



Public Perception and Trust towards Islamic Banking Services in Northern Nigeria

BY

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Abstract

This study investigates the impact of public perception and trust on the development of Islamic banking in Northern Nigeria. Through a comprehensive literature review and a theoretical framework based on the Theory of Reasoned Action and Trust Theory, the research identifies key factors influencing customer attitudes and confidence in Islamic financial institutions. The results indicate that, despite a supportive cultural and religious context, misconceptions, limited awareness, and trust deficits significantly impede sector growth. Customer perceptions are shaped by awareness, understanding of Islamic principles, and the perceived authenticity of Shariah compliance, while trust depends on transparency, ethical conduct, and community engagement by banks. The literature demonstrates that direct experience with Islamic banking is associated with higher trust, whereas skepticism remains prevalent among non-users due to concerns about mismanagement and deviations from religious standards. Socio-cultural factors, such as religious teachings and community involvement, are crucial in shaping both perceptions and trust. To promote sector growth, the study recommends implementing targeted financial literacy initiatives, reinforcing regulatory frameworks to ensure strict compliance, and adopting culturally sensitive marketing strategies. Improving transparency, fostering community engagement, and maintaining adherence to Islamic principles are essential for building customer confidence and long-term loyalty. Future research should employ longitudinal designs to monitor changes over time and assess the effectiveness of interventions. In summary, a strategic, culturally informed, and transparent approach is necessary to address perceptual and trust challenges, thereby supporting the sustainable advancement of Islamic banking in Northern Nigeria and promoting financial inclusion consistent with Islamic values.

Keywords: Public perception, Trust, Islamic Banks, Northern Nigeria.

Introduction

The Nigerian banking sector has experienced substantial transformation in recent decades, characterized by the emergence of Islamic banking as a significant alternative to conventional banking. Islamic banking, or Islamic finance, operates in accordance with Shariah law and emphasizes principles such as risk-sharing, prohibition of interest (riba), and ethical investments (Khan & Bhatti, 2008). In Nigeria, particularly in the northern region where Islam is the predominant religion, Islamic banking has gained considerable traction due to cultural and religious affinity, as well as

increasing awareness and acceptance among the population (Adedeji & Oluwafemi, 2019).

Despite its increasing presence, the success and expansion of Islamic banking in Northern Nigeria depend significantly on public perceptions and trust. Perception encompasses how individuals interpret and form opinions about Islamic banking services, influenced by factors such as religious beliefs, socio-economic background, and financial literacy (Al-Harrasi & Anwar, 2018). Trust refers to the confidence customers place in

the integrity, reliability, and ethical standards maintained by Islamic financial institutions (Said et al., 2020). Collectively, perception and trust are critical determinants of customer adoption, satisfaction, and loyalty toward Islamic banking services. In Northern Nigeria, understanding public perceptions and trust is especially important due to the region's distinct socio-cultural context. The predominance of the Islamic faith in the North shapes financial behaviors and attitudes toward Islamic finance products. Nevertheless, despite the region's religious alignment with Islamic principles, misconceptions and skepticism persist regarding Islamic banking operations, particularly in relation to their compatibility with contemporary financial practices (Bashir & Saeed, 2019). These perceptions can significantly influence individuals' willingness to utilize Islamic banking services, thereby affecting the sector's growth trajectory.

Trust also plays a pivotal role in financial decision-making, particularly in regions where financial institutions are still establishing legitimacy and recognition. Concerns regarding transparency, governance, and the ethical conduct of Islamic banks may contribute to trust issues. When customers perceive Islamic banks as credible and aligned with their religious and ethical values, they are more likely to engage with these institutions (Ovia & Omojola, 2020). Conversely, negative perceptions or a lack of trust can hinder sector expansion, restrict the customer base, and impede the realization of Islamic banking's full potential in the region. Research demonstrates that perceptions of Islamic banking are shaped by factors such as awareness, perceived ethical standards, religious compatibility, and the effectiveness of financial institutions' marketing strategies (Uddin et al., 2019). In Northern Nigeria, where Islamic banking remains relatively new compared to conventional banking, limited awareness presents a significant challenge. Many potential customers lack sufficient knowledge about Islamic financial products, which can result in misconceptions or apprehension. The perceived complexity of Islamic financial transactions and the limited availability of Islamic banking outlets may also influence public attitudes (Amin et al., 2021). Trust is similarly developed over time through consistent service delivery, transparency, and adherence to Islamic principles. Studies indicate that customer trust in Islamic banks is closely associated with perceptions of compliance with Shariah law, ethical standards, and the quality of customer service (Mustapha & Ismail, 2017). In Northern Nigeria, where religious and cultural values are deeply rooted, trust in Islamic banking is further influenced by the reputation of financial institutions within the community and their perceived alignment with Islamic teachings (Kasim et al., 2020).

