



CERTIFICATE OF APPRECIATION

Presented to

Dr. Siti Masrohatin, S.E, M.M

as a **PRESENTER** in

The 3rd ICIFEB International Conference of Islamic Finance And Business
“Achieving Sustainability Through Islamic Finance and Business Digital Transformation”

who presents the paper entitled :

The Growth of Industrial Revolution 4.0 and The Preparation of Full Stack Engginers in Digital Transformation at Makers Institute Indonesia

Held on July 19 - 20, 2022

at Faculty of Economics and Business UIN Syarif Hidayatullah Jakarta
Jakarta, Indonesia



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