



CERTIFICATE

This certificate is proudly presented to

Kholdorov Sardor

This is to certify that the scientific article “**COMPARATIVE ANALYSIS OF DIGITAL FINANCIAL TECHNOLOGIES FOR CREDIT RISK PREDICTION AND MANAGEMENT IN COMMERCIAL BANKS BASED ON ARTIFICIAL INTELLIGENCE AND BIG DATA ANALYTICS**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 7 (2026): «Yashil iqtisodiyot va taraqqiyot»** **jurnali 7-son** (pp. 26–32).

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