



CERTIFICATE

OF APPRECIATION

PROUDLY PRESENTED TO

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

AS INVITED SPEAKER

1st UHAMKA INTERNATIONAL CONFERENCE ON ECONOMICS AND BUSINESS

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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