



UMY UNIVERSITAS MUHAMMADIYAH YOGYAKARTA



# CERTIFICATE OF PARTICIPATION



This certificate is awarded to

*Lilies Setiartiti*

in acknowledgement of your participation as

## BEST PRESENTER

at The 4<sup>th</sup> International Conference on  
Islamic Economics and Financial Inclusion  
30 - 31 July, 2019

Universitas Muhammadiyah Yogyakarta, Indonesia

Rector of Universitas Muhammadiyah Yogyakarta



*Dr. Ir. Gunawan Budiyanto, M.P.*  
Dr. Ir. Gunawan Budiyanto, M.P.

Chairperson of The Third ICoSI 2019



dr. Iman Permana, M. Kes., Ph. D.