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Dankevych Andrii
Doctor of Economics, Professor of the Department of Economics and Law, of the Institute of Economics and Management
National University of Food Technology
68 Volodymyrska str., 01601 Kyiv, Ukraine
e-mail: an.dankevich@gmail.com
ORCID ID: 0000-0003-1801-7516
Levchenko Yuliia
PhD in Economics, Associate Professor of Department of Economic and Law, of the Institute of Economics and Management
National University of Food Technology
68 Volodymyrska str., 01601 Kyiv, Ukraine
e-mail: an.dankevich@gmail.com
ORCID ID: 0000-0002-1879-7770
Dankevych Vitalii
Doctor of Economics, Professor, Dean of the Faculty of Law, Public Administration and National Security,
Polissia National University, Zhytomyr
7, Stary Boulevard, Zhytomyr, Zhytomyr region, 10002
e-mail: dankevych2017@gmail.com
ORCID ID: 0000-0002-0522-2927
Nitsenko Vitalii
Doctor of Economics, Professor of the Department of Entrepreneurship and Marketing
Institute of Economics and Management, Ivano-Frankivsk National Technical Oil and Gas University
15 Karpatska St., 76019 Ivano-Frankivsk, Ukraine
e-mail: vitaliinitsenko@onu.edu.ua
ORCID ID: 0000-0002-2185-0341
Ingram Keisha LaRaine
Dr. Sc. (Management),
Lecturer of the Institute of Management and Political Sciences
Mykolas Romeris University
20 Ateities St., Vilnius LT-08303, Lithuania
e-mail: klingram@mruni.eu
ORCID ID: 0000-0001-9136-1869

Neo-Economic Doctrine of Innovative Economic Transformation: Digital, Creative, and Socio-Ethical Aspects of Business

Abstract. The global economy is dynamically evolving in the testing of digital tools for creating added value and maximizing profits. The new economic reality - neo-economics - involves a global reformatting of labor and capital markets and people's consciousness. Its philosophy includes digital innovations as a development tool, creativity as an economic force, ethics as a business norm, and sustainable development as the basis for the future. Changes encourage the concentration of scientific research on the issue of adaptation to new conditions. The research aimed to study the theoretical aspects of the formation of the doctrine of the concept of neo-economy as a systemic phenomenon and the ethics of its economic development. This requires understanding the paradigm of change (through the prism of digital, creative, and socio-ethical factors) and strengthening the dialogue on the concept of coexistence of market actors in the new digital reality. To achieve this goal, the following general scientific methods were used: analysis, synthesis, systematization, theoretical generalization, abstraction and analogy, induction, and forecasting. Results. The evolution of economic thought is studied. The need to find compromises in building a harmonious combination between economic growth and social values in the new reality is emphasized. The importance of human potential in the system of creative solutions of the global neo-economy and the need to develop levers to protect its ethical norms are revealed**.** The study's practical significance lies in the fact that it focuses society's attention on the issues of fundamental economic challenges (ethical, digital) and the search for ways to solve them.

A new vision of humanity's role in the neo-economy paradigm is formulated. The definition of the concept of “neo-economy” based on the use of the creative component of human potential and the results of innovative activities (new technologies, innovations, information, knowledge) was suggested by the author. It is proposed to involve the broadest possible range of participants, namely “consumer-company-product-society-state,” in implementing new economic solutions to avoid social conflicts and build a humane symbiosis. The main conclusions can be used. The necessity of forming unified mechanisms for safeguarding ethical standards is substantiated. The need to expand the public dialogue of change is emphasized.

Keywords: *neo-economy, creative economy, creative industries, digital economy, human potential, innovation, corporate social responsibility, investment portfolio, economist's ethics and social responsibility of business, artificial intelligence (AI), neural networks*.

JEL classification: O33, O35, M14, L26, Z11, D83

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Introduction. New technologies and the growing capacity of machines capable of processing large amounts of information generate unique opportunities for maximizing profits in the value chain. The traditional industrial economy, with its material foundation of value creation, is not keeping pace with the mathematical digital breakthrough of multinational corporations. The inevitable growth of competition and the transformation of the labor market raise concerns about the social and ethical issues of business activities and the place of people in the new economic reality, where more than 40% of specialties become uncompetitive and will be replaced by technology. The lack of control over the generative function of artificial intelligence and the possibility of generating distorted data raise concerns about the possibility of managing it. At the same time, today neural networks are no longer just “knowledge repositories,” but robotic bodies capable of self-organization and performing physical actions in real time. The rhetorical question arises whether uncontrolled digital actions to maximize profits by corporations will lead to their - and humanity's - loss in the future struggle with neural networks, and how to find a balance.

