



IHTIFAZ CONFERENCE

# CERTIFICATE

*001/I/Conf\_IHTIFAZ/VI/2021*

**2<sup>nd</sup> Annual Conference on IHTIFAZ: Islamic Economic, Finance and Banking (ACI-IJIEFB) 2021**

is hereby awarding this certificate to

## Rosana Eri Puspita, M.B.A

in recognition of his/her contribution as **Reviewer** on Paper ID: 6003 in this Conference

Yogyakarta, June 28<sup>th</sup>, 2021

Chief of Committee



**Rofiu Wahyudi**