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Name: SETIYO PURWANTO

Institution: PARAMADINA UNIVERSITY

City: JAKARTA

Country: INDONESIA

Phone: +62812-12480870

Academic Email: setiyo.purwanto@paramadina.ac.id

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: Big Data Credit Scoring and MSME Credit Access: Evidence from Fintech Lending in Indonesia with Authors: ¹SETIYO PURWANTO, ²NUR ENDAH RETNO WURYANDARI, ³DIDIN HIKMAH PERKASA, ⁴ABDY KURNIAWAN 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. I also declare, confirm, certify and sign that I have made all the changes, modifications, additions, studies, corrections asked by the reviewers and I have fully complied with their instructions. I also understand that before the publication the 3 (or more than 3) reviewers will check my paper to see if all the changes, modifications, additions, studies, corrections etc have been done and I authorize the WSEAS to publish my paper or to reject my paper even in the 2nd round of peer review or to continue with an additional round of peer review.

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With sincerest regards,



Setiyo Purwanto

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