



CERTIFICATE

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This is to certify that the scientific article “**Tijorat banklarida aholi omonatlarini jalb qilish va ularning jozibadorligini oshirish strategiyalari: iqtisodiy va raqamli yondashuvlar**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 3 No. 5 (2025): «Yashil iqtisodiyot va taraqqiyot» jurnali**.

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