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FAKULTAS EKONOMI DAN BISNIS



ICON-ECOBIZ
INTERNATIONAL CONFERENCE
OF ECONOMICS AND BUSINESS



CERTIFICATE OF APPRECIATION

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Proudly presented to :

Febria Gupita, S.H., M.H

for the contribution as a

PRESENTER

with the presentation entitled:

**RELATIONSHIP BETWEEN HUMAN RESOURCE ASSETS, ORGANIZATION, RELATIONAL
AND FINANCIAL LITERACY ON OPTIMIZATION OF MSMEs**

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