

Certificate by Supervisor

This is certified that Pankita Dilavarsinh Gohil Registration No.: FOC/317, Dated: 19/10/2020 as carried out the research work presented in the thesis titled "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." For the award of Doctor of Philosophy. I further certify that the research work done by her is of her own and original and is carried out under my guidance and supervision. For the thesis that she is submitting, she has not been conferred any degree, diploma, or distinction by either The Maharaja Sayajirao University of Baroda, Vadodara. Or any other University according to the best of my knowledge.

Place: Vadodara.

Date: 05/08/2024



Dr. Sandipkumar G. Prajapati

Research Supervisor