



CERTIFICATE

This certificate is proudly presented to

Ш.Т. Ибодуллаев

This is to certify that the scientific article “**Актуальные проблемы конкурентоспособности коммерческих банков и пути их решения**” has been published in the journal: «ECONOSCITECH INTEGRATION», **Vol. 2 No. 2 (2025): SOCIAL, ECONOMIC, SCIENTIFIC AND TECHNICAL ACADEMIC JOURNAL.**

EISSN
3060-5075

ISSUE
Vol. 2 No. 2 (2025): SOCIAL,
ECONOMIC, SCIENTIFIC AND
TECHNICAL ACADEMIC JOURNAL

DOI
10.5281/zenodo.15350573

Publication date: **2 March 2025** · № EST-2025-00019-1



Scan to
verify