

# Tarumanagara International Conference on the Applications of Social Sciences & Humanities

## CERTIFICATE

OF ACHIEVEMENT

this certificate is presented to

**Joyce A Turangan**

for the contributor as **PRESENTER**

Paper Title:

*The Effect Of Technology Anxiety And Social Influence In Multi-Benefits On Mobile Payment Services*

Universitas Tarumanagara | August 5<sup>TH</sup> - 6<sup>TH</sup>, 2021

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**Dr. Hugeng, S.T., M.T.**

Rector



**Prof. Dr. Ir. Agustinus Purna Irawan**

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**Andi Wijaya**

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**Herman Ruslim**

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