Effects of E-Service Process Presentations on Customer Readiness and Adoption

Research-in-Progress

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Abstract

Despite the potential advantages, customers sometimes are not ready to embrace new e-service because of insufficient understanding. E-service process presentations may facilitate customer learning; however, no scientific investigation has attempted to explore the effectiveness of such presentations in customer education and e-service adoption. Thus, this study intends to fill the research gap by investigating how e-service process presentations influence customer readiness and trial intention. Based on the stimulus-organism-response framework, we develop a theoretical model and propose customers’ perceptions of readiness as the antecedents for trial intention. By applying the cognitive load theory, the effects of different presentation formats on customer readiness are hypothesized. The contingent effect caused by customers’ levels of expertise is also studied. An experiment will be conducted to test the hypotheses. This study is expected to have both theoretical and practical implications.

Keywords: e-services, presentation format, user training, user behavior, adoption

Introduction

It is widely recognized that the infusion of information technology has transformed the business processes in the service arena and, in particular, the service delivery process (Bitner et al. 2000). One example is the rise of e-service (or IT-based service), which refers to the provision of service over electronic networks such as the Internet, wireless networks, intelligent automated teller machines (ATMs), and kiosks (Rust and Kannan 2003). Service is defined as “functional processes put in place to assist customers in achieving promised outcomes” (Tan et al. 2013, p. 82).

The defining characteristic of e-service is that it is technology-mediated or enabled (Rowley 2006). In e-service, the traditional “face-to-face” customer contact is replaced by “face-to-screen” customer contact because the customer and the human service agent are not physically co-located (Froehle and Roth 2004). Some e-services involve technology-mediated customer contact, i.e., the customer and the human service agent communicate through employing some forms of technology such as a voice telephone call or online instant messaging (Froehle and Roth 2004). Other e-services are complete “self-service”, in which customers produce a service independent of direct assistance from or interaction with a human service agent (Froehle and Roth 2004; Meuter et al. 2000). Given the wide range of e-services, this study focuses on those e-services which are complete self-services and are delivered over the Internet1, such as Internet banking services and online shopping services.

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1 Hereinafter, the term “e-service(s)” is used to refer specifically to the self-service(s) on the Internet.
Because of the increased labor costs, firms now prefer to utilize e-services in order to cut costs and increase productivity (Kumar and Telang 2012). Compared to human-based services, e-services also have potential advantages for customers. E-services are not constrained by distance and opening hours, thus providing customers greater convenience (Walker et al. 2002). Additionally, customers can have greater control over the service delivery process and the extent of customization (Meuter et al. 2000). Other potential benefits include increased speed of service delivery and often lower service delivery costs (Beatson et al. 2007). However, in spite of these potential advantages, there is evidence that customers sometimes are not ready to embrace new e-service (Kim et al. 2012; Meuter et al. 2005). A potential reason for the lack of customer readiness is that use of self-service frequently requires coproduction and new service behavior, which implies higher cognitive costs for customers than traditional human-based service (van Beuningen et al. 2009). Customers are required to learn a new role and there is no service agent to assist in the learning (Solomon et al. 1985). In a self-service setting, customers produce a service in a “do-it-yourself” manner. They are expected to be actively engaged in the service and know how to complete necessary steps in order to achieve promised outcomes. Without direct involvement of human service agent, customers must learn this “how-to” knowledge from the interface, or from more experienced friends and family (Rowley 2006). Researchers have agreed that customer education and expectation management are of great importance to service success, especially within the context of technology-based self-service (Johnson et al. 2008; Zhao et al. 2008). In order to facilitate customer learning on the Internet, several means can be utilized by service organizations, such as a robust “first-time user” area, detailed and customer-friendly instructions or aids, and frequently asked questions (FAQs) (Meuter et al. 2005; Stockdale 2007). However, there is currently no scientific investigation into the effectiveness of such means in customer learning and improving e-service adoption.

