ABSTRACT
This aims of the research are to determine the effect of person job fit on job satisfaction, person job fit on job burnout and the influence of job burnout on job satisfaction of PT Bank Central Asia employees of Diponegoro Branch Office. Collecting data collection using questionnaires. The sample were front desk employees of PT Bank Central Asia Main Branch Office Diponegoro Surabaya. The analysis method used is Partial Least Square (PLS). The results showed that person job fit has an effect on the job-faction, the person job fit has an effect on job burnout, but job burnout does not effect employee's job satisfaction.

Keywords: Person Job Fit, Job Burnout, Job Satisfaction.

1. INTRODUCTION
Human resources are one of the most important parts of a company that offers services or products. In order to carry out the company operation activity, especially which offers services and deal with costumers directly, really become dependent on excelent human resources one of which is a banking company. Banking employees are required to be able to provide good services for customers to make them feel comfortable on using banking service, because customer satisfaction is one part of the goals to be achieved. Perceived customer satisfaction in banking depends on the services provided directly by employees who handle these customers.
Thus, to achieve the company's objectives, it is necessary to pay attention to how the company manages and treats its human resources to be able to support the achievement of the company's vision and mission. Good human resources management is expected to be able to maximize the contribution of labor in achieving the right man in the right place system (Hanum, 2014). Every job must have its own standards regarding the ability needed to carry out the demands of its work.

Person job fit is defined as the suitability of someone capability with job requirement or someone desires and job attributes (Sekiguchi, 2004). This statement will be realized when someone has the right skills and requirement to do his job or his job can fulfil the individual’s needs (Edwards, 1991). The employees in banking company get various job pressures when facing the customers or the demands for work related readiness and sensibility in assignments. If the employee has suitable characteristics for his assignment, the employee will be able to overcome the problems and pressures he faces without feeling burdened in an excessive way. Assignments and proper jobs that are in line with employee competencies will bring out the best potential that the employee had. The employee who work in proper to their expertise will always try to increase their working performance, this statement will be contradictory if someone does not have the conformity with his work emotions or can be called job burnout.

The occurrence of job burnout in service sector employees is higher than any other professional groups, it has been argued that jobs with frequent interpersonal contact and client centered interactions are more vulnerable to have job burnout (Benazic & Ruzic, 2013). A profession that is included in the service sector and frequent interactions with clients is the banking sector. Job burnout will be more occur to employees who serve customers directly, which establishing good relationships with customers is important (Aksu & Temeloglu, 2015). Banking employees usually have to work by staying in one position for a long time, and they also have to work by suppressing their feelings or not evidence their feelings in order to continue to provide the best services. According to Aksu and Temeloglu (2015) other cause of job burnout is dissatisfaction with job being done.

Job satisfaction is the satisfaction that employees feels when doing their works, which is one of the important things because employee satisfaction will reflected to customers satisfaction by providing good quality services and loyalty. The customers satisfaction is very important to keep the customer loyalty as long as possible (Khartabi, Saydam, 2014). When someone feels satisfaction in work, he will do his work assignments well. A satisfy employee is a key element for success in the bank sector in any country in the world. If employees have a level of well-being psychological and job satisfaction, they will have better performance and will not leave their jobs (Wright, 2006). Satisfied employees will be able to bring customers with good reputation and have possible deposit (Awan & Asghar, 2014). Employees who feel satisfied will be loyal to their banks and possible to give good banking transaction. (Awan & Asghar, 2014).

Employees who work in the relationship officer must be able to maintain good relations with outside or inside company, they must connect with customers to establish relationships and provide financial solutions that suitable with their needs. They are also obliged to properly recognize all products and services offered so that they can understand the constraints faced by customers and recommend appropriate solutions. Employees who work on the frontliners have high working hours and patience needed to do their work well, for example being customer service requires them to serve and provide clear information about banking facilities to customers who sometimes have different characters. Excess working hours also happen because of completing work outside the working hours determined by company. However, employee must be able to provide the best service, so that customers feel satisfied with the services given by employee (Hanum, 2014).
Banking employees at the forefront are required to meet customer’s needs and help customers under the procedure and they must pay attention to decisions based on it. Many administrative procedures and the number of customers that increase every day also become a separate work challenge that can cause job blackouts. As employees in banking company, they have big responsibility, big risk and pressure. The pressures are not from the job solely, but also come from customers and superiors. The pressure that comes from the customer is when the customer wants to be served quickly while on the other hand the employee must be careful because in each transaction there is a process of its own and if the customer wants to be served quickly, the accuracy of the employee might be reduced, and if there any financial problems such as miscalculation the employee must take responsibility. In service company, supervisor has a role to give the rule and supervision, which is give certain pressure for employees. If these pressures occur continuously over a long period of time, it can cause work outages.

