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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: **Financial literacy, hassle factor, and stock market participation: Empirical evidence from Indonesia Stock Exchange**, with Authors: Yunita Wijaya Handranata, Mutosin Arief, Dezie Leonarda Warganegara, Mohammad Hamsal.

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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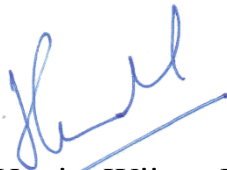
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Date: 17 March 2023

A handwritten signature in blue ink, appearing to be 'Yunita', written over a horizontal line.

Yunita Wijaya Handranata
First Author