

### **Disclosure Statement: Sumit Agarwal**

For the paper entitled “Mobile Wallet and Entrepreneurial Growth”.

1. My co-authors and I obtained the proprietary data from a leading financial institution in Singapore. Our contract with the data provider did not give them the right to influence, review, or screen our findings in this study. The institutions have not influenced, reviewed, or screened the findings of our study.
2. The author declares that he has no relevant or material financial interests that relate to the research described in this paper.