

Factors Affecting Shopping Behavior in Samarinda's Traditional Market: Perceived Risk, Trust, and Social Influence

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Abstract:

This study aims to investigate the impact of perceived risk, trust, and social influence on willingness to shop among traditional market visitors in Samarinda City. The research seeks to provide insights into the factors that shape consumer buying behavior in traditional markets. The study employs a quantitative approach, utilizing path analysis and Structural Equation Modeling (SEM) Software to analyze data from a sample of 140 traditional market visitors.

The results show significant relationships between perceived risk and attitude, trust and attitude, social influence and trust, trust and behavioral intention, attitude and willingness to shop, and behavioral intention and willingness to shop. However, the study also found no significant relationship between perceived risk and behavioral intention, social influence and behavioral intention, perceived risk and willingness to shop, trust and willingness to shop, social influence and willingness to shop, and attitude and behavioral intention. The findings of this research can assist traditional market managers and marketers in designing effective strategies to enhance consumer willingness to shop in traditional markets.

Key Word: *Perceived Risk, Trust, Social Influence, Attitude, Behavioral Intention, Willingness to Shop, Traditional Market.*

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I. Introduction

The traditional market in Samarinda City is a major trading center that has been around for a long time and is one of the main economic assets in the area. Traditional markets in Samarinda City consist of various types of markets, such as the central market, low-cost market, vegetable market, and fish market, which sell various types of products ranging from food ingredients to daily necessities.

According to data from the Samarinda City Industry and Trade Service, in 2021 there will be around 23 traditional markets in Samarinda City consisting of 7 large markets and 16 small markets. Pasar Segiri Samarinda is the largest traditional market in Samarinda City with an area of around 5,000-square meters and provides various types of products ranging from food ingredients to clothing.

Although the traditional market in Samarinda City is still the main trade center in the area, within a few years Recently, there has been a decrease in the number of visitors and sales in traditional markets This is due to the development of modern markets and online trading. Therefore, the local government continues to strive to improve facilities and the quality of traditional markets in Samarinda City in order to compete with the market for modern and growing online commerce.

In the context of traditional markets, psychological factors such as perceived risk, trust, and social influence have an important role in influencing consumer purchasing decisions. Perceived risk refers to consumer perceptions of the risks associated with purchasing in traditional markets, while trust refers to consumer confidence in sellers and markets. Social influence includes influence from people around consumers, including family, friends, and influencers ((Kotler & Keller, n.d.), (Le et al., 2021), and ((A. & E. Elvira, 2018)).

Perceived risk can affect willingness to shop in traditional markets in Samarinda City because consumers can feel uncomfortable with the dirty, noisy, and disorderly environment of traditional markets. In addition, there is a risk of purchasing low-quality or counterfeit products that can reduce consumer confidence in traditional markets. One of the experts who stated that Perceived risk can affect Willingness to Shop is (Jones et al., 2018) in the Journal of Consumer Research, they found that consumers tend to reduce purchase intensity or decide not to make a purchase at all when they feel a high perceived risk associated with the product or

service offered.

Meanwhile, trust can improve willingness to shop in traditional markets in Samarinda City because consumer trust in sellers and markets can increase consumer satisfaction and increase consumer loyalty to traditional markets. Social influence also can improve willingness to shop in traditional markets in Samarinda City because the influence of people around consumers can influence consumer purchasing decisions. Gefen, (2000) found that consumer trust in e-commerce websites can increase consumer intentions to make purchases online.

Attitude and behavioral intention can influence purchasing decisions at traditional markets in Samarinda City through willingness to shop. Attitude refers to the consumer's evaluation of the product or service offered, meanwhile behavioral intention refers to the desires and intentions of consumers to make purchases. Willingness to Shop refers to the desire and intention of consumers to buy products or services in traditional markets.

