

Certificate

This certificate is presented to:

Irma Setyawati

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Presenter

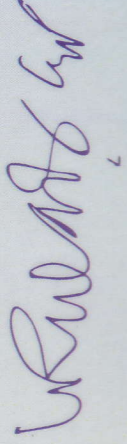
in The 1st Annual Conference Indonesian Finance Association (IFA)
Solo Paragon Hotel and Residences
Surakarta, 14-15 January 2015

Dean, Faculty of Economics and Business
Universitas Sebelas Maret

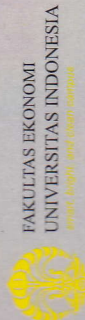
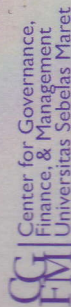
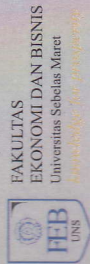


Dr. Wisnu Untoro, M.S.

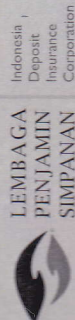
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Dr. Irwan Adi Ekaputra, M.M.



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