



CERTIFICATE OF APPRECIATION

THIS CERTIFICATE PROUDLY PRESENTED TO

Nafisah Yuliani

As a

PARTICIPANT

on

Post Graduate School On Air Seminar Series-2 (OASE-2)
with theme

**"GLOBAL BUSINESS STRATEGY:
HOW TO PENETRATE AND DEVELOP IN A NEW MARKET"**

Jakarta, September 6th 2022
**Dean of Post Graduate School
Perbanas Institute**

A blue ink signature of Prof. Dr. Haryono Umar is written over a circular official stamp. The stamp contains the text "INSTITUT PERBANKAN DAN INFORMATIKA ASIA" and "PERBANAS" around a central emblem.

Prof. Dr. Haryono Umar, M.Sc. Ak., CA.