

BUSINESS PHILOSOPHY OF SELECTED BICOLANO ENTREPRENEURS: DISSECTING THEIR VIEWS AND INSIGHTS

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Received: May. 7, 2021, Revised: August 30, 2021, Accepted: Jan 28, 2022

Abstract

This study aimed to seek views from selected Bicolano entrepreneurs on how they run their business, the values they believed, challenges they experienced with the current pandemic and their future plans as well. It was qualitative research that made use of structured interview and content analysis. Findings showed that Bicolano entrepreneurs' views on the different themes were not clearly separated from each other. Most of them started the business as additional source of income. These entrepreneurs were strongly driven by their particular advocacies. In terms of core values, most of them agreed that dedication to work was viable in making business successful. The business philosophy that stood out among them was making customer satisfaction a priority. The resilience of the Bicolano entrepreneur amidst the pandemic was manifested by their continuous marketing innovations adapting to the situation.

Keywords: Bicolano entrepreneur, business philosophy, core values.

Introduction

The growing economy of the Philippines offers various opportunities for entrepreneurs. The focus in small and large firms is to challenge entrepreneurs to create an organizational culture, develop a strategic vision and make use of the opportunities and resources in the environment (Paladan, 2014). Many businesses, including start-up, have always been important in the business community. It usually relies on the viability of the planned ventured usually based on the current trends and needs, and of course, the available capital. In-depth and detailed knowledge of its business idea and development enable a better understanding of the conditions and processes of business operations and its fulfillment of the business purposes.

Bicol is one of the regions found in the southern part of Luzon, Philippines. According to the Field Coordinator of Asia Pacific Alliance for Disaster Management Athea Penalzoza around 90% of the local economy in the Bicol region is comprised of Micro, Small and Medium Enterprises (Atento, 2019). Bicolanos are known to be "Oragon", which means a person of excellence". They are called this term because of their remarkable fighting spirit. They are also known to be very religious and a devotee of the Lady of Penafrancia, Patroness of Bicol. Being an "Oragon" and religious explain their resilient attitude towards natural calamities such as typhoons, earthquakes, and volcanic eruptions. These attitudes are considered their strengths which enable them to overcome all storms of life. With these known characteristics, it is interesting to

study their attitudes towards the business that they are venturing. With so many businesses that have sprouted in the Bicol it is exciting to know what drives and thrives these Bicolano entrepreneurs to continue what they have started. Schramm (2005) stressed on the importance of entrepreneurs to the business and economic communities and called for "improved research to meet the needs of informed discourse and decision-making". These businesses, mostly classified as small and medium enterprises, are so vital in the national economy specifically in generating employment. Business entrepreneurs operate in different market carrying with them their unique philosophy as their ground for managing the activities.

This present study attempts to provide analysis on the business philosophy of selected Bicolano entrepreneurs from various type of business – food, wellness, education and engineering services. It attempts to understand how they reason, make decisions and perform their activities concerning their business ventures. The respondents' views on business philosophy were gathered under seven themes. These are: (1) Reasons for starting business, (2) Changes in their perspectives, (3) Core values of enterprise, (4) Philosophy of customer service, (5) Advantages and Disadvantages over Competitors, (6) Challenges encountered during COVID-19 Pandemic, and (7) Future plans for the business. It is the recognition of the importance of the entrepreneurial endeavors that promoted an increase in academic interest in entrepreneurship research (Ireland, Reutzell, & Webb 2005).

There are several perspectives from which we can look at the meaning of philosophy in business. For Morey (1939), *philosophy in business* refers to the guiding principle in transacting business and dealing with administrative problems. From this definition, we can note the Bible-like quality of a philosophy in business in such a way that it teaches the proper approach and necessary methods that will lead a company to success. On the other hand, we have the definition of Krishnan (1973), who explains philosophy in business as the values of which businessmen or executives hold on a certain area that affects the operation of a business. In this statement, Krishnan (1973) focuses on the importance of attitude, as it will ultimately affect the quality of how a service is delivered.

Leonard adds to this pool of thought, almost echoing the words of Krishnan (1973). According to Leonard (2018), when business leaders incorporate their core values in the company, this becomes their philosophy of business. Once again, we come across the word “values” and our focus is directed our back to the businessman’s attitude. Here we ask about his principles, his expectations of himself, and to what extent would he go to assure the satisfaction of his customers. Considering all of these definitions, we can get a grasp of the elements that constitute a philosophy in business. Business establishments may be similar in many ways in terms of marketing strategies, logistic procedures and/or technological process but what sets them apart is the philosophy they follow. When business leaders incorporate their core values in the company, this becomes their philosophy of business (Leonard, 2018).

