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This is to certify that the scientific article “**Tijorat banklarini raqamlatirish sharoitida inson resurslarini boshqarishning innovatsion yondashuvlari (BRB misolida)**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 3 No. 8 (2025): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

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