

IC 2016 MS

Department of Management  
FACULTY OF ECONOMICS  
Universitas Muhammadiyah Yogyakarta

# CERTIFICATE

AWARDED TO

Ratna Purwaningsih

has contributed as


**PRESENTER**

at

The 2016 International Conference of Management Science  
held in UMY, Indonesia, on March 10, 2016

May this certificate be valuable to those who may concern.



  
Retno Widowati PA. Ph.D  
Chair Person