



# CERTIFICATE

OF APPRECIATION

THIS CERTIFICATE PROUDLY PRESENTED TO

**SAUSAN SALSABILA**

As a

**PRESENTER**

on

**CALL FOR PAPER 2023**

Jakarta, August 31<sup>st</sup> 2023

Rector of Perbanas Institute

Prof. Dr. Hermanto Siregar, M.Ec.

Supported by:

