



## 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

Mrs. Jharna Sarkar

In recognition of the publication of the paper entitled

## AN EMPIRICAL STUDY ON TRUST FACTOR DUE TO RISING FRAUD DURING COVID 19 PANDEMIC.

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

Volume 10 Issue 1 January 2022 , Date of Publication: 30-January-2022

ISSN 2320-2882

**JJCRT** 

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRTM020020

Registration ID: 216569

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



EDITOR IN CHIEF