



CERTIFICATE OF PARTICIPATION

This is to certify that

SANI SULEIMAN DALHATU, AUWAL ADAM SA'AD, SYED MUSA ALHABSHI, BASHIR ALIYU UMAR

have presented a paper entitled

**Achieving Financial Stability of Islamic Banks Through
a Bespoke Enterprise Risk Management Framework (ERMF)**

in the

International Conference on Islamic Financial Literacy (ICiFIL 2021)

organised by IIUM Institute of Islamic Banking and Finance (IiBF)

in collaboration with Malaysian Takaful Association, KTO Karatay University and Universitas Andalas
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