

CERTIFICATE OF APPRECIATION

No. 019.C/STF/FEB/UPGRIS/X/2025

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**

at the 2nd International Conference of Economics and Business (ICON ECOBIZ), themed
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