



Jublication

0ţ

Certificate

## INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

## **DINESH JOSHI**

In recognition of the publication of the paper entitled

ENHANCING TREND OF MOBILE BANKING: AN OUTLOOK FOR NEW DIGITAL PAYMENT SYSTEM IN INDIA

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 8 Issue 8 August 2020 , Pate of Publication: 21-August-2020

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2008288

Registration ID: 198073

Creative Receased



Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013

