

INTERNATIONAL RESEARCH JOURNAL OF MANAGEMENT SCIENCE AND TECHNOLOGY

An Internationally Indexed Peer Reviewed & Refereed Journal



UGC ID - 47959

Impact Factor* : 8.1026

Ref:IRJMST/2026/A1023930

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

ISSN – 2250 – 1959 (0) 2348 – 9367 (P)

THIS CERTIFIES THAT

DR.SINTHIYA

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

**THE SHIFT TOWARDS DIGITAL FINANCE: DRIVERS, BARRIERS, AND SECURITY IN MOBILE
PAYMENT SYSTEMS**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 17 , Issue – 7 Jul , 2026



Editor in Chief



www.IRJMSST.com



Computer Science Directory

