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Research Article

Assessment Of Determinants Of Islamic Cooperatives's Patronage In Nigeria, A Case Study Of Albirr Islamic Cooperative

Abdulkabir Olaitan

University of Ilorin, Nigeria; muhammadulkabiir@gmail.com

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Abstract. This study investigates the determinants of consumer patronage at Albirru Islamic Multipurpose Cooperative Society in Nigeria. Employing a descriptive research design, we collected data from 200 members and customers through questionnaires and analyzed it using SPSS Version 23.0. The findings reveal that various factors significantly influence consumer patronage, including religion, public awareness, and subjective norms within the local community. Based on these conclusions, we recommend that Albirru Islamic Cooperative Multipurpose Society focus on enhancing its marketing strategies to foster a positive member attitude, which can attract further patronage not only to their organization but also to other Islamic financial institutions in the South-West region of Nigeria. Moreover, the study emphasize the importance of the cooperative being sensitive to religious considerations, a factor that sets it apart from competing conventional cooperative societies in the region. This research contributes to a deeper understanding of consumer behavior in the context of Islamic cooperatives in Nigeria, shedding light on strategies that can promote growth and success within this sector.

Keywords: Islamic cooperatives, Patronage, Determinant, Nigeria.

INTRODUCTION

A Cooperative Society is defined as an autonomous and duly registered Association of persons with a common bond of interest, who have voluntarily joined themselves together to achieve their social, economic and cultural needs and aspirations by making equitable contributions to the capital required, patronizing their products and services, and accepting a fair share of the risks and benefits of the Undertaking in accordance with universally accepted cooperative principles (ICA 2018: 45).

The history of Muslims and Islam in Nigeria is as old as the country, the majority of the adherent of the religion are predominantly based in the Northern part of the country and a sizable number in the West with significant very low adherents in the East and South-South region of the country. However, the financial landscape has been predominantly Western, that is, financial transactions that are based on the conventional financial system from banks to insurance and capital market instruments. In Nigeria, the records have it that Cooperative Societies started locally with the concepts of Esusu, Isusu, Osusu, Adashi, Dashi, Ajo etc, much earlier than the nineteenth century. Today, Cooperatives have developed strongly and indeed come to stay as alternative to Banking, away in which people of common interest come together to chart ways of helping themselves, without having to pay much to obtain benefits from the Cooperative Societies. It has inculcated financial discipline among many people in the Society who ordinarily had poor savings culture. Economic hardship brought on people by political instability, natural disaster, conflicts, health crisis, poor wages or financial system turbulence led to the establishment of cooperative societies (Famoriyo, 1988: 30).

Islam encourages cooperation in all that lead to righteousness and piety, but the conventional cooperative societies are not acceptable in Islam. One major reason for the unacceptability of this system is the existence of interest.

Over the years, Nigeria Muslims had no alternative than to utilize the conventional financial mechanisms for their financial needs because there were no choices. But as the awareness grew within the community on the need to structure their financial transactions in line with their religious beliefs and to dispose of interest based transactions, the community had to develop special alternatives themselves. One of such alternative is Islamic co-operative societies which affords individual to make contributions and get loans from the pull of funds without having to pay interest on the loan. Obviously, it is allowed in Islam to give loan without interest. What is forbidden is loan with interest. Islamic cooperative society's model serves as a smart way of avoiding interest among the Muslims, thus creating opportunities to have funds for their business growth in a way that is consistent with their beliefs.

Islamic cooperative is therefore, a conversion of conventional cooperative through an approach that is in line with *Shariah*. The establishment of Islamic cooperative is basically using the concept of *Shirkah Mufawadah* in which all parties involved contribute fund in the same portion as well as equally participate in

managing the organization and the profit and loss are shared among the members. Basic principle of Islamic cooperative is on strong cooperation among members.

