



Innovation Science and Technology

SCIENTIFIC ELECTRONIC JOURNAL · ist-journal.uz · eISSN 3060-5229

CERTIFICATE

FOR SCIENTIFIC PUBLICATION

◆ № IST-2025-00685-1 ◆

This certificate is proudly presented to:

Abdurakhmanova Matluba



This is to certify that the scientific article **“THE ROLE OF THE BANKING ECOSYSTEM DEVELOPMENT CONCEPT IN INCREASING THE COMPETITIVENESS OF COMMERCIAL BANKS”** has been published in the journal: «Innovation Science and Technology», **Vol. 1 No. 10 (2025): Innovation Science and Technology.**

DOI: <https://doi.org/10.5281/zenodo.19543584>



Scan to
verify

1 October 2025

DATE