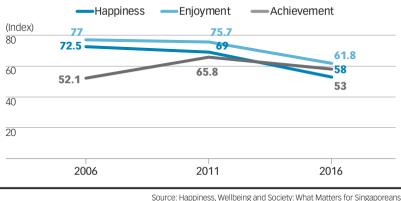
A slight dip



by NUS Business School associate professors Siok Kuan Tambyah and Tan Soo Jiuan