

INTERNATIONAL RESEARCH JOURNAL OF MANAGEMENT SCIENCE AND TECHNOLOGY

An Internationally Indexed Peer Reviewed & Refereed Journal



UGC ID - 47959

Impact Factor* : 5.8413

Ref:IRJMST/2018/A1013278

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

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

THIS CERTIFIES THAT
DR. KISHOR KUMAR
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON
**TRANSFORMING THE PERCEPTION OF E-WALLETS INTO REALITY WITH REFERENCE TO
PAYTM**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN
Vol – 9 , Issue – 3 Mar , 2018



Editor in Chief



www.IRJMSST.com



Computer Science Directory

