

## **Certificate for Paper Presentation**

This Document is to Certificate that

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has Successfully Presented the the Following Paper in ICSSI 2022

Exploring the Service Innovation Process in Developing the Mobile Banking Services and Apps of the Financial Service Industry from the Perspectives of Resource-Based Theory and Value Co- creation

Jogue Chen

Service Science Society of Taiwan President

National Sun Yat-sen University, Taiwan Senior Vice President

ICSSI 2022 Service Science in the Era of Metaverse

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