



*Multidisciplinary Scholarly Research Association, India  
Aarhat Journals and Aarhat Publications*



**EIIRJ**

**ISSN-2277- 8721**

**Electronic International Interdisciplinary  
Research Journal**

*Peer Reviewed Refereed Journal*

## **CERTIFICATE OF PUBLICATION**

*This is to certify that, Mr./Ms./Mrs./Dr.*

*Prachi Bhosale*

*has contributed a paper as author/co-author to **Electronic International Interdisciplinary Research Journal (EIIRJ)**,*

*ISSN 2277-8721, **Volume-XIV, Issues-XV, March – April 2026, Impact Factor: 8.549***

***A STUDY ON CHANGING CONSUMER PAYMENT PREFERENCES AND THE SHIFT FROM CASH TRANSACTIONS  
IN THANE RETAIL MARKETS***

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

**Pramila Thokale**

*( Managing Editor )*



*Multidisciplinary Scholarly Research Association, India  
Aarhat Journals and Aarhat Publications*



**EIIRJ**

**ISSN-2277- 8721**

**Electronic International Interdisciplinary  
Research Journal**

*Peer Reviewed Refereed Journal*

## **CERTIFICATE OF PUBLICATION**

*This is to certify that, Mr./Ms./Mrs./Dr.*

*Vidya Khamkar*

*has contributed a paper as author/co-author to **Electronic International Interdisciplinary Research Journal (EIIRJ)**,*

*ISSN 2277-8721, **Volume-XV, Issues-II, March – April 2026, Impact Factor: 8.549***

***A STUDY ON CHANGING CONSUMER PAYMENT PREFERENCES AND THE SHIFT FROM CASH TRANSACTIONS  
IN THANE RETAIL MARKETS***

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

**Pramila Thokale**

*( Managing Editor )*