



CERTIFICATE

This certificate is proudly presented to

Ibroximov Ilxomjon

This is to certify that the scientific article “**BANK XIZMATLARI SIFATINI BAHOLASHNING KO’P OMILLI
INDIKATORLARI TIZIMI**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 No.
3 (2026): «Muhandislik va Iqtisodiyot»** jurnali.

DOI: <https://doi.org/10.5281/zenodo.18920994>

