

BIRLA INSTITUTE OF TECHNOLOGY AND SCIENCE, PILANI-333031, RAJASTHAN (INDIA)

CERTIFICATE

This is to certify that the thesis entitled "An Empirical Investigation on Mobile Payment Adoption in India" submitted by Mr. Omkar Sahoo, ID No. 2014PHXF0414P for award of Ph.D. of the Institute embodies original work done by her under our supervision.

(Signature of the Supervisor)	(Signature of the Co-Supervisor)
Prof. Udayan Chanda	Prof. Satyendra Kumar Sharma
Department of Management	Department of Management
BITS Pilani, Pilani Campus	BITS Pilani, Pilani Campus
Pilani - 333031 (Rajasthan)	Pilani - 333031 (Rajasthan)
INDIA	INDIA
Date:	Date: