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Date : December 10th, 2020

To Whom It May Concern

Name : Muhammad Afiq Kurniawan

Matric Number : 20160430270

Alumni : 127th

This is to certify that the above named has completed the program of study and has satisfied the examiners in all the requirement for the award of the degree of

BACHELOR OF ECONOMICS

Based on the confirmation of convocation period in the year 2020.

Sincerely Yours,

Dr. Dimas Bagus Wiranatakusuma, SE. M.Ec

Director, International Program for Islamic Economics and Finance