

# **EFFECT OF TRAINING AND DEVELOPMENT PROGRAMMES ON SELF-EFFICACY OF BANKING PROFESSIONALS IN CHENNAI CITY**

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## **ABSTRACT**

*Training is the process of teaching the new and/or present employees the basic skills they need to effectively perform their jobs. Alternatively speaking, training is the act of accumulating the skill and knowledge of an employee for doing a particular job. In short, the term 'training' indicates the process involved in improving the aptitudes, skills and abilities of the employees to perform specific jobs. Henceforth, training denotes to the teaching and learning activities carried on for the primary purpose of helping members of an organization to acquire and also to apply the required knowledge, skill and attitudes to perform their jobs effectively. On the other hand, Self-efficacy refers to one's belief in one's ability to succeed in specific situations or accomplish a task. One's sense of self-efficacy can play a major role in how one approaches goals, tasks, and challenges. The purpose of this paper is to explore the effect of training on self-efficacy of the bank employees working in selected banks in Chennai. The survey was conducted among 150 bank employees (i.e. 30 employees from each bank) from five different selected private banks such as HDFC bank, Yes bank, Kotak Mahindra bank, Karur Vysya Bank, and RBL bank located at Chennai. The results of the Structural Equation Modeling (SEM) proved that the training has the effect on perception of self-efficacy of the bank employees working in Chennai.*

**Key words:** effect of training, self-efficacy, banking industry, SEM.

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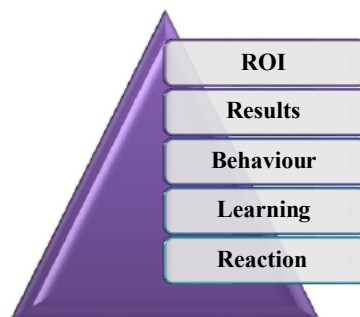
## 1. INTRODUCTION

Training and Development programmes plays a critical role in shaping available man power for present and future needs of the organization. It is the part of human resource development in the organization. The various kinds of training and development programmes are available to cater the need of the employees and the organization. In general, the training programmes are customized to impart knowledge transfer with respect to particular job or technology upgradation of individuals (Nalinidevi and Panchanatham, 2011). The banking industry in India has met tremendous changes in few decades from paper work environment into digital environment, it offers variety of services through digital environment. Hence, the banking professionals need regular training and development programmes in order to keep in pace with technology changes in the banking industry. The banking services were also extended from the urban areas to nook and corner of rural areas, by increasing its manpower, and hence the leadership and team building development programmes are provided by the banks to their employees. The earlier researches explored that the numerous factors affects the training transfer. It is also discovered that training programmes improves the self-efficacy of the employees (Blume et al., 2010; Baldwin et al., 2009). Self-management training will also improve the self-efficacy of the individuals (Parisa Mansouri et al., 2017). Ali Mohammad Naemi and Amin Naemi (2017) stated that smart training has the impact on self-efficacy and self-regulation of the individuals, whereas the self-efficacy has the impact on career development and career success of the employees (Ahmad Tisman Pasha, 2017), which means Self-efficacy effects trainee's learning and their succeeding performance (Salas and Bowers, 2001). This is because Self-efficacy influences the goals that employees choose for themselves, and it influences the persistence with which employees attempt new and difficult tasks (Bandura, 1995). Furthermore, earlier researches evident that self-efficacy explains the positive effects of training on work attitudes, attendance, and performance. The primary aim of this study is to discover the effect of training and development programmes on self-efficacy of banking professionals in Chennai city.

## 2. THEORETICAL FRAMEWORK

### 2.1. Effect of Training

The effect of training or evaluation of training can be assessed through Donald Kirkpatrick assessment model. This model has five phases, such as Reaction, Learning, Behaviour, Results and Return on Investment and it is illustrated in Figure 1. However, in this research only four phases have been taken by the researcher for the study.



