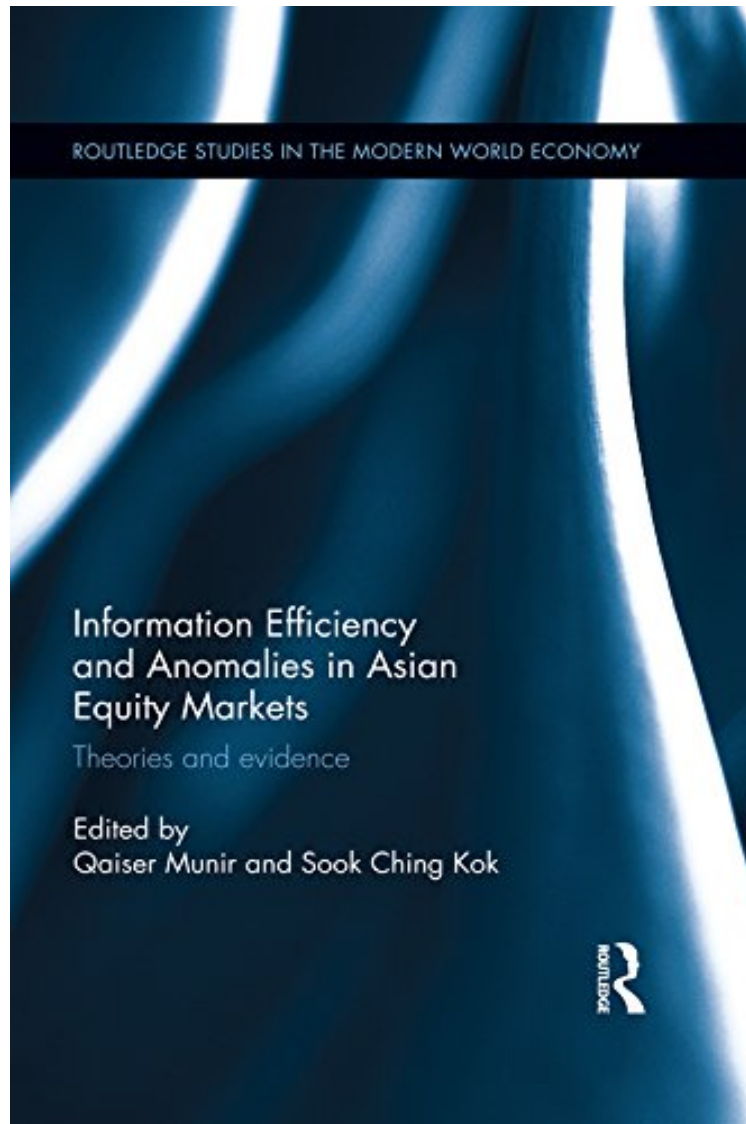


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**About the Author** Qaiser Munir is an associate professor in the Faculty of Business, Economics and Accountancy at Universiti Malaysia Sabah, Malaysia. He has been an academic in the applied economics discipline for over eight years. Since 2008, he has worked on various projects and consultancies, including projects funded by the Ministry of Higher Education, Malaysia. His research interests include applied economics, financial economics, development economics, and applied econometrics. Dr. Munir is presently serving as chief editor of the *Malaysian Journal of Business and Economics* and has reviewed a number of articles for the *Economic Bulletin*, the *Journal of Economic Studies* and other academic journals. He has won numerous excellence awards for teaching during his career. Sook Ching Kok is a senior lecturer and PhD candidate at the Faculty of Business, Economics and Accountancy at Universiti Malaysia Sabah, Malaysia. Her main research interest is in financial economics. She has worked on various projects, including those funded by the Ministry of Higher Education, Malaysia.