



CERTIFICATE

This certificate is proudly presented to

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This is to certify that the scientific article “**FEATURES OF INVESTMENT BEHAVIOUR IN THE CONTEXT OF FINTECH TECHNOLOGY DEVELOPMENT**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 (2026): «Muhandislik va Iqtisodiyot» jurnali 3-son Mart Konferensiya** (pp. 251-254).

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