Albirru Islamic Co-operative Multipurpose Society is one of the available formal Islamic co-operative societies in Nigeria. It is a non-bank financier based on unique system that recognizes and meets the community's religious needs. It also spouses a philosophy of providing finance on a more equitable basis, which, in the long run would promote socioeconomic development in Ondo State and the South-West region at large. The cooperative society is based in Akure, serving the diverse needs of its members and was established in May 2013. The cooperative resolved to operate on interest free transactions in accordance with the *Shariah* rulings. Its membership entails people from different background whether Muslims or non-Muslims across the South-West region of Nigeria (4th Abirru AGM, 2019).

Despite this partial monopoly status enjoyed by Albirru cooperative society and more than its 8 years existence in the market, the services patronage have not gained presupposed wider use and acceptability among consumers in Ondo state and other states in the South West at large. It is against this background that this study is designed to explore the determinants of patronage among customers Albirru Islamic cooperative in Ondo State Nigeria.

Conceptual analysis of Islamic cooperative Society

Islamic cooperative society on the other hand is therefore an interest-free financial institution in the society that provides a platform for socio-economic uplift of cooperate members within the limit of Islamic law ethics of business transactions. It is a non-interest co-operative society specifically formed to assist members of the association. It pledges to give non-interest loan to the members, engage in lawful business ventures that will generate dividends for cooperate members and provide job opportunity to the Muslims.

Conversely, Islam enjoins co-operation in all acts of righteousness, as stated in the Holy Qur'an, Chapter 5 verse 3. Islam also prohibits unlawful source of generating income such as interest, this is also stated in chapter 2 verse 275-278.

Furthermore, Islamic cooperative society is regarded as a conversion of the conventional cooperative through an approach that is in line with *Shariah*. The establishment of Islamic cooperative society is basically based on the concept of *Shirkah Mufawadah* in which all involved individuals contribute money in the same portion, participate equally in managing the organization and sharing the profit among themselves. It is based on sharia principles that prohibits risk taking, interest earning, sinful activities, gambling and speculative. It believes in trading based on real goods and services and a reward sharing contract. It also focuses on providing an ethical financial system with a motive of wealth redistribution which will have a long term effect on poverty alleviation (Mansur I, 2014).

Albirru Islamic Cooperative Multipurpose Society

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spouses a philosophy of providing finance on a more equitable basis, which, in the long run would promote socioeconomic development in Ondo State and the South-West region at large. The cooperative society is based in Akure, serving the diverse needs of its members and was established in May 2013. The cooperative resolved to operate on interest free transactions in accordance with the Shariah rulings. Its membership entails people from different background whether Muslims or non-Muslims across the South-West region of Nigeria.

Despite this partial monopoly status enjoyed by Albirru Islamic cooperative multipurpose society and more than its 8 years existence in the market, the services patronage have not gained presupposed wider use and acceptability among consumers in Ondo state and other states in the South West at large. It is against this background that this study is designed to explore the determinants of patronage among customers of Albirru Islamic cooperative in Ondo State Nigeria (4th Abirru AGM, 2019).

Financial services offered by *Albirru* Islamic Cooperative society

1. Fixed deposit Savings

This involves saving of members money for an agreed period of time without any investment purpose. The saver has the right to request for his or her money at any time without any form nor undertaken.

2. Pilgrimage deposit savings

This involves saving of member's money for Hajj purpose. This has no particular structured amount but rather based on the desired amount of the saver and at desired time. This package doesn't create room for loan to make the pilgrimage as loans in this institution are mainly structured toward business purpose.

3. Share fund saving

This involves saving of members money for investment purpose. The money is invested on highly profitable investment pools and the acquired profits will be shared among the cooperate members based on the proportion of the money saved.

4. Eid-Adha savings

Saving of members fund for festival purpose which requires a systematic discount sale of ram and other *Salah* expenses in other to ease affairs of the cooperate members during this periods

5. Educational Savings

This involves saving funds for educational purpose such as payment of school fee. The cooperate member could also benefit loan to finance education or any other study support

6. Halal business pool

This is direct involvement in business pool for the subscribers among the cooperate members. It is a special service offered to those who wish to engage in business usually organized occasionally. It is different from the Share fund saving because it involves just few cooperate members and not mandatory on all but rather occasional business pools.⁴⁹

Determinants of patronage of Albirru Islamic cooperative

1. Awareness

Awareness of Albirru Islamic cooperative is hypothesized to be positively related to its patronage. This is because the higher the level of one's awareness of a thing the more likely the person will appreciate its value. The amount of information pertaining to a product or service has a significant effect on the behavioral attention of usage among individuals. (Oladejo, M.O, 2013: 458) have identified that the very high awareness of Islamic cooperative society and its benefits induce members and customer to patronize their services no matter how the contraction on the level of their income. Many conceptual studies have also argued that the low level of public awareness of the Islamic cooperative constitutes a great challenge for its penetration (Olaleye, Y.L, 2007: 356). Hence, this research has seen the need to determine the effect of public awareness of Albirru Islamic cooperative services on their services consumption in Ondo State, Nigeria.

2. Religiosity

Religion shapes people's knowledge, beliefs and attitude. However, (Ilham M, 2018) proved that attitude and religiosity have a negative relationship. Religion can influence consumer behavior by affecting their product information evaluation, choice of products and services, as well as their consumption (Hoque, N., Khan, M. A. & Mohammad, K. D, 2015: 45). It is evident that religion determines the attitude of individuals towards different cooperative services (Aminu A, Muritala S, Abdulfatah A, 2021: 35). Religion has a strong influence on the choice of Islamic financial and banking products (Ilham M, 2018). Similarly, individuals with deeper religious knowledge are more likely to join the Islamic cooperative societies and patronize their products and services. (Maiyaki, A, & Ayuba, H, 2015) found that even though most of the people had wanted to subscribe to conventional banking due to their quality of services and religious motives, people tend to opt for Islamic banking. Apart from Islamic Banking, religiosity also affects Islamic cooperative societies. As it is based on Islamic principles, religious-minded people are more prone to join.

3. Perception

Just as people perceive the images of themselves so also they perceived the image of products or services. The concept of perception in the words of (Margret Digby, 1968) is a process whereby a person selects, organizes and interprets an information inputs to create a meaningful picture of the world. It is concerned about how we see the world around us (Strickland, C.F, 1934). It is equally in line with the Robbins and Judge (2007) assertion which states that perception is the process by which individuals organize and interpret their sensory impressions in order to give meaning to their environment. The perception of an Islamic cooperative is highly an individual internal processing. It is based on one's need, value and expectations. People respond differently depending on their behavioral patterns, especially, when they are exposed to the same reality (Yusuff J, 2013).

Literature Review

Rusha Begna Wakweya (2016) in Ethiopia conducted a survey to obtain peoples' response towards Islamic cooperatives. The study assessed determinants of multipurpose cooperatives members' participation in agricultural output marketing in Ethiopia. A two-stage sampling procedure was used and 4 multipurpose cooperatives were selected to obtain a sample size of 196 cooperative members using a judgmental Sampling method to obtain the sample. Also, a personally-administered questionnaire was distributed randomly among respondents and data is analyzed using structural equation modeling (SEM). From the analysis, it has been found that religion and awareness were among the factors that contribute significantly towards employee's participation to Islamic cooperatives.

Similarly, Bello Ayuba (2021), tested two (2) models representing different constructs explaining members' perception using survey of 194 respondents. Two dimensions: awareness and income earners' trust and confidence; were tested in Model A, using multiple regression. It was discovered that consumers' awareness of Islamic cooperative showed least effect in influencing favorable perception of Islamic cooperatives products consumption. The trust and confidence reposed on the cooperative staff by cooperate members made average impact on determining favorable perception of Islamic cooperative societies. While Model B' dimensions consist of occupation, religion and income of consumer; were found to be insignificant and cannot make any capable impact in influencing members' favorable perception.

