



UMY UNIVERSITAS
MUHAMMADIYAH
YOGYAKARTA
Unggul & Islami



LEMBAGA RISET DAN INOVASI
RESEARCH & INNOVATION INSTITUTE



International
Conference
on Sustainable
Innovation



The 7th International Conference on Sustainable Innovation (ICoSI 2023)

CERTIFICATE OF PARTICIPATION

NO : 636/D.3-VIII/LRI/VIII/2023

This certificate is awarded to

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

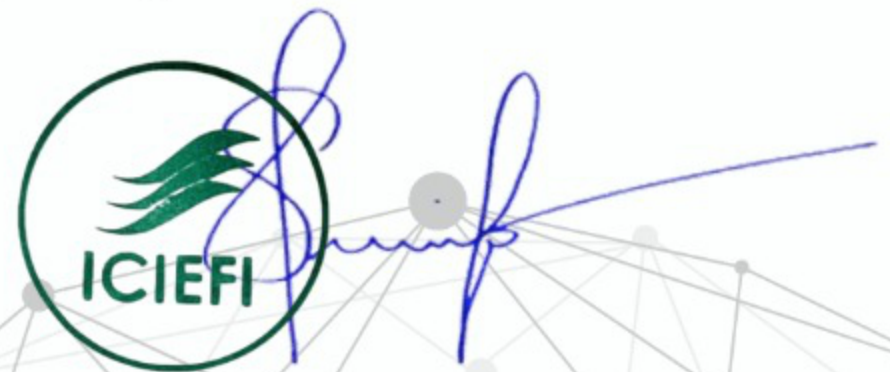
in acknowledgement of your participation as

Presenter

The 6th International Conference on Islamic Economics and Financial Inclusion (ICIEFI)
held from 9th - 10th August 2023
at the Universitas Muhammadiyah Yogyakarta, Indonesia



Zuhud Rozaki, Ph.D.
Chairperson of 7th ICoSI 2023



Susilo Nur Aji Cokro Darsono, S.E, MRDM., Ph.D.
Chairperson of The 6th ICIEFI



Prof. Dr. ir. Gunawan Budiyanto, M.P., IPM., ASEAN.Eng.
Rector of Universitas Muhammadiyah Yogyakarta