

Research, Advisory, Learning & Developing

## CERTIFICATE THIS IS TO CERTIFY THAT:

## Elizabeth Sugiarto D

## HAS ATTENDED AND COMPLETED THE ONLINE TRAINING OF DIGITAL BANKING OUTLOOK 2022: OPEN BANKING TRANSFORMING BUSINESS MODELS

HELD ON OCTOBER 5<sup>TH</sup>, 2021 AT JAKARTA - INDONESIA

Certificate serial number: INFOBANKINSTITUTE/JKT/OUTLK/X/2021/10776

Tb. Rully Ferdian

Director