



# CERTIFICATE OF APPRECIATION

Proudly presented to :

Tri Siwi Nugrahani, Waqida Elia Rachmawati, Suryono,  
Febria Gupita, Tias Budi Lestari  
**(Universitas PGRI Yogyakarta)**

for the contribution as a

## Best Financial Literacy Paper

With the title "**Relationship Between Human Resource Assets, Organization, Relational And Financial Literacy On Optimization Of MSMES**" at the 2nd International Conference of Economics and Business (ICON-ECOBIZ), themed "**Digitally Creative: Navigating the Digital Shift in the Global Creative Economy**", organized by the Faculty of Economics and Business, Universitas Persatuan Guru Republik Indonesia Semarang, on October 15, 2025.

Dean of Faculty Economics  
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