



CERTIFICATE

This certificate is proudly presented to

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This is to certify that the scientific article **“THE IMPACT OF DIGITAL PAYMENT SYSTEMS DEVELOPMENT ON THE BANKING SECTOR: A COMPARATIVE ANALYSIS OF CENTRAL ASIAN COUNTRIES”** has been published in the journal: «ЗЕЛЁНАЯ ЭКОНОМИКА И РАЗВИТИЕ», **Том 3 № 11 (2025): «Yashil iqtisodiyot va taraqqiyot» журналы.**

DOI: <https://doi.org/10.5281/zenodo.17752984>





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