



International Conference on
Enhancing Financial Well-being Through Digital Financial Literacy
(ICE_FWB_DFL_2025)

Presentation Certificate

This is to certify that

Dr. Purushottam Bung

Professor and Director, RV Institute of Management, Bengaluru
presented a paper titled

The penetration and impact of digital payments on the business performance of Informal sector enterprises in Bangalore

*at the International Conference on Enhancing Financial Well-being Through Digital Financial Literacy
held in hybrid mode at Indian Institute of Management Tiruchirappalli, on 14th February 2025*

Sponsored by

Indian Council of Social Science Research, New Delhi under the Scheme of Vision Viksit Bharat @ 2047

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