



# INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

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THIS CERTIFIES THAT  
**DR. V. VIJAYALAKSHMI**  
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
**A STUDY ON CUSTOMERS' INSIGHT TOWARDS DIGITAL PAYMENT MODE (WITH SPECIAL  
REFERENCE TO VELLORE CITY)**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN  
Vol – 13 , Issue – 2 Feb , 2022



Editor in Chief





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