



CERTIFICATE

OF APPRECIATION
THIS CERTIFICATE IS PRESENTED TO

Reza Sarif

for all efforts and dedication given to as
**3RD WINNER OF INTERNATIONAL JOURNAL REVIEW
(SHARIAH BANKING CATEGORY)**
In International Olympiad on Islamic Economics and Business 2024 at
Kendari, 5 - 8 March 2024.

Chief of AFEBS

Prof. Dr. Tulus Suryanto

Secretary General of AFEBS

Dr. Afdawaiza, S.Ag., M.Ag.