Attitude can affect willingness to shop in traditional markets in Samarinda City because consumers' positive evaluation of the products or services offered can increase consumer interest and motivation to make purchases. Conversely, negative evaluations of consumers towards the products or services offered can reduce consumer interest and motivation to make purchases. Sarmistha Sarma, (2016) found that consumers' positive evaluation of traditional markets can increase consumer interest and motivation to make purchases (Willingness to Shop) in traditional markets. In addition, there are also other studies that are in line with these findings. For example, research conducted by Rina Sari & Achmad Hufad, (2017), they found that consumers' positive evaluation of traditional markets had a significant positive effect on consumer interest in shopping at traditional markets. Then, Arifin Bakhtiar & Ojak Marthadinata, (2016) found that consumers' positive evaluation of image, trust, and service quality in traditional markets has a significant positive effect on consumer interest Willingness to Shop in traditional markets.

This shows that Attitude has an important role in influencing the Willingness to Shop in traditional markets, and evaluation of a positive consumer towards traditional markets can increase interest and consumer motivation to make purchases in traditional markets. Therefore, it is necessary to make efforts to improve the image, quality of service, and consumer confidence in traditional markets in order to increase positive consumer evaluation of traditional markets and Willingness to Shop In traditional markets.

Behavioral intention can also influence the Willingness to Shop at traditional markets in Samarinda City because the consumer's intention to make a purchase action can influence the purchase decision and the Willingness to Shop. If the consumer has a strong intention to make a purchase, it is likely that the consumer will be more likely to make a purchase in traditional markets. Some experts who state that Behavioral Intention can influence Willingness to Shop in traditional markets are Muhammad Safdar Sial et al., (2019), Rina Sari & Achmad Hufad, (2017) and Arifin Bakhtiar & Ojak Marthadinata, (2016). Experts find that Behavioral Intention has a significant positive effect on Willingness to Shop in traditional markets. That is, the greater the consumer's intention to make a purchase (Behavioral Intention), the more likely the consumer is to make a purchase in traditional markets.

Efforts need to be made to improve Behavioral Consumer intention to make purchases at traditional markets, such as provide clear information about products and prices, improve quality services, and provide a pleasant shopping experience and benefit. Therefore, in developing traditional markets in Samarinda City, it is necessary to make efforts to reduce perceived risk by improving the environmental quality of traditional markets and ensuring the availability of high-quality products, as well as increasing consumer confidence through providing clear information about products and prices printed on products. In addition, efforts can be made to increase social influence by involving family, friends and influencers in promoting traditional markets as fun and useful shopping places.

In addition, in developing traditional markets in Samarinda City, it is necessary to make efforts to increase consumers' Attitude and Behavioral Intention towards traditional markets, such as improving the quality of products and services, providing clear information about products and prices, and providing a pleasant and useful shopping experience. In addition, efforts need to be made to improve promotion and marketing in order to increase consumer interest and motivation to make purchases in traditional markets.

II. Research Methode

The population used in this study are all consumers who are visitors to traditional markets in Samarinda City. The number of variables in this study were 6 variables consisting of 3 exogenous variables, 2 intervening variables, and 1 endogenous variable with 20 indicators. Referring to the calculation of the minimum number of samples, the samples in this study were 140 samples. By using accidental sampling data collection techniques.

The following is the conceptual framework used as a research model:

