

## CERTIFICATE

**OF APPRECIATION** 

**ICMSME-2023-018** 

## Fajar Eko Purnomo Rustan

## as Presenter

International E-Conference Management & Small Medium Enterprises "Strategic Management & Entrepreneurship : Towards New Normal Era"

On January 21<sup>st</sup>, 2023



Chairman ICMSME

Dr. KH. Didin Hafidhuddin,MS Director of Postgraduate School, of Universitas Ibn Khaldun Bogor



INDONESIA BANKING



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