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DETERMINANTS OF JAIZ BANK PLC PATRONAGE IN THE NORTHWEST, NIGERIA: EVIDENCE FROM DEMOGRAPHIC VARIABLES

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Abstract

Following the official approval of non-interest banking in Nigeria and the commencement of the national operation of Jaiz bank Plc in 2012, non-interest banking in Nigeria had faced a lot of backlash, particularly from some Christian sections of the Nigerian public such as Christian Association of Nigeria (CAN). This backlash often stems from the fact that non-interest banking is connected with Muslims and Islamic legal codes, which prohibit dealing in interests. Consequently, this study investigated the outcome of this controversies on the demographic distribution of non-interest customers in Nigeria, using Jaiz bank customers in the northwest Nigeria as a case study. A sample of 520 customers of Jaiz bank was purposively drawn from northwest Nigeria, where the respondents were profiled along their tribe, religion, education, among others. It was hypothesized that Jaiz bank is not patronized by educated as well non-Muslim banking public in Nigeria. Data evidence from this study showed that Jaiz bank is patronized by educated banking public in Nigeria as against the null hypothesis that it is not patronized by educated banking public in Nigeria. The findings also showed that the bank is patronized by non-Muslim banking public in Nigeria as against the null hypothesis. Based on its findings, this study recommends that Nigerian banking public, particularly non-Muslims, be further educated on what non-interest banking stands for as one of the reasons for license being granted to non-interest banking by the central bank of Nigeria (CBN) is to ensure financial inclusion of all Nigerians without discrimination on grounds of faith or ethnicity.

Keywords: Jaiz bank, Non-interest (Islamic) banking, Northwest Nigeria, Demographic Characteristics, Central Bank of Nigeria.

Introduction

Until 2012 when Jaiz bank Plc became fully nationalized, banking services without interest were a rare phenomenon in Nigeria. Although the first attempt to introduce non-interest banking in Nigeria came in 2004 when the then governor of the Central Bank of Nigeria (CBN), Professor Charles Soludo, gave an Approval-in-Principle license to Jaiz International Bank to operate as the first indigenous non-interest bank in Nigeria (Alao & Alao, 2012). Their operation

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was only de facto and regional as there was no clear legal framework backing their operation at the time. Consequently, the operations of Jaiz were contested by non-Muslims, and considered a ploy to Islamize Nigeria by Christians in the country (Aliyu, 2012). Meanwhile a few commercial banks in Nigeria like Stanbic IBTC, Suntrust Bank Nigeria Limited and Sterling Bank had hitherto operated non-interest windows, but these banks also deal in interests as practiced in conventional banking. Moreover, Habib Platinum Bank {now Keystone bank) is believed to be the first conventional bank to have opened window for interest free banking in Nigeria (Abubakar, 2012). However, some Muslims were not convinced that these banks fulfill their needs because they incorporate interest-charging policies in their service delivery which is forbidden in Shariah or the Islamic law - raising further Muslims' agitation for Islamic banking (or pure non-interest banking service) in Nigeria.

Islamic banking, otherwise known as non-interest banking, principally operates on the principles of profit/loss sharing and the prohibition of interest (whether paid or received on cash deposits and loans) according to the dictates of Shariah or Islamic law (Ogiji, 2021). Non-interest banking practice is a common feature of countries including the United Kingdom (UK), Iran, Pakistan, Malaysia, Indonesia and Sudan (Alao & Alao, 2012; Ilieva, 2017). However, the degree of intensity of interest-charging prohibition varies across these countries. According to Badara et al. (2013), while country like Sudan employed non-interest financial system as the fulcrum of its economic and banking activities; other countries such as Bahrain, Malaysia, Saudi Arabia, Egypt, Algeria and Nigeria adopt both conventional and non-interest banking systems. Nigerian banking system is also characterized by the latter banking activity.

De jure operation on full-fledged non-interest banking in Nigeria became established through the (CBN Act which makes provisions for Non-Interest Financial Institutions (NIFI). In section 33(1) (b) of the CBN ACT 2007 and also section 4 (1) (c) of the regulation regarding the scope of banking activities and ancillary matters under the NIFI. The Act led to license being granted to Jaiz bank and Taj bank to become the first full-fledged non-interest indigenous banks in Nigeria (Ogiji, 2021).

