

FACTORS AFFECTING BANK COMPETITIVENESS DURING NON-ECONOMIC CRISES: A STUDY IN ASEAN COUNTRIES

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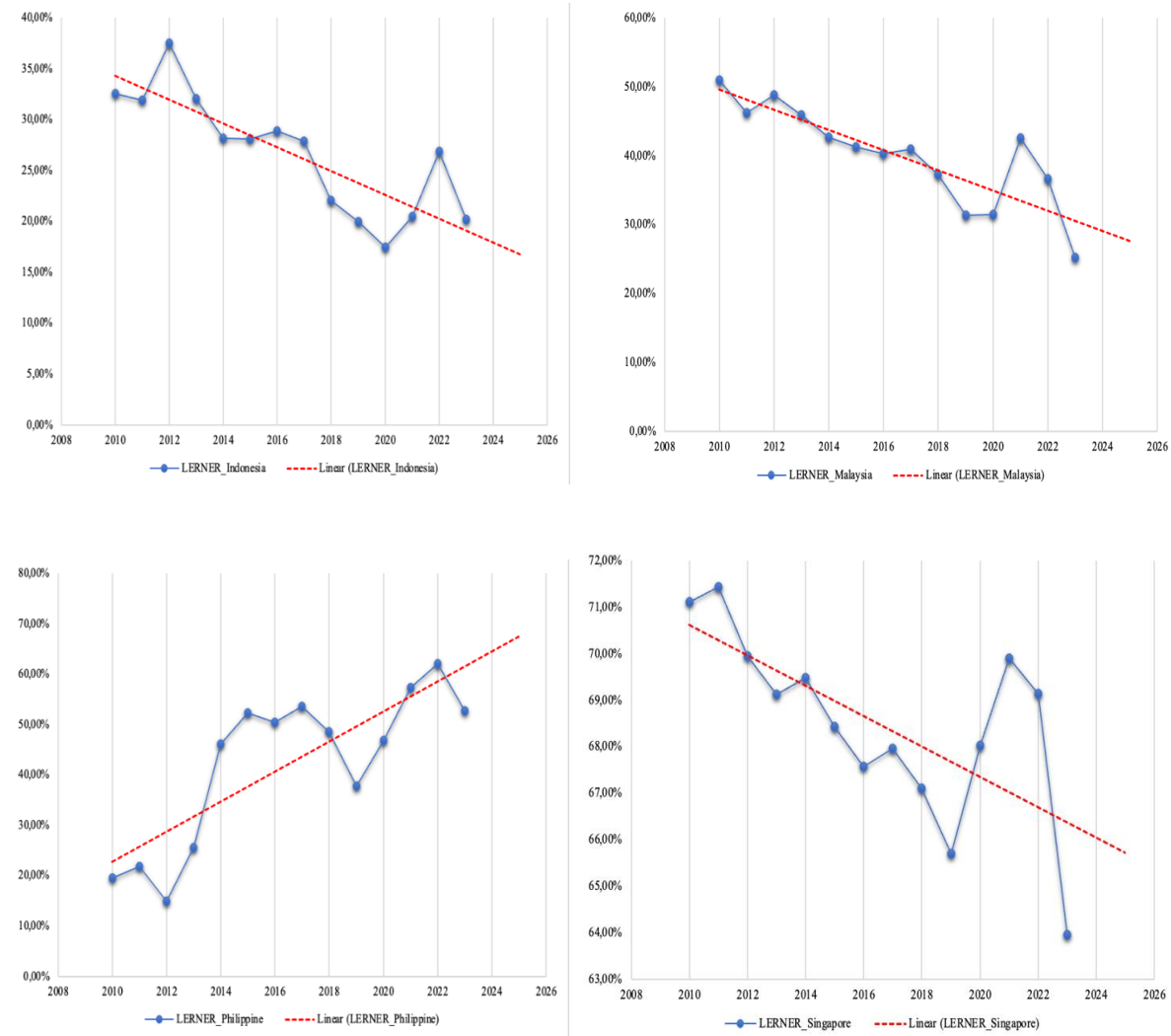
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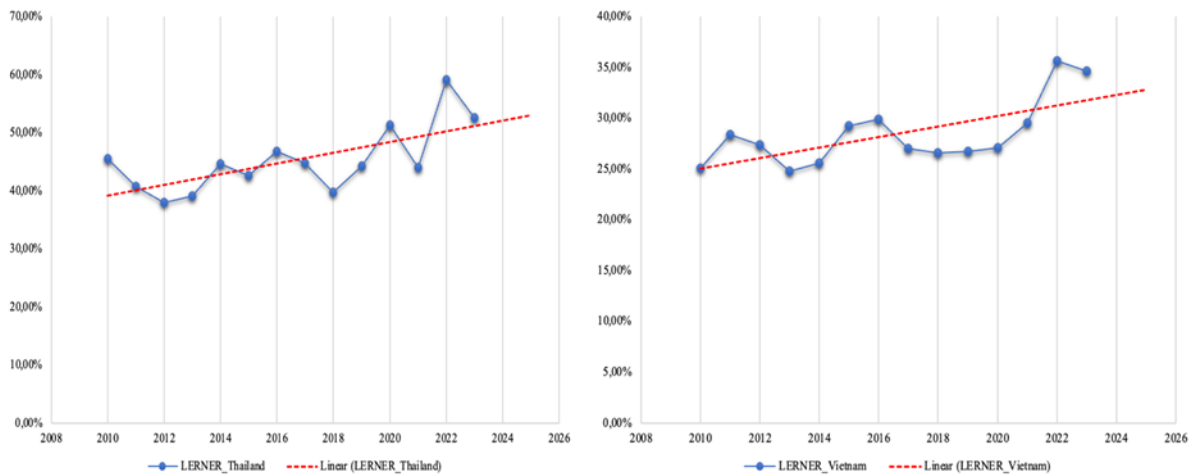
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Appendix 1. Average LERNER Index by Country in the ASEAN Region from 2010 to 2023





## Appendix 2. Average LERNER Index Values by Country from 2010 to 2023

