



**SUDARSHAN**  
RESEARCH JOURNAL

CERT NO: SRJ/2025/03/05/03

# **CERTIFICATE**

OF PUBLICATION



**AASTHA CHAUHAN**

*authoring and publishing the research paper titled*

*Digital Payment Adoption in India: A Demographic Analysis of Usage  
Patterns and Perception*

*in Sudarshan Research Journal (Multi-Disciplinary)*

*International Peer Reviewed Refereed Journal, ISSN: 2583-8792, Volume : 03 / Issue : 05*

*Impact Factor: 3.179 (SJIF)*

  
**Dr. Sunaina Grover**  
*Executive Editor*



  
**Prof. Rakesh Kumar Yogi**  
*Editor-in-Chief*





**SUDARSHAN**  
RESEARCH JOURNAL

CERT NO: SRJ/2025/03/05/04

# **CERTIFICATE**

OF PUBLICATION



**NISHA KHANNA**

*authoring and publishing the research paper titled*

*Digital Payment Adoption in India: A Demographic Analysis of Usage  
Patterns and Perception*

*in Sudarshan Research Journal (Multi-Disciplinary)*

*International Peer Reviewed Refereed Journal, ISSN: 2583-8792, Volume : 03 / Issue : 05*

*Impact Factor: 3.179 (SJIF)*

  
**Dr. Sunaina Grover**  
*Executive Editor*



  
**Prof. Rakesh Kumar Yogi**  
*Editor-in-Chief*