

7<sup>th</sup> ICIIIS

International Conference of Interreligious and  
Intercultural Studies



# E-CERTIFICATE

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is awarded to

Dr. Ida Ayu Putu Widani Sugianingrat, SE.,MM

as PRESENTER of paper entitled  
Intellectual capital in achieving sustainability village credit institution  
sustainability

**in the 7<sup>th</sup> International Conference of Interreligious and  
Intercultural Studies**

**Living the New Normal: Achieving Resilience & Ensuring Sustainable Future**

7th ICIIIS Organized by Universitas Hindu Indonesia  
on Thursday, September 30<sup>th</sup>, 2021



*[Signature]*  
Prof. Dr. drh. I Made Damriyasa, M.S.  
Rector, Universitas Hindu Indonesia



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Prof. Dr. Ir. Euis Dewi Yuliana, M.Si.  
Chairman, 7<sup>th</sup> ICIIIS Organizing Commite