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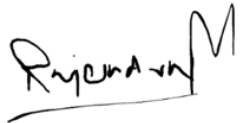
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This is to certify paper titled **“THE INFLUENCE OF FINANCIAL RATIOS AND MATURITY DATES ON BOND RATINGS CHANGES IN FINANCIAL INDUSTRIES OF THE INDONESIA STOCK EXCHANGE”** submitted by Authors, **Chandra Setiawan and Cinta Permata** has been published for **January-February 2025, Volume 7, Issue 1** online publication under ISSN 2582-2292.

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