**Figure 1** Kirkpatrick's Training Assessment Model

The first level of Kirkpatrick model is Reaction level, which emphasizes on the banking employees' perceptions towards the training and development programmes they have

attended. Here researcher wants to unearth the benefits of training, does the objective of the training was achieved and collect information on how the employee's felt about the training they received. A positive reaction indicates that employees are happy and satisfied with regards to the training given by their bank and more likely to use the skills and knowledge in the assigned task or job.

The second level is learning which indicates the acquirement of knowledge, behavioral change, skills and attitudes of the bank employees through the training transfer. The purpose is to assess the level of learning from the training program offered by the banks.

The third level refers to Behavioral changes and performance of the employees due to knowledge, skills and attitudes learned during the training programmes. If learning does not transfer to the job, then it cannot have any impact to the job and organization.

The fourth level is Results, which implies the effect of training on the business or environment resulting from the improved performance of the employee. This level seeks to determine whether the learning impacted the business such as by providing more profit, high sales and reducing numbers of customer complaints. (Ganesan et al, 2010).

The fifth level is Return on Investment (ROI), which compares the investment made by the banks for the development of employees and the direct and indirect benefits received as training outcomes.

## **2.2. Self-Efficacy**

Self-efficacy defined as person belief on their own capabilities to organize and execute towards the action needed to manage prospective situations Bandura (1995). Evidence from past research has shown that self-efficacy has a strong relation between learning and motivation (Pajares, 2002; Zumrah, 2013). Colquitt et al. (2000), state that Self-efficacy has a direct impact with training motivation hence (Tai, 2006) state that if trainee's have a strong determination to learn the skills and knowledge, it reflect the successful of training program.

Self-efficacy, also referred as personal efficacy, is confidence in one's own ability to achieve intended results. Psychologists have studied self-efficacy from several perspectives, noting various paths in the development of self-efficacy; the dynamics of self-efficacy, and lack thereof, in many different settings; interactions between self-efficacy and self-concept; and habits of attribution that contribute to, or detract from, Self-efficacy.

Self-efficacy affects every area of human endeavor. By determining the beliefs a person holds regarding his or her power to affect situations, it strongly influences both the power a person actually has to face challenges competently and the choices a person is most likely to make. These effects are particularly apparent, and compelling, with regard to behaviors affecting health. The training may also improve the creativity and innovation of the employees (Priya et al., 2011).

## **3. REVIEW OF LITERATURE**

Jeeven Jyoti and Manisha Dev (2017), in their article explored the role of Self-efficacy between high-performance work system (HPWS) and learning orientation. The model has been tested in the service sector (banking sector). The data obtained have been duly validated with the help of confirmatory factor analysis. The results indicate that Self-efficacy moderates the relationship between the HPWS and learning orientation. In addition, learning orientation mediates the relationship between the HPWS and employee performance relationship. The results further reveal that the learning orientation mediates the interaction effect of HPWS and

self-efficacy on employee performance (moderated mediation). Finally, the managerial implications, limitations and scope for future research have been discussed.

Saman Attiq et al (2017), in their study examined the relationship among management and peer support, trust, self-efficacy, organizational learning, and organizational effectiveness. Within organization, supportive work environment plays a significant role in the establishment of employees' learning process. Data is collected from employees of 400 banks located at twin cities i.e. Islamabad and Rawalpindi through self-administered questionnaire. Finding indicates that top-management and co-worker support (i.e. stimulus) had significant positive impact on employee's trust and self-efficacy (i.e. organism) and organism acts as mediator between stimulus and response. Bank managers, industry associations, training providers, and research institutions may use findings to bring improvements in organizational learning mechanisms and employee behaviors to enhance the overall effectiveness of the organizations.

Prasad (2016), the main objective of his study to know the profile of retail employees requires training for the improvement of their skills and give emphasis on the impact of training program on four categories of retail employees and finally the relationship of training program with their goal achievements. Data have been collected through quota sampling unit from newly appointed employees and old employees especially from Reliance Retail, Shoppers Stop, Big Bazaar, Pantaloon the biggest retailers in India. The four kinds of employees having similar kind of function considered to know the impact on their four key areas after training. All the three categories of employees' retail warehouse workers, retail sales clerk and retail stocker has great impact on training in business focus, critical thinking, personal effectiveness and relationship management but retail merchandisers have little impact.

