



FACULTY OF ECONOMICS AND BUSINESS
MUHAMMADIYAH UNIVERSITY OF PROF. DR. HAMKA

CERTIFICATE
Speaker

THIS CERTIFICATE IS PRESENTED TO

Herwin Kurniawan, SE., MM

**Seminar Literasi Keuangan Syariah dengan Tema " Wakaf Produktif dan Digital : Peran
Generasi Z dalam Filantropi Islam Modern "**

Jakarta, 17th of December 2025

The Dean of Faculty Economics and Business
Muhammadiyah University of Prof. Dr. Hamka



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