

## Declaration

I hereby declare that the thesis entitled: A Study of Young Consumers' Perception, Attitude and Behavioral Intention towards Usage of Plastic Money and Virtual Wallet As Modes of Payments in Selected Cities of Gujarat, submitted by Pankita Dilavarsinh Gohil under the supervision of Dr. Sandipkumar G. Prajapati, Assistant Professor, Department of Commerce and Business Management, Faculty of Commerce, The Maharaja Sayajirao University of Baroda, Vadodara for the award of Ph.D degree. I have mentioned the different sources, articles, websites and journals in my thesis and data obtained from other sources has been properly cited. I further declare that this thesis is my original work and has not the basis for the award of any other degree or diploma or other institution of higher learning.

Place: Vadodara.

Date: 05/08/2024



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