



CERTIFICATE

This certificate is proudly presented to

Mamatova Sevara

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

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