



C E R T I F I C A T E

This certificate is proudly presented to

Sadikov Q.M.

This is to certify that the scientific article “**BANK TIZIMIDAGI AKTIVLARINING UNUMDORLIGINI OSHIRISH BO‘YICHA STRATEGIK YONDASHUVLAR**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 No. 2 (2026): «Muhandislik va Iqtisodiyot» jurnali.**

DOI: <https://doi.org/10.5281/zenodo.18720786>