The neo-economy doctrine is a paradigm for building an adaptive, inclusive, and sustainable future economy that can effectively respond to global challenges, from finding social and ethical compromises to addressing digital inequality, to addressing climate threats to sustainable development and innovation. This paradigm is based on knowledge, technology, digitalization, and creativity. It is a renaissance when humanity can show its best traits (creativity, critical thinking, emotional intelligence, adaptability) and benefit from two economic systems (classical and digital). On the other hand, this is a period of challenges, self-improvement, and upheaval associated with the struggle of these systems for the right to exist.

Literature review. The term “neo-economy” implies the replacement of the material component of the classical economy with information, intellectual capital, and innovation [1]. The studies of Cooke, Mayer-Schönberger, Parker, D., Tegmark, M. assess the impact of the neural network on business, ethics, politics, and the new status of humans in it [7, 15, 17, 24]. In particular, Geoffrey Hinton predicts that humanity will be captured by artificial intelligence AGI (Artificial General Intelligence), which will exceed human intelligence not only in specific tasks but also in the general sense and will displace humans from such key areas as education, medicine, and military affairs [9, 10]. In particular, experts expect 40% of human tasks to be automated by neural networks within the next 5 years and up to 99% within 50 years [11]. According to Klaus Schwab, there is a verge of a fundamental social conflict, as technology is developing faster than norms, values, and laws [21]. The key ideas related to digital authoritarianism, digital control, restriction of freedoms, technological manipulation of corporations and banks with people's behavior, consciousness, and lives are reflected in the works and concepts of a number of economists [3, 8, 18, 22].

Radical scenarios and physical population decline originate from the works of Malthus, Ehrlich, and dystopian literature [14]. In particular, in various scientific and journalistic works [8], this conflict between technology and people is called a prerequisite for the risk of World War III [10]. Therefore, it must be emphasized that the research calls for international dialogue, ethical regulation, and transparency in introducing new technologies to avoid global conflicts. At the same time, the ideas described above have serious arguments against their realism. As Saxena, A. summarizes [19], artificial intelligence is a powerful tool, but when tasks combine perception with precise thinking, it still needs thorough testing, backup logic, and, in many cases, human involvement in the decision-making process.

Issues that require additional research are not resolved or disclosed. The conservative institutions of the industrial economy do not have time to respond to the dynamics of transnational digital technologies. In this context, the question arises whether national economies can protect themselves and their citizens in the new reality. Is it enough time to form mechanisms to ensure that the individual citizen and the economy as a whole respect ethical norms? Will the national identity be leveled by the dominance of ethics, which are 70% formed (trained by AI models) on English-language corpora? To what extent can the biases in AI data increase, and will people be able to turn off the system or arbitrate the reliability of its content and metrics in case of "AI schizophrenia"? How to resolve social and ethical issues when a critical mass of the population (40%), which is more than 1 billion people, is released from the economic cycle in the short term (5-10 years), as the potential for re-profiling in other sectors is relatively insignificant in the current way of life. And there is no answer to those questions today. Will there be a source of data verification that can confirm the accuracy of the metrics provided to the user? What ethical safeguards can be used at the national level for the information security of the population, the Regulation of corporate ethics of companies, and their implementation in the network?

Purpose, objectives, and research methods. The purpose of the paper is to consider the theoretical and methodological foundations of neo-economics in the paradigm of total reformatting of the world order through the prism of digital, creative, and socio-ethical aspects of innovative business transformation.

The research materials include: scientific works on economics, digital technologies, and social ethics, the results of empirical research, as well as regulations, historical sources, and market surveys that reflect current trends in digitalization, creativity, and social responsibility of business.

The study used scientific methods, such as analysis and synthesis, to investigate the relationships between digital, creative, and socially responsible business aspects and to build schemes, a systematic approach to consider the neo-economy as a holistic system, as well as induction, deduction and predictive methods to identify trends and formulate theoretical conclusions**.**

Research results. The neo-economics paradigm implies a rethinking of the role of humans in the new reality: they should become co-creators, operators, and moral guides of the digital transformation of the joint reproduction of the future of humans and neural networks in the new world order.

Analyzing the evolution of economic transformations, it should be noted that each period had its system of values, tools, and priorities (see Table 1). Neoclassicism emphasized rationality and market freedom, while institutionalism stresses the role of social, legal, and cultural norms. Both schools minimized government intervention but recognized the importance of stable rules of the game. Keynesianism and socially oriented models, born out of the Great Depression and wars, advocated an active role for the state in stimulating the economy, supporting employment and social welfare, and fairly redistributing resources. Neoliberalism and monetarism focused on individual freedom and global competition, demanding the minimization of the state's role and tight monetary policy. The green and digital economies have changed the thinking towards sustainable development, with climate responsibility and technological transformation as key goals.

