Journal of Advanced Multidisciplinary Studies (JAMS),

Publication of Authorship

Certificate of Authorship of a Published Article

This is to certify that

Akpan, Dorathy Christopher, PhD

Department of Accounting, Faculty of Administration and Management Sciences, Akwa Ibom State University, Obio Akpa, Campus, Nigeria

is recorded as an author of the article published in Journal of Advanced Multidisciplinary Studies (JAMS), titled

“Board Heterogeneity and Asset Quality of Listed Deposit Money Banks in Nigeria”

Publication date 31 October 2026

Volume / Issue / Year Volume 1, Issue III, Year 2026

Review completed 18 October 2026

Article URL https://jamsjournal.org/JAMS/article/view/813

Incorrect details or a download problem? WhatsApp Support: https://wa.me/919956307061