Research Objectives

- a) To determine the extent to which awareness influences customers patronage of Islamic Cooperative Multipurpose Societies in Nigeria
- b) To examine the effect of religion on the customers patronage of Islamic Cooperative Multipurpose Societies in Nigeria
- c) To assess the effect of subjective norm of customers patronage of Islamic Cooperative Multipurpose Societies in Nigeria

Importance of the Study

The literatures available on the Islamic Cooperative Societies are mostly written on their contributory role but not on patronage determination. And most of these works are centered on other countries apart from Nigeria, such as Pakistan, Malaysia, Indonesia and other Islamic countries. These countries share some socio-religious values but different socio-cultural and economic background with Nigeria. Thus, the research findings on these countries would have taken with precaution and necessary modification which also served as a gap to be filled.

More so, This findings would serve as an helping hand for the new and upcoming Islamic cooperative societies and other Islamic financial institutions that are wishing to embrace the profit and loss sharing mode, as they will be guided right in making different strategies and planning's with regard the principles of *Shariah* and locational factors that might help the course.

RESEARCH METHODS

The methodology to be adopted in this research provides answers to the raised questions in chapter one and presents the statistical techniques to be employed to test the research hypothesis. The research aims to explore a particular field of knowledge where there is little or no studies conducted in the area.

Research Design

The researcher adopted the descriptive survey method because it has the advantage of covering a wide scope, since a great deal of information can be obtained from large population. Therefore, the choice of descriptive research design of the survey type makes it possible for the researcher to make representative samples among the population of the study.

Population of the Study

The population of this study covered 5 members of Albirr Islamic Cooperative Multipurpose Society such as; the financial secretary, the IT manager and some of the board of directors of the organization.

Sample and Sampling Techniques

Multistage sampling technique was used for this study. Simple random sampling technique of Fish Bowl method was used to select five (5) members of the Al birr Islamic Cooperative which include the financial secretary, the IT manager and some of the board of directors of the organization.

Research Instrument

The main instrument that was used to gather information from the respondents was a researcher's structured questionnaire. The questionnaire was tagged "Determinants of patronage among customers of the Albirr Islamic Cooperative Multipurpose Society Ondo State, Nigeria". The questionnaire was closed-ended of four point Likert rating scale format of; strongly Agree (SA) = 4, Agree (A) = 3, Strongly Disagree (SD) = 2, Disagree (D) = 1.

Method of Data Collection

The researcher finds it most convenient to use the questionnaire which is administered to the respondents. However interview with some staff and members of Albirru cooperative society is really significant in some area of the research. The procedure that is used by the researcher to administer the questionnaire to the respective respondents is summarized below.

A survey notification is sent to the financial secretary who informs her that the bank has been chosen as a sample to be used for the research. In order to ensure that each of the respondents in the selected bank has gotten his questionnaire, the researcher personally distributed the questionnaire to all the intended respondents that have been selected in the study.

Method of Data Analysis

The data collection was coded and subjected to appropriate statistical analysis. Section A which entailed the demographic data of the respondents was analyzed using descriptive statistics of frequency counts and percentage; while the inferential statistics of Chi-square was used to test the postulated null hypotheses at 0.05 alpha levels.

RESULTS AND DISCUSSIONS

The analysis is done with the aid of percentages and mean distribution table of the research instrument, as well as descriptive of the information gathered. Information obtained was presented in tabulated format. A summary of the major findings of this study is presented in line with the stated purpose. A total of two hundred (200) copies of the questionnaires were administered to the respondents.

Demographic Data of the Respondents

Table 1: Distribution of Respondents by Gender

Gender	Frequency	Percentage%
Male	133	66.5
Female	67	33.5
Total	200	100

Table 1 showed distribution of respondents by gender where 133(66.5%) of the total respondents were male while 67(33.5%) of the total respondents were female. Therefore, both male and female respondents were represented in this study and male respondents have the highest number of frequency.

