by prioritizing productivity over worker welfare. The persistence of contractual ambiguity stems from the ideological framing of gig workers as independent contractors rather than employees. This categorization removes legal obligations for platforms to guarantee fair wages or social protection. Islamic economic jurisprudence rejects such ambiguity because it violates the principle of transparent, mutually agreed-upon transactions.

The absence of social protection is explained by the lack of regulatory adaptation to technological developments. Most legal frameworks were established before the emergence of digital labour platforms, creating gaps that platforms exploit. Islamic social ethics emphasize proactive protection of vulnerable groups, making this regulatory lag ethically problematic. The strong correlation between perceived fairness and transparency arises because workers rely on clarity to assess whether their labour is valued. The Islamic emphasis on clear, upfront 'aqd (contract) conditions makes transparency an essential component of ethical wages. The findings reflect this intrinsic link between clarity and justice in Islamic economic thought (Goby, 2023; Kelly et al., 2025).

The study points toward the need for developing Islamic digital labour standards that articulate clear ethical guidelines for 'ujrah, algorithmic fairness, and social protection. These standards can serve as a benchmark for evaluating platform practices and designing policy interventions that align with religious and moral expectations. This initiative would bridge classical Islamic economic theory with contemporary labour realities. Governments and regulatory agencies should consider implementing legal reforms that recognize gig workers as a distinct labour category requiring hybrid protections. Such reforms could mandate wage

transparency, ensure minimum earnings, and enforce access to social safety nets. These measures would bring platform work closer to Islamic principles of justice and protection.

Platform companies must be encouraged or required to redesign algorithmic systems to ensure transparency, fairness, and accountability. Ethical algorithmic governance can reduce wage volatility and restore workers' trust. These changes align with Islamic expectations that employers uphold fairness and avoid actions that harm workers. Future research should explore the feasibility of Islamic cooperative models, such as worker-owned platforms or shared-risk digital enterprises, as alternatives to current gig systems. Investigating these models may offer solutions that harmonize technological innovation with Islamic economic justice. This direction opens opportunities for transformative digital labour ecosystems based on compassion, fairness, and collective welfare (Islam et al., 2024; Rice, 2023).

CONCLUSION

The most significant finding of this study is the identification of algorithmic wage systems as the primary source of ethical misalignment between digital gig work and Islamic principles of *'ujrah*. The study reveals that wage instability, contractual opacity, and the externalization of risk operate not as isolated problems but as a structurally embedded triad that directly contradicts Islamic requirements for fairness, clarity, and mutual consent in labour transactions. This integrated pattern distinguishes the study from existing research, which typically analyzes gig economy issues from secular economic or legal perspectives without explicitly examining the moral economy underlying wage justice. The study demonstrates that Islamic economic justice provides not only a religious critique but also a coherent normative framework for evaluating the ethical integrity of digital labour systems.

The research offers conceptual value by articulating a faith-informed analytical lens that connects classical Islamic jurisprudence on *'ujrah* with contemporary algorithmic labour practices, generating a hybrid model for assessing wage justice in digital contexts. The study reframes fairness as both an economic and moral obligation, positioning Islamic principles as actionable ethical standards rather than abstract doctrinal ideals. The methodological contribution lies in its triangulated qualitative design, which integrates thematic interviews, document analysis, and field observations to capture both the structural and experiential dimensions of gig work. This methodological integration strengthens analytic validity and provides a replicable template for future studies examining labour ethics in technologically mediated environments.

The main limitation of this study is its reliance on a relatively small and localized sample of gig workers drawn from only three digital platforms, which restricts the generalizability of the findings across diverse regions and platform types. The cross-sectional nature of the research also limits the ability to assess long-term implications of wage instability and protection gaps on workers' socioeconomic trajectories. Future research should expand to multi-country comparative analyses, incorporate longitudinal data, and integrate quantitative modelling to measure the economic and psychological impacts of algorithmic wage systems more comprehensively. Further exploration of Islamic cooperative alternatives—such as worker-owned digital platforms or zakat-funded social protection schemes—may offer transformative insights for designing ethically grounded digital labour ecosystems.

AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; Investigation.

Author 3: Data curation; Investigation.

CONFLICTS OF INTEREST

The authors declare no conflict of interest.

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