



CERTIFICATE

E.5.A/13-B134/FA1-UMM/1/2024

is presented to :

Azhar Muttaqin, S.Ag., M.Ag.

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

