



IEEE 4th International Conference on Computing and Machine
Intelligence
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Central Michigan University

CERTIFICATE

of Participation

This certificate is presented to
Masuda Isaeva

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

**Enhancing Financial Inclusion in Uzbekistan: A
Machine Learning Approach to Predicting Car
Loan Adoption Among Remittance Recipients**

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

General Chair
Ahmed Abdelgawad, PhD