

CERTIFICATE OF PARTICIPATION



This certificate is presented to

MUHAMMAD ABDURRAHMAN SADIQUE

as

PARTICIPANT

for paper entitled

**PERSISTENCE OF ISLAMIC BANKS IN PROMOTING DEBT-ORIENTED FINANCING METHODS:
A SCRUTINY**

at the

**4th Kuala Lumpur International Conference on Social Sciences, Education and
Engineering (KLISEE2023)**

**Kuala Lumpur, MALAYSIA
30 December 2023**

A handwritten signature in black ink, appearing to read "Zahari", written over a white background.

**Ts. Dr. Zahari Abu Bakar
Chairman**

