

OF APPRECIATION

This is to certify that

Muhamad ArdaBily

Yogyakarta University of Technology

has participated in the conference as PRESENTER



Prof. Usep Suhud, PhD FE Universitas Negeri Jakarta



Dean SALAN EAOAOU UNIVERSITI MALAYSIA SABAH

Assoc. Prof. Dr. Mohd. Rahimle bin Abd. Karim FBEA Universiti Moloysia Saboh

Keynote Speaker

Prof. Bo Becker Stockholm School of Economics

Dean



Dr. Preatmi Nurastuti FEB Universitas Pelita Bangsa

Keynote Speaker

hotiltet Jotimsthim

Prof. Chotibhak (Pab) Jotikashtira Southern Methodist University