



National Press Associates

CERTIFICATE OF PUBLICATION

This is awarded to

Abdul Samrass

For Publication of Paper Titled

**A STUDY ON DIGITAL PAYMENTS & CONSUMERS UPI USAGE
AWARENESS AND BARRIERS**

For National Research Journal Titled

“National Research Journal of Banking & Finance Management”

Peer Reviewed Refereed Research Journal

Volume-13. Issue No: 1, Year: 2026 (January– June)

ISSN: 2349-6762 Impact Factor: 7.56



Book Publisher



Website:

www.npajournals.org



National Press Associates

CERTIFICATE OF PUBLICATION

This is awarded to

Kesavan

For Publication of Paper Titled

**A STUDY ON DIGITAL PAYMENTS & CONSUMERS UPI USAGE
AWARENESS AND BARRIERS**

For National Research Journal Titled

“National Research Journal of Banking & Finance Management”

Peer Reviewed Refereed Research Journal

Volume-13. Issue No: 1, Year: 2026 (January- June)

ISSN: 2349-6762 Impact Factor: 7.56



Book Publisher



Website:

www.npajournals.org



National Press Associates

CERTIFICATE OF PUBLICATION

This is awarded to

A.R.Sriranjani

For Publication of Paper Titled

**A STUDY ON DIGITAL PAYMENTS & CONSUMERS UPI USAGE
AWARENESS AND BARRIERS**

For National Research Journal Titled

“National Research Journal of Banking & Finance Management”

Peer Reviewed Refereed Research Journal

Volume-13. Issue No: 1, Year: 2026 (January– June)

ISSN: 2349-6762 Impact Factor: 7.56



Book Publisher



Website:

www.npajournals.org