Thus, this study intends to fill the research gap by exploring the effectiveness of one specific feature on the website, i.e., e-service process presentations. Most e-service websites currently employ text and pictures to present the processes of their e-services. Such presentation is often displayed on the introduction webpage for e-service, the “first-time user” area, and the “help” area. The presentation formats can include text, pictures, videos, and interactive demonstrations. The important purpose of e-service process presentations is to facilitate customers’ understanding of their role in e-service and how to complete necessary steps in order to achieve promised outcomes. Although such presentation would help both potential customers and existing customers, this study focuses on its effectiveness during the formative period of trial and early use of a new e-service, and hence falls into the domain of e-service adoption. This study seeks to answer the following research questions:

1. Do e-service process presentations influence customer readiness to adopt a new e-service?
2. If so, what presentation formats can be used in order to effectively manage customers’ perceptions of their readiness and foster behavioral intention to adopt the e-service?

The answers to these questions could provide insight into the processes by which potential customers’ exposure to e-service process presentations influences their adoption behavior. They are also expected to provide useful implications to practitioners regarding how to effectively present e-service process on the Internet.

**Theoretical Foundations**

In order to investigate the effects of e-service process presentations and different presentation formats, we draw on the stimulus-organism-response (S-O-R) paradigm (Mehrabian and Russell 1974) as the theoretical framework. Compared to the simplistic input-output (I-O) model for consumer behavior, the S-O-R model is more sophisticated and devotes greater attention to elucidating internal organismic factors (Jacoby 2002). The S-O-R model states that the stimulus within the environment would directly affect an individual’s affective and/or cognitive processes (i.e., organism), which in turn influence the individual’s responses. Prior research has widely adopted the S-O-R framework to study the impacts of environmental stimuli (e.g., store atmospherics and website characteristics) on consumer responses (e.g., satisfaction and purchase intention) in both offline and online contexts (e.g., Baker et al. 1994; Jiang et al. 2010). Therefore, in the current study, the S-O-R model serves as an appropriate overarching theoretical framework. Specifically, stimulus is operationalized as the e-service process presentation; organism is
operationalized as customers’ perceptions of their readiness; and response is operationalized as e-service trial intention.

**E-Service Process Presentation as Environmental Stimulus**

The e-service process presentation is a kind of environmental stimulus, which is clearly visible to online customers who visit the e-service website. The presentation conveys the procedural knowledge about how to use the e-service, which can influence customers’ cognitive process directly. Given that an important goal of e-service process presentation is to educate customers with “how-to” knowledge, the exposure to the presentation can be viewed as a type of training and the presentation itself serves as the instructional material. Therefore, when customers are exposed to the e-service process presentation, they cognitively process the presented information and learn how to use the e-service. This learning would be strongly related to customers’ perceptions about the e-service.

To present certain e-service process, varied formats can be used. A review of commercial e-service websites shows that the commonly employed presentation formats include text, pictures, video, and interactive demonstration. The presentation formats represent different manners in which the information is presented. According to the cognitive load theory (Sweller 1988), the nature of the instructional material can impose a cognitive load on working memory. The theory states that learners must process instructional information in working memory and the level of cognitive load determines the learning effectiveness and outcomes. Thus, even for the same e-service process that customers need to learn, different presentation formats can impose high or low cognitive load and influence customers’ learning process, leading to varied customers’ perceptions.

**Customer Readiness as Organism**

To represent customers’ internal reactions induced by the stimulus (i.e., e-service process presentation), we propose the concept of customer readiness to adopt e-service, which is defined as a condition or state in which a customer is prepared and likely to use an e-service for the first time (Meuter et al. 2005). Furthermore, we propose that the concept of customer readiness consists of the following four constructs: perceived role clarity, perceived ability, perceived usefulness, and intrinsic motivation toward using e-service.

Generally, the e-service process presentation shows how to use the e-service with an example, which displays some customer’s behavior of using the e-service. Hence, learning from e-service process presentation is a form of vicarious learning, that is, customers learn by observing the behavior of others. During the observational learning process, an individual firstly focuses on a model’s behavior (attention); then retains this behavior in memory (retention); subsequently uses the retained memory to generate the desired ability required to perform the behavior (production); then, when a situation arises wherein the behavior is useful (motivation), the individual would perform the behavior earlier demonstrated by a model (Bandura 1986). In the context of this study, the target behavior is using e-service and the e-service process presentation shows a model’s behavior. Customers are exposed to the presentation (attention) and process the information (retention). The exposure and information processing would influence whether customers generate desired competencies and motivations, and finally determine whether customers decide to use the e-service or not. Among the four customer readiness constructs proposed, perceived role clarity and perceived ability are about customers’ competencies, and perceived usefulness and intrinsic motivation toward using e-service represent customers’ motivations. Therefore, customers’ perceptions of readiness serve as the appropriate variables representing the organism portion of the S-O-R model, which are proposed as the antecedents for customers’ trial intention.

