

Disclosure statement:

I have received financial support for this research, "Long Run Growth of Financial Technology," from Goldman Sachs through their GMI Fellowship program.

A handwritten signature in black ink, reading "Gautam V. Kulkarni". The signature is written in a cursive, flowing style. The first name "Gautam" is written in a larger, more prominent script, followed by a smaller "V." and the last name "Kulkarni". The signature is positioned in the upper left quadrant of the page.