



CERTIFICATE

This certificate is proudly presented to

Xodjayeva Jeyrona

This is to certify that the scientific article “**Diversification of financial resources in commercial banks and their innovative management methods in digital transformation**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», Vol. 3 No. 2 (2025): «Yashil iqtisodiyot va taraqqiyot» jurnali.

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