**Perceived Role Clarity**

Perceived role clarity refers to customers’ perception of the extent to which they have necessary knowledge and understand well how they are expected to act in e-service use (Meuter et al. 2005). If the service customer arrives at the initial usage stage in a low state of role readiness, they would experience role ambiguity and conflict, resulting in lower levels of commitment and perceived performance, and higher turnover (Mills and Morris 1986). Compared to human-based services, e-services require customers to participate in a higher level and perform some necessary steps which previously would be
conducted by human service agent. Prior research has suggested that when facing a new self-service, potential customers who do not understand what to do are unlikely to use it (Meuter et al. 2005). If customers know what is expected of them in using e-service, indicating a high level of perceived role clarity, they will be more likely to adopt the e-service.

**Perceived Ability**

Perceived ability, or “self-efficacy”, refers to customers’ perception of the extent to which they have the sufficient skills and confidence required to use an e-service successfully (Dabholkar and Bagozzi 2002; Meuter et al. 2005). Ability relates to what a customer “can do”, while role clarity reflects how a customer “know what to do”. Self-efficacy research has shown that the translation from specific skills to the competent behavior is not automatic as belief of self-efficacy operates as a cognitive mediator of action (Bandura 1982). Customers with high self-efficacy are less likely to quit and switch to another service after trial (Bandura 1997). When using an e-service, customers perform a task individually and within computer-mediated environments. High level of perceived ability toward using e-service would result in a high likelihood of adoption.

**Perceived Usefulness**

In general, people can be motivated to take certain action by both extrinsic motivation and intrinsic motivation (Deci and Ryan 2002). Extrinsic motivation creates situational self-relevance, while intrinsic motivation creates intrinsic self-relevance (Celsi and Olson 1988). In the information systems (IS) literature, there has been consistent empirical evidence showing that perceived usefulness is the dominant determinant of IS adoption. E-services can be viewed as some special IS for which users are customers and the usage occurs in non-work places. From the utilitarian view of human nature (Bentham 1988), customers’ adoption of e-service can be strengthened by positive usage consequence, that is, achieving promised outcomes effectively. Extrinsic motivation emphasizes performing a behavior because it is perceived to be instrumental in achieving valued outcomes (Venkatesh and Speier 1999). Therefore, in line with prior IS research (Li et al. 2013), this study focuses on perceived usefulness as one of the most important extrinsic motivator for using e-service. In the e-service context, perceived usefulness refers to customers’ expectation that using e-service will effectively achieve promised outcomes (Davis 1989).

**Intrinsic Motivation toward Using E-Service**

Some customers prefer using e-service because they find participation and do-it-yourself to be intrinsically attractive (Dabholkar 1996). Intrinsic motivation toward using e-service refers to customers’ expectation of pleasure and inherent satisfaction derived from using e-service (Vallerand 1997). Psychologists have suggested that there are three types of intrinsic motivation toward focal behaviors: intrinsic motivation toward accomplishment (IMap), intrinsic motivation to know (IMkw), and intrinsic motivation to experience stimulation (IMst) (Vallerand et al. 1997). In the context of the current study, IMap refers to the pleasure that customers will experience when solving problems or accomplish something through using e-service. IMkw refers to the pleasure that customers will experience when learning new things or trying to understand something new in using e-service. IMst refers to the pleasure that customers will experience when participating in the e-service process.

**Trial Intention as Response**

In this study, we operationalize the response as customers’ trial intention toward a new e-service. It is indicated that in practice, a key barrier in customer adoption of a new technology is getting customers to actually use it for the first time. According to the six-step innovation adoption process model, trial behavior is of great importance to lead to eventual customer commitment (Rogers 1995). Trial intention refers to the subjective probability that a customer will try to use a new e-service.