Table 2: Distribution of Respondents by Religion

Level	Frequency	Percentage%
Muslim	154	77.0
Christian	35	17.5
Others	11	5.5
Total	200	100.0

Table 2 showed the distribution of respondents by responded on the religion of people patronizing the Islamic cooperative where Muslims, Christians and people from other religion were represented. The Table shows that 154(77.0%) of the total

respondents were Muslim and 35(17.5%) of the total respondents were Christians. 11(5.5%) of the total respondents were from other religion.

It can be deduced from this Table that Muslims, Christians and people from other religion were represented in this study and respondents with the highest percentage were Muslim and respondents with the lowest percentage were people from the other religion

Table 3: Distribution of Respondents by Employment Status

Faculty	Frequency	Percentage%
Employed	101	50.5
Self Employed	56	28.0
Unemployed	43	21.5
Total	200	100.0

Table 3 showed the distribution of respondents by employment status where people that are gainfully employed, self-employed and unemployed were represented. 101(50.5%) of the total respondents were employed and 56(28.0%) of the total respondents were self-employed. 43(21.5%) of the total respondents were unemployed.

It can be deduced from this Table that respondents with the highest percentage were respondents that are employed with 50.5% and respondents with the least percentage were respondents that are not employed with 21.5%.

Analyses of Research Questions

Results

Research Question 1

To what extent does awareness has a significant effect on customer’s patronage of Albirr Islamic Cooperative Multipurpose Society in Ondo State?

Table 4: Extent to which awareness influences customers patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State

S/N	STATEMENTS	AWARE (%)	NOT AWARE (%)	MEAN
1	Do you have idea on the concept of Islamic cooperatives Societies?	187(93.5)	13(6.5)	1.94
2	Are you aware of the mode of operation of Islamic cooperative before joining one	160(80.0)	40(20.0)	1.80
	GRAND MEAN			1.87

Table 4 showed the distribution of responses made by respondents on extent of awareness influence customers patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State where in item 1 187(93.5%) have the idea of the concept of Islamic Cooperatives Society and 13(6.5%) do not have the idea of the concept of Islamic Cooperative. More so, in item 2, 160(80.0%) of respondents are aware of the mode of operation of Islamic Cooperative before joining one and 40(20.0%) of respondents are not aware. Meanwhile, the grand mean score of this distribution is 1.87.

It can be deduced from this Table that since the grand mean of this distribution is 1.87 which is higher than the standard mean score of 1.5 thus, extent to which awareness influences customers' patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State is high.

Research Question 2

To what extent does religiosity has a significant effect on customer's patronage on Albirru Islamic Cooperative Multipurpose Society in Ondo State?

Table 5: Effect of religion on the customer's patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State

S/N	STATEMENTS	YES (%)	NO (%)	MEAN
1	Your purpose of joining the Islamic cooperative is to have access to fund (borrowing)	157(78.5)	43(21.5)	1.67
2	Do you consider Islamic cooperative Society a reliable source of finance?	146(73.0)	54(27.0)	1.54
3	You often receive a dividend on investments from your Islamic cooperative?	137(68.5)	63(31.5)	1.43
4	You often receive socio-economic benefit from your Islamic cooperative?	143(71.5)	57(28.5)	1.52
5	Islamic cooperative societies contribute to human prosperity, social balance and welfare.	164(82.0)	36(18.0)	1.83
GRAND MEAN				1.60

Table 5 showed the distribution of responses made by respondents on the effect of religion on the customers patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State where item 1 which seek to if the purpose of joining the Islamic cooperative is to have access to fund (borrowing) have 1.67 has its mean score and item 2 which also seek to if respondents consider Islamic cooperative society a reliable

source of finance with mean score of 1.54. Item 3 which seek to know if members of the society often receive dividend on investments from the Islamic Cooperative has a mean score of 1.43. Also, item 4 which seek to know if members of the cooperative often receive socio-economic benefit has a mean score of 1.52 and item 5 which seek to know if Islamic Cooperative Societies contributes to human prosperity, social balance and welfare has the mean score of 1.83. Meanwhile, the grand mean of the distribution is 1.60.

