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Name: Albert A. Alonzo
Institution: Mindanao State University at Naawan
City: Naawan, Misamis Oriental
Country: Philippines
Phone: +639262523387
Academic Email: albert.alonzo@msunaawan.edu.ph

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: ***Adoption of Digital Wallets in Naawan, Misamis Oriental, Philippines: A Structural Equation Modeling Approach Based on TAM and UTAUT*** with Authors: Albert A. Alonzo, Aileen D. Macadildig, Rhea Carmilyn M. Sapio1, Jethro C. Bernales, Djannez M. Dadole, and Jupert Jasser G. Abellana.

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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Signature:

A handwritten signature in black ink, appearing to read 'Gloria', is written above a horizontal line.

Date: 3-7-2025