

International Journal of Research in Commerce and Management Studies

ISSN 2582-2292

www.ijrcms.com

CERTIFICATE OF PUBLICATION

This is to certify that the research article titled: **“CYBERSECURITY CHALLENGES IN DIGITAL BANKING: CUSTOMER AWARENESS AND RISK PERCEPTION”**

Authored by: **Dr. Subramanya S.V. and Dr. Anil N**

has been successfully published in the **International Journal of Research in Commerce and Management Studies (IJRCMS) (ISSN: 2582-2292)**, a peer-reviewed journal.

Published in: Vol. 8, No. 03 (May-June 2026)

This certificate is awarded in recognition of the authors' valuable contribution to the field of research and knowledge dissemination.

Date of Issue: 17-06-2026

Signed By:



Editor-in-chief

IJRCMS

IJRCMS is referred online journal published under ISSN 2582-2292

* This publication letter is electronically generated and signed