DETERMINANTS OF FINANCIAL INCLUSION IN NORTH-WESTERN NIGERIA: A MEDIATING EFFECT OF ISLAMIC FINANCE PRODUCTS ADOPTION

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ABSTRACT

Nigeria currently ranks among the top seven countries globally with low financial inclusion. The northwest region of Nigeria mainly exhibits the highest financial exclusion rate compared to other regions, underscoring the imperative to understand the factors influencing financial inclusion in this area. This study expands upon the Theory of Planned Behavior (TPB) to examine the determinants of financial inclusion participation and the mediating effect of Islamic finance product adoption among adults in Nigeria's predominantly Muslim Northwest region. The research employs a quantitative approach within the positivist paradigm. The purposive sampling collected data from 500 adults, yielding 324 valid responses. Structural Equation Modeling (SEM) using Partial Least Squares (PLS) was utilized for data analysis. The findings reveal that all original TPB variables significantly influenced financial inclusion participation, including attitudes, subjective norms, perceived behavioral control, and behavioral intention. Additionally, government support impacted financial inclusion participation, whereas awareness and access to banking and digital channels were insignificant. Furthermore, Islamic finance product adoption significantly influences financial inclusion participation and mediates the relationships between attitudes, behavioral intentions, government support, access to banking and digital channels, and financial inclusion participation. However, Islamic finance adoption does not mediate the relationships involving subjective norms, perceived behavioral control, and awareness. The study suggests that future research should encompass other regions of Nigeria, particularly the northeast and northcentral regions, and consider integrating additional variables to explain financial inclusion. Longitudinal data replication of the model is also recommended. The study's practical implications include advocating for additional branches of non-interest banks, introducing diverse Islamic finance products, expanding agent banking in rural areas, developing digital products for youth, and enhancing financial literacy among women and the elderly to increase awareness of banking products and services.

Keywords: Access to banking and digital channels, Awareness, Financial inclusion, Islamic finance products adoption, Government support

ABSTRAK

Nigeria kini berada di kedudukan antara tujuh negara teratas di dunia dengan rangkuman kewangan yang rendah. Barat laut Nigeria khususnya memperlihatkan kadar pengecualian kewangan tertinggi berbanding wilayah lain, menekankan kepentingan untuk memahami faktor yang mempengaruhi rangkuman kewangan dalam wilayah ini. Kajian ini memperluaskan Teori tingkah laku terancang (TPB) untuk mengkaji penentu penyertaan rangkuman kewangan dan kesan pengantaraan penggunaan produk kewangan Islam dalam kalangan orang dewasa di barat laut Nigeria yang kebanyakannya beragama Islam. Penyelidikan ini menggunakan pendekatan kuantitatif dalam paradigma positivis. Kaedah persampelan bertujuan digunakan untuk mengumpul data daripada sampel 500 orang dewasa, menghasilkan 324 respons yang sah. Pemodelan persamaan struktur (SEM) menggunakan Kuasa dua separa terkecil (PLS) digunakan untuk analisis data. Hasil mendedahkan bahawa semua pembolehubah TPB asal, termasuk sikap, norma subjektif, kawalan tingkah laku yang dirasakan, dan niat tingkah laku, telah mempengaruhi penyertaan rangkuman kewangan dengan ketara. Selain itu, sokongan kerajaan didapati memberi kesan kepada penyertaan rangkuman kewangan, manakala kesedaran dan akses kepada saluran perbankan dan digital adalah tidak signifikan. Malahan, penggunaan produk kewangan Islam secara signifikan mempengaruhi penyertaan rangkuman kewangan dan menjadi pengantara hubungan antara sikap, niat tingkah laku, sokongan kerajaan, akses kepada saluran perbankan dan digital, dan penyertaan rangkuman kewangan. Bagaimanapun, penggunaan kewangan Islam tidak menjadi pengantara perhubungan yang melibatkan norma subjektif, kawalan tingkah laku yang dirasakan dan aspek kesedaran. Berdasarkan penemuan ini, kajian mencadangkan penyelidikan masa depan perlu merangkumi wilayah lain di Nigeria, terutamanya timur laut dan utara tengah, dan mempertimbangkan untuk menyepadukan pembolehubah tambahan untuk memberikan penjelasan tambahan untuk rangkuman kewangan. Replikasi model menggunakan data longitud juga disyorkan. Implikasi praktikal kajian termasuklah menyokong cawangan tambahan perbankan tanpa riba, memperkenalkan produk kewangan Islam yang pelbagai, mengembangkan perbankan ejen di kawasan luar bandar, membangunkan produk digital untuk belia, dan meningkatkan celik kewangan dalam kalangan wanita dan warga tua bagi meningkatkan kesedaran tentang produk perbankan dan perkhidmatan.