Neo-economic doctrine is more interdisciplinary, including social, ethical, ecosystem, digital, and behavioral aspects. It emphasizes flexibility, adaptability, and measurable efficiency for the long term. Its goal is not only economic growth, but also quality of life, managed ecosystem stability, social capital, and the use of big data and innovation. The state plays a flexible, partnership role. In its concept, humans are not competitors to digital technologies in computing, data processing, or routine work. But they are indispensable in creativity, ethical thinking, strategic vision, and emotional intelligence.

Table 1. The Evolution of Economic Doctrines: Development

№	Doctrine	Role of the state	Tools	Ethical principles	Creativity
1	Neoclassical and institutional economics	Minimal	Free market, institutional reforms	Rationality, utilitarianism, stability, trust	Low: modeling and analytical approach
2	Keynesianism and socially oriented models	Active	Public spending, social investment, and fiscal incentives	Social responsibility, solidarity	Moderate: through state funding of innovations
3	Neoliberalism and monetarism	Very limited	Privatization, deregulation, and money supply control	Freedom, autonomy, competition, and economic discipline	Moderate: through market competition
4	Green and digital economy	Active / Regulatory	RES, ESG, digitalization, AI	Intergenerational responsibility, ecoethics, and inclusiveness	High: clean technologies, green tech, startups
5	Neo-economic doctrine	Flexible / Affiliate	Behavioral economics, digital platforms, eco-finance, data, ecosystem management	Sustainability, inclusiveness, transparency, well-being of future generations	Very high: interdisciplinary innovations

Source: prepared by the authors based on [2, 4, 7, 13] and this research

The fundamental feature distinguishing the neo-economy from its predecessors is its intangible value-added component (Table 2). Its main driving force is information, innovation, and intellectual capital [7, 16]. Neural networks have opened up new creative opportunities: Artificial intelligence helps create music, paintings, texts, and movies. VR/AR are changing the perception of art and entertainment. Blockchain and NFTs give authors more control over their works.

On the other hand, digitalization threatens to replace human creativity with algorithms. Already today, neural networks write books, paint pictures, and even create music that is sometimes as good as human content. Yes, digital technologies can optimize routine, but they cannot wholly replace deep human emotion, out-of-the-box thinking, and the ability to innovate truly.

The role of humanity will be reduced to operators and engineers. It's like comparing milk processing plants in Ukraine and Germany. In the first case, 600 people work at a production facility with a capacity of 500 tons of milk per day. In contrast, the second, with a capacity of 5000 tons per day, employs only 146 engineers who monitor the system's compliance with the specified parameters. At the same time, the huge processing shops work in complete darkness. School teachers will not be responsible for teaching, but for motivational and emotional support.

The neo-economy is forming new approaches to the interaction of market actors, where creativity, innovation, information communications, computer technology, virtual money (cryptocurrency), globalized, nationally impersonal entities that gain value due to their demand in

social relations are becoming a priority. The issues of regulating the technology of symbiosis between digital and ethics remain complex and concern scholars worldwide.

