



National Press Associates

CERTIFICATE OF PUBLICATION

This is awarded to

Gurbinder Kaur

For Publication of Paper Titled

**ARTIFICIAL INTELLIGENCE-BASED FRAUD DETECTION IN DIGITAL
BANKING: A COMPARATIVE EVALUATION OF LOGISTIC REGRES-
SION, RANDOM FOREST, AND XGBOOST MODELS**

For National Research Journal Titled

“National Research Journal of Banking & Finance Management”

Peer Reviewed Refereed Research Journal

Volume-13. Issue No: 1, Year: 2026 (January– June)

ISSN: 2349-6762 Impact Factor: 7.56



Book Publisher



Website:
www.npajournals.org



National Press Associates

CERTIFICATE OF PUBLICATION

This is awarded to

Aashish Arora

For Publication of Paper Titled

**ARTIFICIAL INTELLIGENCE-BASED FRAUD DETECTION IN DIGITAL
BANKING: A COMPARATIVE EVALUATION OF LOGISTIC REGRES-
SION, RANDOM FOREST, AND XGBOOST MODELS**

For National Research Journal Titled

“National Research Journal of Banking & Finance Management”

Peer Reviewed Refereed Research Journal

Volume-13. Issue No: 1, Year: 2026 (January– June)

ISSN: 2349-6762 Impact Factor: 7.56



Book Publisher



Website:
www.npajournals.org