



CERTIFICATE

This certificate is proudly presented to

Kuvatova Oliya

This is to certify that the scientific article “**OPEN BANKING AS A DRIVER OF FINANCIAL INNOVATION AND INCLUSION IN UZBEKISTAN’S BANKING SECTOR**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 2 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 2-son.**

DOI: <https://doi.org/10.5281/zenodo.18649551>





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Ergashov Asadbek

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