**Research Model and Hypotheses**

The research model is presented in Figure 1. As described in the previous section, we draw on the S-O-R framework to develop our theoretical model. To capture a relatively full picture of the effectiveness of e-
service process presentation, we select and compare five types of presentation formats: using pure text, using static pictures, using video-without-narration, using video-with-narration, and using interactive demonstration. These five presentation formats are available for e-service websites, but they are utilized to different extent in practice.

**Figure 1. Research Model**

**Effect of Customer Readiness on Trial Intention**

Prior empirical studies have shown that customers’ perceived role clarity (Kim et al. 2012; Meuter et al. 2005), perceived ability or self-efficacy (van Beuningen et al. 2009; Zhao et al. 2008), perceived usefulness (Dimitriadis and Kyrezis 2010; Weijters et al. 2007), and intrinsic motivation (Kim et al. 2012; Weijters et al. 2007) are important predictors of self-service technology adoption. Additionally, the four customer readiness constructs in the current study are all behavioral-based beliefs, which are concerned with the usage of e-service to accomplish a certain task. Behavioral-based beliefs pertain to the action of utilizing an object and the consequences arising from its usage; these beliefs will shape the eventual usage behavior (Wixom and Todd 2005). Therefore, we hypothesize:

H1: Customers’ (a) perceived role clarity, (b) perceived ability, (c) perceived usefulness, and (d) intrinsic motivation toward using e-service will be positively related to e-service trial intention.

**Effect of Presentation Format on Customer Readiness**

As mentioned earlier, the exposure to the e-service process presentation can be viewed as a type of training and the presentation itself serves as the learning material. Varied presentation formats represent different design of learning material. According to the cognitive load theory (Sweller 1988), learners must process instructional information in their working memory, which is very limited in capacity. If the load imposed on working memory is too high, processing necessary information may become difficult and so learning may cease. Both the intrinsic nature of the information needed to be learned and the instructional design can impose some load on working memory, which is called intrinsic cognitive load and extraneous cognitive load, respectively. Given the processing limitations of working memory, total cognitive load, consisting of intrinsic and extraneous cognitive load, must not exceed working memory resources in order to ensure effective learning. For given learners and given information, intrinsic cognitive load cannot be altered; while the cognitive load will vary with variations in instructional design. Therefore, one important aim of instructional design (e.g., design of learning material) is to reduce
extraneous cognitive load so that increasing working memory resources which can be devoted to issues germane to learning (Sweller et al. 2011, p. 58).

Researchers have investigated various instructional effects within a cognitive load theory framework (Sweller et al. 2011). There are also a variety of studies applying cognitive load theory to examine problems in the IS domain (e.g., Vegas et al. 2007; Xu et al. 2014). In the context of this study, when presenting the process of a certain e-service, different formats of presentation would impose different levels of extraneous cognitive load, due to the corresponding instructional effects. Thus, compared to the formats with high extraneous cognitive load, those formats with lower load are more likely to keep customers' total cognitive load at a reasonable level and increase the availability of working memory resources devoted to intrinsic cognitive load (i.e., the information customers need to learn). If customers learn from the presentation which imposes lower extraneous cognitive load, they would more effectively acquire the knowledge about how to use the e-service. Such effective learning can result in a clear understand of the participative role in using e-service and increase customers’ confidence in their abilities. Moreover, compared to being overwhelmed by too much cognitive load, customers with a reasonable level of load are more likely to be in positive mood states. According to Schwarz’s (1986) notion of “feelings as information,” positive moods can inform customers that using e-service would result in positive outcomes, thus potentially increasing customers’ motivations toward using e-service. By contrast, when customers are exposed to the presentation with higher extraneous cognitive load, a lower percentage of the pool of working memory resources can be devoted to issues germane to learning. Processing necessary information may become difficult, leading to lower learning performance and less positive feelings. Therefore, we expect that presentation formats will be strongly related to the amount of cognitive load imposed on working memory, which will influence customers’ learning efficacy and experience. Such influence is represented by customers’ perceptions of the extent to which they are read to adopt the e-service in this study.

