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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: The Impact of Financial Technology on Customer Behavior in the Jordanian Commercial Banks with Authors: ABDUL RAZZAK ALSHEHADEH, ISMAIL YAMIN, IQBAL JEBRIL.

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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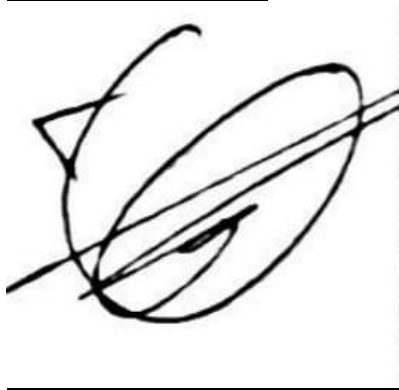
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Haneen Al-khawaja

Date: 10/13/2023

A handwritten signature in black ink, appearing to be 'Haneen Al-khawaja', written over a horizontal line. The signature is stylized and somewhat abstract, with a large loop and a diagonal stroke.