Seyyedrasooli et al (2015), in their study aimed to compare the effects of individual and group training methods on self-efficacy in foot care among the patients with DM. In this single-blinded, randomized controlled clinical trial, we enrolled 150 patients with type 1 and 2 DM. A research assistant collected the data by interviewing the participants using the questionnaire once before and once one month after the intervention. The participants of the intervention groups attended a training program consisting of three sessions per week for one week. The results indicated that there was no significant difference between the three groups regarding the mean of self-efficacy scores before foot-care training intervention ( $P=0.39$ ). But, comparison of the scores before and after the intervention showed that both group and individual training interventions increased the patients' self-efficacy ( $P\leq 0/05$ ).

Giran et al (2014), in their study aimed to examine the in-depth factors that improve employees' motivation in training program. The critical variable was discussed on training motivation. Random sampling Method used to gather the data from 120 employees at a single point of Kolej Poly-Tech MARA Kuantan. Regression analysis was used for estimating the relationship among variables. The result shows that self-efficacy has a moderate relationship on training motivation. Since data are based on self-reports, common method bias may affect the relationship among the variables. The study only focuses at KPTM Kuantan that was not involved other branches. The paper contributes to both research and practice by providing support to the department heads and the management on ways to increase training motivation among employees.

Amir Elnaga and Amen Imran (2013), in their conceptual paper aimed at studying the effect of training on employee performance and to provide suggestion as to how firm can improve its employee performance through effective training programs. Further the paper

goes on to analyse and understand the theoretical framework and models related to employee development through training and development programs, and its effect on employee performance and on the basis of the review of the current evidence of such a relationship, offers suggestions for the top management in form of a checklist, appropriate for all businesses, to assess the employee performance and to find out the true cause(s) of the performance problem so the problem could be solved in time through desired training program.

Jacob Cherian and Jolly Jacob (2013), the aim of their study is to perform a meta-analysis which analyses the individual research findings which pertain to the relationship between self-efficacy, employee motivation and work related performance of the employee. From the results of the study it is observed that self-efficacy theory can be applied for work related performance in terms of motivating different employee related facets as well as organizational pursuits. In this study the researcher has attempted to assess the influence of self-efficacy on the performance of individuals at workplace and the mechanism by which self-efficacy of an individual determines his/her work related performance and motivation.

Farhan Akhtar et al (2011), in their research determined the impact of this training and development on motivation and job involvement along with what training methods are widely used in the banking sector of Pakistan. The primary data for this study was collected through a structured questionnaire that was tailored with the help of literature. Survey was carried out on public and private banks of Pakistan (Punjab region). They found that training and development has a positive association with both motivation and job involvement of the employees of banks in Pakistan. Moreover, job instructional training and informal learning are widely used techniques to impart the knowledge towards the employees in banking sector. These findings suggest that by boosting the training and development activities within the banking sector the employees could be motivated and get attached with their work.

Wei Tao Tai (2006), the purpose of this paper is to examine the effects of training framing from supervisors on trainee self-efficacy and training motivation, and further test how these variables subsequently influence overall training effectiveness. Finally, the trainees' learning performances were obtained from the test held at the end of the training program. Confirms the importance of supervisors training framing- which predicts the self-efficacy and training motivation of trainee subsequently affects their reactions, learning and transfer motivation.

Torkzadeh and Pvan Dyke (2002), this article reports on the effects of training on Internet self-efficacy and computer user attitudes. Using a 17-item Internet self-efficacy scale and a 20-item computer user attitude scale in a sample of 189, the relationship between training and computer user attitude and Internet self-efficacy is examined. Results suggest that training significantly improved Internet self-efficacy for males and females. Respondents with 'high' and 'low' attitude toward computers seem to equally benefit from training programs. However, respondents with 'high' attitude toward computers had higher self-efficacy scores than respondents with 'low' attitude toward computers. Training programs did not seem to influence attitudes toward computer usage for males or females. Implications of these findings are discussed and further research opportunities described.