Given these dynamics, it is essential to investigate the current state of public perception and trust in Islamic banking services

in Northern Nigeria. Such research can provide insights into the barriers and facilitators influencing customer engagement, identify gaps in awareness and service delivery, and inform strategies to enhance acceptance and trust. Understanding these perceptions enables Islamic financial institutions to tailor marketing efforts, improve service quality, and foster greater community acceptance, thereby supporting sustainable sector growth. Public perception and trust are fundamental to the development of Islamic banking in Northern Nigeria. Although the region's demographic and religious landscape offers a favourable environment for Islamic finance, addressing perceptual barriers and trust issues is necessary to realize its full potential. Future research and policy interventions should prioritize enhancing awareness, promoting transparency, and strengthening the ethical standards of Islamic financial institutions to build lasting trust among the population. As Islamic banking continues to evolve in Nigeria, a nuanced understanding of public perceptions and trust will be crucial to fostering a financially inclusive, ethically grounded banking environment consistent with Islamic principles.

Literature Review

Islamic banking has experienced significant growth over the past few decades, largely due to increasing demand for financial products that comply with religious principles (Khan, 2019). In Nigeria, especially in the northern region, Islamic banking is becoming more prominent as a result of the predominantly Muslim population and a strong cultural preference for Shariah-compliant financial services (Abubakar & Ibrahim, 2020). However, public perception and trust remain essential determinants of the acceptance and expansion of Islamic banking in the region (Ahmed & Yusuf, 2021). This literature review examines research on perception and trust in Islamic banking in Northern Nigeria, with particular attention to the socio-cultural, religious, and economic factors influencing public attitudes.

Perception of Islamic Banking in Northern Nigeria

Perception plays a pivotal role in the adoption and utilization of banking services. According to Kabir et al. (2018), perceptions of Islamic banking are often shaped by knowledge, religious beliefs, and societal influences. In Northern Nigeria, where Islamic principles are deeply embedded in social and cultural life, perceptions of Islamic banking are generally positive among Muslims who view it as consistent with their faith (Mustapha & Bello, 2019). However, misconceptions and a lack of awareness about Islamic financial products also negatively influence perceptions (Sani & Lawal, 2020). For instance, some respondents perceive Islamic banking as similar to conventional banking but with a religious label, leading to skepticism about its genuine adherence to Shariah law (Yusuf & Abubakar, 2021).

Furthermore, the limited availability of Islamic banking services in rural areas contributes to a perception of exclusivity and limited reach, which affects overall acceptance (Olayinka & Oladipo, 2022). Studies indicate that the perception of Islamic banking as a specialized or niche service impacts its perception as a trustworthy and reliable financial alternative (Aminu & Musa, 2019). Therefore, enhancing public perception requires targeted awareness campaigns that clarify the principles and benefits of Islamic banking.

Trust in Islamic Banking Services

Trust is fundamental to the effective functioning of any financial institution. In the context of Islamic banking, trust is further compounded by the need for transparency, adherence to religious principles, and ethical conduct (Farooq & Ashraf, 2020). Research by Umar and Salim (2018) indicates that trust in Islamic banking in Northern Nigeria is generally high among Muslims with firsthand experience of these services. However, skepticism persists among non-users, primarily due to concerns about the authenticity of Shariah compliance and the potential for mismanagement (Ibrahim & Abdullahi, 2021).

