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## CERTIFICATE OF PUBLICATION

This is to certify that the research article titled: "**UNDERSTANDING INTERNET BANKING ADOPTION BEHAVIOR: A STUDY OF PERCEIVED BENEFITS AND COSTS IN INDIA**"

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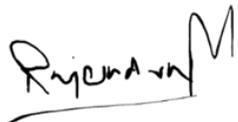
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