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Challenges Of Customers In Their Transections With Jaiz And Taj Banks In North-Western Nigeria

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ABSTRACT
Banking globally involves two sectors, the bank sector, and that of the customer. Both the Bank and Customer transact to benefit one another. In this process, there must arise in some cases actions that affect the smoothness of the transactions and thereby breeding disharmony or disaffection among the two sectors. Banks generally cannot be efficient without customers and customers cannot profit and secure their funds without banks. Therefore, the two groups are hardly separable. It is in this perspective that the paper examines the challenges that customers of Jaiz and Taj Banks encounter in their daily transactions with these banks in North-western Nigeria. The research studied customers of Jaiz and Taj Banks in North-western Nigeria as being the only banks that operate Islamic Banking System. A Questionnaire was designed titled Bank Customers Questionnaire (BCQ) and was circulated in the region. Out of the 7 States in the region or zone, 4 states namely, Sokoto, Kebbi, Kaduna and Kano were selected for the administration of the Questionnaire. A total of 325 questionnaires were circulated in 13 selected branches in Sokoto, Kebbi, Kano and Kaduna States as follows: Jaiz (07) namely, Sokoto State (1), Kebbi State, Birnin -Kebbi (1), Kabuka, Hotoro and Ahmadu Bello Way Kano State (3), and Taj (06) namely, Sokoto, Hotoro, Kabuka, and Zoo Road in Kano. In each branch, 25 questionnaires of the BCQ were issued giving a total of 325 Out of this number, 274 were completed and returned. This was analyzed using SPSS descriptive statistical analysis of frequencies and percentages. It was found out that about 14 different challenges were encountered with these banks in zone. Some of these include Lack of adequate qualified personnel, Automated Teller Machine (ATM) Failures, Lack of Money in the ATM, Pending Transaction, and Shortage of Qualified Staff among others. The research recommends that there should be more branches of the banks in the region particularly in the rural areas of the States, more qualified staff should be recruited and technology on banking should be improved.
Keywords: Banks, Islamic Banking, Shariah, Challenges, Jaiz, Taj.

INTRODUCTION
Jaiz and Taj Banks are the two banks established to operate Islamic form of banking and related monetary systems. While Jaiz was given approval to operate in Nigeria as an Islamic Bank, Taj Bank's approval was in February 2019. These are specially established to function and operate free interest banking and related financial transactions in Nigeria. It is worth n0ting that Islam is a unique religion and has not left any issue of human being untreated.
Islamic economic, banking and finance are fields of endeavor that deal with issues of wealth and ownership, sources of revenue and income; expenditure, labour, Interest (*Ribah),* banking, insurance,

Capital Market, Equity funds, investment, venture (capital leasing) to mentioned but few as they relate to Islam and Islamic law (Shariah). All these and others not listed are under the Islamic Economics system (Abdullahi, 2017 and (Adiya, 2018). The fact that Islam is a unique way of life differentiates it from other ideologies and religions. Modern banking system is based on interest system which is totally rejected by Islam. The prohibition of Interest (Riba) by the Qur'an as well as the Traditions of the Prophet (SAW) is clear and lucid. Muslim Jurists and Scholars interpreted Interest as covering all kinds of transactions in which *Riba* is charged including loans (Bello &Abubakar, 2014).

In many verses of the Qur'an, Allah, the Most High, has emphatically expressed Hs disapproval of *Ribah* of any kind, and through whatever means. Allah says:

> "Verily Those who consume *Ribah* will not resurrect expect as he resurrects but has been driven to madness by the touch of Satan. This is because they say: 'Trade is like *Ribah*, but Allah has permitted trade and forbidden *Ribah*….. Allah will deprive *Ribah* of all blessing' (Q 2: 175-176).

The Qur'an has gone to the extent of saying that anyone who imbibes *Riba* and refused to desist as commanded by Alah, should take note of a war with Him and His Messenger. The Qur'an said:

> O ye who believe! Fear God and give up what remains of your demand for usury, if ye are indeed believers. If ye do it not, take notice of war from God and His Apostle….. (Qur'an 2 verse 278-279).

Moreover, the Noble Messenger (SAW) had further emphasized this prohibition when He said:

> *Ribah* has seventy three (73) doors of crimes, the simplest of which is like a man having sexual intercourse with his mother' (Sunnah Ibn Majah, Hadith No 2274).

From above mentioned evidences from the Glorious Qur'an and Ahadith of the Noble Messenger of Allah (SAW), Riba is vehemently prohibited. Unfortunately, it is the backbone of modern banking and finance. Therefore, having banking institutions like Jaiz and Taj established with the sole intention to operate Isamic systems of transactions is a breakthrough. Thus, Islamic concepts of economic transaction like *Muarabahah* (cost-plus sale),*Sharikah (*Profit-and-loss sharing partnership),*Qard*(Interest-free loan), *Mudarabahah*(Profit-sharing partnership)*Ijarah* (Hire), *Salam*(advance payment sale), *Muzara'ah (*Farming partnership), *Mugharasah* (Dual-sharing farming), *Musaqah* (Gardening partnership), *Hawalah* (Transfer of Debt), *Ariyyah* (Lending), *Wadi'ah* (Deposit),*Daman* (Guarantee) and *Rahn* (Mortgaging), to mentions but few.(Sanyinna,2020) can be put practice. But operating these forms of economic system in North-western Nigeria, though with predominant Muslim population is not without challenges. These challenges affect both the banking system and the customers. This paper addressed some of the challenges that customers of Jaiz and Taj banks encounter while transacting with the banks situated in North-western Nigeria.

Problem Statement / Justification

In any thing that man does, there must be some successes and challenges. Establishment of Islamic banking and finance in Nigeria, indeed in North-western Nigeria, is not an exceptional. Operations of Jaiz and Taj Banks in North-western Nigeria has challenges affecting the smooth running and expansion of these banks. Customers of these banks are very important and therefore, the feeling and challenges are things that needs attention. Garas (2007) explores that Islamic financial institution is facing two types of challenges, namely internal and external. The internal challenge is to involve customers using conventional banking product to key in the free interest banking system while the external challenge is to fulfill the international transaction requirements of providing Islamic regulatory system. Part of the challenges of the Islamic financial system in modern world is how to penetrate international markets and increase local potential for customers for the Islamic Bank?, adherence to the Shari'ah provisions and implications of Islamic products analyze through collaborative research from Shar'ah scholars and researchers (El-Din *et al*, 2007). According to Khan (1986), part of the challenges of Islamic Banking is the availability of Islamic scholars that are knowledgeable in Islamic finance and banking to judge the Shari"ah compatible problems in financing local and international businesses.

Jaiz and Taj banks were established and commenced operation in the country respectively in 2003 and 2019 respectively. It is very important therefore to ask questions like what are the mode of operations of these banks? Are the operations of these banks in concord with the Islamic law? What are the challenges of the customers of these banks in North-western Nigeria? These and similar questions formed the basis of this research and which the research tried to address.

Research Questions

1. What is the Historical Development of Islamic Banking and finance in North-western Nigeria?
2. What are the Local Community's perception of Jaiz and Taj Banks as free interest banking?
3. What are the challenges of the customers of these banks in North-western Nigeria?
4. What are the possible solutions to these challenges faced by customers of these banks?

Objectives (S) of the Study

The objective of the study was to find out the development and challenges of Islamic banking and finance in North-western Nigeria, but the specific objectives are to:

1. Find out the historical background of the development of Islamic banking and Finance in North Western Nigeria
2. Identify the level of perception of the people of North-western Nigeria to Islamic banking.
3. To identify the challenges being faced by the people of North-western Nigeria in their transactions with Jaiz and Taj Banks
4. To identify the challenges of Jaiz and Taj Banks in their transactions with the people of North-western Nigeria
5. To proffer solutions to the identified challenges faced by the people of North-western Nigeria and Jaiz and Taj Banks while transacting with one another

Review of Related Literature

Islamic banking and finance is very essential to Muslims and any individuals that are interested. This is because the system of transactions in this form of business is solely in accordance with Islamic injunctions. Muslims, as well as non-Muslims living in an Islamic society can practice their businesses in accordance with the Islamic economic provisions and laws.to achieve this, it was difficult because of the detachment of most Muslim Communities with the Islamic economic and banking systems by colonialism and western imperialism. Siddiqi (2008) cited Haron & Azmi expressing the view that Islamic economics concepts were not really made known to people nor put into full practice during the colonial era. In fact, some were even forgotten. This is because Muslims were exposed to economic systems established and developed by non-Muslims, due to colonial impact. As a result, many Muslim communities in the world are being led or forced to learn and practice the economic and banking systems of the West. Resultantly, most Muslims became more familiar with the conventional systems. Of economic transactions