Kata kunci: Akses kepada saluran perbankan dan digital, Kesedaran, Rangkuman kewangan, penggunaan produk kewangan Islam, Sokongan Kerajaan

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GLOSSARY OF TERMS

AAOIFI - Accounting and Auditing Organization for Islamic Financial Institutions
AFI - Alliance for Financial Inclusion
ATM - Automated Teller Machine
CBN - Central Bank of Nigeria
CPD - Customer Protection Department
EFIna - Enhancing Financial Innovation and Access
GCC - Gulf Cooperation Council Countries
IFPs - Islamic Finance Products
IsDB - Islamic Development Bank
KYC - Know Your Customers
NFIS - National Financial Inclusion Strategy
NIFS - Non-Interest Financial Services
NIFI - Non-Interest Financial Institutions
PFC - Pilgrims Fund Corporation
POS - Point of Sales
TPB - Theory of Planned Behavior
TRA - Theory of Reasoned Action
UN - United Nations

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Financial inclusion has been a topical issue globally since the beginning of the millennium in 2000. One of the major contributing factors towards this was the World Bank research on "*Measuring Financial Inclusion*", in which financial exclusion is linked to the poverty level of some countries on the premise that those who are financially excluded lack sufficient access to finance to support their business operations (Abiola et al., 2014). Precisely, such a study analyzed the extant database on access to financial products and services comprising credit, insurance, payments, pensions, and savings used by the adult population aged 15 years and above worldwide (Demirgüç-Kunt & Klapper, 2012).

What is precisely financial inclusion, and why should we care? Financial inclusion, in simple terms, is the process of ensuring access to formal and informal financial services for everybody, not only those at the top of a nation's economic pyramid but also those at the bottom of the pyramid or low-income households and family businesses and in many countries especially the developing nations they constitute most people and most economic activities (Demirgüç-Kunt & Klapper, 2012). The financial services most in demand, especially among low to middle-income groups, include payment services, savings, micro credits, and insurance (health insurance, life insurance and crop insurance) (Demirgüç-Kunt & Klapper, 2012).

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Appendix A – Research Questionnaire – Original Version (English)

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IMPACT OF DETERMINANTS AND MEDIATING EFFECTS OF ISLAMIC FINANCE PRODUCTS ADOPTION ON FINANCIAL INCLUSION IN NORTH-WESTERN NIGERIA

Dear Prof/Assoc. Prof/Dr/Mr/Mrs/Ms/Alh/Mal

ACADEMIC REASERCH QUESTIONNAIRE

I am a doctoral research student at Universiti Utara Malaysia, (UUM) pursuing research on the above titled subject as part of the requirements for the award of Doctor of Philosophy (Ph.D.). The study is on determinants of Islamic finance and financial inclusion that aim at understanding their role in enhancing financial inclusion particularly in Northwest Nigeria.

Kindly provide your sincere and objective views with respect to all questions as there is no right or wrong answer. Please be assured of confidential treatment of all information provided in your responses, it will be used for academic purpose only.

Thank you,

Yours sincerely,

Haruna Musa

(904596)

PhD. Research Candidate,

School of Finance and Banking,

Universiti Utara Malaysia

UNIVERSITI UTARA MALAYSIA

RESEARCH QUESTIONNAIRE ON

IS

Section 1: DEMOGRAPHIC DATA: Please cross (X) ONLY ONE in the box. Please provide answer to the following:

1: **Gender** Male ☐ Female ☐

2: **Age** 18-20 ☐ 21-30 ☐ 31 -40 ☐ 41-50 ☐ 50 and above ☐

3. **Marital status** Single ☐ ☐ Married

4. **Qualification** Non-Formal Education ☐ Primary ☐ Secondary ☐ Tertiary ☐

5. **State** Jigawa ☐ Kaduna ☐ Kano ☐ Katsina ☐ Kebbi ☐ Sokoto ☐ Zamfara ☐

6. **Monthly Income** N5,000 - N29,999 ☐ N30,000-49,999 ☐ N50,000 and Above ☐

Please respond to the following statements by circling the appropriate option:
1-Strongly Disagree, 2-Disagree, 3- Neutral, 4-Agree, 5-Strongly agree.

