



**INTERNATIONAL JOURNAL OF NOVEL RESEARCH  
AND DEVELOPMENT (IJNRD) | IJNRD.ORG**  
*An International Open Access, Peer-reviewed, Refereed Journal*  
**ISSN : 2456-4184**

The Board of  
International Journal of Novel Research and Development  
Is hereby awarding this certificate to  
**Aashish Sharma**

In recognition of the publication of the paper entitled  
**Customer Perspective Towards Fintech Industry**

Published In IJNRD ( [www.ijnrd.org](http://www.ijnrd.org) ) ISSN Approved & 8.76 Impact Factor

Published in Volume 8 Issue 2, February-2023 | Date of Publication: 2023-02-28

Co-Authors - Yaksha Shah, Sonakshi Sharma



Registration ID : 187900

Paper ID - IJNRD2302260

Editor-In Chief

**INTERNATIONAL JOURNAL OF NOVEL RESEARCH AND DEVELOPMENT | IJNRD**

*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*

**Website: [www.ijnrd.org](http://www.ijnrd.org) | Email: [editor@ijnrd.org](mailto:editor@ijnrd.org) | ESTD: 2016**

An International Scholarly, Open Access, Multi-disciplinary, Monthly, Indexing in all Major Database & Metadata, Citation Generator

Manage By: IJPUBLICATION Website: [www.ijnrd.org](http://www.ijnrd.org) | Email ID: [editor@ijnrd.org](mailto:editor@ijnrd.org)

IJNRD | ISSN : 2456-4184



**INTERNATIONAL JOURNAL OF NOVEL RESEARCH  
AND DEVELOPMENT (IJNRD) | IJNRD.ORG**  
*An International Open Access, Peer-reviewed, Refereed Journal*  
**ISSN : 2456-4184**

The Board of  
International Journal of Novel Research and Development  
Is hereby awarding this certificate to  
**Yaksha Shah**

In recognition of the publication of the paper entitled  
**Customer Perspective Towards Fintech Industry**

Published In IJNRD ( [www.ijnrd.org](http://www.ijnrd.org) ) ISSN Approved & 8.76 Impact Factor

Published in Volume 8 Issue 2, February-2023 | Date of Publication: 2023-02-28

Co-Authors - Aashish Sharma, Sonakshi Sharma



Registration ID : 187900

Paper ID - IJNRD2302260

Editor-In Chief

**INTERNATIONAL JOURNAL OF NOVEL RESEARCH AND DEVELOPMENT | IJNRD**

*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*

**Website: [www.ijnrd.org](http://www.ijnrd.org) | Email: [editor@ijnrd.org](mailto:editor@ijnrd.org) | ESTD: 2016**

An International Scholarly, Open Access, Multi-disciplinary, Monthly, Indexing in all Major Database & Metadata, Citation Generator

Manage By: IJPUBLICATION Website: [www.ijnrd.org](http://www.ijnrd.org) | Email ID: [editor@ijnrd.org](mailto:editor@ijnrd.org)

IJNRD | ISSN : 2456-4184

Certificate of Publication





**INTERNATIONAL JOURNAL OF NOVEL RESEARCH  
AND DEVELOPMENT (IJNRD) | IJNRD.ORG**  
*An International Open Access, Peer-reviewed, Refereed Journal*  
**ISSN : 2456-4184**

The Board of  
International Journal of Novel Research and Development  
Is hereby awarding this certificate to  
**Sonakshi Sharma**

In recognition of the publication of the paper entitled  
**Customer Perspective Towards Fintech Industry**

Published In IJNRD ( [www.ijnrd.org](http://www.ijnrd.org) ) ISSN Approved & 8.76 Impact Factor

Published in Volume 8 Issue 2, February-2023 | Date of Publication: 2023-02-28

Co-Authors - Aashish Sharma, Yaksha Shah



Registration ID : 187900

Paper ID - IJNRD2302260

Editor-In Chief

**INTERNATIONAL JOURNAL OF NOVEL RESEARCH AND DEVELOPMENT | IJNRD**

*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*

**Website: [www.ijnrd.org](http://www.ijnrd.org) | Email: [editor@ijnrd.org](mailto:editor@ijnrd.org) | ESTD: 2016**

An International Scholarly, Open Access, Multi-disciplinary, Monthly, Indexing in all Major Database & Metadata, Citation Generator

Manage By: IJPUBLICATION Website: [www.ijnrd.org](http://www.ijnrd.org) | Email ID: [editor@ijnrd.org](mailto:editor@ijnrd.org)

IJNRD | ISSN : 2456-4184