



CERTIFICATE

This certificate is proudly presented to

Fayziyev Sherzod

This is to certify that the scientific article **“TIJORAT BANKLARIDA KOMPLAENS-NAZORAT TIZIMI ORQALI RISKLARNI SAMARALI BOSHQARISH”** 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.18938532>