However, since their emergence, particularly Jaiz bank which has national operation, several concerns have emerged on the banks' popularity among the non-Muslim public because of its operation on strict Islamic law (Alao & Alao, 2012; Aliyu, 2012; Muhammad et al., 2022).

It was observed (Muhammad et al., 2022) that the CAN called for the rejection of Islamic Capital Market Sukuk (one of the product offers that characterizes Islamic financial institutions) from conventional banking on grounds that the capital market instrument was designed to Islamize Nigeria. Furthermore, it was also pointed out that non-interest banking service in Nigeria is not likely to appeal to some Christians and the educated section of the Nigerian society (Alao & Alao, 2012; Muhammad et al., 2019). However, it has been stressed that one of the reasons for license being granted to Jaiz Bank Plc in Nigeria was to help expand Nigeria's financial inclusion regardless of religious affiliation - whether to Islam, Christianity or other religions (e.g. Muhammad et al., 2022; Ogiji, 2021). From the foregoing empirical evidence, the following questions therefore emerge:

(1) What is the demographic distribution of Jaiz bank customers in Nigeria?

(2) Does Jaiz bank enjoy as much patronage from the educated members of the Nigerian banking public?

(3) Does Jaiz bank enjoy as much patronage from the non-Muslim banking public in Nigeria?

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Given the above research questions, the aim of this study therefore, is to investigate the demographic characteristics of Jaiz bank customers in Nigeria using data of its customers in the Northwest Nigeria. To this end, the following hypotheses were tested

H_{01}: Jaiz bank is not patronized by educated banking public in Nigeria.

H_{02}: Jaiz bank is not patronized by non-muslim banking public in Nigeria.

The remainder of the paper is structured as follows. Section 2 deals with the review of literature. Section 3 focuses on methodology and sources of data used in the study. Section 4 presents and analyses the data. Lastly, section 5 concludes the study.

Literature Review

Since its launch in 2011, several authors have attempted to gain insights into the features on non-interest banking services that characterize Jaiz bank in Nigeria and clear the misconceptions surrounding the operation of the bank for members of the banking public. In what follows, extant empirical literature on the controversy surrounding the Islamic banking in Nigeria are explored. This is then followed by the discussion of the nature of the products/services Jaiz bank offers its customers. Exploring the nature of the products/services of Jaiz bank will provide some insights on whether the banking services of Jaiz bank - apart from interest prohibition - significantly deviate from those rendered by conventional banks; and, hence, serve as a potential reason for the distribution of the banks' customers to be lopsided in terms of demographic characteristics.

Controversy Surrounding the Operation of Islamic Banking

Most of the controversies surrounding the operation of Islamic banks such as the case of Jaiz bank Plc often stem from the differences in the products/services offered by the Islamic and conventional banks - with interest charges prohibition being the most fundamental of them all (Ilieva et al., 2017).

According to Alao and Alao (2012), impermissibility of transactions that involve uncertainty, immorality and ambiguity has been a major source of worry for the non-Muslim banking public, and which has particularly attracted the displeasure of a section of the Christian populace in the country. These impermissible transactions include interest charging on deposits and loans, gambling, sale or production of pork, production or sale of alcohol, production or sale of pornography, production or sale of arms and ammunition, and all other business activities that Islam forbids.

In their study of Islamic banking in Nigeria, Muhammad et al. (2022) observed that Islamic banking operation in Nigeria is yet to be fully accepted, particularly among some sections of religious bodies in Nigeria such as the CAN due its operation on the basis of the Islamic law. As noted by these authors, religious hate is still affecting the acceptance of Jaiz bank Plc among Nigeria's banking public due to its affiliation to the Muslims and Islam. Furthermore, the International Monetary Fund (IMF) has also raised concerns on Islamic bank's ability to manage liquidity risk and deal with the complexity of transactions and corporate structures required for Sukuk issuance (Ilieva, 2017). Sukuk is a capital market instrument that is similar to stock market bonds but does not attract interest typical of conventional financial market.

