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Examining the Vital Role of AI in Shaping Future Financial Leadership and Strategy: AI at the Wheel in Redefining Financial Governance

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ABSTRACT

This study examines how artificial intelligence (AI) is reshaping financial leadership and governance. The research problem addressed is the limited understanding of AI's direct influence on governance effectiveness. The primary objective was to assess the role of AI in leadership transformation and strategic financial planning. Using a quantitative, positivist approach, data were collected from 50 professionals in finance, accounting, and corporate governance via a structured questionnaire covering six domains. Reliability tests confirmed strong internal consistency, and regression analysis revealed that AI-driven leadership transformation and AI in strategic planning significantly enhance financial leadership effectiveness. In contrast, adoption, compliance, and organizational context showed no direct impact, though they may serve as enabling conditions. The findings recommend prioritizing leadership-oriented AI strategies to strengthen governance outcomes. The study concludes that harnessing AI to revolutionize leadership and embed it into strategic financial planning is essential for elevating governance. Authentic financial leadership requires rethinking roles and strategically using AI to drive smarter decisions, with leaders' vision ultimately propelling real progress in financial governance.

Keywords: Artificial Intelligence (AI); Financial Governance; Financial Leadership; Strategic Financial Planning

INTRODUCTION

Financial governance, once centered on ledger management, is now being transformed by artificial intelligence (AI). Initially used to automate routine accounting, AI has become integral to strategic financial leadership. This evolution is reshaping decision-making, risk management, and accountability, thereby making AI central to modern financial systems (KPMG, 2025, p. 12). As AI advances, it is expected to drive further innovation and foster optimism among finance professionals.

Organizations' adoption of AI reflects the ongoing transformation in financial governance. Increasingly, companies use AI for risk modeling and decision-making to enhance oversight and improve returns. Some report a 23% faster return on investment after integrating AI into their governance processes (Cruz, 2025, p. 34). While AI increases efficiency, it also introduces challenges related to data privacy, security, and workforce changes (Alshurafat, 2023, p. 43). Accountants must now develop new skills, particularly in interpreting and leveraging data-driven insights.

This shift moves financial governance from a compliance-focused approach to a leadership model where executives both use AI and drive innovation. AI enables real-time financial analysis, delivering timely,

actionable insights (Smith, 2018, p.77). Leaders must remain accountable for the application of AI. While technology will not replace leadership, it increases leaders' responsibilities in an AI-driven environment (Wingard, 2025, p. 56). CFOs and boards must ensure AI tools are used transparently, fairly, and ethically. This leadership approach is essential in today's financial landscape and promotes shared responsibility.

AI has transformed the practice of accounting. Because it can quickly and accurately process large volumes of data, AI has transformed accounting by enabling faster, more accurate processing and making financial reporting more efficient and reliable (Tandiono, 2023). Machine learning and analytics now automate routine tasks such as data entry and transaction sorting. AI-driven predictive analytics uses historical data and algorithms to forecast trends and to support more informed financial advice (Goel et al., 2023, p. 101). This shift demonstrates how financial governance is evolving from record-keeping to innovation leadership. By integrating AI, organizations are redefining trust, accountability, and value in the digital era. The impact of AI on financial governance is significant and inspires anticipation for future developments.

LITERATURE REVIEW

Financial governance once revolved around compliance and meticulous record-keeping. Now, artificial intelligence is propelling the field into a new era of strategic vision and forward-thinking leadership. This literature review explores how academic research is uncovering AI's transformative effects on accounting and financial governance, highlighting innovative models, frameworks, and pressing ethical questions.

