

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

Suchithra R

In recognition of the publication of the paper entitled

**Sustainable Digital Finance: A Study on Consumer Acceptance and
Adoption in Karnataka**

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

Volume 13 Issue 10 October 2025 , Date of Publication: 24-October-2025

UGC Approved Journal No: 49023 (18)



EDITOR IN CHIEF

PAPER ID : IJCRT2510617

Registration ID : 295522

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

IJCRT | ISSN: 2320-2882 | IJCRT.ORG

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

Supriya Jogi V

In recognition of the publication of the paper entitled

**Sustainable Digital Finance: A Study on Consumer Acceptance and
Adoption in Karnataka**

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

Volume 13 Issue 10 October 2025 , Date of Publication: 24-October-2025

UGC Approved Journal No: 49023 (18)




EDITOR IN CHIEF

PAPER ID : IJCRT2510617

Registration ID : 295522

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



Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013

IJCRT | ISSN: 2320-2882 | IJCRT.ORG