Code	Statements relating to **FINANCIAL INCLUSION**					
FI 1	I have quick access to loan facilities with my bank	1	2	3	4	5
FI 2	There is easy availability of ATM for money usage	1	2	3	4	5
FI 3	My bank charges reasonable administrative cost of deposit	1	2	3	4	5

FI 4	Islamic bank services are easily accessible	1	2	3	4	5
FI 5	Islamic financial services institutions are available	1	2	3	4	5
FI 6	Attitude of Islamic bank staff is all right for me	1	2	3	4	5
FI 7	Money transaction and handling process is easy for me	1	2	3	4	5
FI 8	I have a small savings monthly	1	2	3	4	5
FI 9	I have easy access to other alternative digital banking channels	1	2	3	4	5
FI 10	I enjoy high confidentiality about customers account information	1	2	3	4	5
FI 11	I enjoy satisfactory reply for my queries	1	2	3	4	5

Code	Statements relating to **ISLAMIC FINANCE PRODUCTS ADOPTION**					
IFPA1	I use Islamic financial products for my personal financing	1	2	3	4	5
IFPA 2	I adopt Islamic financial products for business needs	1	2	3	4	5
IFPA 3	I use Islamic financial products for my banking needs	1	2	3	4	5
IFPA 4	I use Islamic financial products for my banking transactions	1	2	3	4	5

Code	Statements relating to **ATTITUTE TOWARDS FINANCIAL INCLUSION**					
ATT 1	I would always like to be financially included.	1	2	3	4	5
ATT 2	I feel good by being financially included.	1	2	3	4	5
ATT3	I think financial inclusion is good for me.	1	2	3	4	5
ATT4	I think financial inclusion is appropriate for me.	1	2	3	4	5
ATT 5	I think financial inclusion is beneficial for me.	1	2	3	4	5
ATT 6	I have a positive opinion about financial inclusion.	1	2	3	4	5

Code	Statements relating to **SUBJECTIVE NORM**					
SN1	People who are important to me think that I should be financially included.	1	2	3	4	5
SN 2	People who influence my behaviour encourage me to be financially included.	1	2	3	4	5
SN 3	My colleagues think that I should be financially included.	1	2	3	4	5
SN 4	My friends think that I should be financially included.	1	2	3	4	5

Code	Statements relating to **PERCEIVED BEHAVIOURAL CONTROL**					
PBC 1	My engagement in financial inclusion is within my control.	1	2	3	4	5
PBC 2	I would be financially included if I wanted to	1	2	3	4	5
PBC 3	The decision to be financially included is entirely mine.	1	2	3	4	5
PBC 4	Whether or not I participate in financial inclusion is entirely up to me.	1	2	3	4	5

Code	Statements relating to **BEHAVIOURAL INTENTION**					
B1 1	I would be willing to be financially included.	1	2	3	4	5
BI 2	I predict that I would be financially included in the future.	1	2	3	4	5
BI 3	It is likely be financially included shortly.	1	2	3	4	5
BI 4	I have the intention to be financially included.	1	2	3	4	5
BI 5	I intend to actively be financially included.	1	2	3	4	5

Code	Statements relating to **AWARENESS**					
A 1	I know the existence of both conventional and Islamic financial products and services offered by financial institutions	1	2	3	4	5
A 2	I understand the differences between conventional and Islamic financial products and services	1	2	3	4	5
A 3	Islamic and conventional banking products only defers in their name	1	2	3	4	5
A 4	I know the existence of new digital banking channels such as ATM, POS, mobile banking and internet banking	1	2	3	4	5
A 5	I know Islamic financial products are offered to both Muslims and non-Muslims	1	2	3	4	5

Code	Statements relating to **GOVERNMNET SUPPORT**					
GS1	CBN provides necessary supports to enhance financial inclusion	1	2	3	4	5
GS 2	Nigerian Government provides interventions to support financial inclusion	1	2	3	4	5
GS 3	Nigerian Government guarantees the stability of the financial system	1	2	3	4	5
GS 4	CBN encourages new innovations in the banking operations.	1	2	3	4	5

Code	Statements relating to **ACCESS TO BANKING AND DIGITAL CHANNELS**					
ABDC1	There is an usable access road leading to the nearest formal financial institution	1	2	3	4	5
ABDC 2	The nearest bank is less than 5km from in my home	1	2	3	4	5
ABDC 3	I live within less than 1km of an ATM that I can easily visit to access my account	1	2	3	4	5
ABDC 4	I live within an area with adequate internet coverage that I can easily use to access my account and use other banking services digitally.	1	2	3	4	5
ABDC 5	My bank has robust and reliable digital banking channels to access products and services	1	2	3	4	5

Name ……………………………………

Signature ……………………………….

Date …………………………………….

UNIVERSITI UTARA MALAYSIA

RESEARCH QUESTIONNAIRE ON

ISLAMIC FINANCE PRODUCTS ADOPTION AND FINANCIAL INCLUSION

Appendix B – Research Questionnaire – Experts Observations

(English)

Universiti Utara Malaysia

IMPACT OF DETERMINANTS AND MEDIATING EFFECTS OF ISLAMIC FINANCE PRODUCTS ADOPTION ON FINANCIAL INCLUSION IN NORTH-WESTERN NIGERIA

Dear Prof/Assoc. Prof/Dr/Mr/Mrs/Ms/Alh/Mal

ACADEMIC REASERCH QUESTIONNAIRE

I am a doctoral research student at Universiti Utara Malaysia, (UUM) pursuing research on the above topic as part of the requirements for the award of Doctor of Philosophy (Ph.D.). The study is on the impact of determinants and the mediating effect of Islamic finance products adoption on financial inclusion that aims at understanding their role in enhancing financial inclusion, particularly in Northwest Nigeria.

Kindly provide your sincere and objective views concerning all questions as there is no right or wrong answer. Please be assured of confidential treatment of all information provided in your responses, it will be used for academic purposes only.

Thank you,
Yours sincerely,

Haruna Musa
PhD. Research Candidate,
School of Finance and Banking,
Universiti Utara Malaysia

The inclusion age range of 15 to 20 years, religion, location- urban and rural, financial inclusion status and financial inclusion type in your questionnaire makes it better and in alliance with the global best practice in the financial inclusion space. This will also make the elicited data all-encompassing and a true reflection of respondent opinion.

Thank you

Nurudeen Abubakar Zauro, PhD, FCCA, ACA
Technical Advisor to the President on Economic and Financial Inclusion

IMPACT OF DETERMINANTS AND MEDIATING EFFECTS OF ISLAMIC FINANCE PRODUCTS ADOPTION ON FINANCIAL INCLUSION IN NORTH-WESTERN NIGERIA

Dear Prof/Assoc. Prof/Dr/Mr/Mrs/Ms/Alh/Mal

ACADEMIC REASERCH QUESTIONNAIRE

I am a doctoral research student at Universiti Utara Malaysia, (UUM) pursuing research on the above topic as part of the requirements for the award of Doctor of Philosophy (Ph.D.). The study is on the impact of determinants and the mediating effect of Islamic finance products adoption on financial inclusion that aims at understanding their role in enhancing financial inclusion, particularly in Northwest Nigeria.

Kindly provide your sincere and objective views concerning all questions as there is no right or wrong answer. Please be assured of confidential treatment of all information provided in your responses, it will be used for academic purposes only.

Thank you,
Yours sincerely,

Haruna Musa
PhD. Research Candidate,
School of Finance and Banking,
Universiti Utara Malaysia

My Observations are:

1. Demographic data needs Not to include religion because it might lead high level of non-responding.
2. Questionnaire items of Financial Inclusion of FI 4 and FI 5 are very similar in wording, therefore, re-state FI 4 to read; "Islamic bank products and services are easily accessible"

These suggested modifications will provide the study a greater opportunity of getting appropriate data.

Associate Professor Dr. Isma'il Tijjani Idris, HCIB, MITM, FDMSS, ADRM
Department of Finance
ABU Business School
Ahmadu Bello University-Zaria Nigeria
email: itidris@abu.edu.ng
Mobile/WhatsApp: +2348036034146

Appendix C – Research Questionnaire – Final Version (English)

DETERMINANTS OF FINANCIAL INCLUSION IN NORTH-WESTERN NIGERIA - A MEDIATING EFFECT OF ISLAMIC FINANCE PRODUCTS ADOPTION

Dear Prof/Assoc. Prof/Dr/Mr./Mrs./Ms./Alh/Mal

ACADEMIC RESEARCH QUESTIONNAIRE

I am a Doctoral research student at Universiti Utara Malaysia (UUM) pursuing research on the above topic as part of the requirements for the Doctor of Philosophy (Ph.D.) award. The study is on the impact of determinants and the mediating effect of adopting Islamic finance products on financial inclusion in Nigeria. It aims to understand their role in enhancing financial inclusion, particularly in Northwest Nigeria.

Kindly provide your sincere and objective views concerning all questions, as there is no right or wrong answer. Please be assured of confidential treatment of all information in your responses; it will be used for academic purposes only.

