



ISSN No. : 2321-9653

IJRASET

**International Journal for Research in Applied
Science & Engineering Technology**

IJRASET is indexed with Crossref for DOI-DOI : 10.22214

Website : www.ijraset.com, E-mail : ijraset@gmail.com

Certificate

It is here by certified that the paper ID : IJRASET75885, entitled

Impact of UPI on Spending Patterns of Consumers

by

Pranav S Chawla

after review is found suitable and has been published in

Volume 13, Issue XI, November 2025

in

*International Journal for Research in Applied Science &
Engineering Technology*

(International Peer Reviewed and Refereed Journal)

Good luck for your future endeavors

By [Signature]

Editor in Chief, IJRASET



ISRA Journal Impact
Factor: 7.429



45.98
INDEX COPERNICUS



THOMSON REUTERS
Researcher ID: N-9681-2016



TOGETHER WE REACH THE GOAL
SJIF 7.429