



# 2<sup>ND</sup> ICOSTELM 2023

The 2<sup>nd</sup> International Conference on Sustainability in  
Technological, Environmental, Law, Management, Social and  
Economic Matters



## CERTIFICATE

PROUDLY AWARDED TO

*Dr. Ir. Agus Zainul Arifin, M. M., CFRM.*

Title: The Influence of Fintech Applications on MSME Performance

As Presenter

The theme of the conferences "The Dynamization between Environmental Issues  
and Sustainable Technologies for Increase Economic Growth"

Serang, 19<sup>th</sup> - 20<sup>th</sup> November 2023

Prof. Dr. Tulus Suryanto, M.M., Akt., CA

*General Chairman*



Prof. Dr. Hj. Nihayatul Masykuroh, M.SI.

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