Gist et al (1989), another training devices on self-efficacy and mastery of a computer software program were compared in the framework of an arena experiment concerning 108 university managers. A behavioural modelling approach relative to a tutorial approach yielded higher self-efficacy scores and higher performance on an objective measure of computer software mastery. Participants scoring high in self-efficacy performed significantly better than

participants with low computer self-efficacy scores. Participants low in self-efficacy reported greater confidence in their ability to master the software training in the modelling compared with the tutorial conditions. Participants in the modelling training reported more effective cognitive working styles, more ease with the task, more satisfaction with training, and less frustration compared with participants in tutorial training. Implications for training interventions are discussed.

#### 4. METHODOLOGICAL FRAMEWORK

Descriptive research is followed in this research. This research attempted to explore the effect of training on improvement of self-efficacy of the selected bank employees from Chennai. The survey method was adopted to gather primary data. The self-developed questionnaire was used as a data collection instrument in this study. This survey instrument has two main scales namely effect of training scale and Self-efficacy scale. The effect of training scale was developed based on Kirkpatrick assessment model, which has four sub-constructs (20 items), whereas the Self-efficacy scale was developed based on General Self-efficacy scale developed by Schwarzer and Jerusalem (1995) which has 10 items. The survey was conducted among 150 bank employees (i.e. 30 employees from each bank) from five different selected private banks such as HDFC bank, Yes bank, Kotak Mahindra bank, Karur Vysya Bank, and RBL bank located at Chennai. The above-mentioned banks were ranked under Top Ten Best Banks positions by Business Today magazine survey in 2016. The employees working in Chennai branches and have attended the team building and leadership training programmes in the last six months from the selected banks were chosen as samples, and survey was conducted among them. The scales developed in the questionnaire was verified for its reliability and validity and was tabulated in the table 1.

**Table 1** Scale Reliability and KMO Sample Adequacy test Results

Sl. No	Scales	No. of items	Cronbach Alpha	KMO	Bartlett's	Results
1	Reaction	5	0.762	0.771	0.000	Acceptable
2	Learning	5	0.831	0.819	0.000	Good
3	Behaviour	5	0.919	0.943	0.000	Excellent
4	Results	5	0.826	0.836	0.000	Good
5	Self-Efficacy	10	0.867	0.845	0.000	Good

From the above mentioned table: no: 1 which represent the scale reliability and KMO sample adequacy test outcomes. From the table 1, it is concluded that all the scales selected for the measurement is having adequate reliability and sample size is also originate to be adequate.

**Table 2** Convergent Validity and Discriminant Validity

S. No	Indices	Value	Suggested value	Interpretation
1	Construct Reliability / Composite Reliability (CR)	0.83	CR > 0.7 (Nunnally, 1978) and CR > AVE	Good
2	Average Variance Extracted (AVE)	0.62	AVE > 0.5 (Fornell and Larker, 1981)	Good
3	Maximum Shared Variance (MSV)	0.69	MSV > AVE (Hair et al, 2010)	Good
4	Average Shared Squared Variance (ASV)	0.65	ASV > AVE (Hair et al, 2010)	Good

Table 2 which represents the convergent and discriminant validity of the data collection instrument scales which also ensures the presence of convergent and discriminant validity.

