Dear Editor of Sustainability

First of all, we would like to thank the editor and anonymous reviewers for their positive comments that contributed to my manuscript development. Below we will answer all the observations point by point, which will explain the subsequent amendments. Both proposed terminology and punctuation improvements have been included. Finally, if there are any suggestions, we are happy to make it.

Your cooperation is highly regarded

Respectfully Yours

Authors

***Reviewer3 and* Academic Editor Notes**

Comments	Answer	Page no.
It is acknowledged that the authors made efforts to supplement the manuscript in response to Reviewer 3's comments. However, it's still insufficient. The authors argued that the hypotheses H6 and H7 could not be detailed, since this is the first study to examine the impact of fintech adoption on performance. However, that's not true. I could find some recent literatures that examines the effect of fintech adoption on performance. Followings are the examples. Dwivedi, P., Alabdooli, J.I. & Dwivedi, R. Role of FinTech Adoption for Competitiveness and Performance of the Bank: A Study of Banking Industry in UAE. JGBC 16, 130–138 (2021). https://doi.org/10.1007/s42943-021-00033-9 Liu, Y., Saleem, S., Shabbir, R. et al. The relationship between corporate social responsibility and financial performance: a moderate role of fintech	Thank you so much for your comment. We would inform you that we done all comments as per request. Thank you so much for these comments. however, i would like to inform you that we mentioned that our study is first study to examine the role of fintech as moderator between board of directors and firm performance and we are sure about that. you provided some studies that no mentioned for examining the fintech between board of directors and performance as follows: Dwivedi, P., Alabdooli, J.I. & Dwivedi, R. to examine direct the Role of FinTech Adoption for Competitiveness and Performance of the Bank: A Study of Banking Industry in UAE.	

technology. Environ Sci Pollut Res 28, 20174–20187 (2021). https://doi.org/10.1007/s11356-020-11822-9

Liu, Y., Saleem, S., Shabbir, R. et al. to examine the relationship between corporate social responsibility and financial performance: a moderate role of fintech technology.

Based on your provided studies that they no studied the role of fintech between board of directors and performance. Moreover, i read two articles that majority of information that provided on two articles that we mentioned about on our paper. in addition, our paper covered and provided strong examination and analysis more than two articles that provided us.