



CERTIFICATE

is awarded to

Dr. Zaitul, SE.,MBA., Ak., CA

as a **Presenter** of The Second Economics, Law, Education, and
Humanities International Conference 2021.

14th - 15th October 2021

Theme: “Social and Cultural Sciences on
Sustainable Development for World Challenge in Digital Era”

with a paper entitled:

Does financial literacy associate with SME sustainability during Covid-19



**Prof. Dr. Tafdil Husni, S.E.,
M.B.A**
Rector

**Dr. Yusrita Yanti, S.S.,
M.Hum.**
Conference Chair