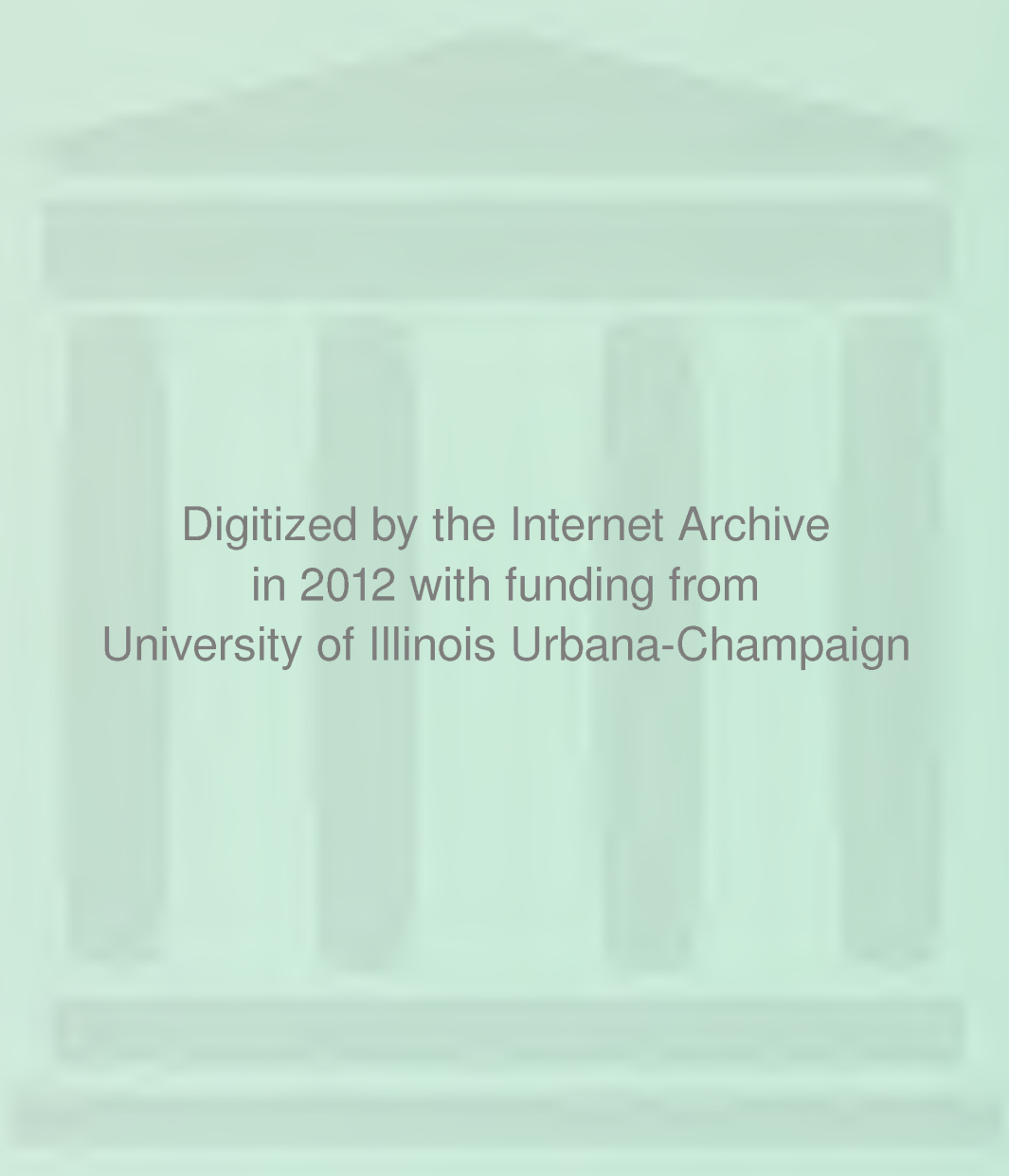




UNIVERSITY OF
ILLINOIS LIBRARY
AT URBANA-CHAMPAIGN
BOOKSTACKS



Digitized by the Internet Archive
in 2012 with funding from
University of Illinois Urbana-Champaign

