

CERTIFICATION FOR THE PEER REVIEW PROCESS &  
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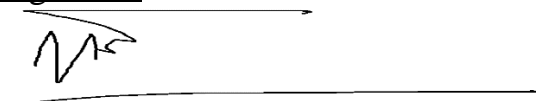
I declare, I confirm, I certify and I sign that I received substantial, important, line by line peer review with several and substantial comments, important remarks and hints from, at least, 3 Reviewers and the Assistant Editor for my paper: ***A Model of Factors Influencing Behavioral Intention to Use Internet Banking and The Moderating Role of Anxiety: Evidence from Vietnam*** with Authors: ***Ha Nam Khanh Giao, Bui Nhat Vuong, Dao Duy Tung, Tran Nhu Quan.***

I would like to thank all the reviewers for their thoughtful comments and efforts towards improving our manuscript. We revised the manuscript with special attention to the comments that we received from, at least, 3 reviewers that they were experts, specialist in the area of my paper.

I declare, I confirm, I certify and I sign that also that no reviewer, no Associate-Editor, no Editor-in-Chief, no member of the WSEAS Secretariat, nobody whatsoever and never forced me in this Journal to add references (citations) to any previous publications of the journal. I declare, I confirm, I certify and I sign that that I have made all the changes, modifications, additions, studies, corrections asked by the reviewers and I have fully complied with their instructions. I also understand that before the publication the 3 (or more than 3) reviewers will check my paper to see if all the changes, modifications, additions, studies, corrections etc have been done and I authorize the WSEAS to publish my paper or to reject my paper even in the 2nd round of peer review or to continue with an additional round of peer review.

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