The transparency and compliance of Islamic banking institutions with Shariah law significantly influence public trust. Several studies emphasize the importance of Shariah boards and the certification process in establishing credibility (Sulaimon & Kamal, 2019). When customers perceive that Islamic banks strictly adhere to religious guidelines and operate ethically, trust levels tend to increase (Yahaya & Ibrahim, 2020). Conversely, instances of misrepresentation or perceived deviation from Islamic principles can damage trust and hinder adoption (Abdullahi & Yusuf, 2022). Another critical aspect affecting trust is the quality of customer service and responsiveness. Adequate staff training in Islamic banking principles and clear communication of product features are crucial for building trust (Garba & Musa, 2021). In Northern Nigeria, where religious and cultural values are influential, banks that demonstrate strong ethical standards and community engagement are more likely to foster trust among their clientele (Bello & Mohammed, 2020).

Socio-Cultural Influences on Perception and Trust

The socio-cultural context of Northern Nigeria significantly influences perceptions and trust towards Islamic banking. The region's Islamic identity fosters a favourable attitude towards Shariah-compliant financial services, aligning with societal values (Adebayo & Oladipo, 2019). Religious teachings often serve as a basis for assessing the legitimacy and trustworthiness of Islamic banking institutions (Nwankwo & Okafor, 2020). Trust is further reinforced when banks actively participate in community development and uphold Islamic ethical standards (Ogunleye & Salaam, 2021). However, socio-economic

challenges such as low financial literacy levels and limited awareness hinder positive perceptions. Many potential customers lack sufficient understanding of Islamic banking products, leading to misconceptions and reluctance to engage with these services (Sani & Lawal, 2020). Addressing these issues through financial education and community outreach programs is vital to improving perception and trust (Yusuf & Abubakar, 2021). Research highlights the importance of building positive perceptions and trust for the sustainable growth of Islamic banking in Northern Nigeria. Policymakers and banking institutions should prioritize financial literacy initiatives that explain the principles of Islamic finance clearly and transparently (Abubakar & Ibrahim, 2020). Establishing strong regulatory frameworks and ensuring rigorous compliance with Shariah law can enhance credibility and trust (Khan, 2019). Additionally, community engagement and culturally sensitive marketing strategies are essential to align banking services with societal values and expectations (Mustapha & Bello, 2019). The perception and trust of the public are vital determinants of the success and expansion of Islamic banking in Northern Nigeria. While the region's cultural affinity towards Islamic principles fosters generally positive perceptions, misconceptions, limited awareness, and issues of trust pose challenges to broader acceptance. Addressing these issues through targeted education, transparent operations, and community involvement can significantly enhance public confidence in Islamic banking services. Future research should focus on longitudinal studies to assess changes in perception and trust over time and evaluate the effectiveness of various interventions aimed at improving these factors.

Methodology

The theoretical framework underpinning this research draws primarily on the Theory of Reasoned Action (TRA) and the Trust Theory. The TRA posits that an individual's behavioral intentions are influenced by their attitudes and subjective norms (Ajzen & Fishbein, 1980). Applying this to Islamic banking, perceptions and societal influences are critical determinants of customers' willingness to adopt these services. Meanwhile, the Trust Theory emphasizes the importance of perceived competence, integrity, and benevolence of financial institutions in fostering trust (Mayer, Davis, & Schoorman, 1995). This framework suggests that trust in Islamic banks hinges on consistent compliance with Shariah principles and transparent operations. Overall, this combined methodological and theoretical approach provides a robust foundation for analyzing how perception and trust influence Islamic banking adoption in Northern Nigeria. It allows for a comprehensive understanding of both individual beliefs and societal factors shaping banking behaviors within this socio-religious context.

