



CERTIFICATE OF PARTICIPATION

THIS IS TO CERTIFY THAT

Dr Sparta

HAS PRESENTED AT

**SIMPOSIUM NASIONAL KEUANGAN
DAN PERBANKAN II**

at Faculty of Economics and Business, Diponegoro University
On August 1, 2017

Keynote Speaker

Chotibhat Jotikasthira

Prof. Chotibhak (Pab) Jotikasthira, Ph.D

Dean

Faculty of Economics and Business
Diponegoro University, Indonesia



Suharnomo
Suharnomo, S.E., M.Si.