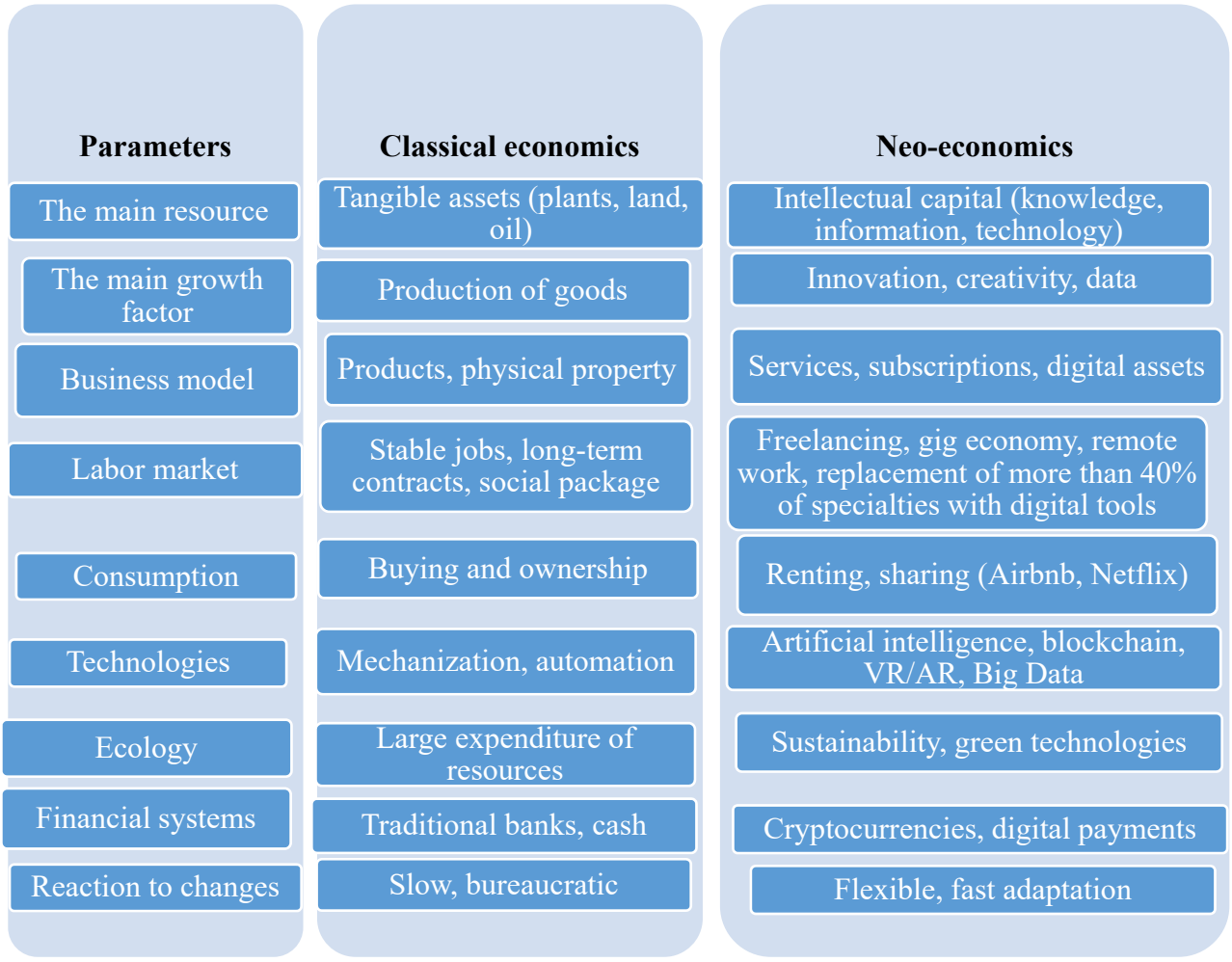

Figure 1. The paradigm of neo-economics
Source: prepared by the authors based on [6, 16] and this research

Ukrainian agricultural holdings are intensively implementing digital platforms for production management. The neo-economy provides new opportunities (Figure 2). In particular, Kernel has launched its Digital AgriBusiness (DAB) product, which combines innovations and traditional approaches in crop production, precision farming, and AI, planning, modeling, and analysis of results. It allows shifting the focus of planning and analysis from the field to the "production unit". At the same time, the effectiveness of its application comes down to general things when you cannot provide the necessary information for the context, and thus, customize the task. And the whole study once again proves the risks of overconfidence in the results obtained with the help of artificial intelligence [19].

The new tools of the neo-economy (creativity, innovation, adaptability, interdisciplinary approach) are not just a game changer, but a transition to a new level of human development where creativity is the principal value. Today, it is a driving force for economic growth, a critical tool that changes the market for goods and stimulates innovation. The term "creative economy" is actively considered by economists as a tool capable of showing people their best features when adapting to the new digital reality. And the creative neo-economy is a humane symbiosis of coexistence in the new reality based on the combination of creativity, knowledge, and technology by implementing unique features of human potential: emotion, creativity, and freedom of choice. Ethics is considered

a fundamental basis for formulating policies that promote sustainable and equitable development of society in the face of change [14].

