

**FACTORS INFLUENCING FARMERS'  
INTENTION TO USE THE SALAM MODE  
OF FINANCING IN SUMAILA LOCAL  
GOVERNMENT AREA, KANO STATE,  
NIGERIA**

**ADO ISMAIL SABO**

**A1220476M06**

**Master of Islamic Banking and Finance**

**Kulliyyah of Muamalat**

**Insaniah University College**

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## ABSTRACT

The main objective of this study was to examine the determining factors of farmers' intention to use *Salam* mode of financing by *Jaiz* bank. The study adopted the theory of reasoned action (TRA) to measure the intention by finding out the influence of attitude, social influence, religious obligation and pricing on farmers' intention to use *Salam* financing. The data collected in this study was based on 201 respondents; the data was collected from Sumaila Farmers Association. Data was obtained through a face-to-face survey using a structured questionnaire. The adapted and modified questionnaire was designed using 5-point likert scale and the cronbach coefficient Alpha was run in order to test the internal consistency of the research instruments. Linear simple and multi regressions analysis were employed to determine the relationship between the variables under study. The findings of the study showed that there was a positive influence of attitude, social influence and religious obligation on farmers' intention to use the *Salam* to use the *Salam* Financing whereas pricing has negative influences on farmer's intention to use the *Salam* financing. The study offered a number of recommendations to Jaiz Agro scheme and future researchers.

**Key words:** Attitude, Social Influence, Pricing, Religious Obligation determinant factors farmers' intention to use *Salam* mode of financing Jaiz bank Nigeria

## ABSTRAK

Objektif utama kajian ini adalah untuk mengkaji faktor-faktor yang menentukan kehendak petani kepada penggunaan pembiayaan *Salam* oleh Jaiz Bank. Kajian ini menggunakan “*Theory of Reason Action* (TRA) yang diadaptasikan untuk mengukur hasrat petani menggunakan pembiayaan *Salam* dengan melihat pengaruh sikap, pengaruh sosial, kewajipan agama dan harga ke atas hasrat tersebut.

*Data* yang dikumpulkan di dalam kajian ini adalah berdasarkan 201 responden. Data dikutip daripada persatuan peladang Sumaila. Data diperolehi daripada satu tinjauan bersemuka dengan menggunakan soalselidik berstruktur. Soalselidik yang telah diadaptasi dan diubahsuai menggunakan skala 5 *likert*. Pekali *cronbach alpha* digunakan untuk menguji ketekalan instrumen kajian. Analisis menggunakan Regresi *Linear* mudah dan Regresi pelbagai untuk menentukan hubungan di antara pembolehubah yang dikaji. Dapatan kajian menunjukkan terdapatnya pengaruh yang positif daripada sikap, pengaruh sosial dan kewajipan agama terhadap hasrat petani untuk menggunakan pembiayaan *Salam*. Sebaliknya terdapat pengaruh negatif di antara harga dan hasrat petani untuk menggunakan pembiayaan *Salam*. Kajian juga memberikan beberapa cadangan kepada skim Agro Jaiz dan penyelidik akan datang.

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