## 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

Mrs.A.Caroline Priyanka Koorse Govindaraj

In recognition of the publication of the paper entitled

A Study on Customer Perception towards ATM's And M-Banking (Risk, Problems, Security and Overall Comparision) With Specific Reference To Customers Of IOB, Chennai, Tamilnadu

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

Volume 5 Issue 4 December 2017, Pate of Publication: 12-December-2017

UGC Approved Journal No. 49023 (18) 2320-2882

PAPER ID : IJPUB1704009

Registration ID: 170859

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** 

## 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

Dr.S.Kavitha

In recognition of the publication of the paper entitled

A Study on Customer Perception towards ATM's And M-Banking (Risk, Problems, Security and Overall Comparision) With Specific Reference To Customers Of IOB, Chennai, Tamilnadu

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

Volume 5 Issue 4 December 2017, Pate of Publication: 12-December-2017

UGC Approved Journal 19, 49023 (18)

PAPER ID : IJPUB1704009

Registration ID: 170859

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



An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013