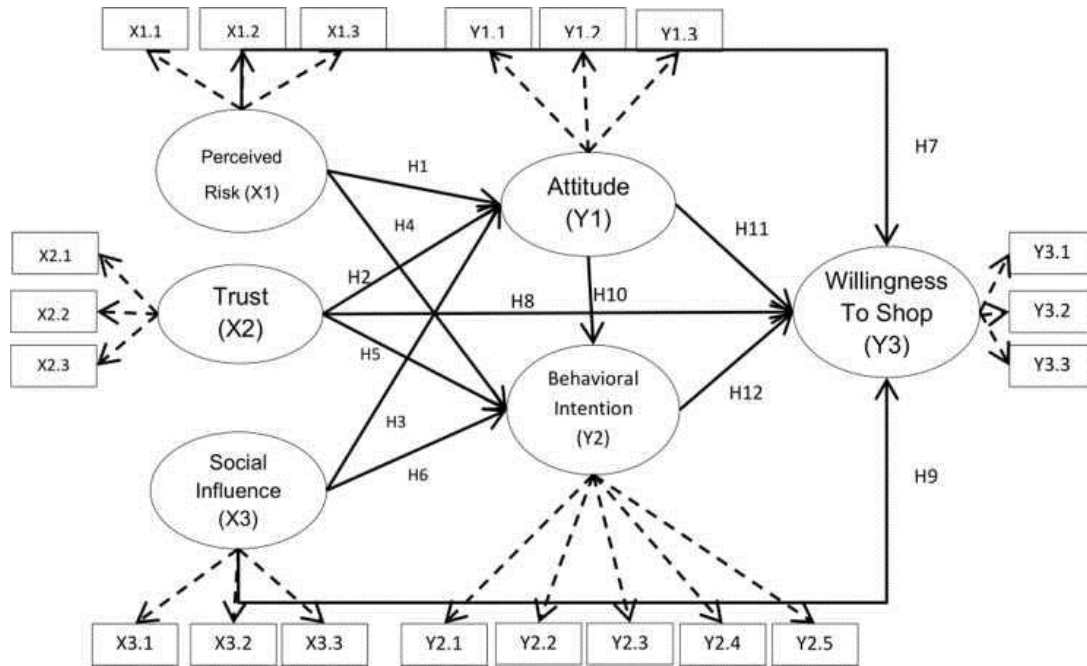


Figure 1. Conceptual Framework

Based on the conceptual framework above, a structural equation can be made as follows:

$$Y_1 = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon_1$$

$$Y_2 = \delta + \pi_1 X_1 + \pi_2 X_2 + \pi_3 X_3 + \pi_4 Y_1 + \varepsilon_2$$

$$Y_3 = \varphi + \rho_1 X_1 + \rho_2 X_2 + \rho_3 X_3 + \rho_4 Y_1 + \rho_5 Y_2 + \varepsilon_3$$

Explanation: $Y_1 = \text{Attitude}; Y_2 = \text{Behavioral Intention}; Y_3 = \text{Willingness to Shop}; X_1 = \text{Perceived Risk}; X_2 = \text{Trust}; X_3 = \text{Social Influence}; \alpha, \delta, \varphi = \text{Constanta}; \beta_1, \beta_2, \beta_3, \pi_1, \pi_2, \pi_3, \pi_4, \rho_1, \rho_2, \rho_3, \rho_4, \rho_5 = \text{Coefficient}; \varepsilon_1, \varepsilon_2, \varepsilon_3 = \text{Error}$

Before conducting data analysis, the validity and reliability of the instruments were assessed using SPSS, and it was found that all instruments were valid and reliable. Subsequently, a test of the goodness of fit of the model was conducted using SEM AMOS, and the results proved that the model was good and fit.

III. Result

It is worth noting that a product-moment correlation coefficient greater than 0.3 is generally considered acceptable for demonstrating validity, suggesting that all items used in the study were valid. Additionally, a Cronbach's alpha greater than 0.6 is generally considered acceptable for demonstrating reliability, suggesting that all instruments used in the study were reliable. Therefore, it can be concluded that the instruments used in this study were both valid and reliable.

