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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: **Comparative Analysis of Regulations on IT-Based Money Lending and Borrowing Services in Indonesia and Vietnam** with Authors: Sri Mulyani, Le Ho Trung Hieu, Anggraeni Endah Kusumaningrum, Retno Mawarini Sukmariningsih, and Ontran Sumantri Riyanto.

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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A handwritten signature in black ink, consisting of a large, stylized 'A' followed by a series of loops and a long, sweeping horizontal stroke extending to the right.

Date: 2-11-2024