## THE SECOND IRCMB

INTERNATIONAL RESEARCH CONFERENCE ON MANAGEMENT AND BUSINESS

## **CERTIFICATE**

OF APPRECIATION

This is to certify that

M IRHAS EFFENDI

has presented the paper at Golden Flower Hotel Bandung, 29 July 2017

Keynote Speaker

Chotishet Totifasthina

Prof Pab Jotikasthira, PhD, CFA

Cox School of Business

Southern Methodist University, USA

Dean

Dr. M. Arief Mufraini, Lc., M.Si
FEB UIN Syarif Hidayatullah





















