



CERTIFICATE OF PARTICIPATION

This certificate is presented to

Shovia Krismelina

Has Participated in School of Economic and Business Telkom University event

Scientific Dissemination 2022:

- **Survival Analysis for Financial Distress**
- **Predictive Model of Student Academic Performance in Private Higher Education Institution**

With Speaker

- **Dr. Farida Titik Kristanti, S.E., M. Si., QRMP.**
- **Siska Noviaristanti, S.Si., M.T., Ph.D.**

Conducted on

22nd July 2022



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Dr. Ratri Wahyuningtyas, S.T., M.M.