Other arguments surrounding the operation of non-interest banking include the credentials of management team of Islamic banks in terms of expertise in the field of Islamic banking and finance practice, products/services standardization, fair treatment of non-Muslim customers and

employees, strict compliance with the provisions of CBN's NIFI Act, and sustainability of the bank's operation (Aliyu, 2012). However, despite these controversies, the operation of Islamic banking has attracted worldwide interest. The banking system currently has over 435 financial institutions operating in more than 75 countries globally, including the United States, the United Kingdom, Singapore, Japan, Bahrain, among others (Ogiji, 2021).

Nature of the Products and Services of Jaiz Bank Plc

Jaiz bank Plc offers a number of products available to personal and corporate bodies which are of different varieties to the public. These products attract a number of customers to the bank due to their benefits and advantages. These products are of varying terms and conditions depending on individual choices and preferences. The products are listed hereunder as available on bank's website www.jaizbankplc.com

A. *Qard*: This is a current account type where Jaiz bank accepts deposits into current account of holders based on the principle of Qard (demand loan). The customer gives the bank authority to use his/her funds to invest in its operation, with the condition that the deposit is considered as a non-interest loan by the depositor to the Bank, thus guaranteeing the return of the principal (Jaiz Bank, 2022).

B. *Mudarabah*: This is a savings account operated based on the principle of Mudarabah (partnership or profit/loss sharing). The account allows customers earn profit on their deposits. Account holders are considered as investors while the bank act as the Fund Manager and invest funds financially profitable, socially responsible and commercially viable business ventures which are Shariah compliant. Gross profit made from the investment is distributed at the end of the month based on the customer's account balance and pre-agreed profit sharing ratio between the Bank and Customer.(Jaiz Bank, 2022).

C. Jaiz *Wakala* Investment: This product is tailored to corporate and high-net-worth individuals that need high returns with commensurate risk on their investment. Under Wakala, the bank will collect deposits from its customers and invest in a specific business venture to be agreed with the customer. The Bank however acts as an agent to invest the depositor's funds ethically. The Bank will indicate the expected profit rate to the customer on the agreed period for the investment. (Jaiz Bank, 2022).

D. *Ijara wa Iqtina*: This is a product that enables a customer to own an asset with ease. Under this service, the Bank partners with its customer to jointly own an asset such as vehicle, home, etc., identified by the customer. The customer in turn agrees to lease the Banks share of the asset while gradually buying that portion of the asset owned by the Bank. Payment made by the customer gradually decreases as customer's share of the asset increases with buying out of the Banks share (Jaiz Bank, 2022).

E. *Ijara* Service: This product is ideal for customers looking for financing to pay for services such as School Fees, Rent, Hospital Bills, Medical Bills etc. Under this arrangement the Bank procures the service and the customer buys it over on a deferred payment basis (Jaiz Bank, 2022).

F. *Murabaha*: This is a convenient way of financing working capital requirement of commercial business. This product is used to finance purchase of inventory or raw material for customers. The Bank appoints the customer as its agent to source for the goods the customer wishes to buy. Negotiate price, quality and quantity and communicate outcome of the negotiation to the Bank via presentation of proforma invoice. The Bank will then purchase goods by making Payment to

the supplier, while the agent takes delivery of the goods. Payment of cost plus profit is made to the Bank by customer at the agreed future date (Jaiz Bank, 2022).

G. *Istisna'*: is a contract involving project financing whereby the customer makes a request for the bank to bankroll a project and the Bank will agree to execute the project and sell it at the Bank's selling price (cost plus profit margin) on deferred payment terms. Similarly, the bank may contract the project to a third party contractor who will execute it. The payment of the Bank's selling price may be paid in full or by way of progressive payment as the case may be. In the case where a contractor has been hired, the contractor will hand over the project to the Bank or the Bank will authorize the contractor to deliver the project directly to the customer (Jaiz Bank, 2022).

H. *Musharaka*: This is an equity-based financing. Musharaka is a mode of financing in the form of partnership between the Bank and its client whereby each party contributes to the capital of the partnership in equal or varying degrees either to establish a new project or share in an existing project. It is similar to joint venture limited in the conventional financial market (Jaiz Bank, 2022).