<http://www.archive.org/details/tacticsofconflic271shet>

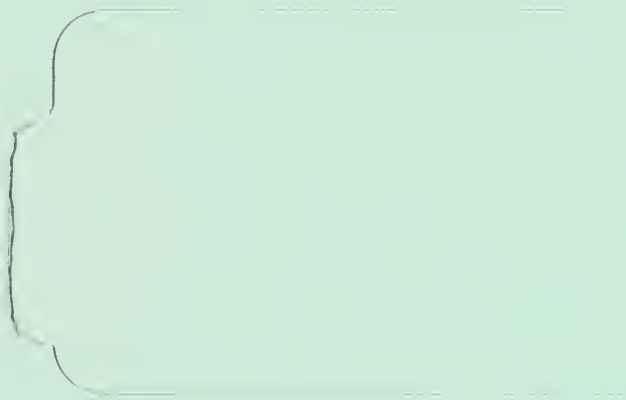
Faculty Working Papers

TACTICS OF CONFLICT RESOLUTION
IN FAMILY BUYING BEHAVIOR

Jagdish N. Sheth and Stephen Cosmas

#271

College of Commerce and Business Administration
University of Illinois at Urbana-Champaign



FACULTY WORKING PAPERS

College of Commerce and Business Administration

University of Illinois at Urbana-Champaign

September 16, 1975

TACTICS OF CONFLICT RESOLUTION
IN FAMILY BUYING BEHAVIOR

Jagdish N. Sheth and Stephen Cosmas

#271

TACTICS OF CONFLICT RESOLUTION IN FAMILY BUYING BEHAVIOR

Jagdish N. Sheth
University of Illinois

&

Stephen Cosmas
Needham, Harper & Steers, Inc.

Significant research has recently emerged in the area of family buyer behavior especially about the husband-wife joint decision making process. See Foote (1961), Davis (1971) and Hempel (1974) for reviews of empirical research and Sheth (1974) for a review of theoretical research in this area. While we have gained important insights about the various roles each spouse plays in the joint decision making process, there is relatively little research on the following aspects of joint decision making process. First, what factors determine whether a particular purchase decision is jointly decided by the two spouses or left to one spouse's sole judgement? Second, are there any systematic differences among households with varying socioeconomic-demographic characteristics in regard to the incidence of joint decision making? For example, is the joint decision making process more prevalent in middle class, middle aged couples as has been suggested in the literature? Third, what is the incidence of conflict, disagreement or at least differences of opinion between the spouses in buying behavior? As Sheth (1974) has pointed out,

both the necessary condition (felt need for deciding together) and the sufficient conditions (differences in goals or choice criteria and perceptions of alternatives) to generate conflict are obviously prevalent in many household purchase decisions such as buying of automobiles, furniture or a house. To that extent, the family buying behavior is quite comparable to organizational buying behavior, and, therefore, many of the complexities of organizational buying behavior especially in regards to the tactics employed to resolve conflict, disagreement or difference of opinion may be directly relevant in understanding household decision-making process (Sheth 1973). Fourth, how is the conflict in buying behavior resolved between the spouses? What specific tactics such as persuasion or bargaining are employed by the spouses to resolve their conflict? Fifth, are there any systematic differences among households with varying socioeconomic-demographic characteristics in regard to the ways the spouses resolve their conflict? For example, is bargaining more prevalent among highly educated households or among younger households? Sixth, are there life style correlates of conflict resolution? For example, does a spouse who is primarily a homebody and believes in the traditional role of a woman in the family utilize persuasion more often than other tactics of conflict resolution?

The purpose of this paper accordingly is to investigate the prevalence of conflict in household decision making and the tactics employed by spouses to resolve their conflict. Such an

understanding is extremely relevant from a variety of perspectives. First, marketers need to know whether conflict exists in a particular product they are marketing as well as to identify the basis for the conflict between the spouses. Such knowledge can then enable the marketer to direct his efforts toward resolving the conflict by proper communication. This is often done by the astute salesperson in retail buying and shopping situations but very little effort seems to be directed by the manufacturers of national brands and products toward an integrated approach of enabling the spouses to resolve their conflicts in buying behavior. Second, prevalence of conflict and especially the tactics employed to resolve it may indeed be a better barometer of family structure and organization as well as the changing roles of the spouses in a marriage than many of their interpersonal interaction measurements. Finally, relatively little is known about the impact of conflict in buying behavior on the propensity to divorce. While considerable research is recently undertaken on assessing the causes of divorce, it has been unfortunately directed toward only the fundamental values and behavior such as sex, money, religion and raising children. It is our strong belief that research on conflict in purchase behavior may provide more subtle insights into the causes for divorce: it is often the little things which are marginally more critical in sustaining a marriage.

