

Multidisciplinary Scholarly Research Association, India Aarhat Journals and Aarhat Publications



## EIRJ

## ISSN-2277-8721

ELECTRONIC INTERNATIONAL INTERDISCIPLINARY RESEARCH JOURNAL Peer Reviewed Refereed Journal

## **CERTIFICATE OF PUBLICATION**

This is to certify that, Mr./Ms./Mrs./Dr. Prof. Prasanna Choudhari & Prof. Prajna Shetty has contributed a paper as author/co-author to Electronic International Interdisciplinary Research Journal (EIIRJ), ISSN 2277-8721, Volume-XII, Issues-I(b), Jan-Feb 2023, Impact Factor: 8.095 A STUDY ON ADOPTION OF DIGITAL PAYMENTS- A CUSTOMER'S PERSPECTIVE

The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.



**PRAMILA THOKALE** (Managing Editor)