



UNIVERSITI SAINS ISLAM MALAYSIA

جامعة العلوم الإسلامية الماليزية
ISLAMIC SCIENCE UNIVERSITY OF MALAYSIA

AUTHOR DECLARATION AND COPYRIGHT

Author's Full Name: MOHD ASYRAF BIN YUSOF

Student's Number: 4172161

Title: Waqf Banking Products for Financial Inclusion in Malaysia

Academic Session: 2022/2023

I hereby declare that the work in this thesis is my own except for quotations and summaries which have been duly acknowledge.


I hereby declare that the work in this thesis as:

- CONFIDENTIAL** Contains confidential information under the Official Secret Act 1972.*
- RESTRICTED** Contains restricted information as specified by the organization where research was done.**
- OPEN ACCESS** I agree that my thesis to be published as online open access (full text).

I acknowledged that Universiti Sains Islam Malaysia (USIM) reserves the right as follows:

1. The thesis is solely owned by Universiti Sains Islam Malaysia as stated in the Universiti Sains Islam Malaysia Intellectual Property Policy.
2. The library of Universiti Sains Islam Malaysia has the right to publish my thesis as online open access (fulltext) and make copies for the purpose of research or teaching and learning only.


.....
(Signature of Student)


.....
(MyKAD No./ Passport No.)

Date: 20th July 2023


.....
(Signature of Supervisor)

Muhammad Ridhwan Bin Ab. Aziz
.....
(Name of Supervisor)

Date: 20th July 2023

Notes: *If the thesis is **confidential**, please attach with the letter from the organization with period and reasons for confidentiality.
The **restricted thesis will be published as online access (fulltext) after 3 years from the date produced.