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Name: Houcine Benlaria

Institution: Jouf University

City: Skaka, Saudi Arabia

Country: Saudi Arabia

Phone: +966532314012

Academic Email: hbenlaria@ju.edu.sa , hbenlria@yahoo.fr

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 RegTech on Compliance Costs and Risk Management from the Perspective of Saudi Banks' Employees**

with Authors: Lotfi Zabat, NaimaSadaoui, Houcine Benlaria, Sumaya Awad Khader Ahmed, Balsam Saeed Abdelrhman Hussie, Badreldin Mohamed Ahmed Abdulrahman and Taha Khairy Taha Ibrahim.

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A handwritten signature in blue ink, consisting of a horizontal line with a vertical stroke and a flourish.

Date: 25-04-2024