



CERTIFICATE

This certificate is proudly presented to

Fayziyev Sherzod

This is to certify that the scientific article “**KNOW YOUR CUSTOMER MECHANISMS AS A TOOL FOR ENHANCING RISK MANAGEMENT SYSTEMS IN COMMERCIAL BANKS**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 (2026): «Muhandislik va Iqtisodiyot» jurnali 3-son Mart Konferensiya.**

DOI: <https://doi.org/10.5281/zenodo.21233958>

