



HIMPUNAN MAHASISWA MANAJEMEN  
FAKULTAS EKONOMI DAN BISNIS  
UNIVERSITAS MUHAMMADIYAH JAKARTA



# CERTIFICATE

PROUDLY PRESENTED TO

**Zulfikar Ramadhan, SE., M.M.**

for your participation as the judge of Management Week 2022  
" **Digital Payment for the Realization of Modern *UMKM*** "  
Jakarta, 23 November 2022

Ketua Pelaksana

**IMADUDDIN HARIRI**

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Mengetahui,  
Ketua Umum  
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