THEORY & STUDY DESIGN

The theoretical underpinnings of this study are borrowed from

a theory of family buying decisions proposed by Sheth (1974). According to him, it is important to differentiate joint decisions from autonomous decisions in family buying behavior because interpersonal conflict is less likely to be manifested in autonomous decisions. The model specifies two types of determinants for the prevalence of joint vs. autonomous decisions across families and across product classes within a family. The first type of variables consisting of family life cycle, socioeconomic status and life styles are more relevant to measure interfamilial differences in the prevalence of joint decision making for a specific purchase decision. The second type of variables consisting of perceived risk, importance of purchase, time pressure and situational contingencies are more relevant to measure intrafamilial differences in the prevalence of joint decision making process across a variety of products.

In this study, we are more interested in interfamilial decision making process and hence have limited it to only two products, namely automobile and furniture. Both products are relatively more expensive and durable; both have some manifestation of conspicuous consumption due to social imagery they tend to reflect of one's self; both have become necessity of life so that every household buys them; and both are typically used by all members of the family. At the same time, there is growing evidence that the husband is generally more involved in the purchase of the automobile and the wife is more involved in the purchase of furniture even when they decide together. In fact, in some households it is not uncommon to expect a division

of labor and responsibilities in regard to purchase of these two products between the spouses. These considerations led us to narrow our study to furniture and automobile. It should be pointed out however, that we need to have a very large spectrum of products and services to understand intrafamily differences in their tendency to decide together.

A second theoretical aspect borrowed from the Sheth model of family buying decisions relates to determinants of conflict and the specific tactics employed in resolving the conflict. Conflict arises when there is a felt need to decide jointly and there are differences in goals or perceptions between the spouses. Depending upon whether the two spouses have a disagreement about goals or perceptions, the model specifies four distinct types of conflict resolution. They are problem-solving, persuasion, bargaining and politiking.

Problem-solving approach to conflict resolution arises when there is disagreement about specific alternatives under consideration or on any of their attributes. It is generally due to differences in perceptions rather than differences in goals between the spouses. Problem-solving approach typically entails search for new alternatives or new information on existing alternatives as suggested by March and Simon (1958).

Persuasion as an approach to conflict resolution arises when there is disagreement between the spouses about specific subgoals in a purchase situation although there is agreement at a more

fundamental level. Persuasion tactic is manifested when one spouse is trying to convince the other and the specific sub goal and the alternatives which satisfy it are incompatible with the overall family goals in a purchase situation.

Bargaining as a tactic of conflict resolution arises when there is agreement between spouses that they cannot agree on buying goals or choice criteria and when the purchase decision is more important to one of the spouses. This tactic as the name implies results in some reciprocity agreement between the spouses: I will let you do what you want in this situation if you will let me do what I want in some other situation. The typical outcome of the bargaining tactic is the reduction of the joint decision to a unilateral choice in exchange for some favor.

The final strategy of conflict resolution is called politiking. It is manifested when the two spouses have a fundamental difference in their value system as it impinges upon a specific buying situation. The tactic is commonly manifested by way of soliciting support from other members of the family or even from friends and relatives, and thereby to exercise pressure on the other spouse to change his or her deliberations. The presence of informal coalitions in the family structure is often a good indicator of utilization of this type of tactic in conflict resolution.

Based on the Sheth model, the study was designed to gain insights into the following questions:

1. What is the extent of joint decision making between spouses

for purchase of relatively expensive products such as furniture and automobiles?

2. What are some of the reasons for people to decide either jointly or unilaterally in buying furniture and automobiles?

3. To what extent does the incidence of joint decision making vary across households? Are there some household correlates such as life cycle and socioeconomic status which covary with the incidence of joint-decision making?

4. What are the specific tactics of conflict resolution utilized by husbands or wives when they have a disagreement in buying of furniture and automobile?

5. Are there some household correlates which covary with specific tactics employed by spouses? In other words, do respondents who utilize bargaining as a tactic of conflict resolution differ significantly from those who utilize problem solving as a tactic of conflict resolution, for example?

6. Is the incidence of conflict in buying behavior related to any specific household characteristics? For example, do more educated respondents tend to manifest greater conflict in general?

