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CERTIFICATE OF PUBLICATION

This is to certify that the research paper titled: **"DIGITAL BANKING TRUST AND USAGE DEPENDENCE IN MOBILE BANKING: EXAMINING THE ROLES OF AGE, GENDER, AND PREFERRED FINANCIAL APPLICATIONS"**

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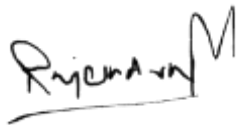
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