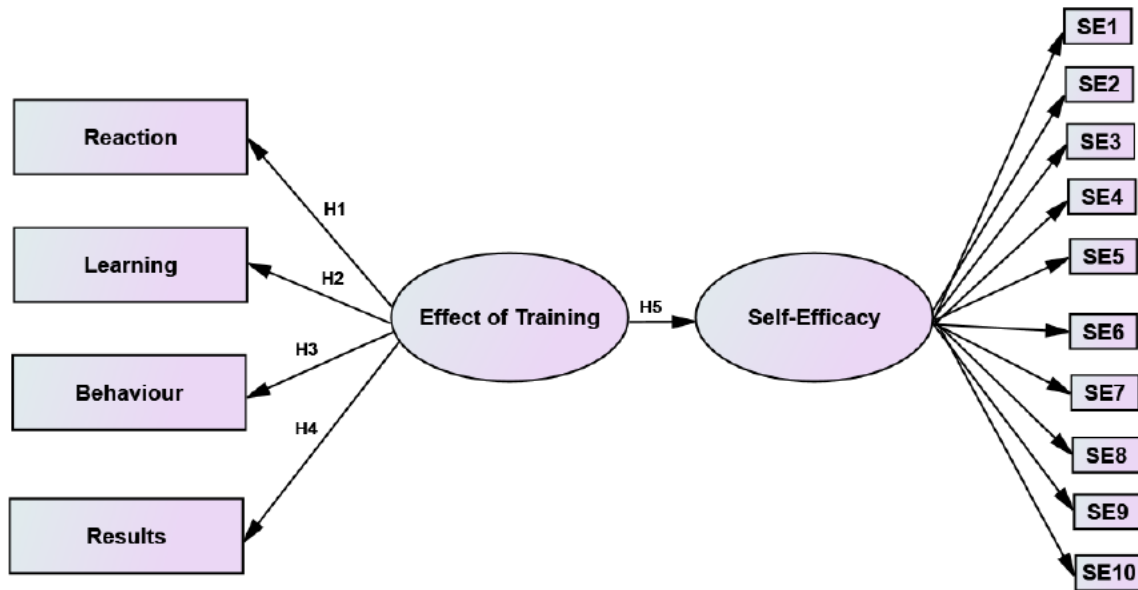


Figure 2 Conceptual Model

Figure 2 indicates the conceptual model which tests the Effect of training on Self-efficacy of the bank employees.

Each every path which links the constructs and variables signifies the association to be verified using the hyposthesis testing, henceforth the following alternative hypothesis can be framed based on development of the conceptual model:

H1: There is a significant relationship among Reaction and Effect of training conducted by the bank.

H2: There is a significant relationship among Learning and Effect of training conducted by the bank.

H3: There is a significant association among Behaviour and Effect of training conducted by the bank.

H4: There is a significant association among Results and Effect of training conducted by the bank..

H5: There is a significant association among Effect of training and Self-efficacy of the banking professionals.

$$f(ET) = f(\text{Reaction}) + f(\text{Learning}) + f(\text{Behaviour}) + f(\text{Results}) \quad (1)$$

$$f(SE) = f(SE1) + f(SE2) + f(SE3) + f(SE4) + f(SE5) + f(SE6) + f(SE7) + f(SE8) + f(SE9) + f(SE10) \quad (2)$$

Where, ET denotes Effect of Training, SE refers to Self-efficacy, SE1, SE2, SE3 refers to variables of Self-efficacy.

## 5. ANALYSIS AND RESULTS

Descriptive statistics are a set of brief descriptive coefficients that encapsulates a specified data set, which can either be a representation of the entire population or a sample. The

measures used to describe the data set are Measures of Central tendency and Measures of Variability or Dispersion.

**Table 3** Demographic profile of the respondents

S. No	Particulars	Frequency	Per cent
1	Gender		
	Male	89	59.3
	Female	61	40.7
2	Age Group		
	Up to 25 Years	39	26.0
	25 – 30 Years	63	42.0
	More than 30 Years	48	32.0
3	Designation		
	Middle level Executives / Accountant/ Clerks	46	30.7
	Junior executives/ Accountant / Clerks	104	69.3
4	Experience in the Bank		
	Less than 3 Years	73	48.7
	3 – 5 Years	48	32.0
	Above 5 Years	29	19.3
	Total	150	100

Table 3 summarizes the demographic summary of the respondents, from which it is concluded that majority (59.3%) of the respondents are male and rest (40.7%) were female. It is also acknowledged that 42% of the respondents are from the age group of 25- 30 years, whereas 26% of the respondents were up to the age group of 25 years, and remaining are above the age group 30 years. Majority (69.3%) of the respondents were belongs to the designation of junior level and remaining (30.7%) of them were come under the category of middle level executives / accountant/ clerks. With regards to experience of the employee in the selected banks 48.7% of them have less than 3 years of experience, whereas 32% of them have 3- 5 years of experience and rest of them have above 5 Years of experience in the banks at Chennai.