2. LITERATURE REVIEW

2.1. Person Job Fit
Person job fit is defined as the suitability between one’s ability and the demands of a person's work or desires and job attributes (Sekiguchi, 2004). Concordance will occur when a person has the right ability and ability to do work or his job can meet individual needs (Edwards, 1991). Person work fit is the compatibility that exists between individuals and the characteristics of the work they do at work (Cable & DeRue, 2002). This capacity includes the needs of employees and available work equipment to meet these needs, as well as work demands and the ability of employees to meet these demands. According to Greenberg and Islam (June & Mahmood, 2011) people who are suitable for work can also see the extent to which a particular job is in accordance with individual skills, abilities, and interests. According to Cable and DeRue (2002) job fit of people is conceptualized in two different forms namely need supply fit and demand ability fit. Need supply fit indicates the extent to which employee desires can be fulfilled by what is offered by the job. Demand ability fit shows how far job demand can be met by the knowledge, skills and abilities of employees.

2.2. Job Burn Out
Job burnout is a representation of psychological stress syndrome that shows a negative response as a result of work stress (Cordes & Dougherty, 1993). Job burout is an emotional fatigue syndrome, depersonalization, and a decrease in personal formation that can occur between individuals. (Maslach, Schaueli, & Leiter, 2001). In indin Rosyid (1996) describes the work of fatigue as a situation that reflects emotional reactions in people who work in the field of human services (human services) and work closely with the community. The dimensions of work fatigue are divided into emotional exhaustion, for example, unable to complete their work, depersonalization, such as not being able to pay attention to the interests of others, and reducing personal achievement, namely the team feels dissatisfied with the results of their own work (Kartarini, 2011).

2.3. Job Satisfaction
Job satisfaction can also be interpreted as the extent to which employees like their work (Ellickson & Logsdon, 2002). According to Vroom in (Chahahal, 2013) job satisfaction is an emotional orientation that employees have on the role they do in the workplace. According to Locke in Luthans (2012) satisfaction work is a person’s positive emotional state that arises from an appreciation of something that has been done by the work. Job satisfaction is a feeling that supports or does not support employees associated with their work or conditions
Job satisfaction is a positive feeling about work as a result of evaluating the character of work. Someone who has a high level of satisfaction with his job will have a positive feeling towards his job, on the contrary if someone has a low level of satisfaction with his job job will have negative feelings towards his job (Robbins & Judge, 2011, p. 125). This explanation is in accordance with the definition of job satisfaction by (Greenberg & Baron, 2003, p. 145) which describes job satisfaction as a positive or negative attitude that individuals perceive towards their work. According to (Luthans, 2012, p. 114), job satisfaction indicators include satisfaction toward the work and the job itself, employee satisfaction toward salary, promotion opportunities, supervision from the leaders, and colleagues.

2.4. Hypothesis Development

2.4.1. Person Job Fit And Job Satisfaction

According to Peng and Mao (2014), people's job fit has a significant correlation with job satisfaction. The results of this study indicate that the personality, traits, and abilities of individuals who are more closely match those needed by certain jobs, are more productive and tend to be more satisfied (Greenberg & Baron, 2003). When a person's ability matches the work he does, the person is most likely to feel satisfied with the work he does. Robbins & Judge (2011) says that there will be high satisfaction and low turnover if the character and work are appropriate. Person job fit has a positive relationship with job satisfaction and organizational commitment, it is also emphasized that the relationship between person job fit and turnover intention is partly mediated by job satisfaction and organizational commitment (Chhabra, 2015).

H1: Person Job Fit Influences Job Satisfaction.

