



International Journal of Business and Management Invention

e-ISSN: 2319 – 8028 p-ISSN: 2319 – 801X

CERTIFICATE

It is certify that the paper entitled by “Investigation Of The Effectiveness Of Xapitelectronic And Mobile Banking Product In Zambia” has been published in International Journal of Business and Management Invention (IJBMI).

Your article has been published with following details:

Author's Name: Byrne Kaulu, Chanda Sichinsambwe, Eustarckio Kazonga
Journal Name: International Journal of Business and Management Invention (IJBMI)
Journal Web: www.ijbmi.org
Journal Type: Online & Offline
Review Type: Peer Review Refereed
Publication Year: 2018
Publication Month: October
Vol No.: 07
Issue No.: 10



Editor-In-Chief
International Journal of Business and Management Invention (IJBMI)
E-mail ID: ijbmi@invmails.com
Web: www.ijbmi.org

UGC Approval Serial Number: 4485 & UGC Journal Number: 46889