



INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

An Internationally Indexed Peer Reviewed & Refereed Journal

UGC ID - 44854

Impact Factor* : 6.893

Ref: CASIRJ/2025/A1021191

DOI : [HTTPS://DOI.ORG/10.32804/CASIRJ](https://doi.org/10.32804/CASIRJ)

ISSN 2319 – 9202 (O)

THIS CERTIFIES THAT

D.VAISHNAVI

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

**THE DIGITAL SHIFT: ANALYZING THE ROLE OF CONVENIENCE IN ONLINE PAYMENT APP
USAGE AMONG COLLEGE STUDENT**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 16 , Issue – 3 Mar , 2025



Editor in Chief





INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

An Internationally Indexed Peer Reviewed & Refereed Journal

UGC ID - 44854

Impact Factor* : 6.893

Ref: CASIRJ/2025/A1021191

DOI : [HTTPS://DOI.ORG/10.32804/CASIRJ](https://doi.org/10.32804/CASIRJ)

ISSN 2319 – 9202 (O)



THIS CERTIFIES THAT
DR.M.BAMA RUKMANI
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON
**THE DIGITAL SHIFT: ANALYZING THE ROLE OF CONVENIENCE IN ONLINE PAYMENT APP
USAGE AMONG COLLEGE STUDENT**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN
Vol – 16 , Issue – 3 Mar , 2025



Editor in Chief

