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. Namrata J. Samani

In recognition of the publication of the paper entitled

Technological Challenges And Barriers Faced By College Students In Addopting Cashless Payment Methods.

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

Volume 11 Issue 9 September 2023, Pate of Publication: 14-September-2023

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT2309283

Registration ID: 244026

ISSN 2320-2882 IJCRT STANDER TO STANDER TO

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

Dr. Daxaben N. Mehta

In recognition of the publication of the paper entitled

Technological Challenges And Barriers Faced By College Students In Addopting Cashless Payment Methods.

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

Volume 11 Issue 9 September 2023, Pate of Publication: 14-September-2023

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT2309283

Registration ID: 244026

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