Different perspectives on achieving successful business are also provided. Martinez (2014) emphasized on achieving customer satisfaction by ‘doing the right thing’. He concluded that this perspective may result in sustained market success and an increase in sales revenue. The strategy discussed in the study also focuses on different marketing based on the different customer needs.

Dennehy (2019) discussed about business strategy formulation which is primarily based on balancing market effectiveness and organizational efficiency. The strategy emanates from the principles of Yin and Yang. Morozov and Morris (2009) explained that business who have been successful for a long time may become complacent, ignoring the changing customer needs. This may result to business decline as it fails to adapt to a new environment with greater competition.

Wong, Holmes, and Schaper (2018) mentioned in their study that some business owners may have the technical expertise but may lack the skills of maximizing available resources. Hiring employees with sufficient expertise to delegate this task may be a solution

for a business to boom. For Philippine setting, Capistrano (2019) suggested that for Micro-Small Business Enterprises (MSME) to thrive and contribute to country’s economy, an entrepreneurship-oriented and business friendly production location should be created.

The study of Paladan (2014) explained the dominant traits among Bicolano entrepreneurs. The author described them as mostly inspirational motivators, idealized influencer of behavior, intellectual stimulator and individual considerer. They inspire their people by providing them stable jobs. They lead by example and value their workers. They train their people on how to properly accomplish task. They promote open communication. They reconcile conflicts by looking into the problems and finding solutions in it.

Impacts of the pandemic brought by COVID-19 virus on businesses have also been reported. The National Economic and Development Authority (NEDA) of the Philippines estimates the deceleration of the Gross Domestic Product (GDP) growth rate resulting from the decline of the business industry in the Bicol region brought by the Enhanced Community Quarantine (ECQ) implemented during the lockdown. Based on the guidelines of ECQ only establishments providing basic items such as foods, water and health services remained open. Flexible work arrangements in non-essential sectors were also implemented resulting to temporary suspension of workers. There was also no income for those in the “no work-no pay” sectors. Closures of some businesses were also apparent during the pandemic (neda.gov.ph). It was noteworthy that the lockdown has brought major constraint for most businesses because of the safety measures such as social distancing, transport restrictions and disapproval of opening of some market places.

Research Gap

The study is confined mainly on describing selected Bicolano entrepreneurs in terms of their business philosophy. Limited studies were conducted specifically for Bicolano entrepreneurs. The research is focused mainly on analysis of their views and insights in running the business utilizing the method of content analysis. The whole discussion revolved around dissecting their responses on the seven themes constructed.

Research Methods

This study, which examines the way Bicolano run their business, is qualitative research that used structured interview. Structured interview is also known as researcher-administered survey which uses a pre-set of

questions. It is a fixed design interview whose context is prepared before it is administered. In this type of interview, same questions are asked to the respondents. Limited range of answers is usually gathered that is why the interview is also called as directive interview (Cornell, Johnson & Schwartz, 2013). This type of interview also allows for fast coding and ease of measurement thus advantageous for the researcher to do data analysis.

Participants

The sample of this research was determined by using convenience sampling method from non-random sampling types. The five respondents in this study are startup entrepreneurs in Camarines Sur. These entrepreneurs consist of an online seller (E1), a school directress (E2), a home-spa business person (E3), a vegan-restaurant owner (E4) and an engineer (E5). Demographic information is shown in Table 1. Respondent E1 is a college graduate who is working in a private corporation as sales supervisor. He entered the online selling few months after the onset of the COVID-19 pandemic. The products sold online are desserts. Respondent E2 is a school directress who have earned her Masteral degree. The respondent used to work in a private school who eventually decided to build her own home-based educational center. Respondent E3, a college graduate, is home-spa business owner. She decided to put her interest on wellness care into business. Respondent E4 is also a college graduate who runs a vegan-restaurant. It is family-owned business which he inherits. Lastly, respondent E5 is a practicing engineer who has ventured into construction and selling business. This respondent has earned Masteral units in engineering. Both E4 and E5 are into business for more than 10 years. E3 is running the home-spa for seven years and counting. Both E1 and E2 businesses have been operating for less than a year. Demographic information is shown in Table 1.

