



Department of Economics  
FACULTY of  
ECONOMICS and  
BUSINESS UB

**BEFIC**

The 2nd 2023  
Brawijaya Economics and Finance  
International Conference

# CERTIFICATE

NO. 16149/UN10.F02.12/KA.01/2023

THIS IS PRESENTED TO

**Zulfa Muasaroh Binti Rahmawati**

AS PRESENTER

in The 2nd 2023 Brawijaya Economics and Finance International Conference (BEFIC)

**“From Ideas to Impacts: Advancing Inclusive Development and Equality  
through Innovative Economics, Finance and Business”**

with paper entitled:

**“How the Fintech Distracts Financial Ratios and Banking Stability?”**

Malang, Indonesia

November 2-3, 2023



TTE oleh:  
**FERRY PRASETYIA**  
31 Oktober 2023 10:39  
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