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This certifies that the research paper entitled "**The impact of Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) towards Return on Asset (ROA) at Bank Mandiri tbk. (Persero)**" authored by "**Janudin**" was reviewed by experts in this research area and accepted by the board of "Quest Journals Publication" which has published in "**Quest Journal of Research in Humanities and Social Science**", ISSN (Online): 2321-9467, Volume-10, Issue-12, Page No. 385-396, December-2022.

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