I. *Wakala/Kafala:* This products operates like bonds. The product is tailored to customers that are contractors of Government and Major companies that acquires guarantees such as Advance Payment Guarantee, Performance Bond, Bid Bond etc. The surety is provide into the company of Kafala/Wakala where by The Bank agrees to guarantee the liability of applicant (Jaiz Bank, 2022).

Empirical Studies

Aktar and Zaheer (2014) examined the key service quality dimensions scale for Islamic banks as well as its variations with the demography of seven banks of United Arab Emirate and Kingdom of Saudi Arabia. Principal Component Analysis (PCA), Confirmatory Factor Analysis (CFA), Structural Equation Modelling (SEM) and ANOVA were employed in the work. A modified SERVQUAL model was in use to measure service quality. In the result all service quality dimensions, with the exception of responsiveness, positively influenced customer satisfaction. The negative influence of responsiveness on customer satisfaction calls for the restructuring of the way that banks respond and help customers fulfill their needs.

Abdullah and Robson (2017) investigated the role of service quality in the preference of British Muslim customers for Islamic and non-Islamic banks by employing both SERVQUAL and CARTER models. The SERVQUAL consists of the responsiveness, accessibility and reputation dimensions while the CARTER model used credibility and Islamic tangibles. The authors employed a total of 34 items in their measurement of service quality. The study identified responsiveness as the most important factor considered by Muslim customers. Other significant factors that drive customer satisfaction are accessibility and Islamic tangibles.

Lone (2017) conducted a comparative study on customer satisfaction in full-fledged Islamic banks and Islamic window banks in Pakistan and the relative importance of the dimensions of service quality. SERVQUAL model was adopted to measure service quality of the banks. The study employed Importance-Weight-Analysis and logit regression analysis. Finding revealed no distinction in the dimensions of service quality between full-fledged Islamic banks and Islamic window banks. Also, the authors found out that full-fledged Islamic banks offer superior service quality than Islamic window banks. In addition, people in higher age bracket, higher education level and work responsibilities are more attracted to the service quality of full-fledged Islamic banks while people of smaller age bracket, lesser educational level and lesser wok responsibilities are more satisfied with the service quality of Islamic window banks.

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Khan and Akhter (2017) examined the moderating role of Shari'ah perception in the relationship between service quality and customer satisfaction of both the conventional and Islamic microfinance banks of Pakistan. It employed reliability test, correlation, regression, ANOVA and interaction test in the analysis. Results showed that Shari'ah plays an important moderating role in the relationship which exists between service quality and customer satisfaction in both conventional and Islamic microfinance banks. While the role is stronger for Islamic microfinance banks, it is weaker for conventional microfinance banks.

Aliyu (2014) investigated the use of structure, functions, capacities, Islamic moral economic mode, banking business and accountability as consolidated framework for Islamic banking sustainability in Nigeria. The study introduces the framework and assesses its sustainability in Nigerian content analysis of thematic coding units. Qualitative analysis of the six documents were carried out in the research, out of which five of them were issued by the Central Bank of Nigeria (CBN) and Nigeria Deposit Insurance Corporation (NDIC) drafted the remaining document. The paper also uses exhortation from the noble Quran and Hadith on good practice of morality, justice and equity relating to business and monetary issues. The findings reveal that all themes had met the criteria acceptability and supported the framework applicability in Nigeria as a demography. It is suggested for the existing Islamic bank (JAIZ) to adopt this proposed framework for its sustenance in the system.

Daud and Abideen (2011) examined the relationship between Islamic work ethics and performance of Islamic financial institutions (IFIs) in Nigeria. Using total of 320 practitioners of IFIs in Nigeria (manager and senior management cadres) in the northwest Nigeria, and analyzing the data with PLSSEM it was found that Islamic work ethics is positively related to performance of Islamic financial institutions (IFIs) in Nigeria.

Yunus and Nadhirah (2015) investigated the challenges associated with the introduction of Islamic banking among the multi religious society like Nigeria, how these challenges can be confronted, and how this banking system is a better alternative to the conventional system of banking. Using a descriptive method to analysis and outline the challenges and enumerate on their causative factors, it was concluded that serious measures are to be taken to make improvement and to proffer way out of the situation by creating awareness and sensitizing the populace on the emerging banking system.