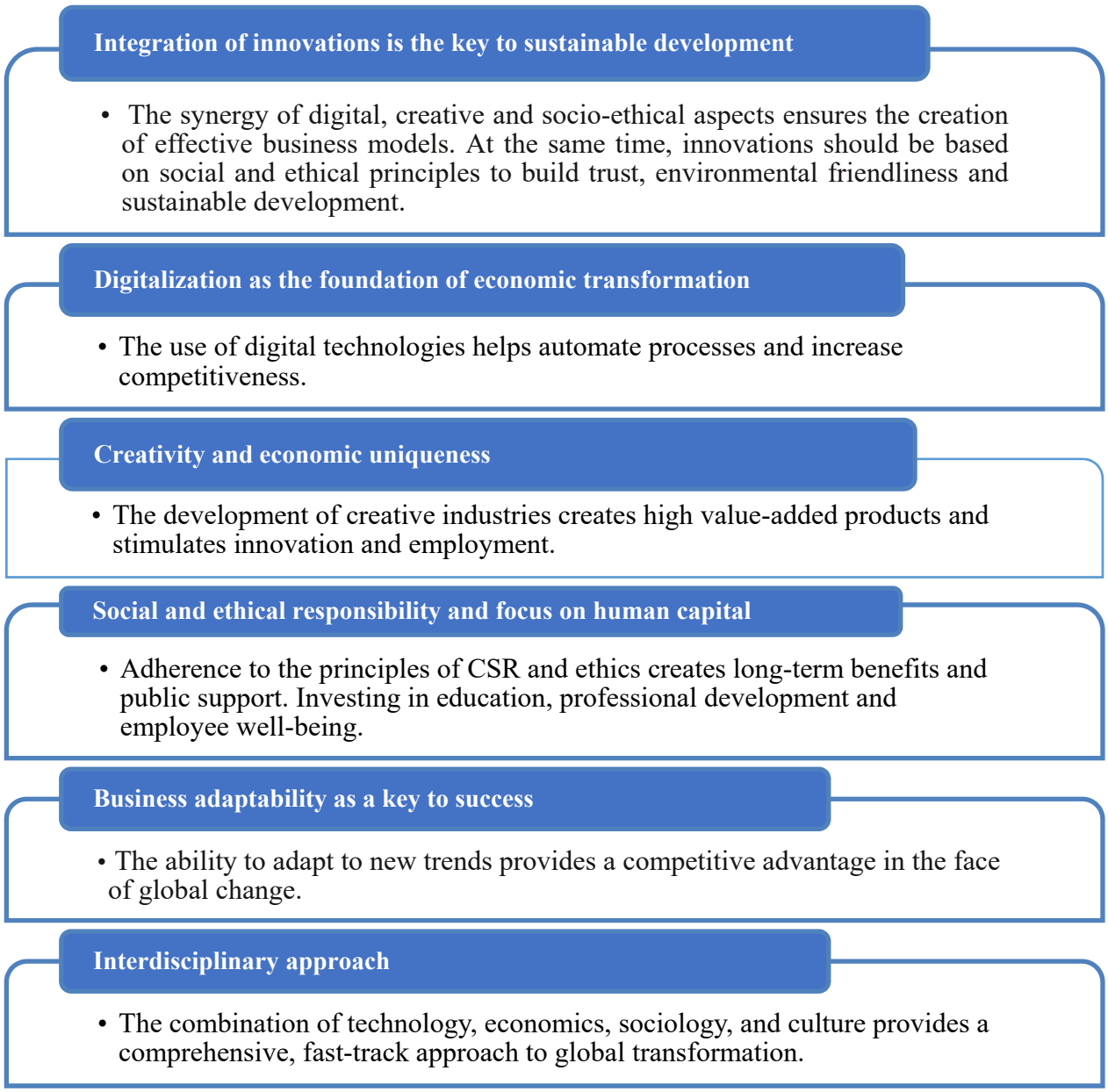

Figure 2. Institutional foundations and priorities of the neo-economy.
Source: prepared by the authors based on [7, 14, 17, 21] and this research

However, (Fig. 3) digital optimization of 20-40% of specialties will lead to the loss of jobs for about 1 billion people. On the one hand, this is a loss of purchasing power and, as a result, of the corporations' revenues until they adapt to new markets, which takes time. On the other hand, no state budget for social support and adaptation initiatives will withstand such a burden. Therefore, the neo-economic doctrine will be formed based on the symbiosis of the above factors. The timing and pace of change will determine the consequences of social resistance. At the same time, the expansion of space, particularly the Moon and Mars, in the medium term does not look so fantastic given the dynamics of technology development over the past 10 years.

The desire to acquire the tools of global domination at any cost can lead to losing people's identity and originality. The society is witnessing a growing trend of devaluing the value of human life, imposing someone else's consciousness, and leveling the key concepts of morality, culture,

spirituality, and history. Instead, a frantic rhythm of "intellectual aging of the nation," "digital burnout at work," and the loss of the ability to think critically and turn on self-preservation safeguards has appeared. That is, there is a clear understanding of digital technologies and artificial intelligence's financial attractiveness and environmental friendliness. However, there is no understanding of responsibility for the consequences and results of their uncontrolled implementation by state institutions and governments, especially regarding ethical and social factors.