Table no 1: Results Validity and Reliability

Variable	Indicator	Correlation Coefficient	Exp.	Reliability
Perceived Risk (X ₁)	Cheat Consumer	0.788	Valid	0.650 (Reliabel)
	Not the same	0.779	Valid	
	Is riskier	0.735	Valid	
Trust (X ₂)	Providing	0.763	Valid	0.619 (Reliabel)
	Complete trust	0.785	Valid	
	Suggests	0.710	Valid	
Social Influence (X ₃)	Often Recommend	0.772	Valid	0.663 (Reliabel)
	Often to shop	0.773	Valid	
	Often share experience	0.784	Valid	

Attitude (Y1)	Experience	0.760	Valid	0.632 (Reliabel)
	Wise idea	0.727	Valid	
	Convinient	0.789	Valid	
Behavioral Intention (Y2)	Affordable price	0.778	Valid	0.702 (Reliabel)
	Available	0.612	Valid	
	Without being forced	0.700	Valid	
	Intend to visiting	0.531	Valid	
	First choice	0.747	Valid	
Willingnes s To Shop (Y3)	Willing to pay more	0.789	Valid	0.694 (Reliabel)
	Willing to spend	0.797	Valid	
	Method	0.777	Valid	

Source: Questionnaire results were processed by SPSS

After conducting the analysis using SPSS and SEM AMOS, it was found that all items in the questionnaire were valid and reliable. However, the model fit was only marginal to fit. From Table 1, it can be observed that all Cronbach's alpha values were greater than 0.6, indicating that all instruments used in the study were reliable. The next step of the analysis involved testing the hypotheses using SEM AMOS.

Table no 2: Results of the Goodness of Fit Index Overall Model Test

Goodness of Fit index	Cut of Value	Model Result	Explanation
Chi-Square	Smallest	152.162	Not Fit
Significancy Probability	> 0,05	0.194	Good Fit
RMR	< 0,10	0.032	Good Fit
RMSEA	< 0,08	0.027	Good Fit
GFI	> 0,90	0.905	Good Fit
AGFI	> 0,90	0.856	Not Fit
CMIN/DF	< 2,00	1.103	Good Fit
TLI	> 0,95	0.965	Good Fit
CFI	> 0,95	0.974	Good Fit

Source: Questionnaire results were processed by AMOS

According to Table no 2, the results of the Goodness of Fit Index test met the Cut of Value for several parameters, including Significance Probability, RMR, RMSEA, GFI, CMIN/DF, TLI, and CFI, with the values presented in the table. As such, it can be concluded that the research model used in this study is fit and suitable for further analysis.

Table no 3: Hypothesis Testing Results

Variable	Path Standardized Coefficient	C.R (Critical Ratio)	Probability	Explanation
X1 -Y1	0.360	2.197	0.028	Significance
X2-Y1	0.400	2.539	0.011	Significance
X3-Y1	0.405	1.994	0.046	Significance
X1 -Y2	0.117	0.889	0.374	Not Significance
X2-Y2	0.459	2.257	0.024	Significance
X3-Y2	0.190	1.115	0.265	Not Significance
X1 -Y3	-0.233	-1.259	0.208	Not Significance
X2-Y3	-0.460	-1.718	0.086	Not Significance
X3-Y3	-0.308	-1.326	0.185	Not Significance
Y1 - Y2	0.168	0.969	0.332	Not Significance
Y1 -Y3	0.598	2.450	0.014	Significance
Y2 - Y3	0.756	2.788	0.005	Significance

Source: Questionnaire results were processed by AMOS

IV. Discussion

Influence Perceived Risk (X₁) to Willingness to Shop (Y₃)

Based on the statistical test results, the probability value between the variables Perceived risk to variables Willingness to shop was found to be 0.208, which is greater than the specified error rate of 0.05. This indicates that the variable Perceived risk has no significant effect on variables Willingness to shop.

Furthermore, the indicator with the strongest status for the variable Perceived risk is the indicator "Not the Same" with a loading factor value of 0.744. The variable that is most affected is variables Willingness to shop, with the indicator "Willing to spend" serving as a reflection of the variable Willingness to shop. This is because the "Willing to spend" indicator has the largest loading factor value of all the other indicators, which is equal to 0.688. This means that when consumers find that the goods they receive are not as expected, they are less likely to want to spend money on those goods.