Table 1
Information of Respondents

	Variable	Category	Frequency
Entrepreneurs	Gender	Male	3
		Female	2
	Educational Attainment	College	3
		MS units	1
	Years in Business	MS/MA Degree	1
		1-5 years	2
		6-10 years	1
			10-15 years

Research Process and Data Analysis

The interview schedules were sent to the respondents in electronic environment in order to maintain

social distancing as prescribed by the current pandemic during the research process. It was conducted and recorded through Google meet platform with the consent of the respondents. The interview was transcribed and statements were analyzed through assigning particular codes to classify and clarify categories. The five respondents are coded as E1, E2, E3, E4 and E5.

Content analysis method, a frequently used method in qualitative research, was utilized in analyzing the obtained research data. Content analysis is a method that is effective in classification, edition and comparison of texts in order to make theoretical inferences (Cohen, Manion & Morrison, 2007). The researcher evaluated the answers in detail and created codes to represent the opinions of the respondents. Then, related codes were grouped and themes were created. Final conclusion of the study provided interpretation of the themes and its association.

Results and Discussions

The respondents' views on business philosophy were gathered under seven themes. These are: (1) Reasons for starting business, (2) Changes in their perspectives, (3) Core values of enterprise, (4) Philosophy of customer service, (5) Advantages and Disadvantages over Competitors, (6) Challenges encountered during Pandemic, and (7) Future plans for the business.

The analysis for the theme of reasons for starting business resulted to five codes (see Table 2). Findings show that three entrepreneurs started the business as additional source of income. Two of them, E1 and E5 who are both employed in private company, revealed that the pandemic has caused them financial constraints thus to cope up, they ventured into a business for additional income.

Other reasons are increase in demand and practice the profession ($n=9$, 11.11%). Both entrepreneurs, E1 and E4, shared that they started by just preparing the products for family's consumption. Then it was tried, liked and loved by relatives and friends. So, the demand grew bigger until they decide to start its business to respond to the clamor of many. Other entrepreneurs decided to start the business to practice their profession. Another reason for starting the business is seeing the potential for profit opportunity and way for bringing people closer to God.

In the theme of changes in the perspective, the reasons for the change on their perspective of business were discussed (see Table 3). There were three codes analyzed in this theme. One reason for the change in perspective is advocacy of a particular approach or method. One of the entrepreneurs interviewed view the

traditional method of learning to be not helpful. She explained that a particular approach in teaching is more beneficial to the students as follows: “I was surprised with the mindset of other schools, other parents, most specially grandparents who believe that learning will not take place if the children are not experiencing difficulty. Really? Is that possible? So, I said, that’s what I’m going to bring, happy learning”. The other entrepreneur, E4, advocates healthy living. The business they venture into opened their minds of the benefits of a vegan diet or plant-based dishes. The transition from being meat lovers to vegan lifestyle has been a manifestation of their change in perspective in life.

Table 2
Codes for the Theme of Reasons for Starting Business

Codes	f	%
Additional source of income	3	33.33
Increase in demand	2	22.22
Practice the profession	2	22.22
Potential for Business Opportunity	1	11.11
Way to bring people closer to God	1	11.11
Total	9	100.00

Another view on the reasons for changes in perspective is learning to strategize to thrive in the business. Two of the entrepreneurs, E1 and E3, started with no background in the business. E3 revealed that at first there were problems managing the business. There were no concrete plans. Finally, it was realized that in order to survive and be successful, marketing strategies should be carefully planned.

One entrepreneur (E5) explained that his perspective changes when he realized that there are more opportunities if profession is being practiced. Apart from utilizing the technical skills, the opportunities of being able to help other people by giving jobs and helping them sustain everyday living are more important.

Table 3
Codes for the Theme of Changes in the Perspective

Codes	f	%
Advocacy of a Particular Approach/Method	2	40.00
Learning to Strategize to thrive in the Business	2	40.00
More Opportunities if profession is being practiced	1	20.00
Total	5	100.00

In the theme of core values, the discussion and analysis focused on what that the business owners value most from themselves and their employees, and

how they behave to achieve its. There were 10 codes analyzed (see Table 4). Three of the entrepreneurs believed that dedication to work ($n=10,30\%$) will contribute much in making a business successful. According to E5: “even if they are not technically competent, we value more their dedication to work. If each employee understands the importance of their tasks and enjoy their work it will be reflected in their outputs”.

Another core values were setting God as the center of the business and treating employees as part of their family ($n=10, 20\%$). They believe that nothing can be achieved without the guidance of the Lord. The researcher believes that this core value will also reflect on how employees are being treated. It is noteworthy that these two core values are related to following God’s way of life.