**Table 4** Descriptive Statistics

Scale	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance	Skewness	Kurtosis		
Learning	150	20.00	5.00	25.00	18.20	4.101	16.823	-0.845	0.198	0.920	0.394
Behaviour	150	20.00	5.00	25.00	19.13	3.719	13.834	-0.722	0.198	0.837	0.394
Results	150	20.00	5.00	25.00	18.91	4.681	21.919	-0.586	0.198	-0.011	0.394
Effect of Training	150	74.00	26.00	100.00	75.16	12.375	153.142	-0.434	0.198	0.880	0.394
Self-Efficacy	150	37.00	13.00	50.00	39.13	6.667	44.452	-1.165	0.198	1.807	0.394

The table 4 describes the descriptive statistics of the chosen constructs, which includes number of variables in each construct, Sample size, Minimum, Maximum value, Mean and Standard Deviation. The mean value more than 15.0 represents that the bank employees were satisfied with that particular construct, if it is more than 20.0 it shows that they were very much satisfied with that particular construct, Hence, from the above table it is inferred that the employees were just satisfied with the various dimensions of effect of training adopted by the banks in Chennai and they were also perceived moderate self-efficacy because of the training they have received. The standard deviation represents the dispersion of the frequency, the



value zero represents uniform value throughout the sample size, and higher value represents more dispersion of the frequency.

## 6. STRUCTURAL EQUATION MODEL (SEM)

Structural equation modeling (SEM) refers to a various set of mathematical models, computer algorithms, and statistical methods that fit complexes of constructs to data. SEM includes confirmatory factor analysis, path analysis, partial least squares path analysis, LISREL and latent growth modeling. The Structural Equation Model (SEM) was developed based on the conceptual model, to test the relationship among the chosen constructs. Figure 2 and 3 represents the unstandardized and standardized estimates of the default model. The below mentioned model has 32 variables, in which 14 are observed variables, 18 are unobserved variables, 16 are exogenous and other 16 variables are endogenous variables.

