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## CERTIFICATE OF PUBLICATION

This is to certify that the research article titled: "E- WALLETS AS CATALYST FOR SUSTAINABLE DIGITAL TRANSFORMATION IN MOBILE COMMERCE BUSINESS: A STUDY ON CONSUMER PERCEPTION IN SELECT TALUKS OF DAKSHIN KANNADA DISTRICT"

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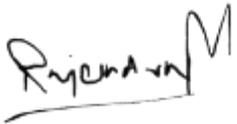
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