



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

Shobhita Dayal

In recognition of the publication of the paper entitled
**Synthesizing TAM and TPB: A Theoretical Framework for Predicting Mobile
Wallet Adoption Intentions**

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

Volume 14 Issue 3 March 2026 , Date of Publication: 22-March-2026

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT26A3158

Registration ID : 303665

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