**Pictures versus Text**

A static-pictures format of e-service process presentation often consists of screenshots of webpages (i.e., visual information) on which customers are expected to take some actions; while in a text format, such information is delivered by words (i.e., verbal information). According to the dual coding theory (Paivio 1975), people process information with two separate but interconnected subsystems: a verbal system (processing verbal events, e.g., text) and a nonverbal system (processing nonverbal events, e.g., pictures and images). The verbal system usually involves sequential processing in which the processing of verbal information follows a certain orientation or direction, whereas the nonverbal system always involves parallel or synchronous processing in which all available visual information is processed concurrently. In general, sequential processing requires a greater cognitive load than that of parallel processing. Furthermore, the theory assumes that the visual information is more likely to be dual-coded. Both parallel processing and coding redundancy (i.e., two codes are better than one) account for the superiority of pictures in information processing (Paivio and Csapo 1973). Therefore, presentations using static pictures will enhance customer learning and generate a more positive learning experience, compared to those using words. We propose:

H2: E-service process presentations in a static-picture format will lead to (a) higher perceived role clarity, (b) higher perceived ability, (c) higher perceived usefulness, and (d) higher intrinsic motivation toward using e-service than those in a text format.

**Pictures versus Video-without-Narration**

Static pictorial information can be transformed into animated information. In this study, a video-without-narration format of presentation can be viewed as the dynamic version of a static-picture format. The key difference between these two presentation formats is that whether one picture must disappear in order to display another picture or not, in other words whether the information is in a transient form. Transient information can impose excessive cognitive load on working memory. Sweller et al. (2011) defined the transient information effect as “a loss of learning due to information disappearing before the learner has time to adequately process it or link it with new information” (p. 220). Generally, one picture is corresponding to one step in e-service process. Customers learning how to use an e-service need a comprehensive understanding of a series of interconnected steps which compose the whole e-service.
process. Therefore, when the e-service process is presented in a video-without-narration format, a transient information effect will occur. Customers may benefit more from studying equivalent static pictures. Using an advanced technology (e.g., video) may not produce positive learning outcomes. We posit:

H3: E-service process presentations in a static-picture format will lead to (a) higher perceived role clarity, (b) higher perceived ability, (c) higher perceived usefulness, and (d) higher intrinsic motivation toward using e-service than those in a video-without-narration format.

**Video-with-Narration versus Video-without-Narration**

Because of the transient information effect, a video format of presentation seems disadvantageous for learning. However, cognitive load theory provides some strategies that can be used to improve the effectiveness of videos. One strategy is to combine pictures with spoken text, that is, to use a video with narration. The rationale for this strategy is the modality effect which can reduce extraneous cognitive load (Sweller et al. 2011, p. 129). According to the theories of working memory, people have two different, partially independent processors to deal with visual and auditory information respectively. The effective size of working memory can be increased by using both processors, rather than a single one. Therefore, learning can be improved by presenting information in dual-modality form (Penney 1989). Additionally, dual-modality presentations can eliminate possible visual split-attention effect that may occur when only visual sources of information are present (Mayer and Moreno 1998). In the context of this study, compared to a video without narration, the written text is transformed into spoken text in a video-with-narration format. Verbal narration is processed in the auditory channel of working memory, so that freeing the capacity of visual channel to process pictorial information on computer screen more extensively, which can offset the negative effect caused by the transient information. Thus, a video-with-narration format would result in more positive learning outcomes than a video-without-narration format. We propose:

H4: E-service process presentations in a video-with-narration format will lead to (a) higher perceived role clarity, (b) higher perceived ability, (c) higher perceived usefulness, and (d) higher intrinsic motivation toward using e-service than those in a video-without-narration format.

**Interactive Demonstration versus Video-without-Narration**

Another strategy to overcome the effects of transience is to give some control to learners (Sweller et al. 2011, p. 224). The important design feature that distinguishes an interactive demonstration format from a video format is interactivity. Interactivity is defined as “the extent to which users can participate in modifying the form or content of a mediated environment in real time” (Steuer 1992, p. 84). When facing a video without narration, customers learn under system-paced condition. By contrast, an interactive demonstration format gives some control to customers, so that they take some actions at each step and control the learning speed by themselves. Such self-paced condition provides time to transfer information from working memory to long-term memory, lessening the load on working memory. Prior research have found that learners perform better with than without control over the video (Schwan and Riempp 2004). Hence, making customers to control their learning speed is expected to eliminate the transient information effect. We hypothesize:

H5: E-service process presentations in an interactive demonstration format will lead to (a) higher perceived role clarity, (b) higher perceived ability, (c) higher perceived usefulness, and (d) higher intrinsic motivation toward using e-service than those in a video-without-narration format.

