



CERTIFICATE

ε.5.A/13-B26/FA1-UMM/1/2023

is presented to :

Ary Putra Utama

As Participant
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
FACULTY

