



# Certificate of Presentation of Paper

*This is to certify that the paper entitled*

**Application of FinTech, Machine learning and Artificial Intelligence in programmed decision making and the perceived benefits**

*by Mohammad Selim*

*has been presented at the*

*The International Conference on Decision Aid Sciences and Applications (DASA'20)*

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A handwritten signature in black ink, appearing to be 'M. R. Qader'.

**Dr. M. R. Qader**  
**Dean, Deanship of Graduate Studies and Scientific Research**