



Certificate of Publication



This is to confirm that

Benjamin Alao

Published following article

An Appraisal of Fintech-Induced Competition in Nigerian Banking Industry

Volume 2, Issue 9, pp: 219-228

www.ijaem.net

A Peer Reviewed Journal

**International journal of Advances in Engineering
and Management (IJAEM)**

ISSN: 2395-5252

A handwritten signature in purple ink, consisting of a large, stylized initial 'P' followed by a horizontal line.

Publication Head