It should however, be noted that there is very limited empirical studies carried out in this field, and this has restricted awareness of the Islamic financial institutions. Consequently, this has resulted in the absence of information and the society is therefore ignorant of what the valuable institution stands for and the gains that they make from dealing with it. In view of this deficiency therefore, this study aims at fill-the-gap that exists in the extant literature by contributing to improve the scanty texts that are available.

Methodology

The current study employed exploratory survey research design. The population of the study is the total number of Jaiz Bank customers in the Northwest, Nigeria which is 479,967 (as at the time of this research, 2023). From the target population, a sample size of 400 respondents was arrived at using the formula for sample size calculation by Dillman et al. (2014).

$$n = \frac{(N \times p \times q)}{(N-1)\left(\frac{MoE}{2}\right)^2 + (p \times q)}$$

However, at the end of the exercise, a total of 520 respondents participated in the study, which is 120 more participants in excess of the sample size calculated for the study. The reason for this increase was to offset the shortage that could arise in three envisaged scenarios, namely: (i) some participants later declining to take part in the survey, (ii) some participants failing to return their questionnaires, and (iii) some participants recording invalid responses (i.e. missing, incomplete and/or multiple responses). Israel (2013, page 4) said "the sample size is often increased by 30% to compensate for non response. Thus, the number of mailed surveys or planned interviews can be substantially larger that the number required for a desired level of confidence and precision. To this end, a convenience sampling technique was adopted since the target sample were readily accessible at the various branches of the bank in the study area. The procedure for the data collection was through self-administration of the questionnaires while a convenience sampling technique was adopted since the target sample were readily accessible at the various branches of the bank in the study area. The hypotheses advanced in this study were tested using one sample t-test statistics.

The socio-demographic characteristics captured respondents' age, occupation, religion, marital status, tribe, monthly expenses, and education. Northwest Nigeria is one of the current six geopolitical zones into which Nigeria is partitioned, and it is made up of seven states, namely Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto, and Zamfara.

Results and Discussion

Response Rate

In all, a total of 520 questionnaires were administered to Jaiz Bank customers patronizing its various branches in the northwest region of Nigeria. While all the questionnaires were returned, 88 of them were found to be invalid. In other words, 88 questionnaires were either not completed, have missing information or contained multiple responses that could not be resolved. As seen in Table 1, the valid responses represent 432 of the total 520 administered questionnaires. This accounts for about 83% of the total responses, and suggesting a higher overall response rate.

Table 1 Response Rate

	Number	Percentage
Administered questionnaires	520	100.00%
Returned questionnaires	520	100.00%
Invalid questionnaires	88	16.92%
Valid questionnaires	432	83.08%

Source: Author (2023)

Descriptive Statistics

Table 2 presents summary statistics of respondents' socio-demographic statistics. Gender takes the value 1 for male and 2 for female. Age distribution ranges from 18 years to 64 years above; where 1 is for age bracket 18-24years, 2 for 25-34 years, 3 for 35-44 years, 4 for 45-54 years, 5 for 55-64 years and 6 for above 64 years. Tribe has four categories; where 1 is for Yoruba, 2 is for

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Hausa/Fulani, 3 is for Igbo, and 4 is for other tribes. Religion is categorized along Islam (representing 1), christianity (representing 2) and others (representing 3). Marital status takes the value 1 for single, 2 for married, 3 for separated and 4 for those who prefer not to indicate their marital status. Education takes 1 for no education, 2 for primary education, 3 for secondary education and 4 for tertiary education. Monthly expenses of respondents is grouped into 1 for spending that is less than 50,000 naira, 2 for 50,000-100,000 naira and 3 for more than 100,000 naira. Nature of respondents occupation takes the value 1 for self-employed, 2 for salaried worker, and 3 for other occupation type not specified.