2.4.2. Person Job Fit And Job Burn Out

People who have the ability to match their work will feel happier when doing their work and they will not feel too burdened with the work they do. Conversely, if someone does something that is not in accordance with his character and abilities, over time, the person will use fatigue which can be a tired job. It was found that appropriate person work mediated the influence of customer orientation and leadership that served fatigue and shifting desire (Babakus, Yavas, & Ashill, 2011). Workers who have the capacity to display the emotions and behaviors desired by others will have an automatic response to increase their productivity with work or the suitability of people's work and reduce job outages (Inigo, Totterdell, Alcover, & Holman, 2007). It also says that increasing job suitability and decreasing fatigue work will reduce the desire to move (Scroggins, 2007). Other results also show that people who are fit for work have a significant negative effect on fatigue work (Babakus, Yavas, & Ashill, 2011) where if someone who is suitable for someone is low or has differences, the perceived work will tend to be high. Job surges can arise from chronic mismatches between indicators and their work arrangements. Nonconformity arises when the process of building a psychological contract leaves unresolved critical problems, or when the work relationship changes to something that cannot be accepted by someone, while the fit job model of a person explains that conformity must produce certain results such as commitment, satisfaction, performance, and years of service, and it is said that work exhaustion is an important mediator of this relationship. The difference will cause work exhaustion, which in turn will cause various results one of which is job satisfaction (Maslach, Schaufeli, & Leiter, 2001).

H2: Person Job Fit influences Job Burnout.
2.4.3. Job Burn Out And Job Satisfaction

Employees who experience work exhaustion will feel less satisfied with their work because termination has a negative effect on individual performance at work and is often associated with absenteeism, desire to move, low productivity, reduced job satisfaction, and reduced work commitment (Angerer, 2003). Research found that there was a significant relationship between job exhaustion and job satisfaction (Aksu & Temeloglu, 2015). Work habits are often associated with negative consequences, one of which is a decrease in job satisfaction, research shows that the dimensions of work exhaustion have a negative impact on job satisfaction (Bernazic & Ruzic, 2013) where the dimensions of emotional exhaustion and personal reduction in achieving a higher time will have an impact on satisfaction lower work. Job surges are significantly related to externalities where internal employees tend to be more satisfied than external employees and also related to dissatisfaction at work (Ilie & Ursu, 2016). Job spikes are seen as a form of work stress related to other concepts such as job satisfaction, organizational commitment, and turnover (Maslach, Schaufeli, & Leiter, 2001).

**H3: Job burnout Influences Job Satisfaction**

![Figure 1: Research framework](source: Cable and Derue, 2002; Maslach, Schaufeli, and Leiter, 2001; Luthans, 2012)

3. RESEARCH METHODS

3.1. Types of Research

This research uses a quantitative approach. Quantitative research method according to Sugiyono (2015, p. 12) is a research method based on the philosophy of positivism, used in researching sample populations and certain researches, sampling techniques are generally done by random or random sampling, while data collection is done by using research instruments used. Data analysis used is quantitative or can be measured with the aim of testing a predetermined hypothesis. While the causal relationship is a relationship that is cause and effect (Sugiyono, 2015, p. 56).

3.2. Population and Sample

Population is an area of generalization which consists of objects or subjects that have certain qualities and characteristics set by researchers to be studied and then drawn conclusions (Sugiyono, 2015, p. 115). This study take all employees of PT Bank Central Asia the population, at the branch of Diponegoro. This research take 32 employees who dealt directly...
with customers, who worked as tellers, customer service, and Customer Relationship. The sampling technique used is non-probability sampling, which does not provide equal opportunities or opportunities for every element or member of the selection to be selected as a sample (Sugiyono, 2015, p. 120). This research sampling is saturated sampling, by taking all members of the population, in other term it is called census.

3.3. Data Collection Methods and Sources
This study uses a questionnaire method which is a series of questionnaires that are distributed to be filled out by respondents and returned back (Nasution, 2003, p. 85). The type of questionnaire used is a closed questionnaire consisting of statements with a certain number of choices as an option. The measurement scale that will be used is a Likert scale that is a scale used to measure a person's attitude, opinion, and perception or as a group of people (Nazir, 2005, p. 165). Likert scale is an interval measuring tool with five levels in scoring scores from numbers 1–5. Variables to be measured are translated into variable variables. Each answer will have a gradation from very positive to very negative. Likert scale is an interval measuring tool with five levels in scoring scores from numbers 1–5.

3.4. Data Analysis Technique
This study uses Partial Least Square (PLS) analysis which uses parts or alternatives of SEM (Structural Equation modeling). The calculation process will use the SmartPLS3 software application program. Partial Least Square (PLS) is one of the variant-based SEM statistical methods designed to analyze data on data with a small sample size, missing values and multicorrelation (Abdillah and Hartono, 2015, p. 161). The purpose of PLS is to predict the effect of variable X on Y and explain the theoretical relationship between the two variables. The main purpose of PLS is to explain the relationship between extracts and emphasize the understanding of the value of the relationship. Evaluation of PLS models is done by evaluating the outer model and inner model.

4. RESULT AND DISCUSSION

| Table 1: Convergent Validity Test through Outer Loading |
|---------------------------|---------------------------|---------------------------|
| **Job Burnout** | **Job Satisfaction** | **Person Job Fit** |
| X1.1 | 0.813 | |
| X1.2 | 0.941 | |
| X1.3 | 0.908 | |
| X1.4 | 0.754 | |
| X2.1 | 0.924 | |
| X2.2 | 0.948 | |
| X2.3 | 0.909 | |
| X2.4 | 0.883 | |
| X2.5 | 0.868 | |
| X2.6 | 0.883 | |
| X2.7 | 0.906 | |
| Y1.1 | 0.966 | |
| Y1.2 | 0.868 | |
| Y1.3 | 0.972 | |
| Y2.1 | 0.928 | |
Y2.2 0.914
Y3 0.935
Y4 0.891
Y5 0.929
Z1.1 0.744
Z1.2 0.787
Z1.3 0.809
Z1.4 0.887
Z1.5 0.927
Z1.6 0.859
Z1.7 0.921
Z1.8 0.873
Z2.1 0.909
Z2.2 0.870
Z2.3 0.829
Z2.4 0.894
Z2.5 0.926
Z3.1 0.891
Z3.2 0.943
Z3.3 0.913
Z3.4 0.913
Z3.5 0.892
Z3.6 0.921
Z3.7 0.938
Z3.8 0.924

Table 1 shows that the outer loading value of each variable item is person job fit, job burnout, and job satisfaction is above 0.7, so it can be said that the items of this research variable are valid.

<table>
<thead>
<tr>
<th></th>
<th>Job Burnout</th>
<th>Job Satisfaction</th>
<th>Person Job Fit</th>
</tr>
</thead>
<tbody>
<tr>
<td>X1.1</td>
<td>-0.797</td>
<td>0.790</td>
<td>0.813</td>
</tr>
<tr>
<td>X1.2</td>
<td>-0.890</td>
<td>0.857</td>
<td>0.941</td>
</tr>
<tr>
<td>X1.3</td>
<td>-0.843</td>
<td>0.775</td>
<td>0.908</td>
</tr>
<tr>
<td>X1.4</td>
<td>-0.594</td>
<td>0.623</td>
<td>0.754</td>
</tr>
<tr>
<td>X2.1</td>
<td>-0.811</td>
<td>0.904</td>
<td>0.924</td>
</tr>
<tr>
<td>X2.2</td>
<td>-0.862</td>
<td>0.855</td>
<td>0.948</td>
</tr>
<tr>
<td>X2.3</td>
<td>-0.817</td>
<td>0.823</td>
<td>0.909</td>
</tr>
<tr>
<td>X2.4</td>
<td>-0.753</td>
<td>0.779</td>
<td>0.883</td>
</tr>
<tr>
<td>X2.5</td>
<td>-0.806</td>
<td>0.856</td>
<td>0.868</td>
</tr>
<tr>
<td>X2.6</td>
<td>-0.767</td>
<td>0.783</td>
<td>0.883</td>
</tr>
<tr>
<td>X2.7</td>
<td>-0.824</td>
<td>0.891</td>
<td>0.906</td>
</tr>
</tbody>
</table>
According to the table, shows that the discriminant validity test in this study is said to be valid because the cross loading value of each item is greater than the value of the cross loading item from the other construct. This is clearly seen in the value of items that are bold indicating that the item value of the variable is more than the value of other variable items (the value of items that are not printed in bold).