According to Siddiqi (2008), the movement for reverting to Islamic ideals and values in the field of economics only started in the 1970s. However, the movement was viewed that if this is accepted it may imply that Islamic economic system was not in existence before then. It could be observed that the impression was meant to point out that; Islamic banking and finance has been introduced as an academic discipline in a number of institutions of higher learning throughout the Muslim world and in the West since 1970's. Nevertheless, Islamic economic system had existed from the beginning of Islam. Perhaps he may be referring to re-actualization of the Islamic economic principles in the modern times.

Mustapha (2016) wrote an article titled "An appraisal of application of the principles of *Sharikah* in Islamic Banking Products and Services" and it dealt with how Islamic banking system included ***"Musharakah***"- based products in their banking system. In his work, Mustapha studied the legal systems on Islamic banking in Malaysia and Sudan and proposed them as lessons for Nigeria to borrow so as to enhance and improve the situation (Mustapha, 2016). This work has not included Jaiz and Taj Banks, thus leaving a gap that this research intends to fill.

From the above literature cited above, some researches on Islamic economic and banking systems have been carried out by many scholars. However, the aspect of customers perceptions and challenges in their transactions with Jaiz and Taj banks in Northern Nigeria is lacking. This gap is what this research tried to cover.

METHODOLOGY

Study Area

The study area of this research is North western Nigeria, whose population is predominantly Muslims. The area consists of seven (7) States namely, Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto, and Zamfara. It has a population of 49 million people as per 2022 population survey by the National Bureau of Statistics, (NBS, 2022).

The total number of Jaiz Bank branches in the North western Nigeria is 25 while that of Taj is 9

Date Collection

Various modes of data collection were adopted while conducting the research. Some of which are briefly discussed below.

Sample and Sampling Techniques

The sample and technique of sampling adopted in carrying out this research purposeful. four (4) states out of the seven (7) were sampled based on security consideration currently in the region and ease to the researchers. The research studied four states out of the seven. Therefore, the focused states were Sokoto, Kebbi, Kano and Kaduna.

Population of the study

The total population of the study area as stated above was 49 million while that of the sampled four states is 22,499,790, (NBS, 2022).

The total number of Jaiz Bank branches in the study area is 25 while Taj has 9.

The researchers studied 13 branches, 7 of Jaiz, as follows:

i. Sokoto State (1- Ahmadu Bello Way Sokoto)
ii. Kebbi State (1- Ahmau Bello Way, Birnn-kebbi)
iii. Kaduna State (2- Ali Akilu Road & Kano Road) and
iv. Kano State (3- Kabuga, Bello Way & Zoo Road)

With regards to Taj Bank, 6 branches, were studied namely-

i. Sokoto (1- Gusau Road)
ii. Kaduna State (3-. Kasuwan- Baccid, Ali Akilu Road & Sabon-Tasha) and
iii. Kano State (2- Kabuga & Hotoro).

Instruments

The research designed a Questionnaires named BANK CUSTOMERS QUESTIONNAIRE (BCQ). It was designed to consist of close and open- ended questionnaires to guide the researchers and at the same time provide the respondents the ability to freely express their views that are considered relevant to the research.

325 copies of the questionnaire were distributed, and each branch was given 25. Out of the 325 copies circulated, 274 were completed and returned.

Data Analysis

Descriptive statistics was used to analyze the data collected. Descriptive Statistics was adopted to analyze the responses of the respondents. This mode of approach is acceptable as opined by (Pallant, 2005; Creswell, 2014). Statistical Package for the Social Sciences (SPSS) Software was used to analyze the data using frequencies and percentages. The SPSS software is used by many researchers for various kinds of researches to analyses data.

DATA PRESENTATION

The presentation has two parts. The first part deals with the sex and occupations of the Customers while the second part treated the challenges faced by the Bank Customers of Jaiz and Taj in North-western Nigeria while transacting with the banks. The tables below are presented to show the two Parts.