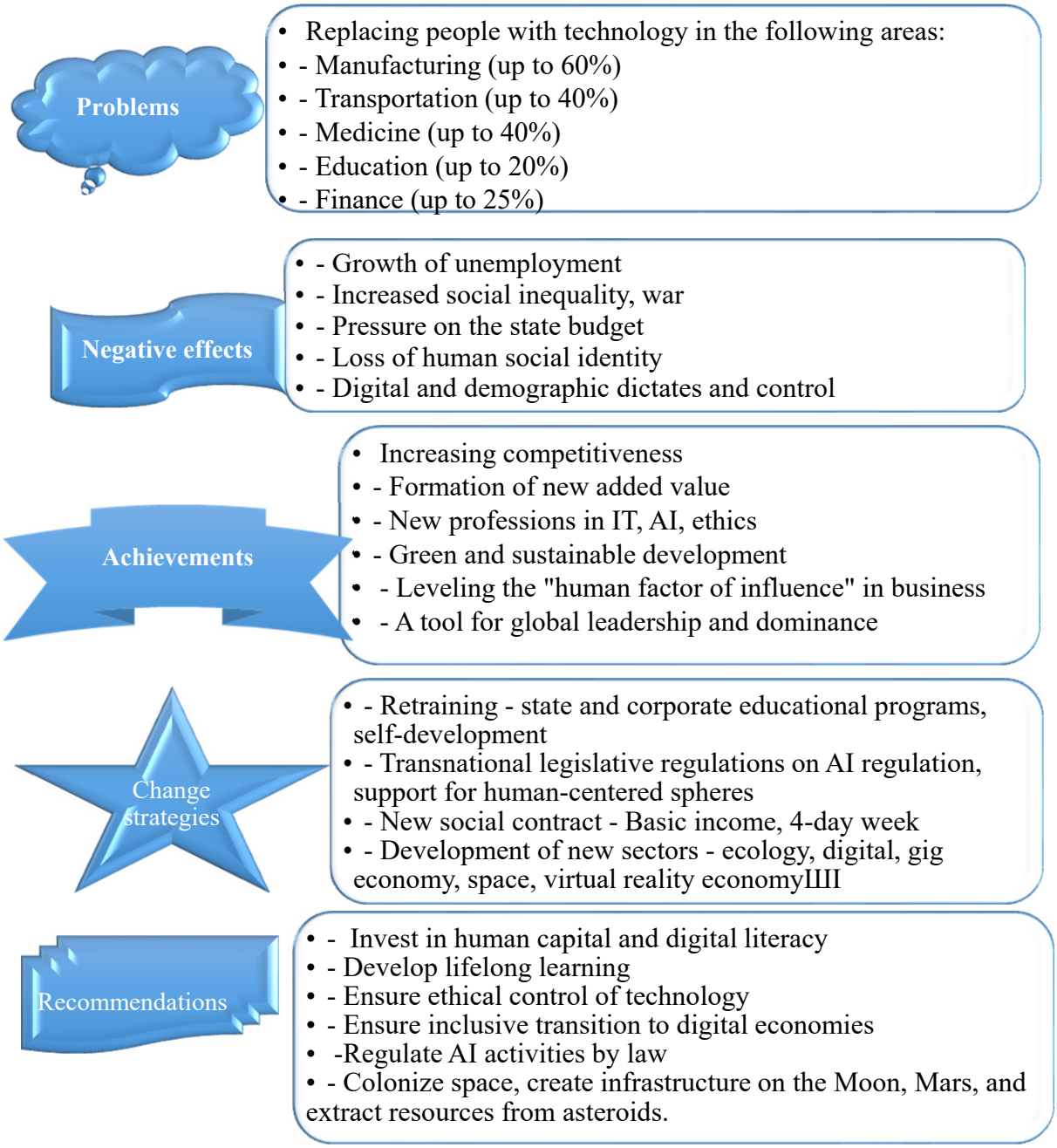

Figure 3. The Dilemma of Formation and Achievements of the Neo-Economy
Source: prepared by the authors based on [18, 22, 23] and this research

Corporations, like dinosaurs, are at the top of their ecosystem. And they have significant tools to respond to change. They compensate for the decline in population and consumer demand by cutting costs, creating new needs, focusing on smaller but richer markets, and developing new forms of economy. However, such changes increase the risk of inequality and social conflicts and upheavals, including military ones, on a global scale.

Measures are needed to strengthen social support and transition to a productivity-oriented system. Namely, creating a national neo-economic strategy integrating digital transformation, green transition, and human capital. Implementation of ESG criteria at all levels - from government policy to local budgets. Institutional support for the innovation ecosystem - startups, research hubs, and public-private partnerships. Educational breakthrough - formation of a new economic culture through universities, schools, and online courses. Building a digital state - effective analytics, open data, transparent algorithms, and citizen participation.

