



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. Donalie Cabral

In recognition of the publication of the paper entitled
**Decoding Digital Dilemma: Exploring the Social Media Influence on
Emerging Adults' Financial Literacy**

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

Volume 12 Issue 5 May 2024 , Date of Publication: 16-May-2024

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2405970

Registration ID : 260991

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



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.Anitha Ravikumar

In recognition of the publication of the paper entitled
**Decoding Digital Dilemma: Exploring the Social Media Influence on
Emerging Adults' Financial Literacy**

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

Volume 12 Issue 5 May 2024 , Date of Publication: 16-May-2024

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2405970

Registration ID : 260991

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



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. Venkata Naga Sundar Rao

In recognition of the publication of the paper entitled
**Decoding Digital Dilemma: Exploring the Social Media Influence on
Emerging Adults' Financial Literacy**

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

Volume 12 Issue 5 May 2024 , Date of Publication: 16-May-2024

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2405970

Registration ID : 260991

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



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. Teresita Cedro

In recognition of the publication of the paper entitled
**Decoding Digital Dilemma: Exploring the Social Media Influence on
Emerging Adults' Financial Literacy**

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

Volume 12 Issue 5 May 2024 , Date of Publication: 16-May-2024

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2405970

Registration ID : 260991

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



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. George Anthony Fernando

In recognition of the publication of the paper entitled
**Decoding Digital Dilemma: Exploring the Social Media Influence on
Emerging Adults' Financial Literacy**

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

Volume 12 Issue 5 May 2024 , Date of Publication: 16-May-2024

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2405970

Registration ID : 260991

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