Table 4
Codes for the Theme of Core Values of the Enterprise

Codes	f	%
Dedication to work	3	30
God as the Center	2	20
Treating Employees as part of the family	2	20
Commitment, Constant improvement, teamwork and quality	1	10
Create homey environment	1	10
Employees as role models		
Total	10	100.00

In the theme of philosophy of customer service, the views of the entrepreneurs on their philosophy in customer service were discussed. Five codes under this theme were analyzed (see Table 5). Two of the entrepreneurs believe in giving importance to customer satisfaction as their main philosophy in business. One of them, E1 quoted Steve Curtin’s definition as follows: “Customer service is a voluntary act that demonstrates a genuine desire to satisfy, if not, delight a customer”. All the sacrifices and efforts are paid off if they see the satisfaction among their customers. According to E5, in situations where there are complaints on the service rendered, they are more willing to fix the damage even if it entails additional costs.

Creating a homey environment where there is happy learning is considered as the philosophy of E2. This entrepreneur believes that pressure and stress hamper one’s interest in learning. On the other hand, E3 expresses that putting God as the center of your business will help you achieve excellent customer service. E3’s view is as follow: “If God is not the center of your business, there are many competitions, you will be affected, even if you give your full effort, chances are you will still commit mistakes. But if you are grounded, your business is grounded in the word of God, for me that is the best marketing strategy”.

“Promoting healthy living” is the business philosophy of E4. The owner intends to “shock” their customers with the dishes they prepare. He expressed this thought as follows: “What we really want is to show to all that we can do our vegan version of the meat cravings without meat ingredients, no dairy or no preservatives. That is why we have clubhouse, we have pasta, there is pizza”.

Table 5
Codes for the Theme Philosophy of Customer Service

Codes	<i>f</i>	%
Importance to Customer Satisfaction	2	40
Create homey environment	1	20
God as the center	1	20
Promoting Healthy Living	1	20
Total	5	100.00

The theme of advantages and disadvantages over competitors is divided into two sub-themes: advantages and disadvantages. Analysis of entrepreneurs’ views shows that diversity is more in the disadvantages sub-theme. As a result of the analyses, a total of 13 codes were identified, six in the advantages and 7 in the disadvantages subtheme (see Table 6).

Table 6
Sub-Themes and Codes Related to the Theme Advantages and Disadvantages Over Competitors

Sub-theme	Codes	<i>f</i>	%
Advantages	Modern/unique services/products	4	26.66
	Home-based (need not rent)	3	20.00
	Various products and services	3	20.00
	Advantageous for online transactions	2	13.33
	Homey atmosphere of the place	2	13.33
	Fast delivery of service	1	6.66
	Total	15	100.00
Disadvantage	More competitors	2	22.22
	Not known/Not Popular	2	22.22
	Caters to a particular type of customers	1	11.11
	Limited resources for advertisement/ promotion	1	11.11
	Location not very accessible	1	11.11
	Product is seasonal	1	11.11
	Service not available everyday	1	11.11
Total	9	100.00	

The advantages of sub-theme in Table 6 show that “modern/unique products/services” is the most frequently expressed concept ($n=15$, 26.66%) by four entrepreneurs (E1, E2, E3, and E4). All of them offer

services/products that they consider unique. One of them considered her method in learning as progressive, an approach far from the traditional one. According to the owner not all educational centers offer this approach in teaching.

Other expressed concepts are various products/services, home-based, homey atmosphere of the place, advantageous for online transactions and fast delivery of services. Some of the views on these topics are: E1: “we are available every day that is why we have partnered it with a delivery service so that we can efficiently provide the needs of our customers.”, E4: “our advantage over non-vegan or other restaurants is that we are home-based, we own the place”, E3: “..from the time that they would book for a massage they will already feel the home”, E5: “Almost all offer construction services, but in our firm, we do not only manage construction we also design, then we also build. So, design and build”.

The disadvantages over competitors are the presence of more competitors and business owned not being known or not popular ($n=9$, 22.22%). According to E5 there are more or less 10 similar stores in their area. They have to branch out in a certain place where they can at least monopolize the market. Another entrepreneur revealed that it was hard to market the service they offer because of being new to the place. Other insights on the disadvantages are products catering to a particular type of customers, limited resources for promotion, location not very accessible, product being seasonal and service not available every day. In relation to these insights, one entrepreneur (E4) emphasized the need for their store to close during Friday and Saturday to attend to some religious ceremonies. The physical store of one entrepreneur is not located at the center of the municipality, thus their location is considered as disadvantage. Another entrepreneur (E3) disclosed that he/she has limited funds and has no allocation for bigger promotions or advertisement of their service.