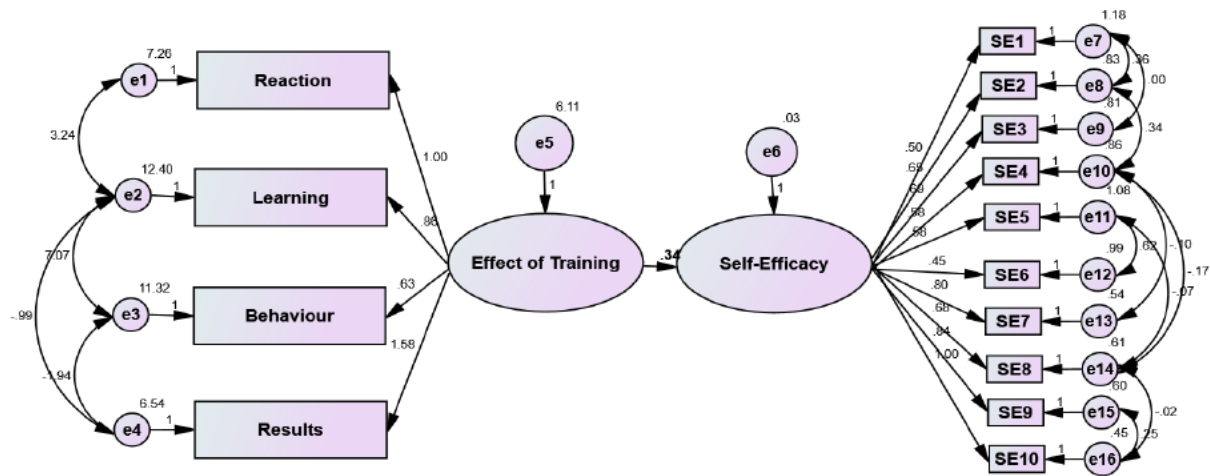


Figure 3 Unstandardised estimates in Structural Equation Model

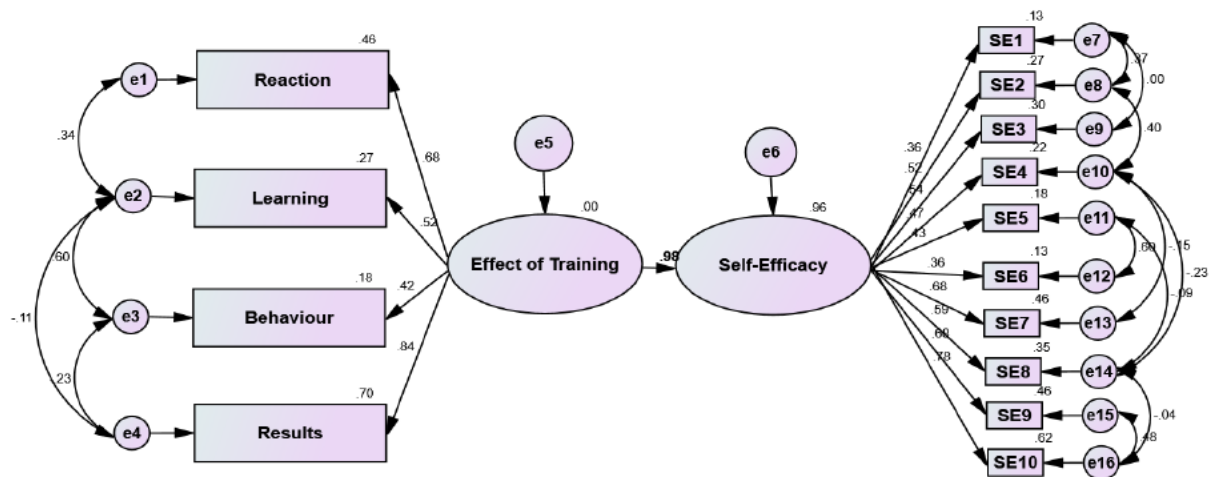


Figure 4 Standardised estimates in Structural Equation Model

Figure 3 and 4 depicts the unstandardized estimates and standardized estimates in Structural Equation model respectively. Unstandardized parameter estimates retain scaling information of variables involved and can only be interpreted with reference to the scales of the variables, whereas Standardized parameter estimates are transformations of unstandardized estimates that remove scaling information and can be used for informal comparisons of parameters throughout the model. Standardized estimates correspond to effect-size estimates.

**Table 5** Regression Weights of the Conceptual Model

Observed Variable		Latent variable	Unstandardized Estimate	Standardized Estimate	S.E.	C.R.	P
Reaction	<---	Effect of Training	1.000	0.676	-	-	-
Learning	<---	Effect of Training	0.859	0.517	0.129	6.682	<0.001**
Behaviour	<---	Effect of Training	0.630	0.420	0.138	4.574	<0.001**
Results	<---	Effect of Training	1.579	0.837	0.184	8.599	<0.001**
Self-Efficacy	<---	Effect of Training	0.336	0.982	0.043	7.845	<0.001**
SE1	<---	Self-Efficacy	0.498	0.363	0.117	4.245	<0.001**
SE2	<---	Self-Efficacy	0.655	0.519	0.106	6.203	<0.001**
SE3	<---	Self-Efficacy	0.688	0.544	0.105	6.533	<0.001**
SE4	<---	Self-Efficacy	0.584	0.470	0.106	5.500	<0.001**
SE5	<---	Self-Efficacy	0.577	0.426	0.115	5.014	<0.001**
SE6	<---	Self-Efficacy	0.455	0.361	0.108	4.230	<0.001**
SE7	<---	Self-Efficacy	0.801	0.679	0.096	8.322	<0.001**
SE8	<---	Self-Efficacy	0.679	0.594	0.096	7.043	<0.001**
SE9	<---	Self-Efficacy	0.844	0.677	0.074	11.360	<0.001**
SE10	<---	Self-Efficacy	1.000	0.785	-	-	-

