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and ANTI-PLAGIARISM CONTROL

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I declare, I confirm, I certify and I sign that I received a substantial, important, line-by-line peer review with several substantial comments, important remarks and hints from, at least, 3 Reviewers and the Assistant Editor for my paper: “User Satisfaction with Mobile Banking Applications: An Analysis of User Ratings and Reviews in Albania’s Commercial Banking Sector” with Authors: Klodia Kola and Jurgen Kola. 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 who were experts, and specialists in the area of my paper.

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We would like to take this opportunity to thank the WSEAS journal staff for their relentless support. Your turnaround time is excellent and unparalleled in the publication field.

The suggestions received from the reviewers were rigorous, straight, and at the point. We extend them our gratitude and have made every effort to include all their professional remarks in this version of our work.

Sincere thanks

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