



# CERTIFICATE

OF APPRECIATION

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## Assoc. Prof. Dr. Zulpahmi, S.E., M.Si.

AS INVITED SPEAKER

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Faculty of Economics and Business

University of Muhammadiyah Prof. DR. HAMKA

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Dean of Faculty of Economics and Business  
University of Muhammadiyah Prof. DR. HAMKA



Assoc. Prof. Dr. Zulpahmi, S.E., M.Si.



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