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This certifies that the research paper entitled **“The Effect of Brand Association on Brand Loyalty during Economic Downturn - The Mediating Effect of Brand Trust and the Moderating Role of Brand Perception”** authored by **“Kao-Shan Chen”** 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-11, Issue-12, Page No.: 07-15, [2023].

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