

IC 2017 MS

**The Department of Management**  
**FACULTY OF ECONOMICS AND BUSINESS**  
**Universitas Muhammadiyah Yogyakarta**



# **CERTIFICATE**

**AWARDED TO**

**Ratna Purwaningsih**  
**has contributed as**

**PRESENTER**

**at**

**The 3<sup>rd</sup> International Conference on Management Sciences 201**  
**held in UMY, Indonesia, on March 22, 2017**

**May this certificate be valuable to those who may concern.**



**Retno Widowati PA, Ph.D**  
**Head of The Department**