

No. 0093/SA/ITHB/III/2023



HARAPAN  
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SCHOOL

*Veritas vos liberabit*



# Certificate of Appreciation

awarded to

*Yanuar Arto Wijoyo*

for his participation as a **Business Finance Division** for  
Company Visit Management & Online Business at PT Bank Digital BCA and PT MarkPlus Indonesia,  
conducted by Himpunan Mahasiswa Manajemen dan Online Business, on March 20<sup>th</sup>, 2023.

Harapan Bangsa Business School

Head of Management and  
Online Business Department

**Dr. Laura Lahindah, S.E., M.M.**



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Director of Student Affairs  
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**Jusak Sali Kosasih, Ph.D.**