of Publication Certificate



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 Priti Thakur

In recognition of the publication of the paper entitled

TEMPERAMENT PERSONALITY TRAIT AND ITS IMPACT ON PREFERNCE FOR EWALLET USAGE

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

Volume 9 Issue 1 January 2021, Pate of Publication: 20-January-2021

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRTB020003

Registration ID: 202498

ISSN 2320-2882 JCRT JG

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





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

Prof. Dr Md Chand Rashid

In recognition of the publication of the paper entitled

TEMPERAMENT PERSONALITY TRAIT AND ITS IMPACT ON PREFERNCE FOR EWALLET USAGE

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

Volume 9 Issue 1 January 2021, Pate of Publication: 20-January-2021

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRTB020003

Registration ID: 202498

ISSN 2320-2882 JOERT JOE

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



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 Mujibur Rahman

In recognition of the publication of the paper entitled

TEMPERAMENT PERSONALITY TRAIT AND ITS IMPACT ON PREFERNCE FOR EWALLET USAGE

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

Volume 9 Issue 1 January 2021 , Date of Publication: 20-January-2021

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRTB020003

Registration ID: 202498

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

