



CERTIFICATE

This certificate is proudly presented to

Karimov Odiljon

This is to certify that the scientific article “**O‘ZBEKISTON RAQAMLI BANK XIZMATLARI BOZORINING RIVOJLANISH DINAMIKASI VA ASOSIY TENDENSIYALARI**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 4 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 4-son.**

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