Thank you,
Yours sincerely,
Haruna Musa
PhD. Research Candidate,
School of Finance and Banking,
Universiti Utara Malaysia

UNIVERSITI UTARA MALAYSIA

RESEARCH QUESTIONNAIRE ON

ISLAMIC FINANCE PRODUCTS ADOPTION AND FINANCIAL INCLUSION

Section 1: DEMOGRAPHIC DATA: Please cross (X) ONLY ONE in the box. Please provide an answer to the following:

1. **Gender** Male ☐ Female ☐

2. **Age** 15-20 ☐ 25-30 ☐ 35 -40 ☐ 40-45 ☐ 45 and above ☐

3. **Religion:** Muslim, Christian ☐ Other ☐

4. **Marital status** Single ☐ Married ☐

5. **Qualification** Non-Formal Education ☐ Primary ☐ Secondary ☐ Tertiary ☐

6. **State** Jigawa ☐ Kaduna ☐ Kano ☐ Katsina ☐ Kebbi ☐ Sokoto ☐ Zamfara ☐

7. **Location** Urban ☐ Rural ☐

8. **Monthly Income** N0 – 4,999 ☐ N5,000 - N29,999 ☐ N30,000-49,999 ☐ N50,000 and Above ☐

9. **Financial Inclusion Status** I have an existing account with either conventional or Islamic bank.

   Yes ☐ No ☐

10. **Financial Inclusion Type** Formal ☐ Informal ☐

Please respond to the following statements by circling the appropriate option:
1-Strongly Disagree, 2-Disagree, 3- Neutral, 4-Agree, 5-Strongly agree.

Code	Statements relating to **FINANCIAL INCLUSION PARTICIPATION**					
FI 1	I have quick access to loan facilities with my bank	1	2	3	4	5
FI 2	There is the easy availability of ATMs for money usage	1	2	3	4	5
FI 3	I have easy access to other alternative digital banking channels	1	2	3	4	5
FI 4	Islamic bank products and services are easily accessible	1	2	3	4	5
FI 5	Islamic financial services institutions are available	1	2	3	4	5
FI 6	The money transaction and handling process is easy for me	1	2	3	4	5
FI 7	I have small savings monthly	1	2	3	4	5
FI 8	My account maintenance and other bank charges are reasonable	1	2	3	4	5
FI 9	Islamic bank staff possesses the right attitude	1	2	3	4	5
FI 10	I enjoy high confidentiality about customers' account information	1	2	3	4	5
FI 11	I enjoy satisfactory response to my queries	1	2	3	4	5

Code	Statements relating to **Islamic finance product adoption**					
IFPA1	I use Islamic financial products for my financing	1	2	3	4	5
IFPA 2	I adopt Islamic financial products for business needs	1	2	3	4	5
IFPA 3	It is easy for me to use Islamic financial products for my banking needs	1	2	3	4	5
IFPA 4	It is beneficial for me to use Islamic financial products for my banking transactions	1	2	3	4	5

Code	Statements relating to **ATTITUDE TOWARDS FINANCIAL INCLUSION**					
ATT 1	I would always like to be financially included.	1	2	3	4	5
ATT 2	I know the benefits of being financially included.	1	2	3	4	5
ATT3	I think Financial inclusion is good for me.	1	2	3	4	5
ATT4	I think Financial inclusion is appropriate for me.	1	2	3	4	5
ATT 5	I think financial inclusion is beneficial for me.	1	2	3	4	5
ATT 6	I have a positive opinion about financial inclusion.	1	2	3	4	5

Code	Statements relating to **SUBJECTIVE NORM**					
SN1	People who are important to me think that I should be financially included.	1	2	3	4	5
SN 2	People who influence my behavior encourage me to be financially included.	1	2	3	4	5

SN 3	My colleagues think that I should be financially included.	1	2	3	4	5
SN 4	My friends think that I should be financially included.	1	2	3	4	5

Code	Statements relating to **PERCEIVED BEHAVIORAL CONTROL**					
PBC 1	My engagement with financial inclusion is within my control.	1	2	3	4	5
PBC 2	I would be financially included if I wanted to	1	2	3	4	5
PBC 3	The decision to be financially included is entirely mine.	1	2	3	4	5
PBC 4	Whether or not I participate in financial inclusion is entirely up to me.	1	2	3	4	5

