



CERTIFICATE

No.361801/061058/WB/JTS/06/2025

This is to certify that :

Victor Shcherbak

Oles Honchar Dnipro National University (DNU), Dnipro, Ukraine
participated in

VIRTUAL EXCHANGE PROGRAMME

based on the bilateral agreement with
the University of Science and Computer Technology (STEKOM University),
Semarang, Indonesia

The following topics were delivered:

1. The Social Impact of Artificial Intelligence: Ethics, Bias, and Responsibility
2. Sustainable Financial Ecosystem Transformation: An Integrated Approach for Entrepreneurs in the Digital Era
3. Green Marketing: Sustainable Technology Choices Marketing Communication are Making in 2025

28 April 2025 — 30 May 2025

Rector of STEKOM University



Dr. Joseph Teguh Santoso, M.Kom



Verified by: Verifikasi.me