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Certificate

This certificate is presented to

Wahyu Tri Nurhayati & Taufiq Hidayat



As a Presenter

Influence Intellectual Capital and Sustainability Report to Financial Performance in Banking Companies Kbmi 3 & amp; 4 Listed in B EI Year 2019-2022

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