



**UNTAR**  
Universitas Tarumanagara

**62<sup>th</sup>**  
Untar Bersinergi  
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**LPPM UNTAR**  
Lembaga Penelitian dan  
Pengabdian kepada Masyarakat

**Kampus  
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INDONESIA JAYA



*International Conference on Economics, Business,  
Social, and Humanities (ICEBSH)*



**CERTIFICATE**  
*of Achievement*

No : 006/SC-ICEBSH/III/2022

**Dr. Miharni Tjokrosaputro**

for the contribution as :

**Scientific Committee (Reviewer)**

Director  
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