## CERTIFICATE

of achievement

THIS CERTIFICATE IS PROUDLY PRESENTED FOR HONORABLE ACHIEVEMENT TO

## Mamatyaqubova Maloxat Sharof qizi

We are congratulating you for the successfully published your research submission titled "UNRAVELING THE IMPACT: A CONCEPTUAL FRAMEWORK FOR THE EFFECT OF FRAUD RISK MANAGEMENT, RISK CULTURE, AND PERFORMANCE IN THE BANKING SECTOR" in Journal

> "Ethiopian International Journal of Multidisciplinary Research" in Volume 10, Issue 08.

SJIF 2019: 4.702 2020: 4.737 2021: 5.071 2022: 4.919 2023: 6.980

THEME: CARDIAC HISTOSTRUCTURE, FUNCTION AND FORMATION

30.08.2023

DATA



DrMahendra

ETHIOPIAN INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH