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and ANTI-PLAGIARISM CONTROL

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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, 6 Reviewers and the Assistant Editor for my paper: The Factors Influencing Mobile Banking Usage among University Staff with Authors: Norfadhillah Jauhari.

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 Six (6) 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.

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Date: 22 December 2020