From this Table, the grand mean is 1.60 which is slightly higher than the standard mean score of 1.5. Thus, the effect of religion on the customers patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State is high.

Research Question 3

To what extent does effect of subjective norm of customer’s patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State.

Table 6: Effect of subjective norm of customers patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State.

S/N	STATEMENTS	YES (%)	NO (%)	MEAN
1	Will you continue to operate with Islamic cooperative even if you don’t receive a dividend on investment?	159(79.5)	41(20.5)	1.79
2	Will you opt for a conventional cooperative that give much returns on investments?	31(15.5)	169(84.5)	1.85
3	Can you in any way get tired of the norm of operation of Islamic cooperative considering the time you have been operating with them?	28(14.0)	172(86.0)	1.86
	GRAND MEAN			1.83

Table 6 showed the distribution of responses made by respondents on the effect of subjective norm of customers patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State where 159(79.5%) attest to it that they will continue to operate with Islamic cooperative even if they don’t receive a dividend on investment and 41(20.5%) do not. 31(15.5%) of respondents attest to it that they will opt in for a conventional cooperative that give much returns on investments while 169(84.0%) do not attest to that. More so, 28(14.0%) of the respondents attest to the fact that they can in anyway get tired of the norm of operation of Islamic cooperative considering

the time you have been operating while 172(86.0%) of the respondents does not attest to it. Meanwhile, the grand mean is 1.58.

From this Table, it can be deduced that the effect of subjective norm of customers patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State. Also it can be deduced that since the grand mean is 1.58 which slightly higher than the standard mean of 1.5 thus, large percentage of respondents of this study will stand by the cooperative even if the norm of operation does not change.

Analysis of Research Hypotheses

Below are the results of the analyses for answering each of the research hypotheses formulated and stated in chapter one of this study;

Hypothesis 1: Building public awareness is significant factor in influencing customer’s patronage of Albirru Islamic Cooperative Multipurpose Society.

Table 7: Chi-Square analysis showing the significance between building public awareness as a factor in influencing customer’s patronage.

S/N	Questionnaire Items	SA	A	D	SD	Df	Calculated value	Critical value	Decision
1	Do you have idea on the concept of Islamic cooperatives Societies?	80	52	11	7				
2	Are you aware of the mode of operation of Islamic cooperative before joining one	45	40	35	22	45	219.41	61.656	Rejected
	Total	324	273	103	44				

@ 0.05 alpha level of significance

Table 7 shows hypothesis 1, which stated that building public awareness is significant factor in influencing customer’s patronage of Albirru Islamic Cooperative Multipurpose Society. The hypothesis which has a calculated chi-square value of 219.41 is greater than the critical table value of 61.656 (Cal χ^2 val > Tab χ^2 val) @ 45 degree of freedom. Therefore, the hypothesis was rejected which implies that building public awareness is not significant factor in influencing customer’s patronage of Albirru Islamic Cooperative Multipurpose Society

Hypothesis 2: There is significant influence of religion on customers’ patronage of Albirru Islamic Cooperative Multipurpose Society.

Table 8: Chi-Square analysis showing the significance influence of religion on customers' patronage of Albirru Islamic Cooperative Multipurpose Society.

