



# 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

**Ms. PRIYA M**

In recognition of the publication of the paper entitled  
**A STUDY ON THE ADOPTION OF DIGITAL PAYMENT BY SMALL RETAIL STORES PRIYA. M**

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

Volume 9 Issue 4 April 2021 , Date of Publication: 09-April-2021

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2104227

Registration ID : 205557

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



EDITOR IN CHIEF



**INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT**  
*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*



Website: [www.ijcrt.org](http://www.ijcrt.org) | Email id: [editor@ijcrt.org](mailto:editor@ijcrt.org) | ESTD: 2013



# 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

**Ms. AYSHA FATHIMA Y**

In recognition of the publication of the paper entitled  
**A STUDY ON THE ADOPTION OF DIGITAL PAYMENT BY SMALL RETAIL  
STORES PRIYA. M**

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

Volume 9 Issue 4 April 2021 , Date of Publication: 09-April-2021

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2104227

Registration ID : 205557



  
EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | AI-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](http://www.ijcrt.org) | Email id: [editor@ijcrt.org](mailto:editor@ijcrt.org) | ESTD: 2013