



# CERTIFICATE OF CONTRIBUTION AWARDED TO

*Nagajyothi M J & Dr. Ravindra Kumar B*

Has successfully contributed and published a paper titled  
**ANALYZING CONSUMER BEHAVIOR TOWARDS E-BANKING  
SERVICES IN RURAL BANGALORE, KARNATAKA: A STUDY**

In International Peer-Reviewed & Refereed

*Scholarly Research Journal for  
Interdisciplinary Studies*

ISSN (E) 2348-3083, SJIF 2025 = 8.326

AUGUST-SEPTEMBER, 2025. VOL-13, ISSUE-86, RELEASED ON 01<sup>st</sup> OCTOBER 2025

<https://doi.org/10.5281/zenodo.17396187>

**EDITOR-IN CHIEF**  
**PROF. (DR) THIPPESWAMY. G**  
President, TUCTA, Tumakuru

**EDITOR**  
**DR. NAGARAJU M. S**  
Organising Secretary & General Secretary,  
TUCTA, Tumakuru

**Dr. DHARANESHA S T**  
Assistant professor of Political Science,  
GFGC Kunigal

**Dr. YOGESH N**  
HOD of Mathematics,  
GFGC, Tumakuru