



CERTIFICATE

This certificate is proudly presented to

Karimov Odiljon

This is to certify that the scientific article “**IMPROVING THE MECHANISMS FOR ASSESSING INTERBANK COMPETITION IN THE DIGITAL BANKING SERVICES MARKET**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 (2026): «Muhandislik va Iqtisodiyot» jurnali 3-son Mart Konferensiya** (pp. 265–268).

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