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Name: Hizkia H. D. Tasik

Institution: Sam Ratulangi University

City: Manado

Country: Indonesia

Phone: +628124193654

Academic Email: hizkiatasik1@gmail.com

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 Present Role of Market Risks in Financial Performance of Indonesian Banks Post-2007 Financial Crisis and Post-2016 Financial Technology Disruption with Authors: Herman Karamoy and Hizkia H. D. Tasik. 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. I declare, confirm, certify and sign that WSEAS has checked my paper for possible plagiarism by Turnitin and my paper was found without plagiarism or self-plagiarism by Turnitin. I also declare, confirm, certify and sign that also that no Associate-Editor, no Editor-in-Chief, no member of the WSEAS Secretariat forced me in this Journal to add references (citations) to any previous publications of the journal.

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Hizkia H. D. Tasik
Date: June 4, 2023