



IPIEF

International Program for
Islamic Economics and Finance
Towards a Reputable International program on Islamic Economics,
Banking and Finance in ASEAN by 2021



SK BAN-PT No. 1648/BAN-PT/Akred/VIII2016



Ref. No : 0624/A.4-I/IPIEF/XII/2020
Date : December 10th, 2020

To Whom It May Concern

Name : Muhammad Ilham
Matric Number : 20160430288
Alumni : 128th

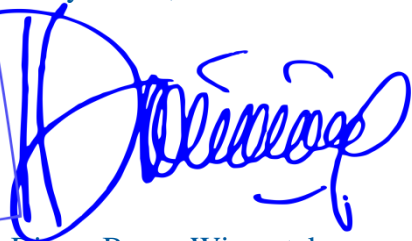
This is to certify that the above named has completed the program of study and has satisfied the examiners in all the requirement for the award of the degree of

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