



**2<sup>nd</sup> International Conference on Artificial Intelligence,  
Blockchain, and Internet of Things,  
Central Michigan University, USA  
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## **CERTIFICATE OF PARTICIPATION**

**This is to certify that the following participants:**

**Owusu Nyarko-Boateng**

**Presented the paper titled:**

**Comparative analysis of Tree classifiers to mitigate fraud in Electronic Loan Application**

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**Dr. Ahmed Abdelgawad**  
**General Chair**

 **IEEE**  
**Northeast Michigan**  
**USA**