



CERTIFICATE

This certificate is proudly presented to

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This is to certify that the scientific article “**RAQAMLI IQTISODIYOT SHAROITIDA BANK XIZMATLARI SAMARADORLIGINI OSHIRISHNING INNOVATSION MEXANIZMLARI**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 6 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 6-son.**

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