Code	Statements relating to **BEHAVIORAL INTENTION**					
B1 1	I would be willing to be financially included.	1	2	3	4	5
BI 2	I predict that I will be financially included in the future.	1	2	3	4	5
BI 3	It will likely be financially included shortly.	1	2	3	4	5
BI 4	I have the Intention to be financially included.	1	2	3	4	5
BI 5	I intend to actively be financially included.	1	2	3	4	5

Code	Statements relating to **AWARENESS**					
A 1	I know the existence of both conventional and Islamic financial products and services offered by financial institutions	1	2	3	4	5
A 2	I understand the differences between conventional and Islamic financial products and services	1	2	3	4	5
A 3	Islamic and conventional banking products only differ in their name.	1	2	3	4	5
A 4	I am aware of the existence of new digital banking channels such as ATMs, POS, mobile banking, and internet banking	1	2	3	4	5
A 5	I am aware that Islamic financial products are offered to both Muslims and non-Muslims	1	2	3	4	5

Code	Statements relating to **GOVERNMENT SUPPORT**					
GS1	CBN provides necessary support to enhance financial inclusion	1	2	3	4	5
GS 2	The Nigerian Government provides interventions to support financial inclusion	1	2	3	4	5
GS 3	The Nigerian Government guarantees the stability of the financial system	1	2	3	4	5
GS 4	CBN encourages innovations in banking operations.	1	2	3	4	5

Code	Statements relating to **ACCESS TO BANKING AND DIGITAL CHANNELS**					
ABDC1	There is a usable access road leading to the nearest formal financial institution	1	2	3	4	5
ABDC 2	The nearest bank is less than 5km from my home	1	2	3	4	5
ABDC 3	I live within less than 1km of an ATM that I can easily visit to access my account	1	2	3	4	5
ABDC 4	I live within an area with adequate internet coverage that I can use to access my account and other banking services digitally.	1	2	3	4	5
ABDC 5	My bank has robust and reliable digital banking channels to access products and services	1	2	3	4	5

THANK YOU FOR YOUR PARTICIPATION

UNIVERSITI UTARA MALAYSIA

RESEARCH QUESTIONNAIRE ON

ISLAMIC FINANCE PRODUCTS ADOPTION AND FINANCIAL INCLUSION

Appendix D – Research Questionnaire – Final Version (Hausa)

HUKUNCE-HUKUNCIN HADA KUDI A AREWA MASO YAMMANCIN NIGERIA - HANYAR SASANAR DA KAYAN KUDI NA MUSULUNCI.

Malam /Assoc. Farfesa/Dr/Mr./Mrs./Ms./Alh/Mal

TAMBAYOYIN BINCIKEN ILIMI

Ni dalibi ne na bincike na Doctoral a Jami'ar Utara Malaysia (UUM) ina neman bincike kan batun da ke sama a matsayin wani ɓangare na buƙatun lambar yabo ta Doctor of Philosophy (Ph.D.). Binciken ya shafi tasirin abubuwan tantancewa da kuma tasirin shiga tsakani na yin amfani da kayayyakin kuɗaɗen Musulunci kan hada-hadar kuɗi a Najeriya. Yana da nufin fahimtar rawar da suke takawa wajen haɓaka hada-hadar kuɗi, musamman a Arewa maso Yammacin Najeriya.

Da fatan za a ba da ra'ayoyinku na gaskiya da haƙiƙa game da duk tambayoyin, saboda babu amsa daidai ko kuskure. Da fatan za a tabbatar da amincin sirrin duk bayanan da ke cikin martanin ku; za a yi amfani da shi don dalilai na ilimi kawai.

Na gode,
Naku da gaske,
Haruna Musa
PhD. Dan takarar Bincike,
Makarantar Kudi da Banki,
Jami'ar Utara Malaysia

UNIVERSITI UTARA MALAYSIA

TAMBAYOYIN BINCIKE A KAN AMFANI DA HAJOJIN MU'AMALAR KUƊI NA SHARI'A DA TSUNDUMA

CIKIN KOWACE HULƊA DA BANKI

on 1: Bayanai game da karan kanka: A yi amfani da alamar (X) a cikin akwati guda ɗaya wajen ba da amsa:

1: **Jinsi:** Namiji ☐ Mace ☐

2: **Shekarun haihuwa** 15-20 ☐ 25-30 ☐ 35 -40 ☐ 40-45 ☐ 45 zuwa sama ☐

3: **Addini**: Muslumchi ☐ Kiristanci ☐ Sauran Addinai ☐

4: **Matsayin aure:** Ba aure ☐ Akwai aure ☐

5: **Matakin karatu:** Yaƙi da jahilci ☐ Firamare ☐ Sakandare ☐ Gaba da sakandare ☐