Table 1: Sex Distribution of the Bank Customers in North-western Zone, Nigeria

		Frequency	Percentage
Valid	Male	191	69.7
	Female	83	30.3
	Total	274	100.0

Source: field work (2024)

In table 1 above, the sex of the Bank Customers is presented. Out of the 274 respondents, 191, representing 69.7% are males while 83, representing 30.3% are female. It shows that male customers constitute the highest in Jaiz and Taj banks in North-western Nigeria.

Table 2: Sex Distribution of the Bank Customers according to Jaiza and Taj Banks in the zone

Sex	**Jaiz Bank**	**%**	**Taj Bank**	**%**
Male	115	69.9	76	71.0
Female	52	31.1	31	29.0
Total	167	100	107	100

Source: field work (2024)

In table 2 the sex distribution of bank customers is given for both Jaiz and Taj Banks in North-western Nigera. The total respondents in the zone is 274. Out of this figure, Jaiz has 167 respondents. From this figure, 115 respondents are males representing 69.9% while the remaining 52, representing 31.1% are female customers. Similarly, Taj Bank has total respondents of 107, out of which 76, representing 71.0% are males while 31, representing 20.0% are females. This shows that in both Jaiz and Taj Banks, the predominant customers are male.

Table 3: Occupational Distribution of the Bank Customers in North-western Nigeria

Occupation		Frequency	Percentage
	Others	65	23.7
	Civil Servant	71	25.9
	Farmer	23	8.4
	Business	115	42.0
Total		274	100.0

Table 3 represents the occupational distribution of the bank customers. Out of the 274 respondents, 115, representing 42.0% are businessmen. They are followed by civil servants who have 71 respondents, representing 25.9%. Farmers have 23 respondents, representing 8.4%. Others, which stands for Students, Corps members, housewives etc., have 65 respondents representing 23.7%.

Table 4: Occupational Distribution of the Bank Customers in Jaiz and Taj Banks in North-western Nigeria

Occupation	**Jaiz Bank**	**%**	**Taj Bank**	**%**
Others	39	23.4	26	24.3
Civil Servant	46	27.5	25	23.4
Farmer	17	10.2	6	5.6
Business	65	38.9	50	46.7
Total	167	100	107	100

Source: field work (2024)

Table 4 shows the occupational distribution of the bank customers in Jaiz and Taj banks. From the table, it is observable that out of the 167 respondents of the bank, 65, representing 38.9% are involved in businesses and constituted the majority customers. Civil servants who followed with 46 respondents, representing 27.5%, followed by others, (students, Corps Members (NYSC), Housewives etc) with 39 respondents, representing 23.4%. Farmers constituted the least with 17 respondents representing 10.2%. This suggests that majority of the farmers in the zone are not transacting with the banks.

The second part dealt with the problems that the Bank Customers of Jaiz and Taj Banks in North-western Nigeria encountered in their day to day transactions with the banks. The Challenges encountered by the Customers in North-west Nigeria are presented in the table below.

Table 5: Have you ever faced any Problems while transacting with the Jaiz and Taj Banks?

		Jaiz	Taj	Frequency	Percent
Valid	Yes	44	30	74	27.0
	No	140	60	200	73.0
Total		184	90	274	100.0

Source: field work (2024)

Table 5 presents the problems faced by customers while transacting with the banks in the zone. Out of the 274 respondents only 74, representing 26.3% indicated that the encountered problems with the banks while 200, representing 73.0% have not faced any problem while transacting with the banks. This suggests that there exists high level of cordial relationship between most of the customers and the bank officials.

Table 6 : What are the Nature of the Challenges You Faced while transacting with the Jaiz and Taj Banks?

