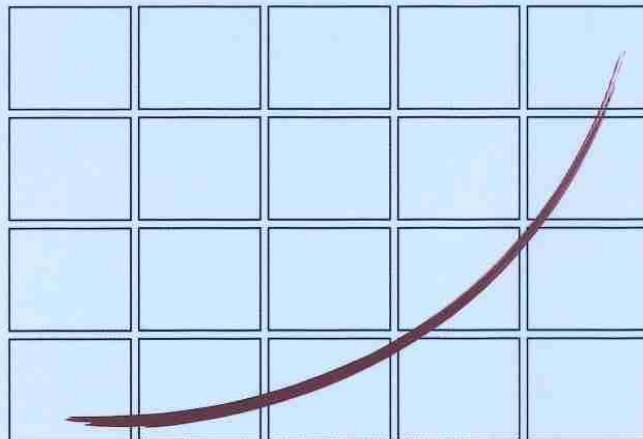




**SB  
SE**

# **Studies in Business and Economics**



**SEPT. 2011**

**Vol. 16**

**No. 1**