


# CERTIFICATION FOR PEER REVIEW

We are pleased to declare, confirm and certify that

## Prof. Yustinus Budi Hermanto

**Universitas Katolik Darma Cendika, Surabaya, Indonesia**

offered substantial, important, line by line peer review with several comments, important remarks and hints for the article for the journal

**WSEAS TRANSACTIONS ON BUSINESS AND ECONOMICS**

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