6: **Jiha:** Jigawa ☐ Kaduna ☐ Kano ☐ Katsina ☐ Kebbi ☐ Sokoto ☐ Zamfara

7: **Gurin Zama** ☐ **Birni** ☐ **Karkara** ☐

8: **Kuɗin da ke shigo maka duk wata:** N5,000 - N29,999 ☐ N30,000-49,999 ☐ N50,000 zuwa sama ☐

9: **Kana da asusu da bankin Muslunci ko wanda ba na Musulunci ba?** E A'a ☐

10: **Yanayin Mu'amalar Ajiyar Kudi:** Mai Lasisisi ☐ Marar Lasisi ☐

Daure ka amsa waɗannan tambayoyin ta hanyar zagaye amsar da take daidai:
1-Sam ban yarda ba, 2-Ban yarda ba, 3- Ina tsaka–tsaki, 4-Na yarda, 5-Na yarda sosai.

Lamba	Bayani game da tsunduma duk wata hulɗa da banki					
FI 1	Ina da damar samun bashi daga bankina cikin sauki.	1	2	3	4	5
FI 2	Akwai isassun na'urorin ATM don samun kudi daga asusu na.	1	2	3	4	5

FI 3	Cajin da bankina yake min ba mai yawa ba ne.	1	2	3	4	5
FI 4	Kayayyaki da ayyukan bankin Musulunci ba su da wuyar samu.	1	2	3	4	5
FI 5	Akwai bankunan Musulunci	1	2	3	4	5
FI 6	Ma'aikatan bankin Musulunci suna da ilimi da ɗabi'u da suka dace.	1	2	3	4	5
FI 7	Harƙallar kuɗi yana zuwa min da sauƙi.	1	2	3	4	5
FI 8	Nakan yi ajiyar ɗan kuɗi duk wata.	1	2	3	4	5
FI 9	Ina samun sauƙin samun wasu hanyoyin harƙallar banki idan wanda na saba da ita ba ta yiwu.	1	2	3	4	5
FI 10	Bankina yana ƙoƙari sosai wajen kiyaye bayanai game da ni.	1	2	3	4	5
FI 11	Ina gamsuwa da yadda ake sauraren buƙatata.	1	2	3	4	5

Lamba	Bayanai game da HARƘALLA DA BANKUNAN MUSLUNCI					
IFPA1	Ina amfani da bankin Musulunci wajen harƙallar kuɗina.	1	2	3	4	5
IFPA 2	Ina zabar bankin Musulunci wajen al'amuran kasuwanci.	1	2	3	4	5
IFPA 3	Amfani da bankin Musulunci wajen mu'amalar yau da gobe yana zuwa min da sauƙi.	1	2	3	4	5
IFPA 4	Ina samun moriya wajen amfani da bankin Musulunci.	1	2	3	4	5

Lamba	Bayani game da tunani a kan samun damar shiga duk wata hulɗa da banki					
ATT 1	Kullum ina so na kasance zan iya samun duk wani abin da kowa zai iya samu daga banki.	1	2	3	4	5

ATT 2	Na san alfanun samun irin damar da kowa yake samu a wajen banki.	1	2	3	4	5
ATT3	Ina ganin samun dama kamar kowa yana da kyau a gare ni.	1	2	3	4	5
ATT4	Ina ganin samun dama kamar kowa a wajen banki ya dace da ni.	1	2	3	4	5
ATT 5	Ina ganin samun dama kamar kowa a wajen banki yana da amfani a gare ni.	1	2	3	4	5
ATT 6	Ina da tunani mai kyau game da damarmakin da ake bayarwa.	1	2	3	4	5

Code	Bayani game da ni da mu'amalata					
SN1	Mutanen da suke da muhimmanci a gare ni suna tunanin ina buƙatar yin duk wata hulɗa da banki yake yi da kowa.	1	2	3	4	5
SN 2	Mutanen da suke faɗa min na–ji suna ƙarfafa min gwiwa game da cewa ni ma na nemi damar samun duk wani abu da banki zai iya ba wa kwastoma.	1	2	3	4	5
SN 3	Abokan aikina suna ganin ya kamata na yi kowace hulɗa da kowa yake yi da banki.	1	2	3	4	5
SN 4	Abokaina suna ganin ya kamata na yi hulɗa da kowa yake yi da banki.	1	2	3	4	5

