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# *Universal Journal of Accounting and Finance*

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## Universal Journal of Accounting and Finance

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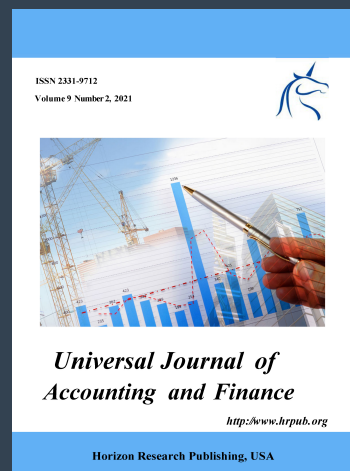
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