



PRIMAX INTERNATIONAL JOURNAL
OF COMMERCE AND MANAGEMENT RESEARCH
Print ISSN : 2321-3604 Online ISSN: 2321-3612



Certificate of Excellence

THIS IS TO CERTIFY THAT **DR. J. JAYA LAKSHMI** HAS PUBLISHED RESEARCH
ARTICLE ENTITLED “**BEHAVIOURAL IMPACT OF GAMIFICATION ON
DIGITAL PAYMENT APPS: GAME ON – PAY ON**” **IN PRIMAX
INTERNATIONAL JOURNAL OF COMMERCE AND MANAGEMENT
RESEARCH** VOLUME NO.13, ISSUE NO-3, OCTOBER – DECEMBER, 2025

T. Rajeswari

PROF. T. RAJESWARI

Dr

DR. V. SELVARAJ