Table 3: Composite Reliability Test

<table>
<thead>
<tr>
<th>Variables</th>
<th>Composite Reliability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Burnout</td>
<td>0.987</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>0.980</td>
</tr>
<tr>
<td>Person Job Fit</td>
<td>0.976</td>
</tr>
</tbody>
</table>

Table 3 shows that the job burnout variable is 0.987, the job satisfaction variable is 0.980, and the person job fit variable is 0.976, which explains that this variable has a good reliability
website value because it is above 0.7. This result shows that this research variable has adequate internal consistency and can be used for further analysis.

**Table 4 : Average Varience Extracted (AVE)**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Average Varience Extracted (AVE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Burnout</td>
<td>0.785</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>0.857</td>
</tr>
<tr>
<td>Person Job Fit</td>
<td>0.787</td>
</tr>
</tbody>
</table>

Table 4 shows all variables, job burnout, job satisfaction, and person job fit can be said to be valid because the value has an AVE value above 0.5. Where the AVE job burnout value is 0.785, job satisfaction is 0.857 and the job satisfaction is 0.787. From the results above it can be said that the variables in this study are appropriate and can be continued for further testing, because they have fulfilled the test requirements for convergent validity.

**Table 5: R Square**

<table>
<thead>
<tr>
<th>Variables</th>
<th>R Square</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Burnout</td>
<td>0.815</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>0.863</td>
</tr>
</tbody>
</table>

Based on table 5, it shows that R-square of job burnout v has a value of 81.5% where this shows the variable person job fit can affect the job burnout value of 81.5%, the remaining 18.5% is influenced by other variables. While job satisfaction variable has a value of 0.863 where this shows the variable person job fit can affect job satisfaction variables by 86.3%, the remaining 13.7% is influenced by other variables outside of research.

**Table 6: Path Coefficients**

<table>
<thead>
<tr>
<th></th>
<th>Original Sample</th>
<th>Sample Mean</th>
<th>Standard Deviation</th>
<th>T Statistics</th>
<th>P Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Burnout -&gt; Job Satisfaction</td>
<td>-0.292</td>
<td>-0.290</td>
<td>0.195</td>
<td>1,503</td>
<td>0.133</td>
</tr>
<tr>
<td>Person Job Fit -&gt; Job Burnout</td>
<td>-0.903</td>
<td>-0.900</td>
<td>0.050</td>
<td>17,909</td>
<td>0.000</td>
</tr>
<tr>
<td>Person Job Fit -&gt; Job Satisfaction</td>
<td>0.920</td>
<td>0.919</td>
<td>0.035</td>
<td>26,430</td>
<td>0.000</td>
</tr>
</tbody>
</table>

4.1. Hypothesis testing

The results above show that the person job fit t-statistic value of job satisfaction is 26.430. The test results show that the T-statistic value is > 1.96 and the p value is 0.000 where <0.05. This means that the person job fit has a direct effect on job satisfaction. Person job fit affects job burnout The results above show that the t-statistic value of the person job fit for job burnout is 17.909. The test results show that the t-statistic value is > 1.96 and the p value is 0.000 where <0.05. This means that the job fit directly affects job burnout. Job burnout affects job satisfaction The results above show that the value of the job burnout t-statistic is job satisfaction is 1.503. The results also show that the t-statistic value is <1.96 and the p value is 0.133 where > 0.05. This means that job burnout has an indirect effect on job satisfaction.
4.2. Influence of Person Job Fit on Job Satisfaction

The test results listed in the table above can show that the t-statistic value of the person job fit is 26.430. The test results show that the t-statistic value > 1.96 with a p value of 0.000 where the value is <0.05 and the coefficient value is 0.920 which is positive or in the direction where the increase in person job fit will have an impact on increasing job satisfaction by 0.920. This means that the person job fit has a direct and significant effect on job satisfaction. The results of this study are in accordance with Peng and Mao's (2014) research where they say that person job fit has a significant relationship with job satisfaction. Respondents in this research are employees having a high person job fit, especially suitability with salaries and training provided this also gives a positive impact on job satisfaction that they feel as said by Chhabra (2015) that person job fit has a positive relationship with job satisfaction, which means that the higher the person job fit, the higher the perceived satisfaction. Company is good in providing rewards that are worth to its employees so that employees feel the rewards they get in accordance with the demands of the work they do and also the work they do according to their expectations. Employees also stated a high suitability between their abilities and their job demands, which in accordance with this suitability, the job satisfaction they felt would also tend to be high, as said by Robbin and Judge (2011) that when a person's ability is in accordance with the work, the person is most likely to feel satisfy.

