

**JOURNAL OF LEGAL STUDIES, POLITICS
AND ECONOMICS RESEARCH**

Ref:JLPER/2026/A1024024

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

THIS CERTIFIES THAT
VISHNU MALHOTRA
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON
DIGITAL PAYMENTS AND THE TRANSFORMATION OF THE INDIAN ECONOMY
APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN
Vol – 13 , Issue – 1 Apr , 2026



Editor in Chief

www.JLPER.com

