



### AUTHOR DECLARATION AND COPYRIGHT

Author's Full Name:

Student's Number:

Title:

Academic Session:

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.

*Adel Mohamed*  
.....  
(Signature of Student)

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

Date:

*Abdullah Mohammed Ahmed Ayedh*  
.....  
Abdullah Moh'd Ahmed Ayedh, Ph.D  
Senior Lecturer  
Faculty of Economics and Muamalat  
Universiti Sains Islam Malaysia, Bandar Baru Nibei  
Mobile: (+6018-242 4443) Tel: (+6 03) 798 6421  
Email: abdullah.mohammed@usim.edu.my

.....  
(Signature of Supervisor)

PM DR. ABDULLAH MOHAMMED AHMED AYEDH  
.....  
(Name of Supervisor)

Date:

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.