



IEEE 4th International Conference on Computing and Machine
Intelligence
April 05-06, 2025
Central Michigan University

CERTIFICATE of Participation

This certificate is presented to
Shengying Li

**For participating and presenting the
paper titled:**

**Comparative Analysis of Ensemble Learning Models
for Credit Scoring: Challenges, Improvements, and
Explainability**

A handwritten signature in blue ink, appearing to be "Ah".

General Chair
Ahmed Abdelgawad, PhD