

No: 621/P3M/STIE IBS/Sert/X/2023

Certificate

This certificate is presented to

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As a Presenter

The Influence of Environmental, Social, Governance (ESG) Disclosures on Financial Performance

At The International Conference on Banking and Finance October 27th 2023



Dr. Ir. Hayu S. Prabowo, M.Hum

Event Chairman of The International Conference on Banking and Finance