In theme of challenges, the struggles or difficulties encountered by the business during the pandemic were discussed (see Table 7). The analysis resulted in a total of six codes. It is noteworthy that among these, there is one positive effect given by the pandemic which is more demand for online products and services ($n=6$, 21.43%). E2 observed that the protocols being observed in the ‘new normal’ gave them an advantage since the service they provide is more on online modality. This was also affirmed by E1 whose products were patronized mostly by online buyers. On the negative side, the difficulties or problems experienced by the entrepreneurs are low sales, trimming down number of employees, more competitors, financial sustenance

and no business transactions. According to E5 their store had to close during the pandemic because there was totally no demand for their products since it is more on non-essential goods.

The future plans of the entrepreneurs are shown in Table 8. There were two codes analyzed for this theme. Most of the entrepreneurs are planning of expanding or upgrading their business ($n=7, 57.14\%$). Two of them are planning to branch out in Legaspi City. In terms of upgrading, E2 is hopeful that in the near future the present center will be developed into a higher institution. Similarly, E1 sees their present business merging or establishing partnership with other companies. Three entrepreneurs also stated that there will be more variations of the products or innovations of the present service in the future.

Table 7
Codes for the Theme of Challenges Faced during the Pandemic

Codes	<i>f</i>	%
More demand for online service/products	3	21.43
Low sales	3	21.43
Trimming down number of workers	3	21.43
More competitors		
Problem on financial sustenance	2	14.29
No business transactions	2	14.29
	1	7.14
Total	14	100.00

Table 8
Codes for the Theme of Future Plans for the Business

Codes	<i>f</i>	%
Branch out/ Expansion/Upgrade	4	57.14
Introduce more products/services	3	42.86
Total	7	100.00

Conclusions and Implication

Research shows that Bicolano entrepreneurs' views on the different themes are not clearly separated from each other. Most of them started the business as additional source of income. Some of them have been affected by the pandemic thus their current jobs are not enough to sustain their daily expenses. It is also interesting how business changed their perspective in life. It is noteworthy that these entrepreneurs are strongly driven by their particular advocacies. In terms of core values, most of them agreed that dedication to work is viable in making business successful. Quality of the service or product and satisfaction of the customers are just a few outcomes of being committed to work. The business philosophy that stands out among

them is making customer satisfaction a priority. The innovations and improvement of their products and services are geared to satisfying the needs of their customers. It is always making them, both employee and customers, happy at the end of the day.

The experiences with the challenges over competitors and with the current pandemic have also shown the resilience of a Bicolano entrepreneur. It is remarkable to know that most of them continuously improve their products and services to get the edge over their competitors.

In the wake of the COVID-19 virus, there has been a shift in the way businesses operate. Many of them have been forced to shut down but with our entrepreneurs closing down is last in the list. Some of them took advantage of the online modality to promote and sell their products and services. Some made adjustments in the workforce as to give their employees opportunity to work and earn and not be retrenched.

There has been a common future plan for these Bicolano entrepreneurs, and that is to expand and upgrade its products and services. Truly they are driven not only to do be successful in their craft but also to serve to a larger community.

Recommendations

In view of the limitations of the study, the following recommendations may be considered:

1. Apart from the business philosophy that these entrepreneurs uphold, a comprehensive and efficient business plan should be created. This strategic tool for entrepreneurs will not only provide step-by-step approach for any business dealings and operations but this will serve as guide in accomplishing short-term and long-term objectives
2. More opportunities should be available for development of business management and leadership skills through participation to various enhancement activities such as seminars, webinars, trainings and conferences. One of the objectives of these enhancement activities is capacitating private businesses to be prepared especially during times of pandemic and other natural disasters. This will enable them to bounce back when unexpected twist in the business process or operation happens.
3. Aspiring entrepreneurs should also seek advice from business consultants to discuss business development planning and for them to be aware of necessary competencies leading to entrepreneurial success.

The present study made use of structured interview questionnaires and convenient sampling which allows the possibility of bias results. The use of such instrument may also allow possibility of attribution

error or actor-observer bias (Gladwell, 2002). According to Gladwell (2002) “persons observing others view behaviors in terms of personality traits, motives or abilities. When viewing themselves, people tend toward situational attributions”. The onset of the pandemic limited the scope of the study considering the situation where people are constrained to do data gathering outside their homes. Selected respondents were done based on the accessibility on online modality. With these precautions, attribution error may influence the data integrity. It is highly recommended then that a quantitative analysis and use of random sampling methods may be used for improved and higher data integrity for future studies.

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