Among the main directions that are currently proposed in the context of improving the ethics of neural networks are the introduction of nationwide ethical codes of conduct for corporations, policies identical to nuclear programs, global rules and regulations for the use of artificial intelligence, and increased funding for research on the safety of new digital products.

The expected result is the search for new opportunities: in people, technology, and business. Reduction of unemployment, adaptation of employees to new conditions, and economic stability. Protecting human rights, reducing the risk of digital authoritarianism, and increasing trust in technology and preparing for long-term expansion into space, expanding access to new resources, addressing future demographic and resource challenges and raising public awareness, building trust between people and states, and creating a social consensus on the use of technology and ensuring ethical implementation of AI, increasing efficiency in socially significant areas, creating new opportunities for research and development.

Discussion. This project is the latest in a growing body of research emphasizing the fundamental ethical challenges of the new economic milestone in society—the evolution of economic thought forces the combination of economics with technology, ethics, and social capital.

The research of many scholars suggests that society has about five years to develop mechanisms for adapting to the new digital reality. Complete adaptation to digital reality can take 20 to 50 years, depending on the pace of technological development and the ability of society to change [11, 12]. At the same time, digital solutions are considered to be implemented in business practice today, while government institutions and society are just starting to think about it.

The decline in consumer demand is planned to be compensated by cheap robot labor, the creation of customized products for the wealthy, the conquest of new markets where there is still demand, the formation of latest fashion and new values, digital stimulation of consumer demand, servicing the robot economy and space colonization, monopolization of markets and prices for bare essentials: medicine, water, food. At the same time, people in rural areas will have more digital freedoms due to the results of their work on the land, while urban residents will be deprived of such opportunities.

Economic benefits can easily offset key challenges such as cultural lag, exponential gap, and psychological resistance to change. And the pace of digitalization makes the feasibility and possibility of adaptation impossible.

Nowadays, people are considered to be left alone in the fight against new challenges. Today, national borders are being erased, state institutions are losing their social role, and the pragmatism of transnational algorithms for an individual's compliance with the standards and metrics of the new reality is coming to the fore. In nature, there are creative thinking, logic, intuition, intelligence, and other components that together form a person. Instead, artificial intelligence has taken over human consciousness and led to its intellectual degradation. As a result, a new generation is being formed that cannot think critically. First of all, this study showed the risks of overconfidence in the results obtained with the help of artificial intelligence again nd again. The study's findings emphasize the

need for more targeted examples in training data and a rethinking of approaches to processing AI's combination of logical and spatial thinking, especially in tasks it rarely encounters. Therefore, for people, there is no alternative to investing in education, developing digital literacy, implementing effective change management strategies, and creating new opportunities. Neural networks succeed where their training data is sufficiently rich in relevant examples, but they are less accurate and often distort situations involving abstract thinking.

A fundamental shift in the global economy is completely changing how people do business. The place and role of a person in it will depend on their ability to self-develop and adapt to new conditions. Therefore, interdisciplinary mental dialog and the development of practical ethical recommendations for actors in digital literacy, forming a system of incentives, and a comprehensive system of legislative initiatives are critically important.

The paradigm of the future world in the neo-economy should be based on: development of policies of ethical compromises in the concept of "consumer-company-product-society-state-sustainable development"; formation of a paradigm of new socio-economic thinking and mentality of society and business in relation to their actions, culture, and philosophy of interaction. This research showed that there are no universal ethical safeguards in the fight against the digital evolution of business in creating new added value. At the same time, there are basic things such as education, spirituality, creativity, and the development of critical thinking that will allow a person to remain authentic and adapt to new realities.

Creativity can help humanity find a place in a new world where creativity and technology coexist. Artificial intelligence is changing the content of this work. On the one hand, it eliminates routine and, on the other hand, requires investing in self-development, adapting, and thinking more strategically. That is, it is not the work that changes, but its content. In this context, creative industries and digitalization are not a struggle, but a potential symbiosis. Humanity will not escape from digitalization, but it is creativity that will determine how to use it, for good or for harm. And most importantly, as long as people are able to feel, think critically, and create something unique, they have a future.

Conclusions. Periods of change are accompanied by social upheaval and new achievements. The neo-economy doctrine is no exception. In contrast to the financial attractiveness and environmental friendliness of digital innovations, there is significant uncertainty regarding the loss of income for a large part of the population and a lack of understanding of responsibility for the consequences and results of uncontrolled implementation of neural networks. At the same time, people are the creators of digital change. It is people who primarily determine what algorithms will be embedded in the digital world and what self-preservation safeguards will be applied. For ethical reasons, there is a clear awareness of the need to involve the broadest possible range of participants, namely "consumer-company-product-society-state", to avoid social conflicts and build a humane symbiosis of coexistence in the new reality. In which the unique features of human potential: creativity, emotions, development of critical thinking, art, and freedom of choice, will be complemented by digital tools of neural networks, and will allow a person to remain authentic and adapt to new realities.

