



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. DILSHAD BEGUM

In recognition of the publication of the paper entitled
Digital Payments is the Gateway to Technological Advancement

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

Volume 11 Issue 5 May 2023 , Date of Publication: 07-May-2023

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2305541

Registration ID : 236346

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