



**UMY** UNIVERSITAS  
MUHAMMADIYAH  
YOGYAKARTA  
Unggul & Islami



## PAPER AWARD

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The scientific committee of The 4<sup>th</sup> International Conference  
on Sustainable Innovation (ICoSI 2020) gives

# Betari Maharani

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of The 6<sup>th</sup> International Conference on Accounting and Finance (ICAF)

The GOLD/~~SILVER~~/~~BRONZE~~ AWARD in the international conference  
held in Universitas Muhammadiyah Yogyakarta, Indonesia  
13<sup>th</sup> - 14<sup>th</sup> October 2020

Rector of Universitas  
Muhammadiyah Yogyakarta



Dr. Ir. Gunawan Budiyanto, M.P., IPM

Chairperson of  
4th ICoSI 2020



Dr. Yeni Rosilawati, SIP, SE., M.M