

# Certificate of Appreciation



*This is to certify that*

*Dr. Auwal Adam Sa'ad*

is the author of the research paper entitled

**Did Fintech increase Financial Inclusion in Africa ?**

*at the*

International Conference on Computing and Technological Solutions with Artificial Intelligence  
[ICCTSAI 2021 Webinar]

held on 23 - 25 April 2021

Society of IT Engineers and Researchers, London UK



Conference Chair  
*Given this on 25<sup>th</sup> April 2021*



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