The findings of this study are in contrast to the theory proposed by Liljander et al., (2009), which suggests a significant relationship between the variable Perceived risk and the variable Willingness to shop. Additionally, it contradicts the previous research conducted by Aml, (2019) on the relationship between Perceived risk and Willingness to shop in a journal entitled "Trust transfer from manufacturer to private label brand: The moderating role of grocery store format". In that study, it was found that the variable Perceived risk has a significant effect on the Willingness to shop variable.

However, this study's results support the previous research conducted by Sannork & Huang, (2016), which found that the variable Perceived risk has no significant effect on the variable Willingness to shop. Meanwhile, research conducted by Demirgüneş, (2015) found a significant effect of the variable Perceived risk on the variable Willingness to shop. Overall, the mixed results indicate the need for further research to better understand the relationship between Perceived risk and Willingness to shop in the context of traditional markets.

Influence Trust (X₂) to Willingness to Shop (Y₃)

The probability value of the statistical test results between variables Trust and Willingness to shop is 0.086, which is greater than the specified error rate of 0.05. This indicates that the variable Trust has no significant effect on the Willingness to shop variable.

The indicator that has the strongest relationship with the variable Trust is the indicator Providing, with a loading factor of 0.708. The variables that are affected by Trust are Attitude and Behavioral intention, which have a direct effect on Willingness to shop. This means that the higher the trust that is built by consumers, the more positive their attitude and intention towards shopping at traditional markets, which in turn can affect their willingness to shop.

It is important to note that the lack of significant effect between Trust and Willingness to shop in this study does not necessarily contradict previous research, as different contexts and samples may yield different results.

The study found that the variable Trust does not have a significant effect on the Willingness to shop variable with a probability value of 0.086, which is greater than the specified error rate of 0.05. This means that consumers' trust in traditional markets does not necessarily translate to their willingness to shop in those markets.

The strongest indicator of the Trust variable is Providing with a value loading factor of 0.708. The variables that are affected by the Trust variable are the Willingness to shop variable, with the indicator Willing to spend having the highest value loading factor of 0.688. This suggests that even if consumers trust the traditional markets to provide the desired goods, if they are unable to find those goods or if the goods do not meet their expectations, they may not be willing to shop or spend money in those markets.

These findings are not consistent with the theory proposed by some researchers, such as Nocella & Stefani, (2014) and Augusto et al., (2020), who suggest a significant relationship between the Trust variable and the Willingness to shop variable. However, they support the results of previous research by Dachyar & Liska, (2017), which found no significant effect of the Trust variable on the Willingness to shop variable.

Influence Social Influence (X₃) to Willingness to Shop (Y₃)

The probability value of the statistical test results between the variable social influence to the variable Willingness to shop is 0.185, which is greater than the tolerable error rate of 0.05. This indicates that the variable social influence has no significant effect on the variable Willingness to shop. The indicator that has the strongest status of the variable social influence is the indicator "Often to shop" with a value loading factor of 0.688. Meanwhile, the variable that is affected is the variable Willingness to shop, which has the indicator "Willing to spend" as a reflection variable of Willingness to shop. This means that the higher the influence exerted by the environment around consumers to frequently shop at traditional markets, it does not necessarily affect consumers to spend their money to shop at traditional markets.

The results of this study suggest that consumers are not significantly influenced by the stories or experiences of those around them when deciding to shop in traditional markets. They believe that others' experiences may not necessarily reflect their own, and therefore, they are not willing to spend their money based on social influence.

These findings do not support the theory proposed by Persaud & Schillo, (2017) which suggests a significant relationship between the Social Influence variable and the Willingness to shop variable. Additionally, the results do not support the previous research conducted by Jacob & Tan, (2021) which indicates that the Social Influence variable has a significant effect on the Willingness to shop variable. Conversely, this study aligns with the results of previous research by Magfirah et al., (2018), which concludes that the Social Influence variable has no significant effect on the Willingness to shop variable.

