



CERTIFICATE

This certificate is proudly presented to

Razzoqov Nozim

This is to certify that the scientific article “**Marketing tadqiqotining asosiy xususiyatlari va bank kredit bozori segmentatsiyasi**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 10 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

