



CERTIFICATE

This certificate is proudly presented to

Adilova Zohida

This is to certify that the scientific article “**RAQAMLI IQTISODIYOT TRANSFORMATSIYASI SHAROITIDA TIJORAT BANKLARI TO’LOV QOBILIYATINI TA’MINLASHNING INNOVATSION MEXANIZMLARI**” 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.20235994>

