

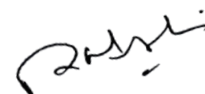
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Name: OGUNWALE, Olurotimi Ayodeji
Institution: Babcock University
City: Ilishan – Remo, Ogun State
Country: Nigeria
Phone: +2348023231269
Academic Email: ogunwale0090@pg.babcock.edu.ng

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: **Effect of Electronic Banking on the Operational Efficiency of Small and Medium Scale Enterprises in South-western Nigeria** with Authors: **Prof. AKINTOYE, Ishola Rufus, Dr. OGBEBOR, Peter Ifeanyi and ADEMOLA, Olufemi Christopher.**

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