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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 Moderating Effect of Financial Literacy on the Relationship between Financial Technology and Firms' Performance.

with Authors:

MOHAMED MAHMOUD BSHAYREH, AMAL ABDULMAJEED QASSIM, HUTHAIFA MAHMOUD ALKARASNEH, and YAZEED JAMAL AL DABBAS.....

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 **Four (4)** reviewers that were experts, specialists in the area of my paper.

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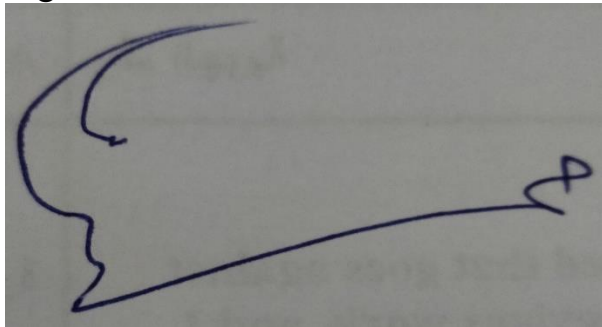
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Additional comments:

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Signature

A handwritten signature in blue ink, consisting of a large, stylized 'M' followed by a long horizontal stroke and a small flourish at the end.

Date: 5-04-2025

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