













CERTIFICATE

E.5.A/13-B126/FAI-UMM/I/2023

is presented to:

Ummi Latifah

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

SUNDAY, JANUARY 7,2023



Associate Prof. Dr. Rhozin, M.Si.

DEAN OF ISLAMIC STUDIES FACULTY

