



CERTIFICATE

of Contribution Awarded to

Ms Mandeep Kaur

Has successfully contributed and published a paper

**A STUDY OF CONSUMER PERSPECTIVES ON
DIGITAL PAYMENTS ADOPTION**

In an

International Peer Reviewed & Refereed

**Scholarly Research Journal For
Humanity Science & English Language**

E- ISSN 2348 – 3083 & P-ISSN 2349-9664, SJIF 2021: 7.278

Peer Reviewed & Refereed Journal

FEB-MAR, 2022 Volume 10, Issue 50, Released On 01/04/2022

Certificate No. SRJHSEL/44/44/2022
www.srjis.com



Dr. Yashpal D. Netragaonkar
Editor in chief for SR Journals