4.3. Influence of Person Job Fit on Job Burnout

The test results shown in the table above show that the t-statistic of the person job fit for job burnout is 17.909. The test results show that the t-statistic value > 1.96 with a p value of 0.000 <0.05 and a coefficient value of -0.903 which is negative or reverses direction in the increase in variable person job fit will have an impact on the decline job burnout is 0.903. This means that the person job fit has a direct and significant effect on job burnout. The results of this study are in accordance with the research conducted by Babakus, Yavas, and Ashill (2011) where they show that person job fit has a significant negative effect on job burnout which means that the higher the person job perceived fit, the perceived job burnout will be lower. In line with the statements of Maslah, Schaufeli, and Leiter (2001) that discrepancies can lead to job burnout. In this study, employees showed high person job fit and low job burnout, even though at the beginning of the study it was suspected that the occurrence of high job burnout in this company. Based on the interview of two employees, there were found that job burnout felt by employees in this company was low. However, it was found that the emotional fatigue felt by employees in this company were high. Even though people feel there is a job burnout or heavy pressure when working, but on the other side company is good enough to give feedback to employees so that pat overcome job burnout that occurs, one of which is by providing equal benefit, giving equal pay, giving working insurance, and with the good
technology in banking company enables employees to work faster and easier so the working pressure will be reduced.

4.4. Influence of job burnout on job satisfaction

The test results listed in the table above show that the statistic value of the job burnout is 1.503. The test results show that the t-statistic value is <1.96 with a value of p = 0.133 which is greater than 0.05 and the coefficient value of -0.2292 is negative or reverses the direction where an increase in the work burnout variable will result in a decrease in job satisfaction 0.292. This means that work exhaustion does not directly and significantly affect job satisfaction. This result is consistent with the research conducted in Mendieta (2011), that fatigue at work has a negative influence on job satisfaction. In this study, work fatigue does not directly affect the job satisfaction felt by employees, which means that perceived job satisfaction is not be affected by job burnout. There is no influence on work exhaustion on the job satisfaction among the employees. It shows that employees in this company will still be able to feel their job satisfaction even though they do not feel emotional exhaustion, depersonalization, and decreased self-actualization the reason of job burnout does not influence job satisfaction is because the work pattern imposed by company. Work pattern does not cause satisfaction for employees so that when the burnout level of work decreases it does not have an impact on employee job satisfaction, there are other factors besides work fatigue that can affect examples of job satisfaction welfare, security, future guarantees, which are more material.

The next factor that affects job satisfaction is support at work, such as support provided by superiors, or fellow employees. Other factors that can affect job satisfaction, especially at front desk employees are probably the workplace excitement, motivation, and employee development that is available for employees.

5. CONCLUSIONS AND SUGGESTION

5.1. Conclusion

a. Person job fit influences job satisfaction of employees of PT Bank Central Asia Diponegoro Main Branch Office.
b. Person job fit influences job burnout among employees of PT Bank Central Asia Diponegoro Main Branch Office.
c. Job burnout does not influence job satisfaction among employees of PT Bank Central Asia Diponegoro Main Branch Office.

5.2. Suggestion

a. To increase job satisfaction of the employee, company need to give the opportunity for employee to develop. It can be done by providing complete information about working promotion system in this company.
b. Job burnout felt by employees relates to emotional exhaustion on working as the frontliner in banking company, that is either caused by customer pressure or co-workers. In this case, company make a counseling process and give attention to the work load of the front desk employees.
c. Company should have a clear job description, so the employees understand everything to do related to their jobs. Continues performance appraisal to give periodical feedback is also important to develop employee knowledge for their jobs.
REFERENCES


