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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: Digital Economy: The Shifting Of Traditional To Digital Spending And Saving-Investing Platforms And The Future Of Banking Business Model with Authors: Triska Dewi Pramitasari, Nanda Widaninggar, and Riza Rachman.

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)**..... (<-write the correct number) reviewers that were experts, specialists in the area of my paper.

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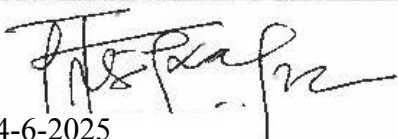
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