



CERTIFICATE

This certificate is proudly presented to

Sharipov Tohir

This is to certify that the scientific article **“O‘ZBEKISTON TIJORAT BANKLARIDA RAQAMLI BANK XIZMATLARI SAMARADORLIGINI OSHIRISHNING USTUVOR YO‘NALISHLARI”** has been published in the journal: «ЗЕЛЁНАЯ ЭКОНОМИКА И РАЗВИТИЕ», **Том 4 № 7 (2026): «Yashil iqtisodiyot va taraqqiyot» журналы** (pp. 385–389).

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