



CERTIFICATE

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This is to certify that the scientific article “**ONLAYN VA SKORING TIZIMLARI ORQALI BERILADIGAN TEZKOR KREDITLARNI SUG’URTALASHDAGI YANGI TENDENSIYALAR**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 7 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 7-son** (pp. 73–80).

DOI: <https://doi.org/10.5281/zenodo.21512960>

