

Certificate of Publication

International Journal of Humanities Social Science and Management



This is to certify that
DR.K. SELVASUNDARAM
Published following article

**An Assessment of Digital Banking and Its Impact on
Profitability of Banks With Reference To Standard Bank of
Malawi Richard Gusto**
Volume 3, Issue 2, pp: 150-154
www.ijhssm.org

A handwritten signature in black ink on a light gray background. The signature appears to be 'Prachi' with a stylized flourish above it.

Publication Head

IJHSSM is peer reviewed International Refereed Journal.