Challenge	Jaiz Bank	Taj Bank	Frequency	Percentage
Shortage of qualified staff	*4*	2	6	8.10
ATM failure/Lack of money in the ATM	8	2	10	13.51
Increase the bank flexibility	4	2	6	8.10
Fail withdrawal from ATM	3	3	6	8.10
Pending transaction	4	3	7	9.45
Higher charges in repayment	3	1	4	5.40
Higher operational course	2	3	5	6.75
Lack of human relation	1	3	4	5.40
Mostly network problems during transfers and inability to see balance at POS	2	2	4	5.40
Network failure	2	2	4	5.40
Pending Transfer	2	1	3	4.05
Pending withdrawal from POS	1	1	2	2.70
Poor network while making transfer to other banks	2	1	3	4.05
Poor Service Delivery	6	4	10	
Total	44	30	74	100

Source: field work (2024)

In table 6, the nature of the challenges faced by customers while transacting with the banks in the zone is presented. The table shows that customers faced 14 different problems with these banks in the zone. Out of the 74 respondents who faced one problem or the other, 44, representing 59.5% are from Jaiz Bank while 30, representing 40.5% are from Taj Bank.

The most common problems faced by customers from the banks are ATM Failure and Lack of Money in the ATM with 10 respondents each. Jaiz Bank has the highest in ATM Failure with 8 out of the 10 respondents while Taj has 2. In the case of Lack of Money in the ATM, Jaiz has 6 while Taj has 4. Pending Transaction is the next problem with a total of 7 respondents, 4 Jaiz and 3 Taj. The next problems are Shortage of Qualified Staff, Increase in Bank Flexibility and Fail Withdrawal from ATM, each with 6 respondents. This is respectively, 4 and 2, 4 and 2 and 3 and 3 for Jaiz and Taj Banks. The problem that has least occurrence is Pending Withdrawal from POS with 2 respondents, one each from Jaiz and Taj Banks.

Findings of the research

1. Lack of adequate branches to serve the people of the zone in the rural areas
2. Jaiz Bank has more customers and branches in the zone compare to Taj
3. Males are the predominant customers of the banks in the Zone
4. Businessmen and women and civil servants constitute the bulk of the customers of the banks
5. Farmers are the least group who operate accounts with the banks
6. 14 different challenges or problems were encountered by some of the customers of these banks.

DISCUSSION ON THE MAJOR FINDINGS

Lack of adequate branches to serve the people of the zone in the rural areas

One of the challenges of the customers of Jaiz and Taj Banks in North-western Nigeria, as found out by this research is inadequate branches of the banks to cover for the banking needs of the population. This finding is significant and very important. When we look at the spread of the banks across the four states chosen, we observed that Sokoto State for instance has only one branch each of Jaiz and Taj Banks. Additionally, both branches are situated in the State capital. This means that many customers in the rural areas have little or no access to the interest free banking banks. Still when we consider the population of Sokoto state, which is over 6 million, according to NBS, 2022 survey, one branch, each for Jaiz and Taj Banks is grossly inadequate.

Jaiz Bank has more customers and branches in the zone compare to Taj

This finding is also commonsensical. This is because, though both Jaiz and Taj banks are operating Islamic Banking system, Jaiz is older than Taj in the zone. Jaiz Bank was established in 2003 while Taj Bank started operations 16 years later. It has more branches and officials.

Males are the predominant customers of the Jaiz and Taj banks in North-western Nigeria

This finding tallies with the norms, culture, and religion of the people of the region. The zone is predominantly Muslims and n most activities, we observe that men dominate women. Again, men have the free hand to do many things without seeking for the approval of their wives, but this is not in the case of women.

Businessmen and women and civil servants constitute the bulk of the customers of the banks

The next finding is that businessmen and women, and civil servant form the bulk of the customers of Jaiz and Taj Bank in North-western Nigeria. Though farmers constitute most of the citizens of the region, they live in rural area where access to the services of these banks are either skeletal or totally absent. In our view, this most have been one of the greatest reasons why framers were lower in number compared to business operators and civil servants.

Challenges Encountered by some of the Customers of Jaiz and Taj Banks in North-western Nigeria

Another finding of this research relates to the 14 different challenges that customers of Jaiz and Taj banks encountered while transacting with the banks in North-western Nigeria. The most common problems faced by customers from the banks are briefly stated below

a. **Automated Teller Machines Issues**

   The most common problems or challenges encountered by customers in their transactions with Jaiz and Taj banks are e-transactions issues, failure of Automated Teller Machines (ATMs), lack of adequate or complete absence of money in ATMs. This can be generally as ATM Failures and Lack of Money in the ATMs.

