



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

KAVYA M

In recognition of the publication of the paper entitled
**A STUDY ON THE KEY FACTORS INFLUENCING UPI ADOPTION AND
USER SATISFACTION AMONG SMALL RETAILERS IN KARNATAKA**

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

Volume 13 Issue 8 August 2025 , Date of Publication: 01-August-2025

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2508083

Registration ID : 291147

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. MANOJ KUMARA N V

In recognition of the publication of the paper entitled
**A STUDY ON THE KEY FACTORS INFLUENCING UPI ADOPTION AND
USER SATISFACTION AMONG SMALL RETAILERS IN KARNATAKA**

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

Volume 13 Issue 8 August 2025 , Date of Publication: 01-August-2025

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2508083

Registration ID : 291147




EDITOR IN CHIEF

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



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