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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: Mapping the Literature on Financial Behavior: a Bibliometric Analysis Using the VOSviewer Program with Authors: MAKSYM DUBYNA, OLHA POPELO, NATALIIA KHOLIAVKO, ARTUR ZHAVORONOK, MAIIA FEDYSHYN, INNA YAKUSHKO.

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 three reviewers that were experts, specialists in the area of my paper. I declare, confirm, certify and sign that WSEAS has checked my paper for possible plagiarism by Turnitin and my paper was found without plagiarism or self-plagiarism by Turnitin. I also declare, confirm, certify and sign that also that no Associate-Editor, no Editor-in-Chief, no member of the WSEAS Secretariat forced me in this Journal to add references (citations) to any previous publications of the journal.

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The team of authors thanks the reviewers for thorough, meaningful and extremely relevant suggestions for improving the scientific approaches and quality of the article, which were taken into account by scientists. The work of reviewers is characterized by efficiency, clarity and validity of recommendations and identification of shortcomings and controversial aspects. We were also very pleased to work with the editors of the scientific journals WSEAS.

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