



CERTIFICATE

This certificate is proudly presented to

Yo'ldosheva Iroda

This is to certify that the scientific article "**O'zbekistonda raqamli bank xizmatlarining qo'llanilishida xorij tajribasining o'rni**" has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 6 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

