



Innovation Science and Technology

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

CERTIFICATE

FOR SCIENTIFIC PUBLICATION

◆ № IST-2025-00130-1 ◆

This certificate is proudly presented to:

Mukhitdinov Islomjon Jakhongir ugli

This is to certify that the scientific article “**GLOBAL TRENDS IN MOBILE PAYMENT ADOPTION: A SYSTEMATIC LITERATURE REVIEW WITH INSIGHTS FOR INDONESIA**” has been published in the journal:
«Innovation Science and Technology», **Vol. 1 No. 5 (2025): Innovation Science and Technology** (pp. 57-64).

DOI: <https://doi.org/10.5281/zenodo.17443591>



Scan to
verify

30 May 2025

DATE



Innovation Science and Technology

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

CERTIFICATE

FOR SCIENTIFIC PUBLICATION

◆ № IST-2025-00130-2 ◆

This certificate is proudly presented to:

Dr. Maya Sari, S.E., M.M.

This is to certify that the scientific article “**GLOBAL TRENDS IN MOBILE PAYMENT ADOPTION: A SYSTEMATIC LITERATURE REVIEW WITH INSIGHTS FOR INDONESIA**” has been published in the journal:
«Innovation Science and Technology», **Vol. 1 No. 5 (2025): Innovation Science and Technology** (pp. 57-64).

DOI: <https://doi.org/10.5281/zenodo.17443591>



Scan to
verify

30 May 2025

DATE