



C E R T I F I C A T E

This certificate is proudly presented to

Mamatova Sevara

This is to certify that the scientific article “**PROSPECTS OF USING CREDIT CARDS IN COMMERCIAL BANKS OF THE REPUBLIC OF UZBEKISTAN**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 3 (2025): «Muhandislik va Iqtisodiyot» jurnali - 7-maxsus son.**

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