



International Conference on Business and Banking Innovations (ICOBBI)

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Letter of Manuscript Acceptance

Dear Nensi Laurence Nggai,

Thank you for registering as speaker 2nd the International Conference of Business and Banking Innovations (ICOBBI 2020) topics that be scheduled for you is **“Nuturing Business and Banking Sustainability”**

Herewith, the committee on ICOBBI 2020 would like to inform that your manuscript title:

“The Influence of Utilitarian Value, Hedonic Value, and Perceived Risk on Customer Satisfaction and Customer Loyalty to Shopee Customers in Surabaya”

is **ACCEPTED** to be presenting on the ICOBBI 2020

Please note your research manuscript will be reviewed by Independent Reviewer, while presentations to select best paper. The award winner papers (best and two runners up) will also be published in ventura, and all papers will be published at ISSN /ISBN.

Sincerely yours,

Nanda
Chief on the ICOBBI 2020

Farhan Hisyam
Chief on HIMAPAS



Prof. Dr. Tatik Suryani., Psi., MM
Director of Magister Manajemen STIE Perbanas Surabaya

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Certificate of Appreciation

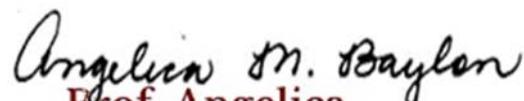
Awarded to

NENSI LAURENCE NGGAI, S.E., M.M

for the

2nd Best Paper

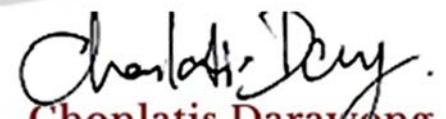
in the International Conference on Business and Banking Innovations
(ICOBBI) "Nurturing Business and Banking Sustainability"
on 14 & 15 august 2020


Prof. Angelica
M. Baylon, Ph.D

Director Maritime Academy
of Asia and the
Pacific, Philippines


Assoc Prof. Dr. Ellisha
Nasruddin

Graduate School of Business
USM, Malaysia


Chonlatis Darawong,
Ph.D

Sripatum University, Thailand




Dr. Yudi Sutarso., S.E,
M.Si

Chairman of STIE Perbanas
Surabaya, Indonesia