



# CERTIFICATE

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is presented to :

***Fadilla Muhammad Mahdi, S.E., M.Si.***

As Moderator

International Visiting Lecture  
Islamic Economics Department  
Islamic Studies Faculty  
University of Muhammadiyah Malang

SUNDAY, JANUARY 7, 2023



**Associate Prof. Dr. Khozin, M.Si.**

DEAN OF ISLAMIC STUDIES  
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