



CERTIFICATE

This certificate is proudly presented to

Dushamov Maxmudjon

This is to certify that the scientific article “**BANK XIZMATLARI SAMARADORLIGINI OSHIRISHDA RAQAMLI MARKETINGDAN FOYDALANISH**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 1 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 1-son.**

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