



## Certificate of Publication

This certifies that the research paper entitled "**Performance and Effort Expectancy toward Employee Loyalty in Mobile Banking: The Moderating Role of Educational Level**" authored by "**Rafdi Tomi Rafles**" was reviewed by experts in this research area and accepted by the board of "Quest Journals Publication" which has published in "**Quest Journal of Research in Business and Management**", ISSN (Online): 2347-3002, Volume-13, Issue-8, Page No.: 35-41, [August-2025].

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