



CERTIFICATE

This certificate is proudly presented to

Umarova Malika

This is to certify that the scientific article “**O‘zbekistonda elektron bank xizmatlarini o‘zgartirishda raqamli texnologiyalardan foydalanish**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 8 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

