



ICoSDIA 2026

International Conference on Smart Data,
Intelligence, and Analytics

CERTIFICATE OF APPRECIATION

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This certificate is presented to

Arif Bagus Wibowo

as

PRESENTER

with presentation entitled

Pattern Stability Analysis in Post-Crisis SME Lending: A Time-Split Classification Framework

of the International Conference on Smart Data, Intelligence, and Analytics (ICoSDIA)
organized by Statistics Department, Faculty of Mathematics and Natural Sciences, Universitas Sebelas Maret
(UNS)

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Dean of Faculty Mathematics & Natural Science

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Organizing Chairperson

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