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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: **Dynamic Linkage(s) Between Financial Innovation and Efficiency of Deposit Money Banks in Nigeria** with Authors: Musa Abdulmalik¹, Hauwa Abubakar Lamino², Faiza Maitala³, and Muritala Taiwo⁴.

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 (3)** reviewers that were experts, specialists in the area of my paper.

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