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This is to certify that the research paper titled: **“DETERMINANTS OF WOMEN FARMERS’ ATTITUDE AND ADOPTION INTENTION TOWARDS AGRI-FINTECH SERVICES: AN EXTENDED TAM STUDY FROM RURAL HARYANA, INDIA”**

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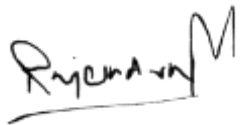
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