\*\* denotes significant at 1% level

The table 5 specifies significant loadings of all the observed variables on latent variables. The sub-constructs such as reaction, learning, behaviour, and results are substantially correlated on the main construct i.e. Effect of training with standardized regression coefficient more than 0.6, whereas the other sub-constructs i.e. various variables of Self-efficacy were also significantly correlated with its main construct with unstandardized regression coefficient more than 0.45. The above depicted SEM model also proves that training has positive impact on self-efficacy of the bank employees by means of improvement in their productivity and efficiency. For example, the positive sign of the Effect of training unstandardized estimate represents that Self-efficacy of the bank employees would increase by 0.336 for every single unit increase in effect of training organized by selected bank at Chennai and this coefficient value is significant at the 1% level.

**Table 6** Results of Hypothesis

Observed Variable		Latent variable	Result of Hypothesis
Reaction	<---	Effect of Training	H1 Hypothesis is not Significant
Learning	<---	Effect of Training	H2 Hypothesis is Significant
Behaviour	<---	Effect of Training	H3 Hypothesis is Significant
Results	<---	Effect of Training	H4 Hypothesis is Significant
Self-Efficacy	<---	Effect of Training	H5 Hypothesis is Significant

**Table 7** Model Fit Summary

S.NO	Indices Category	Model Fitness Indices	Value	Recommended Values	Result
1	Absolute Fit Indices	CMIN or Chi Square Value	0.103	P > 0.05 (Wheaton et al, 1977)	Good fit
		RMSEA (Root Mean Square Error of Approximation)	0.022	< 0.08 Browne and Cudeck (1993)	Good Fit
		GFI (Goodness of Fit Index))	0.929	> 0.90 Joreskog and Sorbom (1984)	Good fit
2	Incremental Fit Indices	AGFI (adjusted Goodness of Fit Index)	0.912	> 0.90 Tanaka and Huba (1985)	Good fit
		CFI (Comparative Fit Index)	0.907	> 0.90 Bentler (1990)	Good fit
		TLI (Tucker-Lewis Index)	0.981	> 0.95 Bentler and Bonett (1980)	Good fit
		NFI (Normed Fit Index)	0.964	> 0.95 Bollen (1989)	Good fit

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3	Parsimonious fit	Chi-square / DF	2.192	2 to 5 Marsh and Hocevar (1985)	Good Fit
4	Miscellaneous Measure	RMR (Root Mean Square Residuals)	0.039	< 0.08 (Hair et al. 2006)	Good Fit

(Source: Primary Data)

Table 6 illustrates the model fit summary of the conceptual model. In this table, model fit indices are divided into four categories such as absolute fit indices, incremental fit indices, parsimonious fit indices and miscellaneous indices. As mentioned in the table 6, all the four categories of indices values are at acceptable level, hence it can be concluded that the conceptual model is found to be appropriate fit. The results of Structural Equation Modeling (SEM) evident that the training has the impact on self-efficacy of the bank employees working in selected banks at Chennai city.

## 7. CONCLUSIONS

The training is provided in various industries to the employees working in different levels of management to cater the variety of needs such as enhancing skills and knowledge, technology upgradation, through various methods such as on-the-job training, off-the-job training, etc. The training is expected to produce the positive attitudinal outcomes such as improvement in quality, performance, productivity, attitude, etc. This research is another milestone in the area of research on training which evident that the training has impact on self-efficacy of the employees. Therefore, it is concluded that better training improves the employees' confident on their own self-efficacy.

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