7. What are the life style correlates of tactics of conflict resolution? Can we assess any systematic life style profiles of bargainers, persuaders or problem-solvers, for example?

The sample for this study consisted of a convenience sample from three Northern suburbs of Chicago. Since this was only

an exploratory study, the normal sampling procedures were not followed in seeking cooperation except to ensure that the sample will comprise of a cross-section of respondents with respect to their socioeconomic status and life cycle. A total of one hundred couples were contacted who were asked to fill out a self-administered, structured questionnaire. Each couple was instructed to fill out the questionnaire without consultation with the spouse. The completed questionnaires were collected after a few days. The cooperation rate was 75 percent of those households contacted. However, in many instances, the husband did not fill out the questionnaire due to lack of interest, travel schedules and other commitments. Also, the complexity of the questionnaire had some adverse effect on the response rate. Finally, due to extreme time constraints, we could not remind or persist in our efforts to get better cooperation. Since there was a secondary interest in matching husband-wife perceptions about the same purchase behavior, only those couples were retained in the final sample where both the husband and the wife had cooperated in filling out the questionnaire. This resulted in eliminating some households where only one spouse had cooperated, usually the wife. The final sample was reduced to 50 couples. However, in this study each respondent is treated as a separate observation unit resulting in a total sample of one hundred respondents. After eliminating some respondents based on reliability checks, the final sample consisted of 93 respondents.

Each respondent was asked to recall and describe the most

recent purchase of automobile and furniture. He was also asked to state whether the decision was unilateral by one spouse or joint between the spouses, and the reasons for this unilateral or joint decision behavior. The respondent was then asked to recall if there were any areas of disagreement between the spouses in the buying of furniture and automobile. Each respondent was also given a list of salient criteria for each of the product classes and asked to recall disagreement on any of them. Finally, for each salient criterion such as style, price, dealer, color, delivery, etc. the respondent was given a standard description of the four tactics of conflict resolution and asked to check only one of them in case he recalled some disagreement between the spouses on that specific criterion.

A typical scale related to the four tactics of conflict resolution is reproduced below:

We disagreed on how much to spend for the car.

Yes

No

Our disagreement was resolved by:

- a. Shopping around until we found another car we liked in our price range.
- b. One of us convincing the other that a particular car purchase would fit our budget.
- c. One of us buying the car he/she wanted even though it was not within our budget but only in return for the other one being allowed to buy something else he/she wanted.

d. One of us seeking support from other family members or friends to override the other person.

e. Other _____
(specify)

The questionnaire also obtained the standard socioeconomic-demographic information. However, both life cycle and socioeconomic status were directly measured by asking the respondent to check a specific category from among those listed instead of deriving them by indexing variables such as income, education and occupation in the case of socioeconomic status and age, marital status, number of children and age distribution of children in the case of life cycle index. Finally, a battery of life style statements were administered following the tradition of life styles and psychographics research in marketing (Wells 1974). The life style statements were administered to see if certain individualistic life styles correlated with specific tactics of conflict resolution.

RESULTS & DISCUSSION

The data were analyzed in many different ways. However, only certain analytical procedures and results are reported here due to space and time limitations. The results presented here pretty much parallel the specific research questions pointed out in the earlier section.

Table 1 summarizes the incidence of autonomous and joint decision making in the purchase of furniture and automobile as well as reasons cited by the respondents for such decisions. Almost

Table 1

Autonomous Versus Joint Decision Making ProcessA. Reasons for Autonomous Decisions

(Total Sample = 93)

	n =	<u>Furniture</u> (33)	<u>Automobile</u> (33)
1. One partner more competent & knowledgeable about product		42%	54%
2. Like to divide responsibilities in managing the household		27	18
3. More important decision to one partner only		21	27
4. Common in our age group to leave the decision to one person		18	21
5. Family life style encourages individual rather than joint-decisions		15	24
6. Too busy to decide together		24	9
7. Not important enough to require joint-decisions		21	9
8. Avoids unnecessary arguments		9	15
9. Hate to shop together		6	12
10. Head of household decides alone on all major purchases		6	9
11. One spouse was away at the time		-	6
12. Common among our friends to leave decision to one partner in this case		-	6

B. Reasons for deciding together*

	n =	<u>Furniture</u> (60)	<u>Automobile</u> (60)
1. Better to decide together on those products which everybody uses		60%	50%
2. Our family life style requires that we decide together on this product		58	48
3. Two heads are better than one		48	39
4. Economically and socially it was an important reason		45	36
5. Too big a decision to decide alone		40	35
6. Customary among our friends that spouses decide together on this product		26	19
7. Other reasons		12	15

*The percentages exceed hundred percentage points due to multiple answers encouraged from the checklist provided in the questionnaire.

spouse in the purchase of furniture and automobile. Among the most frequently mentioned reasons for the joint decisions were these: nature of product requiring joint consumption, perceived risk involved in the purchase decision, importance of the product class to the family, and family life style which encourages joint decision making process. Many of these reasons are the same as those hypothesized in the Sheth model of family buying decisions.

