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This is to certify that the scientific article **“Tijorat banklarida iqtisodiy samaradorlikni axborot texnologiyalar orqali rivojlantirish istiqbollari”** has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 3 No. 7 (2025): «Yashil iqtisodiyot va taraqqiyot» jurnali** .

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