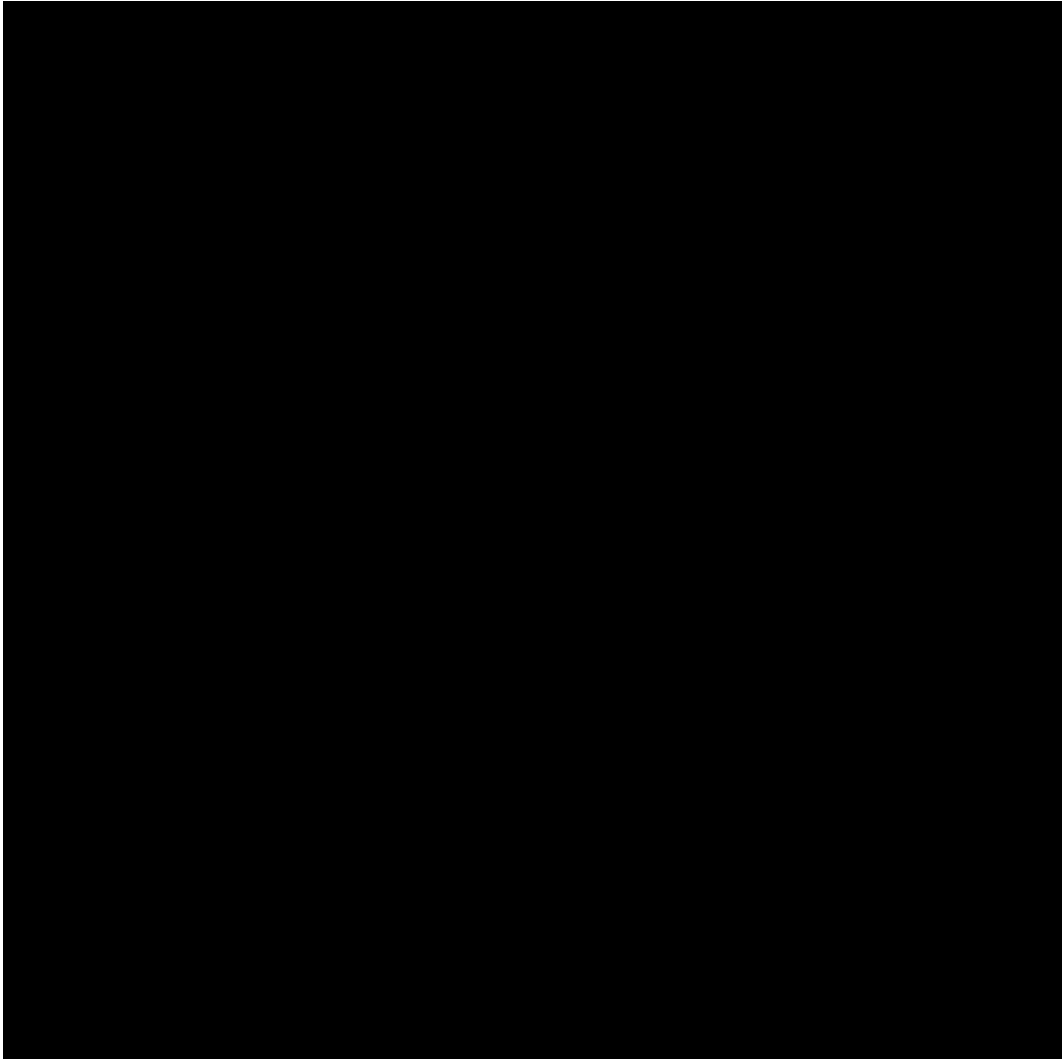


Berdasarkan pada fenomena *financial distress*















1.

