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CERTIFICATE

Presented to


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

as a **PRESENTER** in 2021 International Conference of Project Management (ICPM)
**“The Global Development on Environmental, Education, Economic, and Socio-
 Cultural Sustainability”**

with paper entitled:

**Financial Inclusion in Adoption Financial Technology for Transactions in
 Indonesia**

Bali Dynasty Resort
 Bali, Indonesia
 October 23rd- 24th, 2021


 Liem Gai Sin, Ph.D
 President of AIBPM



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