



This is to certify that

M. Imam Bintoro, SE., M.Sc. Fin.

has participated at the 5th International Conference of Management Sciences 2019 held by Department of Management, Faculty of Economics and Business Universitas Muhammadiyah Yogyakarta, on March 26, 2019

Participant

Yogyakarta, March 26, 2019

Dr. Indah Fatmawati, M.Si.
Chair Person