TRANSFORMATION OF FINANCIAL GOVERNANCE

Recent scholarship highlights the transformative impact of artificial intelligence (AI) on financial governance. By leveraging predictive analytics, risk modeling, and automation, AI is changing how organizations manage finances and make strategic decisions. Cruz (2025) finds that organizations adopting AI-driven governance reforms achieve up to 23% faster returns on investment, demonstrating AI's capacity to enhance efficiency and accountability. This acceleration shows that AI is a key driver of financial performance, not just a new technology. Yanney (2025) introduces predictive governance models, noting that AI enables organizations to make real-time decisions and adapt quickly to changing financial conditions. This adaptability is essential in today's volatile markets. Oyeniyi et al. (2024) describe AI as the "operating system of finance," arguing that its adoption marks a paradigm shift in governance. The focus is shifting from compliance and record-keeping to innovation, strategic vision, and ethical leadership. As a result, AI is optimizing current practices and redefining the core principles of financial governance by introducing intelligence, adaptability, and leadership.

ARTIFICIAL INTELLIGENCE IN ACCOUNTING PRACTICES

Artificial intelligence (AI) has transformed accounting by shifting the focus from manual, repetitive tasks to more strategic functions. Tandiono (2023) notes that machine learning and advanced analytics now handle activities such as data entry and transaction categorization, reducing errors and freeing accountants to concentrate on financial planning, advisory services, and governance. As a result, accountants are increasingly seen as strategic partners in organizational leadership. AI also introduces predictive capabilities. Goel et al. (2023) explain that predictive analytics helps accountants anticipate market trends, assess risks, and offer more comprehensive financial advice. This shift makes accounting more proactive and integral to business strategy, rather than limited to recording past transactions. Smith (2018) adds that

AI enables real-time financial analysis, providing organizations with rapid, accurate information. This speed improves decision-making and responsiveness to new opportunities and challenges. Together, these advancements show that AI is making accounting both technical and strategic, expanding its influence in organizational leadership.

CHALLENGES AND ETHICAL CONSIDERATIONS

Artificial intelligence (AI) is improving the efficiency of financial governance, but researchers have identified new risks. Alshurafat (2023) raises concerns about data privacy, cybersecurity, and job displacement as automation increases. Wingard (2025) introduces AI-accountable leadership, stating that while technology will not replace leaders, it will require them to ensure accountability, transparency, and fairness. This view positions leadership as a moral and ethical responsibility in an AI-driven environment. Almaqtari (2024) stresses the need for professionals to develop skills in managing and interpreting complex data, and argues that ethical stewardship is vital for financial leaders to adapt to technological change while maintaining integrity and trust. Together, these perspectives indicate that integrating AI into financial governance is not merely a technical change but a significant shift in leadership, requiring a balance among innovation, ethics, and human responsibility.