The other one-third of the respondents claimed that the purchase of furniture or automobile was a unilateral decision by one of the spouses. They most frequently mentioned that greater competence of one partner, preference for dividing responsibilities in household management, greater importance of the decision to one of the spouses, too busy to decide together, and the peer group norms were primarily responsible for the autonomous decision making in regard to buying of furniture and automobile.

Among those who decided unilaterally, the automobile was primarily the responsibility of the husband and furniture was primarily the responsibility of the wife. Therefore, it is interesting to probe a little further some of the differences in percentages between furniture and automobile unilateral decisions. It would appear that the wife allows the husband to decide on automobile alone due to his greater competence, to avoid unnecessary arguments and disagreements, reluctance to shop together and greater involvement in automobile on the part of the husband. On the other hand,

the husband allows the wife to decide alone about furniture buying due to his lack of interest, too busy to spend time, and dividing household responsibilities.

What type of households prefer joint decision making? Table 2 provides some insights into the demographic correlates of joint vs. autonomous decision making process. It would appear from the results that households characterized as with teenage or young children in the upper middle or working class, with wife in middle age group working in some white collar occupation or simply a homemaker, and with moderate level of education tend to be dominated by the joint-decision making process. On the other hand, households with either no children or grown-up children, in low or middle socioeconomic class and with the wife in some blue collar occupation as well as among older women, the decisions tend to be more autonomous. This picture is quite consistent with several of the curvilinear hypotheses stated in the Sheth model. The only surprising element is relatively greater proportion of autonomous decisions in the middle class which is contrary to the hypotheses. It is also interesting to note that among those households who prefer autonomous decisions, the incidence is generally greater and more clear cut for the automobile purchase.

What type of households tend to experience conflict in buying behavior between the two spouses? Table 3 provides insights into the demographic differences between households experiencing conflict and those not having any conflict. It would appear that conflict

Table 2

Demographic Correlates of Autonomous vs. Joint Decisions

	n=	Furniture		Automobile	
		Auto-nomous (33)	Joint (60)	Auto-nomous (33)	Joint (60)
<u>Family Life Cycle</u>					
No children		36%	64%	55%	45%
Small children		40	60	40	60
Teenage children		24	76	10	90
Grownup children		43	57	48	52
Senior citizens		--	100	0	100
<u>Socioeconomic Status</u>					
Lower class		100		100	
Working class		20	80	40	60
Middle class		45	55	36	64
Upper Middle class		19	81	26	74
Other		20	80	20	80
<u>Wife's Education</u>					
Less than High School		50	50	50	50
High School or Trade School		33	67	40	60
Some College		34	66	14	86
College Graduate		40	60	55	45
<u>Wife's Occupation</u>					
White collar		32	68	40	60
Blue collar		80	20	85	15
Other (Homemaker, retired, etc.)		15	85	15	85
<u>Wife's Age</u>					
Less than 40 yrs.		36	64	38	62
Between 40-50 yrs.		31	69	23	77
More than 50 yrs.		40	60	45	55

Table 3

Demographic Correlates of Conflict in Purchase Behavior

n=	Furniture		Automobile	
	Conflict (26)	No Conflict (60)	Conflict (38)	No Conflict (54)
<u>Family Life Cycle</u>				
No children	20%	80%	36%	64%
Young children	60	40	45	55
Teenage children	34	64	62	38
Grownup children	15	85	20	80
Senior citizens	25	75	25	75
<u>Socioeconomic Status</u>				
Lower class	100		100	
Working class		100	20	80
Middle class	42	58	46	54
Upper middle class	15	85	41	59
Other	40	60	40	60
<u>Wife's Education</u>				
Less than High School		100		100
High School or trade school	24	76	44	56
Some college	50	50	55	45
College graduate	20	80	25	75
<u>Wife's Occupation</u>				
White collar	40	60	30	70
Blue collar	50	50	40	60
Other	25	75	40	60
<u>Wife's Age</u>				
Below 40 yrs.	42	58	42	58
Between 40-50 yrs.	17	83	50	50
More than 50 yrs.	21	79	26	74