**Customer Expertise as a Moderator**

Expertise refers to the level of knowledge pertaining to the service category, indicating the ability to perform the service-related tasks successfully (Mishra et al. 1993). Although customers encounter an e-service for the first time, they may have already used similar e-services and/or acquired relevant knowledge through other channels, thus being expert to some extent. Customer knowledge is stored in long-term memory, which is central to human cognition. Kalyuga (2008) found that learners who were more expert learned better with an animated format of instructional material, while novice learners learned more using the equivalent static format. These findings are in accord with an expertise reversal
effect, that is, instructional techniques ineffective for novices may become effective for more expert learners (Sweller et al. 2011, p. 155). Prior knowledge can help learners to deal with working memory overload generated by transient information (e.g., video) through reducing the complexity of information. Therefore, customers with higher levels of expertise may learn more effectively with a video-without-narration format than an equivalent static-picture format. Additionally, the advantages of spoken text and learner control, which are separately employed in a video-with-narration format and in an interactive demonstration format, may disappear for customers with high levels of prior knowledge. This is because those customers’ knowledge itself reduces the cognitive load. Thus, we expect that customers’ levels of expertise in service category will moderate the effects of presentation formats on customer readiness. We propose:

H6: For customers with high levels of expertise, e-service process presentations in a video-without-narration format will lead to (a) higher perceived role clarity, (b) higher perceived ability, (c) higher perceived usefulness, and (d) higher intrinsic motivation toward using e-service than those in a static-picture format.

H7: For customers with high levels of expertise, the superiority of a video-with-narration format over a video-without-narration format in terms of customers’ (a) perceived role clarity, (b) perceived ability, (c) perceived usefulness, and (d) intrinsic motivation toward using e-service will be less prominent.

H8: For customers with high levels of expertise, the superiority of an interactive demonstration format over a video-without-narration format in terms of customers’ (a) perceived role clarity, (b) perceived ability, (c) perceived usefulness, and (d) intrinsic motivation toward using e-service will be less prominent.

Methodology

We will use a controlled experiment to test our hypotheses. Presentation formats will be manipulated in the experiment, whereas customer expertise will be measured but not manipulated. A pretest will be conducted initially to identify the e-service categories used as the stimuli in the experiment. Simulated e-service websites with a professional “look and feel” will be designed in order to ensure that participants encounter the e-service for the first time. Six versions of the website will be used in the experiment. One version of the website with no e-service process presentation is called the control condition. The other five versions serve as treatment conditions for the five types of e-service process presentation formats.

The experiment will be conducted in the following sequence. First, an introduction of the new e-service will be given to all participants. Then, participants will be asked to report their levels of expertise in the service category. After that, all participants will be randomly assigned to the six conditions. Participants assigned to the five treatment conditions will be directed to view e-service process presentations in different formats. Then they will be asked to fill out a questionnaire, which consists of the demographic questions and the measurement of customer readiness and trial intention. By contrast, those participants in the control condition will not be exposed to any presentation. They will be directly asked to fill out the questionnaire mentioned ahead. We will develop measurement scales by adapting existing scales from prior studies, with appropriate wording changes to fit our context. A pilot study will also be conducted to test the internal validity of experiment procedures as well as the validity of instruments.

Discussion

This study identifies a web-specific feature (i.e., e-service process presentation) that has not received much attention in the literature. Despite its widespread usage, research remains scarce regarding its effectiveness in customer education and e-service adoption. Thus, the current study is expected to contribute to this knowledge gap by exploring how e-service process presentations influence customer readiness and trial intention. This study puts together five presentation formats in one comparison set and applies the cognitive load theory to investigate the differences among these presentation formats through the lens of instructional design. Additionally, the contingent effect caused by customers’ levels of expertise is studied. The findings of this study is expected to provide useful practical implications for web designers and website managers regarding how to effectively present e-service process on the Internet. More work is needed to investigate other design components of e-service process presentations and the
joint effects of technology characteristics and service characteristics on customers’ perceptions and behavior.

Acknowledgements

This research is funded by the National Natural Science Foundation of China (NSFC Grand No. 71272139).

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