CONCEPTUAL FOUNDATION

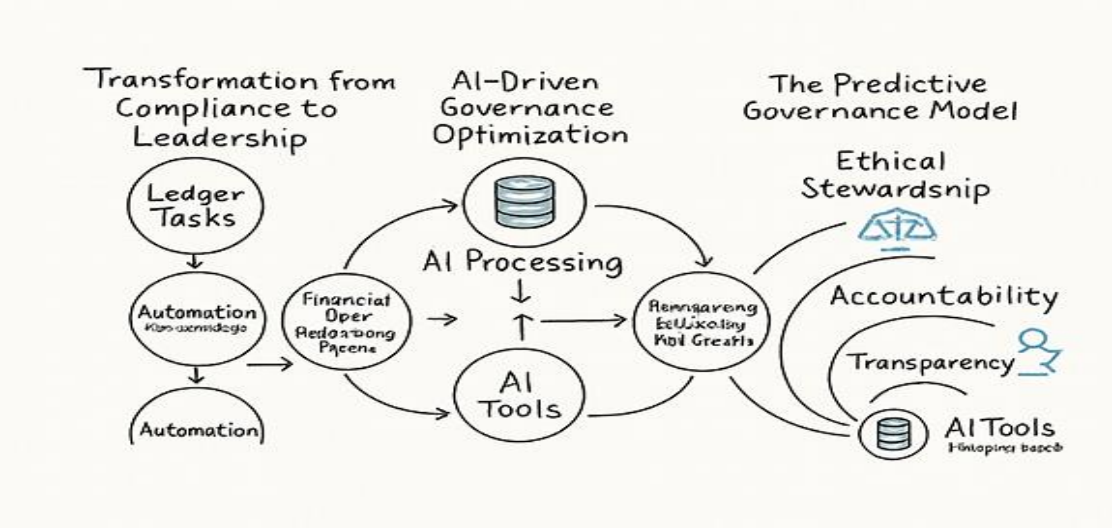
AI-driven governance optimization applies artificial intelligence tools, including machine learning, predictive analytics, and natural language processing, to financial governance. These technologies improve efficiency, transparency, and strategic decision-making. Unlike traditional models that rely on manual processes and strict compliance, AI enables automation and adaptability, creating a more flexible, forward-looking governance model. AI systems handle routine tasks such as compliance checks, transaction monitoring, and reporting, reducing errors and allowing leaders to focus on strategic goals. Predictive analytics helps organizations identify financial risks, market changes, and regulatory challenges early, thereby enhancing resilience. AI also provides real-time dashboards and audit trails, making decision tracking and review more transparent and thereby building trust among stakeholders and regulators. By analyzing large volumes of financial and operational data, AI provides actionable insights for better investment decisions, resource allocation, and long-term planning. However, successful optimization requires more than technology. Leaders must use AI ethically, ensuring fairness, privacy protection, and responsible algorithm use to maintain trust.

The Predictive Governance Model (Yanney, 2025) integrates artificial intelligence into financial governance to support real-time adaptation and strategic planning. Unlike traditional governance, which focuses on compliance and reactive measures, predictive governance uses AI to identify risks, forecast opportunities, and inform decisions before issues arise. AI tools continuously analyze financial and operational data, enabling leaders to make timely, informed decisions in changing environments. Predictive analytics enable early detection of financial, regulatory, and market risks, allowing organizations to address challenges proactively. The model highlights the need for adaptable governance structures that respond to evolving markets, regulations, and technology. Integrating AI into governance improves the ability to identify long-term trends and align financial strategies with future opportunities.

Wingard (2025) presents the Ethical AI Leadership Model, which highlights the moral responsibilities of financial leaders in an AI-driven environment. Unlike technical models focused on efficiency, this framework prioritizes human values. Executives must ensure transparency, fairness, and accountability

when deploying AI. While AI can support decision-making, it does not replace human judgment or responsibility. Leaders remain accountable for AI-related decisions and must maintain oversight to prevent algorithms from overriding human input. Governance should make AI processes clear and accessible to all stakeholders, avoiding outcomes that are obscure or misleading. AI systems should be designed to reduce bias and discrimination and to build trust in financial management. Leaders are expected to apply ethical principles in AI implementation, aligning with societal and organizational standards. The model views AI as a tool to support leadership, not as a replacement for it. Leaders should balance technological benefits with ethical responsibilities.

The Spiral of AI-Driven Financial Leadership



Source: Author's Construction

The diagram illustrates the transformation of financial governance in response to the emergence of artificial intelligence. It integrates three principal models: AI-Driven Governance Optimization, Predictive Governance, and Ethical AI Leadership. These models are depicted in a spiral configuration to demonstrate organizational progression from technical efficiency to strategic foresight and ultimately to ethical leadership. The spiral representation underscores the ongoing, dynamic nature of this evolution, rather than a linear trajectory. Each stage builds upon the preceding one, indicating that leadership development should parallel technological advancement.

TRANSFORMING FINANCIAL LEADERSHIP

Artificial Intelligence is changing the roles of Chief Financial Officers and governance officers, moving their focus from basic financial record-keeping to more strategic leadership. With AI-powered real-time analytics and insights, these leaders can make faster, more confident decisions. In risk management, AI helps organizations predict regulatory changes, spot fraud early, and respond to changing market conditions. As a result, CFOs are becoming strategic leaders who drive innovation and help their organizations grow sustainably.

