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This is to certify that

Malak Mohammad Ghaith, Mohammad Abdalkarim Alzuod, Manaf Al-Okaily

have presented a paper titled

The Effect of Information Sensitivity and Usage on Consumer Privacy:

The Case of Electronic Payment Systems

at the EAMMIS 2022



Anjum Razaque, Ph.D.
EAMMIS 2022 Conference chair



Abdalmuttaleb Al-Sartawi, Ph.D.
EAMMIS 2022 Conference chair

