



IJRRETAS

International Journal for Rapid Research in Engineering Technology
& Applied Science | ISSN: 2455-4723

website: www.ijrretas.com | Email: info@ijrretas.com | ESTD: 2015

Certificate

It is hereby certified that the Paper ID: IJRRETAS232

Dr. Rohit Solanaki

In recognition of the publication of the paper entitled

Digital Payment Systems and Their Impact on Consumer Buying Behaviour in Emerging Markets

Published In IJRRETAS

7.95 Impact Factor by Google Scholar

volume 11, Issue 12, December 2025



Editor in chief



Scholarly open access journals, Peer-reviewed, and Refereed Journals, (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool), Multidisciplinary, Monthly Journal