STRATEGIC PLANNING AND ADAPTABILITY

Artificial intelligence (AI) can improve financial strategy by enhancing forecasting accuracy. It employs advanced models to simulate various economic scenarios, providing decision-makers with improved tools

for planning amid uncertainty and challenges. For resource allocation, AI helps organizations invest capital wisely, streamline budgets, and boost efficiency. This flexibility enables companies to respond quickly to market changes, new regulations, or technological shifts, helping them remain competitive and resilient.

ETHICAL LEADERSHIP AND STAKEHOLDER TRUST

As artificial intelligence becomes part of financial leadership, decision-makers face new responsibilities. Leaders must ensure that AI-driven decisions are data-driven, explainable, and fair. Ethics now plays a key role, with governance committees overseeing the use of AI and ensuring that innovation is balanced with accountability. Focusing on ethical AI builds trust among employees, regulators, and investors and strengthens confidence in the organization's financial management.

STRATEGIC IMPACT ON FINANCIAL GOVERNANCE

AI is changing financial governance by enabling new governance models, digital audits, and flexible compliance systems. Using AI strategically helps companies stand out, attract investors, and perform better. It also supports Environmental, Social, and Governance (ESG) efforts by improving reporting and encouraging responsible finance, thereby helping organizations adopt sustainable business practices.

AI'S ROLE IN SHAPING LEADERSHIP STRATEGY

AI is changing what financial leaders do, helping them move from traditional oversight to becoming strategic partners who use AI for better predictions and planning. With AI, leaders can make more accurate forecasts, anticipate market changes early, and manage economic fluctuations. CFOs and finance executives now work with other departments, using AI analytics to guide investments, allocate resources, and plan for growth. AI tools also accelerate the process from data collection to action, enabling leaders to respond quickly to new risks and opportunities.

RISK AND COMPLIANCE GUARDIANSHIP

AI-powered governance helps leaders spot risks early, stay compliant, and strengthen their organizations. These systems can detect anomalous activity in financial transactions, identifying potential fraud or regulatory violations before they escalate into larger problems. Nearly three-quarters of finance leaders have established guidelines for the responsible use of AI to ensure compliance with evolving global standards. Using AI in governance also enhances organizational transparency and accountability, thereby building stakeholder trust and maintaining organizational stability. Organizations that use AI in their leadership and governance see up to 23% faster returns on investment, showing how AI can set them apart from competitors. Automation supports reporting and financial management, but the most significant advantages arise from the use of AI for forecasting and risk management.

METHODOLOGY

This study used a quantitative research design to explore how artificial intelligence (AI) affects financial leadership and governance. The research followed a positivist approach, testing hypotheses to identify statistically significant relationships between AI factors and financial governance outcomes. Participants included finance, accounting, and corporate governance professionals, chosen to ensure they had relevant experience with AI and financial decision-making. The final group had 50 people from various industries

and organizations. Data were collected using a structured questionnaire with closed-ended items on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The survey had six sections: FIN (Financial Leadership & Governance Effectiveness), AA1 (AI Adoption and Integration), AA2 (AI-Driven Leadership Transformation), AA3 (AI in Strategic Financial Planning), AA4 (AI and Ethical/Regulatory Compliance), and AA5 (Organizational Context). The questionnaire was tested for clarity and reliability, and all sections had a Cronbach's alpha above 0.70. For each variable, the mean and standard deviation were calculated. Pearson correlation coefficients were used to measure the strength and direction of relationships between AI factors and financial leadership effectiveness, with significance at $p < 0.05$ and $p < 0.01$. A regression model was built with FIN as the dependent variable and AA1-AA5 as independent variables. Model fit was checked using R^2, Adjusted R^2, and F-statistic (SPSS). The importance and impact of each predictor were measured using R^2, Standard Error, Beta coefficients, p-values, and standardized coefficients.

