



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

ISRA
JIF

ISRA Journal Impact
Factor: 7.429



45.98
INDEX COPERNICUS



THOMSON REUTERS
Researcher ID: N-9581-2016



TOGETHER WE REACH THE GOAL
SJIF 7.429

Certificate

It is here by certified that the paper ID : IJRASET72801, entitled
The Impact of Instant Digital Transactions on Consumer Spending Behaviour
by
Bishan Bopanna

after review is found suitable and has been published in
Volume 13, Issue VI, June 2025
in

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

(International Peer Reviewed and Refereed Journal)

Good luck for your future endeavors

By 

Editor in Chief, IJRASET



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

ISRA
JIF

ISRA Journal Impact
Factor: 7.429



45.98
INDEX COPERNICUS



THOMSON REUTERS
Researcher ID: N-9581-2016



TOGETHER WE REACH THE GOAL
SJIF 7.429

Certificate

It is here by certified that the paper ID : IJRASET72801, entitled
The Impact of Instant Digital Transactions on Consumer Spending Behaviour
by
Prof. Anitha D Silva

after review is found suitable and has been published in
Volume 13, Issue VI, June 2025
in

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

(International Peer Reviewed and Refereed Journal)

Good luck for your future endeavors

By 

Editor in Chief, IJRASET