

# International Journal of Research in Commerce and Management Studies

ISSN 2582-2292

[www.ijrcms.com](http://www.ijrcms.com)

## CERTIFICATE OF PUBLICATION

This is to certify that the research article titled: **"UNDERSTANDING CREDIT CARD OPTIMISATION STRATEGIES: LESSONS FROM INDIAN CONSUMERS"**

Authored by: **Sunil**

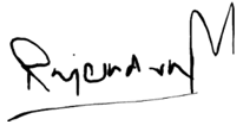
has been successfully published in the **International Journal of Research in Commerce and Management Studies (IJRCMS) (ISSN: 2582-2292)**, a peer-reviewed journal.

**Published in:** Vol. 7, No. 05 (Sep-Oct 2025)

This certificate is awarded in recognition of the authors' valuable contribution to the field of research and knowledge dissemination.

**Date of Issue:** 27-10-2025

Signed By:



Editor-in-chief

IJRCMS

IJRCMS is referred online journal published under ISSN 2582-2292

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