



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

Bharti Yadav

In recognition of the publication of the paper entitled
**Generative Artificial Intelligence Adoption in Personal Finance: Examining
the Effects of AI Literacy, Financial Literacy, and Perceived Usefulness on
Financial Decision-Making through the Mediating Role of Trust and the
Moderating Role of Financial Risk Tolerance**

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

Volume 14 Issue 7 July 2026, Date of Publication: 05-July-2026

PAPER ID : IJCRT2607071

Registration ID : 311237

UGC Approved Journal No: 49023 (18)

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