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This is to certify that the research paper titled: **"CUSTOMER PERCEPTION AND ADOPTION OF AI-POWERED CHATBOTS IN LEVERAGING ARTIFICIAL INTELLIGENCE IN DIGITAL BANKING SERVICES: AN EMPIRICAL STUDY WITH REGARDS TO ASSETS AND PORTFOLIO MANAGEMENT"**

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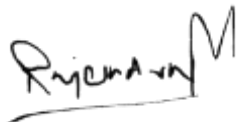
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