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Данкевич Андрій
доктор економічних наук, професор кафедри економіки і права, Інститут економіки і менеджменту
Національний університет харчових технологій
вул. Володимирська, 68, 01601 Київ, Україна
e-mail: an.dankevich@gmail.com
ORCID ID: 0000-0003-1801-7516
Левченко Юлія
кандидат економічних наук, доцент кафедри економіки і права, Інститут економіки і менеджменту
Національний університет харчових технологій
вул. Володимирська, 68, 01601, м. Київ, Україна
e-mail: an.dankevich@gmail.com
ORCID ID: 0000-0002-1879-7770
Данкевич Віталій
доктор економічних наук, професор, декан факультету права, публічного управління та національної безпеки,
Поліський національний університет
Старий бульвар, 7, м. Житомир, Житомирська обл., 10002
e-mail: dankevych2017@gmail.com
ORCID ID: 0000-0002-0522-2927
Ніценко Віталій
доктор економічних наук, професор кафедри підприємництва та маркетингу
Інститут економіки і менеджменту, Івано-Франківський національний технічний університет нафти і газу
вул. Карпатська, 15, 76019 Івано-Франківськ, Україна
e-mail: vitaliinitsenko@onu.edu.ua
ORCID ID: 0000-0002-2185-0341
Інгрем Кейша ЛаРейн
доктор наук з менеджменту, викладач Інституту менеджменту та політичних наук
Університет Миколаса Ромеріса
вул. Атейтіс 20, м. Вільнюс LT-08303, Литва
e-mail: klingram@mruni.eu
ORCID ID: 0000-0001-9136-1869

Нео-економічна доктрина інноваційної трансформації економіки: цифровий, креативний та соціально-етичний аспекти бізнесу

Анотація. Актуальність. Глобальна економіка динамічно еволюціонує в апробації цифрових інструментів формування доданої вартості та максимізації прибутку. Нова економічна реальність - нео-економіка передбачає глобальне переформатування як ринків праці і капіталу так і свідомості людей. В її філософії закладено цифрові інновації як інструмент розвитку; творчість як економічну силу; етику як норму ведення бізнесу; сталий розвиток як основу майбутнього. Зміни спонукають до концентрації наукових досліджень в питанні адаптації до нових умов. Метою статті є дослідження теоретичних аспектів становлення доктрини поняття нео-економіки, як системного явища та етики її економічного розвитку. Це вимагає осмислення парадигми змін (через призму цифрових, креативних та соціально-етичних чинників) та посилення діалогу щодо концепції спільного існування суб'єктів ринку в новій цифровій реальності. Для досягнення поставленої мети використано такі загальнонаукові методи: аналізу, синтезу, систематизації, теоретичного узагальнення, абстрагування та аналогії, індукції та прогнозування. Результати дослідження. Досліджено еволюцію економічної думки. Акцентовано на необхідності пошуку компромісів в побудові гармонійного поєднання між економічним зростанням та суспільними цінностями в новій реальності. Розкрито важливість людського потенціалу в системі креативних рішень глобальної нео-економіки та необхідності розробки важелів захисту його етичних норм. Практичне значення дослідження полягає в тому, що акцентовано увагу суспільства на проблематиці фундаментальних економічних викликів (етичних, цифрових) і пошуку шляхів їх вирішення. Сформульовано нове бачення ролі людства в парадигмі нео-економіка. Запропоновано власне визначення поняття «нео-економіка» на основі використання креативної складової людського потенціалу та результатів інноваційної діяльності (нових технологій, інновацій, інформації, знань). Запропоновано залучення якомога ширшого кола учасників а саме «споживач-компанія-продукт-суспільство-держава» в практику імплементації нових економічних рішень для уникнення соціальних конфліктів та побудови гуманного симбіозу. Основні висновки можуть бути використані. Обґрунтовано необхідності формування єдиних механізмів запобіжників дотримання етичних норм. Акцентовано необхідність розширення суспільного діалогу змін.

Ключові слова: *нео-економіка, креативна економіка; креативні індустрії цифрова економіка, людський потенціал; інновації, корпоративна соціальна відповідальність, інвестиційний портфель, етика економіста та соціальна відповідальність бізнесу, штучний інтелект (AI), нейромережі.*

JEL classification: O33, O35, M14, L26, Z11, D83

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