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The authors' contributions into the publication are as follows:

	contribution
Adam Adamczyk: University of Szczecin. Institute of Economics and Finance	70% Conceptualization, methodology, formal analysis, visualization, writing—original draft preparation, writing—review and editing,
Tomasz Wiśniewski: University of Szczecin. Institute of Economics and Finance	30% Methodology, data curation, formal analysis, writing—original draft preparation, writing—review and editing

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