



C E R T I F I C A T E

This certificate is proudly presented to

Fayziyeva Muyassarzoda

This is to certify that the scientific article “**RAQAMLI MOLIYAVIY XIZMATLAR SAMARADORLIGINI
BAHOLASHNING NAZARIY ASOSLARI**” has been published in the journal: «MUHANDISLIK VA
IQTISODIYOT», **Vol. 3 No. 10 (2025): «Muhandislik va Iqtisodiyot» jurnali.**

DOI: <https://doi.org/10.5281/zenodo.17454940>

