

## CERTIFICATE

This is to certify that this Ph.D. Thesis entitled “**THE CONSUMER STUDY OF DRIVERS FOR B2C M-COMMERCE ADOPTION IN SELECTED CITIES IN THE STATE OF GUJARAT**” submitted by **Ms.Yamini K K** to The Maharaja Sayajirao University of Baroda, Vadodara for the award of degree of Doctor of Philosophy in Commerce and Business Management under Faculty of Commerce is to the best of my knowledge, is a record of bonafide research work carried out by her under my supervision and guidance.

The results embodied in this Ph.D. Thesis have not been submitted elsewhere for the award of any Degree or Diploma. It is further acknowledged that the Doctoral research has been carried out in compliance of the relevant O.Ph.D. of The Maharaja Sayajirao University of Baroda, Vadodara.

Based on the declaration as submitted by the candidate the undersigned countersigns that the research work presented in this Ph.D. Thesis has incorporated the results of the independent and original investigation carried out by the candidate herself. The information and secondary data that has been gathered and compiled from various secondary sources has been duly acknowledged in this Ph.D. Thesis as the case may be.



Dr. Priti V. Nigam  
[Research Guide]

Date: 05, August, 2022  
Place: Vadodara