   This is a phenomenon whereby customers of these banks fail to get satisfaction through using ATMs. ATMs are developed to dispense cash or money to customers to reduce overcrowding in the banks, facilitate services, save time and other banking protocols. Again, it enables customers to have money even after office hours. But when these machines are faulty or are not put to operate 24-hours, it frustrates customers. ATM failures can be link to poor technologies in banking services or other reasons like fraud. This finding tallies with the report of wavetec.com<banking which noted that inability for the card reader to read debits or credits leads to ATMs malfunctions. Similarly, the findings concords that of Adepoju and Alhassan (2010), ATMs usage leading to frequent failures precipitates fraud and it is being used to perpetrate many different banking frauds against customers.

b. Shortage of qualified staff

Qualified staff in Islamic Banking is very important. This is so because the staff must not only be conversant with banking rules and procedures but also Islamic rules on things that are lawful, and their transaction are also legal. This finding is also in concord with the Khan (1986), who noted that part of the challenges of Islamic Banking is the availability of Islamic scholars that are knowledgeable in Islamic finance and banking to judge the Shari‟ah compatible problems in financing local and international businesses. In other words, there is not enough Muslims in the Islamic Banking system that are fully conversant with the modern banking system as well as the Islamic banking system.

c. Higher charges in repayment

This refers to the charges that Jaiz and Taj Banks imposed upon customers after delivery of certain services.

d. Higher operational course

This may refer to charges that are imposed by Iaiz and Taj banks. Since the two banks do not charge interests on loans and perhaps on other services as is being done by banks not operating Islamic Banking system. Imposition of higher charges on customers by banks is common practice in Nigeria. This is done in most cases to maximize gains or profits for the banks while customers are over-burdened.

e. Lack of human relation

When we talk of lack of human relation, it is meant that the relationship between the customers and the bank officials is not very cordial. In other words, some customers felt they were not treated with some degree of decorum. Some bank staff do see some

f. Network problems/Network failures/ Poor network/Pending Transfer/ and Pending withdrawal from POS

All these issues are inter-related and link directly or indirectly to network issues. These are situations when customers cannot carry out transactions of any kind, either with their banks or other banks. It may be using ATM or transaction in respect of other thing not ATM. It may involve payment of bills or transfers at POS and the like. In fact, when network has problems issues arise, the transactions with that bank becomes very difficult if not impossible. Inability to see balance at POS may also be because of network failures or its challenges. Other challenges that network issues precipitate in banking in Nigeria include delays in transactions in the banking halls, inability to access enough fund or absence of it totally, failed transaction at ATMs, POSs, and digital banking platforms or applications, non-reversal of transactions ATM failed transactions, collapse of systems, malfunctions of mobile apps, over-crowding and waiting for hours before being attended to. All these challenges that customers encounter while transacting with Nigerian banks. These conditions precipitated by network issues are frustrating and affect the customers, the banks, economy of the states and country. This finding tallies with that of Ezugwu and Hassan (2023).

CONCLUSION

The paper shows that customers of both Jaiz and Taj Banks in North-western Nigeria are facing challenges while transacting with these banks. It noted that customers are very key figures in banking especially in countries like Nigeria. They account for the various profits and growth of banks. Giving the interests of the customers paramount attention by both Jaiz and Taj banks will help to not only expand these banks but also assist in the gains of the banks. Jaiz and Taj Banks have great advantages, as non-interest banks, over western stereo-type banks. It will be good for Jaiz and Taj Banks to appreciate the population of North-west Nigeria and try to win more customers to their services.

RECOMMENDATIONS

Based on the findings of this research, the following recommendations are proffered. It is our hope that when these recommendations are put use, many achievements will be made by the banks

1. More branches of Jaiz and Taj banks should be established in the States of Northwest Nigeria especially the Rural Areas.
2. ATMs should be made adequate and be based on the latest technologies to minimize frustrations of customers by ATMs
3. Net-work issues should be promptly addressed, and measures should be put on ground to minimize its occurrences.
4. The banks should recruit additional qualified staff that are conversant with the Shariah and Islamic banking system.
5. Enlightenment campaigns should be made by Jaiz and Taj banks from time to time on the operations of the banks and the kind of services they offer.
6. Staff should be train periodically to imbibe ethics in handling and transaction with customers. Molestation or ill-treatment of customers should be avoided.
7. Jaiz and Taj Banks should try to execute some projects in their host communities.

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