



# CERTIFICATE

This certificate is proudly presented to

**Abduholikov Kamoldin**

This is to certify that the scientific article “**RAQAMLI TEXNOLOGIYALAR ASOSIDA KICHIK BIZNES VA TADBIRKORLIKNI RIVOJLANTIRISHDA TIJORAT BANKLARINING O’RNI**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 3 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 3-son.**

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