



CERTIFICATE

This certificate is proudly presented to

Xodjimamedov Akmal

This is to certify that the scientific article “**Bank tizimida moliyaviy innovatsiyalar va raqamli texnologiyalar mohiyati va ahamiyati**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 3 No. 5 (2025): «Muhandislik va Iqtisodiyot» jurnali.**

DOI: <https://doi.org/10.5281/zenodo.15510096>





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Umedov Abdullo

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