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Mon, Jan 15, 2024 at 10:38 PM

Dear Dr. Samuel P.D. Anantadjaya,

I am sending your article after editing. Please consider the comments highlighted in red and finalize the article soon.

Regards, Irina Dovgal,  
Managing editor, Finance: Theory and Practice  
[vestnikfinu@mail.ru](mailto:vestnikfinu@mail.ru)

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