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- 2** Luke David Kembi, Jenny Morasa, Heince R. N, Wokas. "Comparative analysis of models (Altman, Grover, Zmijewski, Springate) in predicting company bankruptcy potential in the non-cyclical consumer sector", The Contrarian : Finance, Accounting, and Business Research, 2024
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- 3** Satria Utama, Alya Hamidah. "Comparative analysis of financial distress models for Islamic commercial banks: Ohlson, Taffler, Fulmer, Zmijewski, Springate, and Grover", E3S Web of Conferences, 2024
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