

ISSN : 2278-5655

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



*AMIERJ*



**AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION RESEARCH JOURNAL**  
*Peer Reviewed Referred Journal (Single-Blind)*

## **CERTIFICATE OF PUBLICATION**

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

*Mr. Manohar Vinod Pathre*

*has contributed a paper as author/co-author to Aarhat Multidisciplinary International Education Research Journal (AMIERJ)  
Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume–XV, Issue– II, March - April, 2026, SJIF Impact Factor: 8.648*

*A Study on Cybersecurity in Digital Financial Transactions*

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

*Thokale*

*Pramila Thokale*

*(Managing Editor)*

ISSN : 2278-5655

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



*AMIERJ*



**AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION RESEARCH JOURNAL**  
*Peer Reviewed Referred Journal (Single-Blind)*

## **CERTIFICATE OF PUBLICATION**

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

***Ms. Subhaangi Koshlesh Bharti Singh***

*has contributed a paper as author/co-author to **Aarhat Multidisciplinary International Education Research Journal (AMIERJ)**  
**Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume–XV, Issue– II, March - April, 2026, SJIF Impact Factor: 8.648***

***A Study on Cybersecurity in Digital Financial Transactions***

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

*Thokale*

***Pramila Thokale***

*(Managing Editor)*

ISSN : 2278-5655

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



*AMIERJ*



**AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION RESEARCH JOURNAL**  
*Peer Reviewed Referred Journal (Single-Blind)*

## **CERTIFICATE OF PUBLICATION**

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

***Ms. Krishnaveni Ramchandran***

*has contributed a paper as author/co-author to **Aarhat Multidisciplinary International Education Research Journal (AMIERJ)**  
**Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume–XV, Issue– II, March - April, 2026, SJIF Impact Factor: 8.648***

***A Study on Cybersecurity in Digital Financial Transactions***

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

*Thokale*

***Pramila Thokale***

*(Managing Editor)*