VALIDITY AND RELIABILITY ASSESSMENT

Instrument validity was confirmed through expert review to ensure content accuracy.
Reliability was assessed using Cronbach's alpha to measure internal consistency.

ETHICAL CONSIDERATIONS

All participants provided informed consent.
Organizational data confidentiality was maintained throughout the study.
The study adhered to institutional research ethics guidelines.

Hypothesis Testing

H1: AI adoption and integration (AA1) exert a significant influence on financial leadership and governance effectiveness (FIN).

H2: AI-driven leadership transformation (AA2) significantly affects financial leadership and governance effectiveness (FIN).

H3: The application of AI in strategic financial planning (AA3) significantly influences financial leadership and governance effectiveness (FIN**).**

H4: AI and ethical or regulatory compliance (AA4) play a significant role in forecasting financial leadership and governance effectiveness (FIN).

H5: Organizational context (AA5) exerts a significant impact on financial leadership and governance effectiveness (FIN).

Interpretation of Findings and Discussion of Results

Table 1: Descriptive Analysis

Descriptive

	N	Minimum	Maximum	Mean	Std. Deviation
FIN	50	1.75	4.00	2.8950	.57163
AA1	50	1.50	5.25	2.8850	.70206
AA2	50	1.75	3.75	2.6200	.46904
AA3	50	1.25	4.00	2.7700	.65629
AA4	50	1.25	3.75	2.6650	.63810
AA5	50	1.75	4.00	3.1450	.61878
Valid N (listwise)	50				

Source: *Field Data Analysis, 2025*

Financial Leadership and Governance Effectiveness (FIN) demonstrates moderate effectiveness, with a mean score of 2.90 (SD = 0.57), and most respondents rated governance as average. AI Adoption and Integration (AA1) also exhibits moderate adoption (mean = 2.89, SD = 0.70), although organizations differ in their progress. AI-Driven Leadership Transformation (AA2) reports the lowest mean at 2.62 (SD = 0.47), indicating limited advancement and highlighting the need for further development. AI in Strategic Financial Planning (AA3) yields a mean of 2.77 (SD = 0.66), suggesting that while some organizations are beginning to implement AI in planning, many have not yet initiated this process. AI and Ethical or Regulatory Compliance (AA4) scores below average (mean = 2.67, SD = 0.64), reflecting inconsistent attention to compliance. Organizational Context (AA5) emerges as the strongest area, with a mean of 3.15 (SD = 0.62), indicating that most organizations have a supportive culture and are ready to adopt AI. In summary, organizational context is the most favorable domain, whereas leadership transformation remains the weakest. Most scores range from 2.6 to 2.9, indicating that organizations are moderately prepared but have not yet achieved advanced levels of AI adoption and governance.

Table 2: Correlation Analysis

Correlation

FIN	AA1	AA2	AA3	AA4	AA5
FIN	1000				
AA1	-.040	1000			
AA2	.386**	.128	1000		
AA3	.359*	.348	.290*	1000	
AA4	-.007	-.093	.056	.272	1000
AA5	-.151	.274	.185	.134	.394*	1000

Correlation is significant at the 0.01 level (2-tailed).**

Correlation is significant at the 0.05 level (2-tailed).*

Source: Field Data Analysis, 2025

The results show a clear positive link between **financial leadership effectiveness (FIN) and AI-driven leadership transformation (AA2)** (r = .386, p = .006, significant at the 0.01 level). This means that stronger governance and leadership are associated with greater AI-driven transformation. FIN also shows a moderate positive relationship with AI use in strategic financial planning (AA3) (r = .359, p = .010, p < 0.05), suggesting that effective governance facilitates AI integration in planning. There is no significant relationship between **FIN and AI adoption/integration (AA1)** (r = –.040, p = .781, not significant), **FIN and AI ethical/regulatory compliance (AA4)** (r = –.007, p = .959, not significant), or **FIN and organizational context (AA5)** (r = –.151, p = .296, not significant). This means that governance effectiveness does not predict AI adoption, compliance, or organizational readiness in this data. Looking at the predictors, **AA1 and AA3** are positively associated (r = .348, p = .013, significant at 0.05), indicating that greater AI adoption is associated with its use in financial planning. **AA1 and AA5** show a small positive relationship (r = .274, p = .054), suggesting that organizational readiness may affect adoption. **AA2 and AA3** are also positively related (r = .290, p = .041; p < .05), indicating that leaders who support AI transformation often use AI strategically. The strongest link is between **AA4 and AA5** (r = .394, p =