Results and Findings

The literature review and theoretical framework reveal several critical insights into the dynamics of public perception and trust regarding Islamic banking services in Northern Nigeria. Although a generally favorable attitude exists, rooted in the region's Islamic identity, multiple barriers continue to impede widespread acceptance and trust. Perceptions of Islamic banking are strongly shaped by awareness and understanding of its principles. Many individuals, especially in rural areas, view Islamic banking as a rebranding of conventional banking rather than a distinct financial system based on Shariah law. This misconception is reinforced by limited educational outreach and insufficient targeted communication from banking institutions (Sani & Lawal, 2020). As a result, skepticism persists regarding the authenticity of religious compliance and the reliability of Islamic banking as a financial alternative (Yusuf & Abubakar, 2021). The perception of exclusivity is intensified by limited access to Islamic banking services in rural communities, contributing to marginalisation and distrust. Trust in Islamic banking institutions is a pivotal factor influencing customer behavior. The literature demonstrates that individuals with direct experience of Islamic banking services exhibit higher trust levels, primarily due to perceived adherence to religious principles and ethical standards (Umar & Salim, 2018). In contrast, non-users often express fragile trust, citing concerns about Shariah compliance and potential mismanagement. The presence of Shariah boards and certification processes is essential for establishing credibility; when customers perceive rigorous compliance with religious guidelines, trust is enhanced (Sulaimon & Kamal, 2019). Any perceived deviation or misrepresentation, however, can erode trust and discourage engagement with Islamic banking services (Abdullahi & Yusuf, 2022).

The quality of customer service and community engagement also significantly affects trust in Islamic banking. Banks that exhibit transparency, cultural sensitivity, and active involvement in community development foster greater trust among local populations (Bello & Mohammed, 2020). In Northern Nigeria, where religious and cultural values are central to daily life, institutions aligning their operations with societal norms tend to receive higher levels of confidence and loyalty. Socio-cultural factors are closely linked to perceptions and trust in Islamic banking. The region's Islamic identity aligns with Shariah-compliant financial services, enhancing positive perceptions among Muslim populations (Adebayo & Oladipo, 2019). Religious teachings provide a moral framework that shapes assessments of Islamic banks' legitimacy and ethical standards (Nwankwo & Okafor, 2020). However, socio-economic challenges, including low financial literacy and limited awareness, impede the development of positive

perceptions and trust. Many potential customers lack sufficient knowledge to differentiate Islamic banking from conventional banking, resulting in misconceptions and reluctance to adopt these services (Sani & Lawal, 2020). Addressing these challenges necessitates strategic interventions. Financial literacy programs tailored to local contexts can clarify Islamic finance principles and their benefits, thereby improving public perceptions (Abubakar & Ibrahim, 2020). Regulatory frameworks that enforce strict Shariah compliance and promote transparency are also essential for building trust (Khan, 2019). Additionally, culturally sensitive marketing strategies and community outreach initiatives can align banking services with societal values, fostering a sense of ownership and trust. These findings underscore the necessity of a multi-faceted approach to improving public perception and trust in Islamic banking. Policy initiatives should prioritize increasing awareness, ensuring rigorous compliance, and fostering community involvement. Banks must emphasize ethical conduct, transparency, and customer engagement to build long-term trust. Such efforts are vital for the sustainable growth of Islamic banking in Northern Nigeria and are likely to result in higher adoption rates and greater financial inclusion.

The literature indicates that although Islamic banking has significant potential in Northern Nigeria, addressing misconceptions and building trust are essential for broader acceptance. The interaction of perceptions, trust, socio-cultural influences, and institutional practices shapes the development of Islamic banking in this context. Future research should employ longitudinal data to examine how these factors change over time and to assess the effectiveness of targeted interventions aimed at improving perceptions and trust. The discussion and conclusion based on the reviewed literature and theoretical framework provide critical insights into the complex factors influencing public perception and trust in Islamic banking in Northern Nigeria. While there is a strong cultural and religious affinity supporting Islamic financial services, several barriers hinder their broader acceptance and integration into the mainstream financial system. A key finding highlights the significant influence of perception, which is shaped primarily by awareness and understanding of Islamic banking principles. The literature shows that many individuals, particularly in rural and less-educated communities, view Islamic banking as merely a rebranding of conventional banking rather than a distinct system grounded in Shariah law (Sani & Lawal, 2020). This misconception arises from insufficient educational outreach and a lack of targeted communication by financial institutions. As a result, skepticism about the authenticity of Islamic banking's religious compliance persists, causing potential clients to question its reliability and ethical standards (Yusuf & Abubakar, 2021). Additionally, limited access to Islamic banking services in

