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Ethics and the credit insurance industry

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References: Direct quotations from others are shown in the text by for instance: (10. Kidder, 2003: 237). This indicates that the quotation comes from the book listed in the Bibliography/References (see pages 238 – 243) as number 10 by R.M. Kidder, page number 237. Where no page number is indicated, the text is not a direct quotation but is based on the relevant book.