

# OJK INSTITUTE Certificate

— this is to certify that —

**Yenni Kurnia Gusti SE MSi**

attended **The 2nd OJK International Research Forum 2024:  
Driving Financial Innovations to Enhance a Better Financial Life**  
on the 18th of November 2024

*as a Participant*



**AGUS SUGIARTO**

Head of OJK Institute