Table 2 Summary Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Statistic
Gender	432	1.00	2.00	1.2295	.4211
Age	432	1.00	6.00	1.9698	.5612
Tribe	432	1.00	4.00	1.9672	.5601
Religion	432	1.00	3.00	1.0738	.2624
Marital status	432	1.00	4.00	1.8387	.4093
Education	432	1.00	4.00	3.8387	.5271
Monthly expenses	432	1.00	3.00	2.0765	.5412
Occupation	432	1.00	3.00	1.8114	.4576

Source: Author (2023)

As seen in Table 2, an average respondent is male while the mean age of the respondents is between 25 and 34 years. Similarly, from the distribution, an average respondent belongs to the Hausa/Fulani tribe while the religion practiced by an average respondent is Islam. An average respondent in the study is married while an average respondent is educated up to tertiary level. In terms of monthly expenses, the respondents spend between 50,000 to 100,000 Naira per month on average. Lastly, an average respondent in the distribution earns their income through salary.

Data Presentation and Analysis

This section presents socio-demographic characteristics of the respondents, showing both the frequencies and percentages of these characteristics.

Table 3 Socio-demographic characteristics of Respondents

		Frequency/percentage
Gender	Male	333 (77.1%)
	Female	99 (22.9%)
	Total	432 (100%)
Age	18-24 years	58 (13.4%)
	25-34 years	140 (32.4%)
	35-44 years	142 (32.9%)
	45-54 years	73 (16.9%)

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	55-64 years	17 (3.9%)
	above 64 years	2 (0.5%)
	Total	432 (100%)
Tribe	Yoruba	98 (23%)
	Hausa/Fulani	254 (58.5%)
	Igbo	6 (1.4%)
	Others	74 (17.1%)
	Total	432 (100%)
Religion	Islam	400 (92.6%)
	Christianity	32 (7.4%)
	Others	0 (0.00%)
	Total	432 (100%)
Marital Status	Single/Unmarried	99 (22.9%)
	Married	313 (72.5%)
	Separated	11 (2.5%)
	Prefer not to say	9 (2.1%)
	Total	432 (100%)
Education	None	5 (1.2%)
	Primary	8 (1.9%)
	Secondary	47 (10.9%)
	Tertiary	372 (86.0%)
	Total	432 (100%)
Monthly Expenses	<₦50,000	129 (29.9%)
	₦50,000 to ₦100,000	142 (32.9%)
	>₦100,000	161 (37.2%)
	Total	432 (100%)
Occupation	Self-employed	143 (33.1%)
	Salaried worker	228 (52.8%)
	Others	61 (14.1%)
	Total	432 (100%)

Source: Author (2023)

Table 3 presents the socio-demographic characteristics of the respondents in terms of their gender, age, tribe or ethnicity, religion, marital status, educational qualification, monthly expenses and occupation. As seen in the table majority of the respondents are male, Hausa/Fulani, Muslims, married, educated, medium spenders and gainfully employed.

Test of Hypotheses

The hypotheses advanced in this study were tested using one sample t-test statistics. The aim of one sample t-test is to statistically establish whether the distribution of a sample in terms of a particular characteristic significantly differ from what we would have expected to observe on average (Saunders et al., 2019). The two hypotheses being tested here are:

H_{01}: Jaiz bank is not patronized by educated banking public in Nigeria.

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H_{02}: Jaiz bank is not patronized by non-muslim banking public in Nigeria.

In the first hypothesis (H_{01}), it is assumed that Jaiz banks customers are expected to be non-educated given the mean distribution of the sample in terms of their educational qualification. It is hypothesis that an average Jaiz bank customer has no education. In other words, the sample distribution of the respondents is not statistically and significantly different from 1 (where 1 represents "no education"). As seen in Table 5, this hypothesis is rejected as the outcome of the sample test shows that the distribution of the respondents in terms of educational qualification is statistically and significantly different from 1. This is evidenced by the t statistic of 30.432 and the corresponding p-value of 0.000 for a two-tailed test.

Table 4 One-Sample Statistics for H01

	N	Mean	Std. Deviation	Std. Error Mean
What is your educational qualification?	432	3.84	.527	.028

Table 5 One-Sample Test for H01

	Test Value = 1					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
What is your educational qualification?	30.432	431	.000	.839	.78	.89

In the second hypothesis (H_{02}), it is assumed that Jaiz banks customers are expected to be all-Muslims given the mean distribution of the sample in terms of religion which indicates that the religion professed by an average respondent is Islam (represented by 1 in Table 7). As seen in Table 7, this hypothesis is rejected as the outcome of the sample test shows that the distribution of the respondents in terms of religion is statistically and significantly different from 1 (i.e. respondent being all-Muslims). This is evidenced by the t statistic of 5.392 and the corresponding p-value of 0.000 for a two-tailed test.

