



CERTIFICATE

Of Appreciation

The following award is given to:

Niken Navita Sari

Perbankan Syariah Universitas Islam Negeri Malang

Has Won **The First Place** in Muamalat Institute Kuis Interaktif (MIKIR) 2022
Held on 3rd September 2022 M / 7th Safar 1444 H

MUAMALAT INSTITUTE



ANTON HENDRIANTO

EXECUTIVE DIRECTOR