



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

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In recognition of the publication of the paper entitled  
**A STUDY ON CONSUMER PERCEPTION TOWARDS MOBILE BANKING SERVICES OF STATE BANK OF INDIA(YONO)**

Published In IJCRT ( www.ijert.org ) & 7.97 Impact Factor by Google Scholar

Volume 10 Issue 5 May 2022 , Date of Publication: 06-May-2022

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2205149

Registration ID : 219384

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