Table 6 One-Sample Statistics for H02

	N	Mean	Std. Deviation	Std. Error Mean
What is your religion?	432	1.07	.262	.014

Table 7 One-Sample Test for H_{02}

	Test Value = 1					
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
What is your religion?	5.392	431	.000	.074	.05	.10

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Discussion of Findings

As seen in Table 3, the sample is demographically distributed along respondents' gender, age, tribe, religion, marital status, educational qualification, monthly expenses and occupation. While majority of the respondents are male (77%), female respondents account for about 23% of the total sample distribution. This suggests that Jaiz bank had significantly more male customers than female ones in the population studied. The age brackets of the sample distribution, which range from 18 years to 64 years and above, suggest that Jaiz bank's customers in northwest Nigeria were predominantly young and working population (about 99%). Furthermore, it can be deduced from the sample distribution that retirees hardly patronize the bank as at the time of conducting the research.

The sampled respondents are mainly between the Hausa/Fulani and the Yoruba ethnic majority, each representing about 58.5% and 23% respectively. The other ethnic minorities, including Igbo and other tribes constituted about 19% of the entire sample. This suggests that patronage of non-interest banking in northwest Nigeria was not induced by ethnic affiliation. Islam was the major religion professed by the respondents (about 93%) while bank's customers who belonged to the Christian faith were about 7%. While this distribution suggests that the bank enjoy more patronage from the Muslim population in the study population than any other religious group, this empirical finding based on the rejection of H_{02} indicates that Jaiz bank is patronized by both Muslim and non-Muslim banking public in Nigeria despite the distribution of its customers being skewed towards its Muslim banking public. Earlier studies such as Badara et al. (2013), Baba et al. (2018) and Bello et al. (2020) suggested that the skewness of the sample distribution towards Islam is not unconnected with the fact that Jaiz bank's customers in northwest Nigeria are predominantly Muslim.

The outcome of Table 3 also suggests that most of the respondents were very well educated as about 86% of them had educational qualifications up to the higher institution level. This empirical finding also provides a strong evidence for the rejection of H_{01}, and uphold of its alternative. In other words, Jaiz bank enjoy as much patronage from educated members of the Nigerian banking public. While about 23% of the sample were not married, about 73% of them were in their matrimonial home; yet the remaining 4% of the respondents either have been divorced or prefer not to indicate their marital status. The sample distribution along this socio-demographic characteristic (i.e. marital status) suggests that a larger proportion of the study sample can take responsible and rational decision by the virtue of their marital status. Hence, their patronage of Jaiz bank is in their own responsibility and best interest. About 70% of the respondents spent more than ₦50, 000.00 monthly on average to meet their daily expenses. Lastly, more than half of the total sample depended on monthly salary for their upkeep (about 53%). About 33% was self-employed while the remaining 14% made a living through other means not specified.

Conclusion

Since commencing operation, non-interest banks in Nigeria, particularly Jaiz bank, had faced a lot of antagonisms, particularly from sections of non-muslim banking public. Instances of backlash from Christian groups in Nigeria such as CAN has been documented in several studies. This backlash often stems from the fact that non-interest banking is connected with Muslims and Islamic legal codes, which prohibits dealing in interests. Consequently, this study investigated the outcome of these controversies on the demographic distribution of non-interest customers in Nigeria, using

Jaiz bank customers in northwest Nigeria as a case study. Data evidence from this study shows that non-interest bank in Nigeria (Jaiz bank in particular) does enjoy as much patronage from the non-Muslim Nigerian banking public as well as from the educated members of the Nigerian banking public. Based on this findings, this study recommends that Nigerian banking public, particularly non-Muslims, should be orientated on what non-interest banking strands for so as increase the bank's patronage as one of the reasons for license being granted to the bank by the CBN is to ensure that every member of the Nigerian banking public has variety of banking services from which they can choose.

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