Lamba	Bayani game da ikon tafiyar da hajoji.					
PBC 1	Samun damar da zan yi kowace hulɗa da banki yana ƙarƙashin ikona.	1	2	3	4	5
PBC 2	Idan da na ga dama, da tun da na fara kowace hulɗa da banki.	1	2	3	4	5
PBC 3	Ra'ayin tsundumar aiwatar da kowace irin hulɗa da banki a hanuna yake.	1	2	3	4	5
PBC 4	Alhakin rashin yin kowace mu'amala da banki da hajojinsa a kaina yake.	1	2	3	4	5

Lamba	Bayani game da niyya

B1 1	Zan so na yi kowace irin hulɗa da banki.	1	2	3	4	5
BI 2	Ina hasashen nan gaba zan yi kowace irin mu'amala da banki.	1	2	3	4	5
BI 3	Watakila zan yi kowace irin mu'amala da banki nan ba da jimawa ba.	1	2	3	4	5
BI 4	Ina da niyyar tsumbula kowace irin hulɗa ta kuɗi da banki.	1	2	3	4	5
BI 5	Ina da niyyar kasancewa kullum cikin mu'amala ta kuɗi da banki.	1	2	3	4	5

Lamba	Bayani game da sanin al'amura					
A 1	Na san cewa akwai harkoki na Shari'a da wanda suka saɓa wa Shari'a da bankuna suke yi.	1	2	3	4	5
A 2	Na fahimci banbanci tsakanin kayayyaki da ayyuka na bankunan Musulunci da na waɗanda ba na Muslunci ba.	1	2	3	4	5
A 3	Suna ne kawai ya bambanta tsakanin bankunan Musulunci da waɗanda ba na Muslunci ba.	1	2	3	4	5
A 4	Na san da wanzuwar hanyoyin aiwatar da harkokin banki na zamani, kamar su ATM da POS da wayar salula da kuma hanyar intanet.	1	2	3	4	5
A 5	Na san cewa Musulmi da wanda ba Musulma ba duk suna iya cin moriyar bankin Musulunci.	1	2	3	4	5

Lamba	Bayani game da taimako daga gwamnati					
GS1	Babban bankin Najeriya yana ba da taimako don inganta harkokin banki ga kwastoma.	1	2	3	4	5
GS 2	Gwamnatin Najeriya tana bayar da tallafi don taimakawa wajen ganin cewa kowa ya samu damar samun wata harka a wajen banki.	1	2	3	4	5
GS 3	Gwamnatin Najeriya tana ba da tabbacin daidaituwar tsarin banki.	1	2	3	4	5
GS 4	Babban bankin Najeriya yana ƙarfafa gwiwa wajen samar da sabbin hanyoyin gudanar da ayyukan banki.	1	2	3	4	5

Lamba	Bayani game da amfani da kafofin sadarwar banki ta wayar salula					
ABDC1	Hanyar da za ta kai ni zuwa banki tana da kyau.	1	2	3	4	5
ABDC 2	Banki mafi kusa.bai kai kilomita 5 daga gidana ba.	1	2	3	4	5
ABDC 3	Inda nake zaune bai wuce kilomita ɗaya ba zuwa wajen POS ko ATM da zan iya amfani da asusuna.	1	2	3	4	5
ABDC 4	Ina zaune a inda akwai sabis ɗin intanet da zan iya amfani da asusuna ta waya.	1	2	3	4	5
ABDC 5	Bankuna suna da ingantattun hanyoyin intanet da za a iya mu'amala da shi.	1	2	3	4	5

NA GODE DA AMSOSHINKU.

UNIVERSITI UTARA MALAYSIA

RESEARCH QUESTIONNAIRE

ISLAMIC FINANCE PRODUCTS ADOPTION AND FINANCIAL INCLUSION

APPENDIX E - Articles Accepted for Publications

Musa, H., Ahmad, N.H.B., & Nor. A.N. (2024). Extending the Theory of Planned Behaviour in Financial Inclusion Participation Model – Evidence from Emerging Economy, *Cogent Economics & Finance* (In-Press) (SCOPUS/WoS) Taylor and Francis Publishing.

Musa, H., Ahmad, N.H.B., & Nor. A.N. (2024). Expanding Financial Inclusion Participation in Muslim-Dominated Communities Through Islamic Finance Products (IFP) Adoption, *Journal of Islamic Accounting and Business Research* Vol. ahead-of-print No. ahead-of-print. https://doi.org/10.1108/JIABR-09-2023-0308 (SCOPUS/WoS) Emerald Publishing.