



# CERTIFICATE

This certificate is proudly presented to

**Mamutova Aygul**

This is to certify that the scientific article “**APPLICATIONS OF ARTIFICIAL INTELLIGENCE IN THE DEVELOPMENT OF BANKING SERVICES**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 5 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 5-son.**

DOI: <https://doi.org/10.5281/zenodo.20072385>





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**Yaxyayeva Inobat**

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