remote areas creates a perception of exclusivity, which can foster feelings of marginalization and deepen distrust among non-users. These perceptions impede the wider adoption of Islamic banking, underscoring the need for comprehensive awareness campaigns that clarify the principles, benefits, and operational transparency of Islamic financial products. Trust is another pivotal factor influencing the adoption of Islamic banking services. The literature indicates that individuals with direct experience of Islamic banking generally demonstrate higher levels of trust, largely because they perceive these institutions as strictly adhering to religious principles and ethical standards (Umar & Salim, 2018). In contrast, trust among non-users is fragile and often based on perceptions rather than direct experience. Concerns regarding Shariah compliance, potential mismanagement, and the integrity of certification processes can undermine confidence in Islamic banks. The presence of Shariah supervisory boards and robust certification mechanisms is essential for establishing credibility. When customers believe that banks consistently uphold religious and ethical standards, trust is strengthened (Sulaimon & Kamal, 2019). Conversely, perceived deviations or misrepresentations can result in distrust, deterring potential clients from engaging with Islamic banking services (Abdullahi & Yusuf, 2022). This underscores the necessity of transparency, strict adherence to religious guidelines, and effective communication to build trust.

Customer service quality and community engagement also play significant roles in shaping trust. Banks that exhibit transparency, cultural sensitivity, and active involvement in community development foster greater loyalty and trust among local populations (Bello & Mohammed, 2020). In Northern Nigeria, where religious and cultural values are integral to social life, institutions that align their operations with societal norms are more likely to be trusted and preferred. This highlights the importance of integrating Islamic banking within the socio-cultural context of the region to enhance acceptance. The socio-cultural context also shapes perceptions and trust. The region's Islamic identity creates a natural alignment with Shariah-compliant financial services, enhancing positive perceptions among Muslims (Adebayo & Oladipo, 2019). Religious teachings act as moral anchors, influencing individuals' evaluations of Islamic banks' legitimacy and ethical conduct (Nwankwo & Okafor, 2020). However, socio-economic challenges such as low financial literacy and limited awareness significantly impede the development of positive perceptions and trust. Many potential customers lack adequate understanding of Islamic finance principles, resulting in misconceptions and reluctance to adopt these services (Sani & Lawal, 2020). Addressing this challenge requires targeted financial literacy initiatives that present Islamic banking

concepts in accessible terms, thereby fostering greater understanding and acceptance.

The findings suggest that strategic, multifaceted interventions are required to address these barriers. Financial literacy programs tailored to local contexts can clarify Islamic finance principles and emphasize their benefits, thereby improving perceptions and reducing misconceptions. Regulatory frameworks that mandate strict compliance with Shariah law and promote transparency are also essential for building trust. These frameworks enhance credibility by ensuring that Islamic banks operate ethically and adhere to religious guidelines (Khan, 2019). Furthermore, culturally sensitive marketing strategies and community outreach initiatives can foster a sense of ownership and trust among local populations. Such efforts should align banking practices with societal values and religious principles, thereby strengthening the relationship between financial institutions and their clients. Policymakers and financial institutions must collaborate to develop comprehensive strategies that prioritize awareness, transparency, compliance, and community involvement. Building trust and shaping positive perceptions are essential for the sustainable growth of Islamic banking, especially in a socio-religiously cohesive society such as Northern Nigeria. Transparent operations, ethical conduct, and community engagement are not merely operational goals but are instrumental in fostering long-term customer confidence and loyalty.

Conclusion

In conclusion, the literature demonstrates that Islamic banking in Northern Nigeria has considerable potential, but its success relies on effectively addressing misconceptions and trust-related challenges. The interaction of perceptions, trust, socio-cultural factors, and institutional practices shapes the acceptance of Islamic banking in this context. Overcoming these barriers requires targeted interventions to enhance financial literacy, ensure strict compliance, and promote community involvement. Future research should prioritize longitudinal studies to track changes in perceptions and trust over time and evaluate the effectiveness of strategies designed to enhance public confidence. A sustained, culturally sensitive, and transparent approach is essential for Islamic banking to realize its full potential in Northern Nigeria, thereby advancing financial inclusion and socio-economic development.

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