.005; p < 0.01), indicating that ethical and regulatory compliance is closely tied to organizational context. Organizations with supportive environments are more likely to ensure compliance when using AI.

Table 3: Regression Analysis Results

Independent Variables	Coefficient	Std.Error	T-Statistic	Significant
(constant)	2.031	.583	3.484	.001
AA1	-.132	.120	-1.101	.277
AA2	.416	.164	2.539	.015
AA3	.314	.130	2.408	.020
AA4	-.057	.135	-.424	.673
AA5	-.178	.138	-1.286	.205

F-Value =3.718 P-Value .0007 N=50

** Correlation is significant at the 0.01 level.
* Correlation is significant at the 0.05 level.
R=54.5%, R-Sq=29.7%, Adj. R-Sq. =21.7%
Dependent Variable: financial leadership and governance effectiveness
Source: Field Data Analysis, 2025

Table 3 summarizes the relationship between the model and the dependent variable, *Financial Leadership and Governance Effectiveness*. The correlation coefficient (R = .545) indicates a moderate association between the predictors (AA1–AA5) and FIN. The coefficient of determination (R^2 = 0.297) shows that these predictors account for 29.7% of the variance in financial leadership effectiveness. The adjusted R^2 of 0.217 reflects that, after adjusting for the number of predictors, the model explains 21.7% of the variance, indicating modest explanatory power. The standard error of 0.506 suggests an average prediction error of about half a point on the measurement scale. Overall, the model demonstrates moderate explanatory strength. The regression results (F = 3.718, p = .007) confirm statistical significance, indicating that the predictors collectively influence FIN. The constant (B = 2.031, p = .001) is significant and represents the baseline value of FIN when all predictors are set to 0. **AA1 (AI Adoption & Integration):** B = –0.132, p = .277. This negative, non-significant coefficient indicates that adoption and integration do not meaningfully predict financial leadership effectiveness. **AA2 (AI-Driven Leadership Transformation):** B = 0.416, p = .015. This positive, significant coefficient shows that AI-driven leadership transformation strongly contributes to financial leadership effectiveness. **AA3 (AI in Strategic Financial Planning):** B = 0.314, p = .020. This positive, significant result highlights the importance of AI as a key predictor in strategic financial planning. **AA4 (AI and Ethical/Regulatory Compliance):** B = –0.064, p = .673. This negative, non-significant coefficient suggests that compliance does not predict effectiveness in this dataset. **AA5 (Organizational Context):** B = –0.178, p = .205. This negative, non-significant result indicates that organizational context does not directly influence financial leadership effectiveness.

AI-driven leadership transformation is positively and significantly associated with financial leadership and governance effectiveness. This finding aligns with Stouthuysen et al. (2025), who observed improved finance team performance when leaders actively reshape their roles through AI. Similarly, Forbes (Hood,

2024) reported that AI is redefining finance leadership beyond automation, supporting the view that transformation is a key driver of effectiveness.

AI in strategic financial planning also has a positive and significant impact on leadership and governance effectiveness. This result is consistent with Addy et al. (2024), who found that AI-driven analysis improves planning accuracy and strategic foresight, strengthening leadership effectiveness. Bahoo et al. (2024) further emphasized that strategic planning is one of the most influential applications of AI in finance, supporting this conclusion.

