Certificate of Publication



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

Mr. Sunil R Hegde

In recognition of the publication of the paper entitled

A STUDY ON CONSUMER PERCEPTION TOWARDS DIGITAL PAYMENT SYSTEMS IN SELECTED PARTS OF KARNATAKA

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

Volume 10 Issue 4 April 2022, Pate of Publication: 18-April-2022

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2204374

Registration ID: 218280

ISSN 2320-2882 IJCRT IJCRT IJCRT

EDITOR IN CHIEF

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



Publication Certificate of



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. Shalya Accamma

In recognition of the publication of the paper entitled

A STUDY ON CONSUMER PERCEPTION TOWARDS DIGITAL PAYMENT SYSTEMS IN SELECTED PARTS OF KARNATAKA

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

Volume 10 Issue 4 April 2022, Pate of Publication: 18-April-2022

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2204374

Registration ID: 218280

EDITOR IN CHIEF

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



Certificate of Publication



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. Suchitra

In recognition of the publication of the paper entitled

A STUDY ON CONSUMER PERCEPTION TOWARDS DIGITAL PAYMENT SYSTEMS IN SELECTED PARTS OF KARNATAKA

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

Volume 10 Issue 4 April 2022, Pate of Publication: 18-April-2022

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2204374

Registration ID: 218280

EDITOR IN CHIEF

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



