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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: **Technology-Driven HRM and Competencies: Insights from Indonesian Rural Banks**, with Authors: **Ida Ayu Putu Widani Sugianingrat, Ni Kadek Suryani, Made Ermawan Yoga Antara, and Carla Alexandra De Jesus Da Costa**. 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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