Conversely, AI adoption and integration are not significantly associated with financial leadership effectiveness. This finding contradicts Vuković et al. (2025), who argued that broad AI adoption improves governance and decision-making, and Song et al. (2025), who reported that organizational AI adoption strongly influences decision-making effectiveness. Compliance shows no significant effect on financial leadership effectiveness. This finding diverges from Kulkarni (2025), who suggested that AI enhances compliance and accountability, and Uzougbo et al. (2024), who stressed that ethical and legal accountability is central to leadership credibility.

Finally, organizational context, used as a control variable, does not significantly predict financial leadership effectiveness. This finding contrasts with Al-Bayed et al. (2024), who argued that organizational culture and context are critical enablers of AI-driven leadership effectiveness.

Hypothesis Testing

H1: *AI adoption and integration (AA1) exert a significant influence on financial leadership and governance effectiveness (FIN).* The regression coefficient (B = –0.132, p = .277) and the correlation (r = –.040, p = .781) indicate a negligible, statistically insignificant relationship.

H2: *AI-driven leadership transformation (AA2) significantly affects financial leadership and governance effectiveness (FIN).* The regression coefficient (B = 0.416, p = .015) and correlation (r = .386, p = .006) provide evidence of a significant improvement in financial governance effectiveness associated with AI-driven leadership transformation.

H3*: AI in Strategic Financial Planning (AA3) is a significant driver of Financial Leadership and Governance Effectiveness (FIN)****.*** The regression coefficient (B = 0.314, p = .020) and correlation (r = .359, p = .010) highlight the strategic value of AI in enhancing governance effectiveness.

H4: *AI and ethical or regulatory compliance (AA4) play a significant role in forecasting financial leadership and governance effectiveness (FIN).* The findings do not support this hypothesis, as indicated by a regression coefficient of B = –0.057 (p = .673) and a correlation of r = –.007 (p = .959). Within this dataset, ethical and regulatory compliance facilitated by AI does not demonstrate a significant effect on financial leadership effectiveness.

H5: *Organizational context (AA5) exerts a significant impact on financial leadership and governance effectiveness (FIN). The data did not support this relationship, with a regression coefficient B = –0.178 (p = 0.205) and a correlation r = –0.151 (p = 0.296)*. While organizational context does not show a direct, statistically significant influence on financial governance effectiveness, the possibility of indirect effects remains open.

Conclusion

The study reveals that harnessing artificial intelligence to transform leadership and integrate it into strategic financial planning is essential to enhancing financial governance. Authentic financial leadership goes beyond merely adopting AI tools; it requires leaders to rethink their roles and actively use AI to

inform more intelligent decisions. Broad AI adoption, compliance, and organizational context may provide a supportive backdrop, but they do not directly drive better governance. Ultimately, it is the leader's vision and the purposeful, strategic use of AI that propel real progress in financial governance.

Recommendations

1. Organizations should look past simply tallying AI tools and instead craft meaningful metrics that reveal how AI shapes leadership, decision-making, and accountability.
2. Leaders can harness AI for forecasting and scenario simulations, stress-testing governance structures against shifting economic, regulatory, and ethical landscapes. This proactive approach fuels adaptability and cultivates a future-focused mindset.
3. To manage AI effectively, organizations need clear frameworks that define essential skills like algorithmic literacy, ethical judgment, and strategic integration. These efforts move the conversation from just adopting technology to nurturing visionary leadership.
4. Compliance should evolve beyond static checklists. With AI, organizations can develop compliance systems that adapt to evolving regulations and integrate governance into routine decisions, not just annual reviews.
5. Since context alone cannot guarantee success, organizations should foster a culture and readiness that empower transformation and strategic planning, aligning these with leadership initiatives rather than letting context drive outcomes.
6. Finally, by forming governance councils that unite leaders from finance, technology, ethics, and strategy, organizations can ensure AI-driven transformation is woven throughout the enterprise, not siloed within finance.

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