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This is to certify that the research article titled: "**COGNITIVE TRUST IN DIGITAL FINANCE: EXAMINING AI-POWERED FINTECH ADOPTION AND FINANCIAL INCLUSION AMONG MILLENNIALS IN EMERGING ECONOMIES**"

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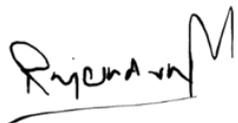
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