



CERTIFICATE

This certificate is proudly presented to

Karimova Komila

This is to certify that the scientific article “**Global iqtisodiyotda bank tizimini raqamlashtirishning ahamiyati**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 3 No. 6 (2025): «Muhandislik va Iqtisodiyot» jurnali.**

DOI: <https://doi.org/10.5281/zenodo.15799102>





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Sulxonberdiyeva Shodiya

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