



# NETLOG 2021

International Conference on Network  
Enterprises & Logistics Management

## CERTIFICATE

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We certify that

**Michel Bernardo Fernandes Silva**

Has presented the paper **Aplicação do modelo de negócios digitais no mercado bancário nacional – análise do nubank** in the **2nd International Conference on Network Enterprises & Logistics Management – Logistics in the New Economy: Challenges and Opportunities in Supply Chain 4.0**, which took place in Universidade Paulista, São Paulo, Brazil, from May 2nd to 5th, 2021.

Apresentou o Artigo **Aplicação do modelo de negócios digitais no mercado bancário nacional – análise do nubank** na **2nd International Conference on Network Enterprises & Logistics Management – Logistics in the New Economy: Challenges and Opportunities in Supply Chain 4.0**, realizada na Universidade Paulista, São Paulo, Brasil, entre 2 à 5 de Maio de 2021.

Alassane Ballé Ndiaye  
Conference Chair

João Gilberto Mendes dos Reis  
Conference Chair