Influence Attitude (Y₁) to Willingness to Shop (Y₃)

The p-value of 0.014 is smaller than the specified error rate of 0.05, which indicates that there is a significant positive relationship between the variables Attitude and Willingness to shop. This means that a person's attitude towards traditional markets has a direct impact on their willingness to shop in traditional markets, and that a positive attitude is likely to result in a greater willingness to shop and spend money at traditional markets.

The indicator "Experience" has the strongest loading factor of 0.767, indicating that it has a significant positive effect on the variable Attitude. In turn, the variable Attitude has a significant positive effect on the variable Willingness to shop, as reflected in the indicator "Willing to spend". This means that consumers' positive experiences when shopping at traditional markets can directly influence their attitudes towards traditional markets, which in turn can affect their willingness to shop and spend money at these markets.

The results of this study confirm the theory of Tsen et al., (2006) and previous research conducted by López-Mosquera et al., (2014) and Shin et al., (2017), which show a significant positive effect of the variable Attitude on the variable Willingness to shop.

Influence Behavioral Intention (Y₂) to Willingness to Shop (Y₃)

The p-value of 0.05 indicates that the relationship between the variables Behavioral Intention and Willingness to shop is statistically significant and the probability of the result occurring by chance is less than 5%. This means that the stronger the behavioral intention of visitors to traditional markets in Samarinda City, the higher their willingness to shop at these markets. The indicator with the strongest loading factor for Behavioral Intention is the item "I intend to shop more frequently in traditional markets" with a value of 0.820, indicating that this item is a strong predictor of the visitors' willingness to shop at traditional markets.

The results of this study confirm the theory of Li et al., (2021) that variable Behavioral Intention significant effect on variables Willingness to shop.

V. Conclusion

In this study, modification of the model was carried out after statistical tests which showed that the relationship between variables had a significant influence, namely the relationship between variables Perceived Risk to variables Attitude, variable Trust to Attitude, variable Social Influence to variables, variables Trust to variables Behavioral Intention, variable Attitude to variables Willingness to Shop, and variables Behavioral Intention to variables Willingness to Shop.

While the relationship between variables that have a relationship that has no significant effect is variable Perceived Risk to Behavioral Intention, Social Influence to Behavioral Intention, Perceived Risk to variables Willingness to Shop, variable Trust to Willingness to Shop, variable Social Influence to variables Willingness to Shop, and Attitude to Behavioral Intention.

In the modification of the model in this study the relationship was not significantly marked by the loss of the line of relationship between exogenous variables to endogenous variables and intervening variables. The following is a modification of the model from the study:

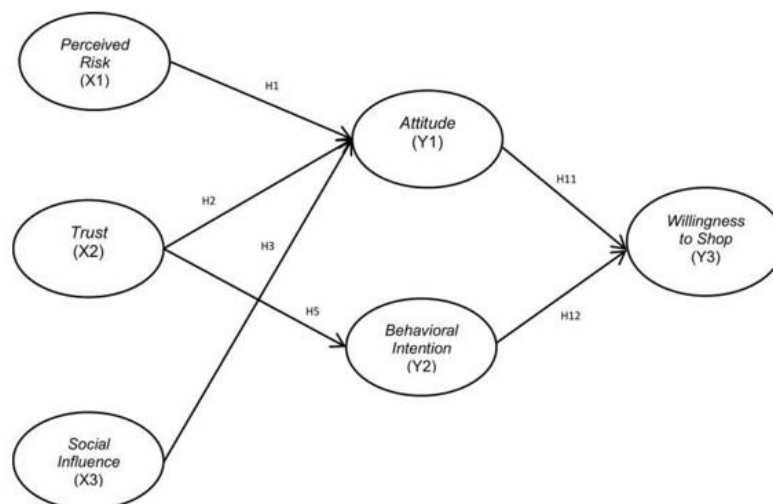


Figure 2. Modification of the Research Model

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