

CERTIFICATE



This is to certify that

Kumara Adji Kusuma

has participated in The 1stInternational Conference on Intellectuals' Global Responsibility (ICIGR) organized by Universitas Muhammadiyah Sidoarjo, Indonesia on November 24th – 25th, 2017

> as PRESENTER of the manuscript entitled:

Phenomenon of Injustice in Profit Sharing Ratio of Indonesia Islamic Banks' Mudarabah Contract