is generally more prevalent among those households with young and teenage children, in the middle class, with moderately educated wife in the family, and among younger women in the family. However, conflict is not as widespread as was hypothesized. Only about 30 percent of the respondents stated there was any conflict in furniture buying and nearly 40 percent of the respondents stated the same in the automobile buying behavior. Once again, the presence of conflict is more clear cut in the buying of automobile than in furniture buying. It is also interesting to note the strong presence of conflict in those households with teenagers especially in regard to automobile purchase.

Based on the information provided by the respondents about the specific tactics employed for each area of disagreement between the spouses, they were classified into three categories: those who primarily followed problem solving, persuasion or bargaining tactics in resolving conflicts. The number of respondents who stated politicking as a tactic of conflict resolution was very small and found only with regard to automobile purchase decision. They were lumped together with the bargaining group to facilitate analysis of the data. Table 4 summarizes the results on the employment of specific tactics of conflict resolution. It is obvious that while persuasion seemed to be the dominant strategy of conflict resolution, there was also a dominance of problem-solving in furniture buying and a dominance of bargaining in automobile buying.

With regard to the demographic correlates, it is interesting to

Table 4

Demographic Correlates of Tactics of Conflict Resolution

n=	Furniture			Automobile		
	Problem Solving (9)	Persuasion (14)	Bar-gaining (5)	Problem Solving (7)	Persuasion (16)	Bar-gaining (14)
	(Percentages)			(Percentages)		
<u>Family Life Cycle</u>						
No children		100		25	75	
Small children	16	42	42	11	22	67
Teenage children	50	50		28	39	33
Growup children	25	75			100	
Senior citizens	100					100
<u>Socioeconomic Status</u>						
Lower class		100		50	50	
Working class		(n.a.)		50	50	
Middle class	42	32	26	15	45	40
Upper middle class	20	80		18	45	36
Other		100				100
<u>Wife's Occupation</u>						
White collar	30	40	30	25	45	30
Blue collar		100		40	60	
Other	30	55	15	13	47	40
<u>Wife's Education</u>						
Less than High School	100			25	56	19
High School & Trade School	38	62		19	31	50
Some College	27	53	20		40	60
College Graduate	25	50	50	(N.A.)	(N.A.)	(N.A.)
<u>Wife's Age</u>						
Below 40 yrs.	26	47	27	15	45	40
Between 40-50 yrs.	60	40		23	38	38
More than 50 yrs.	25	75		25	50	25

note that households with teenage or small children in the middle and upper middle class among white collar and highly educated working wives and among relatively younger women, tend to resort to bargaining and politicking as the dominant mode of conflict resolution. On the other hand, persuasion seems to be more manifested by those households with either no children or grownup children, among blue collar and less educated wives as well as among older women.

Finally, an attempt was made to correlate tactics of conflict resolution with individual's life style profiles. The life style profile consisted of nearly 56 items considered salient to measuring similarities and differences between spouses in the way they feel about personal values and goals. Table 5 is a summary of those life style statements on which there were significant differences when cross-tabulated with the three categories of tactics of conflict resolution.

A close examination and reflection of the values in Table 5 leads us to make the following statements. People who are self-confident, optimistic about present and future life ambitions, liberal in their values, as well as opinion leaders and adventurous tend to be problem solvers. On the other hand, people who are not self-confident, pessimistic about present or future life, highly traditional or homebodies, secure and contented who live a sedate life and seek advice from others generally tend to be users of persuasion tactic in conflict resolution. The bargainers tend to have less self-respect and self confidence, frustrated with their present life,

