



CERTIFICATE

This certificate is proudly presented to

Nabiyeva Feruza

This is to certify that the scientific article “**KREDIT SKORING TIZIMLARIDA SUN’IY INTELLEKT VA MASHINAVIY O’QITISH TEXNOLOGIYALARINI QO’LLASHNING ZAMONAVIY YONDASHUVLARI**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 (2026): «RAQAMLI TRANSFORMATSIYA VA SUN’IY INTELLEKT»** jurnali Maxsus son_Mahalliy tezis (pp. 698-701).

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