Publication Of 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

GURU PRASAD

In recognition of the publication of the paper entitled

CHALLENGES OF DIGITAL PAYMENT SYSTEMS IN BANGALORE AN ANALYSIS

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

Volume 12 Issue 11 November 2024, Pate of Publication: 04-November-2024

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT2411066

Registration ID: 271553

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



Publication **10**



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. G. Vinayagamoorthi

In recognition of the publication of the paper entitled

CHALLENGES OF DIGITAL PAYMENT SYSTEMS IN BANGALORE AN ANALYSIS

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

Volume 12 Issue 11 November 2024, Pate of Publication: 04-November-2024

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT2411066

Registration ID: 271553

ISSN 2320-2882 JJCRT

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