Table 5

Life Styles Correlates of Tactics of Conflict Resolution

Life Style Statements	Furniture			Automobile		
	Problem Solving	Persuasion	Bar-gaining	Problem Solving	Persuasion	Bar-gaining
1. I have more self-confidence than most of my friends	A 31% D 14	54% 64	15% 21	33% 5	39% 48	28% 47
2. My opinions on things don't count very much	A 30 D 18	30 76	40 6	8 22	25 52	67 26
3. I like to pay cash for everything I buy	A 33 D 8	67 50		28 10	44 43	28 43
4. All men should be clean shaven every day	A 11 D 50	74 25	16 25	23 --	47 34	30 66
5. I am a homebody	A 22 D 22	72 33	6 44	19 15	50 31	31 54
6. I like to be considered a leader	A 24 D 20	47 80	29	27 6	32 59	41 37
7. I wish I could leave my present life and do something entirely different	A 22 D 22	50 78	28	6 26	31 52	63 22
8. There are day people and there are night people. I am a day person	A 19 D 27	81 27	45	24 7	48 36	28 57
9. Women don't need more than a minimum amount of life insurance	A 27 D 19	73 50	31	25 11	60 26	15 63
10. Everything is changing too fast today	A 27 D 17	40 83	33	18 18	32 59	50 23
11. Generally manufacturer's warranties are not worth the paper they are printed on	A 18 D 30	53 70	29	10 25	32 55	58 20
12. A wife's first obligation is to her husband, not her children	A 27 D 17	40 83	33	22 14	33 52	44 33
13. I like to buy new and different things	A 27 D 17	73 42	42	21 15	47 40	32 45
14. I am usually among the first to try new products	A 22 D 22	50 78	28	15 21	30 58	55 21
15. I often seek the advice of my friends regarding brands and products	A 10 D 29	90 41	0 29	33 11	58 37	8 32
16. I like sports cars	A 26 D 45	53 55	21 --	18 18	41 55	41 27
17. I usually have wine with dinner	A -- D 45	89 36	11 18	7 25	73 25	20 50
18. I am in favor of very strict enforcement of all laws	A 17 D 27	83 40	33	39 0	39 48	21 52
19. I dread the future	A 17 D 23	83 52	24			

Table 5
(continued)

Life Styles Statements	Furniture			Automobile		
	Problem Solving	Persuasion	Bar-gaining	Problem Solving	Persuasion	Bar-gaining
20. I consult Consumer Reports or similar publications before making a purchase	A 22	50	28			
	D 22	78				
21. When making important family decisions, consideration of the children should come first	A 28	44	28			
	D 11	89				
22. If I had my life to live over, I would sure do things differently	A 25	33	42			
	D 20	80				
23. When buying appliances, I am more concerned with dependability than price	A 27	44	28			
	D 20	80				
24. I don't like to take chances	A 26	63	10			
	D 13	50	37			
25. I never know how much to tip	A 30	70				
	D 33	43	24			
26. My friends and neighbors often come to me for advice	A			32	39	31
	D			5	50	
27. A cabin by a quiet lake is a great place to spend the summer	A			21	48	31
	D				17	83
28. I enjoy looking through the fashion magazines	A			12	54	33
	D			27	27	46
29. Police should use whatever force is necessary to maintain law and order	A			24	33	43
	D			11	56	33
30. Our home is furnished for comfort, not style	A			17	30	52
	D					
31. The father should be the boss in the house	A			25	50	25
	D			7	33	60

and lack security of mind. They seek no outside advice and tend to be nonconfirmist and liberal in their attitudes toward law and order. Also they tend to be night people rather than day people.

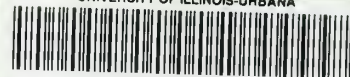
Despite some confirmations felt in the data about joint versus autonomous decisions as well as tactics of conflict resolution practiced in household buying behavior, several sampling limitations as well as small sample problems make this study at best tentative and exploratory in nature. We hope to replicate it with a larger and more representative sample.

REFERENCES

- Davis, H. L., Measurement of husband-wife influence in consumer purchase decisions. Journal of Marketing Research 8, August 1971, 305-12.
- Foote, N. N. ed. Household Decision Making, New York University Press, 1961.
- Hempel, D. J., Family buying decisions: A cross-cultural perspective. Journal of Marketing Research 11, August 1974, 295-302.
- March, J. A. and Simon, H. A., Organizations, Wiley, 1958
- Sheth, J. N., A model of industrial buyer behavior Journal of Marketing, October 1973.
- Sheth, J. N., A theory of family buying decisions in J. N. Sheth (ed.) Models of Buyer Behavior Harper & Row, 1974.
- Wells, W. D., Life Styles & Psychographics, American Marketing Association, 1974.



UNIVERSITY OF ILLINOIS-URBANA



3 0112 060296677