

CERTIFICATE

of achievement

THIS CERTIFICATE IS PROUDLY PRESENTED FOR HONORABLE ACHIEVEMENT TO

Shokhsanam Dilshodjonovna Dovlatova

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: MANAGING THE ECONOMIC COMPETENCE OF SMALL BUSINESS ENTERPRISES

01.09.2023

DATA



Dr Mahendra

JOURNAL HEAD

ETHIOPIAN INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH