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CERTIFICATE OF APPRECIATION

awarded to

Lanny Budiati

CEO BCA Digital

for sharing her valuable knowledge and insight as the Speaker in CEO Talk on

*“Facing Disruptions in the Financial Industry:
Managing Millennial Customers”*

at Institut Teknologi Harapan Bangsa, on November 26th, 2021

Institut Teknologi Harapan Bangsa

Director of Student Affairs and Career Resource Center

Jusak Sali Kosasih, Ph.D.



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