



# Universal Journal of Humanities and Multi-Disciplinary Studies (UJHMDS) U.S. ISSN: 3143-7869

*(Peer Reviewed, Open Access Academic Journal)*

Website: [www.ujhmads.org](http://www.ujhmads.org) | Email: [editor@ujhmads.org](mailto:editor@ujhmads.org)

Date: 17 August 2026

To,

Mona Gupta

Subject: Confirmation of Research Paper Publication

We are pleased to confirm that your research paper titled **“FinTech Adoption and Financial Inclusion among Small Business Enterprises”** has been successfully published in the Universal Journal of Humanities and Multi-Disciplinary Studies (UJHMDS), ISSN: 3143-7869, **Volume 02, No. 03, Special Issue Jul- Sep 2026.**

DOI: <https://doi.org/10.63345/ujhmads.v2.si3.0826>

Your paper is now available online at:

<https://ujhmads.org/index.php/ujhmads/article/view/96>

Page No: 164-173

The editorial board extends its sincere appreciation for your valuable contribution to our journal. Your research work demonstrates a high standard of academic excellence and adds significant value to the journal.

We congratulate you on this achievement and look forward to your continued association with UJHMDS in future publications.

With best regards,

Prof. (Dr.) Ajay Shriram Kushwaha

Editor-in-Chief

*Universal Journal of Humanities and Multi-Disciplinary Studies (UJHMDS)*

Website: [www.ujhmads.org](http://www.ujhmads.org)

Email: [editor@ujhmads.org](mailto:editor@ujhmads.org)