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Certificate

This certificate is presented to

Felicia Defiani Sitihawa & Taufiq Hidayat

As a Presenter

The Influence of Liquidity Risk, Credit Risk, Operational Risk on Return on Assets Ratio at KBMI 1 Commercial Banks Listed on The IDX 2017-2021

At The International Conference on Banking and Finance October 27th 2023

Dr. Ir. Hayu S. Prabowo, M.Hum

Event Chairman

*of The International Conference on
Banking and Finance*

