

STATEMENT OF ORIGINALITY

To:
Editor-in-chief
IJIBE (International Journal of Islamic Business Ethics)

With this letter I/we declare that:

Title of article: **DEPOSIT AND FINANCING INSTRUMENTS THROUGH WAQF
BANK FOR FOSTERING REAL ECONOMY AND SOCIAL SUSTAINABILITY**

Author : 1. Muhammad Ridhwan Ab. Aziz
2. Mohd Asyraf Yusof

has been approved by the co-author/s to be published in International Journal of Islamic Business Ethics, does not contain plagiarism as a whole or in parts, and is not currently being submitted/ processed in other journals.

Bandar Baru Nilai, September, 23, 2019

Authors

1st Author (Associate Prof. Dr Muhammad Ridhwan Ab. Aziz)

2nd Author (Mohd Asyraf Yusof)

Signatures

.....

.....