SN	Questionnaire Items	SA	A	D	SD	Df	Calculated value	Critical value	Decision
1	Your purpose of joining the Islamic cooperative is to have access to fund (borrowing)	80	52	11	27				
2	Do you consider Islamic cooperative Society a reliable source of finance?	66	28	29	19				
3	You often receive a dividend on investments from your Islamic cooperative	70	40	25	10				
4	You often receive socio-economic benefit from your Islamic cooperative	21	15	10	41				
5	Islamic cooperative societies contributes to human prosperity, social balance and welfare.	14	20	12	41	56	120.21	74.468	Rejected
6	Total	324	273	101	44				

@ 0.05 alpha level of significance

Table 8 shows hypothesis 2, which stated that there is significant influence of religion on customers' patronage of Albirr Islamic Cooperative Multipurpose Society. The hypothesis which has a calculated chi-square value of 120.21 is greater than the critical table value of 74.468 (Cal χ^2 val > Tab χ^2 val) @ 56 degree of freedom. Therefore, the hypothesis was rejected which implies that there is no significant influence of religion on customers' patronage of Albirru Islamic Cooperative Multipurpose Society.

Hypothesis 3: Subjective norm is significant factor on customers' patronage of Albirru Islamic Cooperative Multipurpose Society.

Table 9: Chi-Square analysis showing that subjective norm is a significant factor on customers' patronage of Albirru Islamic Cooperative Multipurpose Society.

SN	Questionnaire Items	SA	A	D	SD	Df	Calculated value	Critical value	Decision
1	Use of hand sanitizer is effective in preventing covid-19 pandemic	90	55	31	12				
2	Hand sanitizer should be used immediately after touching sensitive area	56	28	29	18				
3	Hand sanitizer is a better option compare to frequent hand wash	76	42	28	16				

4	Hand sanitizer is more accessible than soap and detergent	41	19	13	21				
5	Use of hand sanitizer after shaking hands with an infected person prevent the spread of covid-19	15	43	12	41	65	1700.21	84.468	Rejected
6	Total	324	273	101	44				

@ 0.05 alpha level of significance

Table 9 shows hypothesis 3, which stated that Subjective norm is significant factor on customers’ patronage of Albirru Islamic Cooperative Multipurpose Society. The hypothesis which has a calculated chi-square value of 1700.21 is greater than the critical table value of 84.468 (Cal χ^2 val > Tab χ^2 val) @ 65 degree of freedom. Therefore, the hypothesis was rejected which implies that subjective norm is not significant factor on customers’ patronage of Albirr Islamic Cooperative Multipurpose Society.

Findings

The findings of this study based on the research questions formulated were summarized as follows:

1. It can be deduced from this study that since the grand mean distribution from Table 4 is 1.87 which is higher than the standard mean score of 1.5 thus, extent to which awareness influences customers patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State is high.
2. It can also be deduced from this research that the grand mean from Table 5 is 1.60 which is slightly higher than the standard mean score of 1.5. Thus, the effect of religion on the customers patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State is high.
3. It is also found out that effect of subjective norm of customer’s patronage of Albirru Islamic Cooperative Multipurpose Society in Ondo State. Also it can be deduced that since the grand mean is 1.58 which slightly higher than the standard mean of 1.5 thus, large percentage of respondents of this study will stand by the cooperative even if the norm of operation does not change.
4. It can be deduced from Table 7 that building public awareness is not a significant factor in influencing customer’s patronage of Albirru Islamic Cooperative Multipurpose Society since the hypothesis was rejected.
5. Conclusively, it can be deduced that Table 9 shows that subjective norm is not significant factor on customers’ patronage of Albirru Islamic Cooperative Multipurpose Society since the hypothesis was rejected because the hypothesis which has a calculated chi-square value of 1700.21 is greater than the critical table value of 84.468 (Cal χ^2 val > Tab χ^2 val) @ 65 degree of freedom.

CONCLUSION

This research study supports the fact that Islamic cooperative societies play an incredible important role worldwide in poverty reduction, stimulating job creation, economic growth and social advancement. In addition, they are being considered useful mechanisms to manage risk for members and keep markets efficient intact. This affirms the role of Albirru Islamic cooperative in the life of Muslims in Ondo State and its environs.

Awareness of the Albirru Islamic cooperative is presumed to be positively related to its patronage. This is because the higher the level of one's awareness of a thing the more likely the person will recognize its integrity. The percentage of information about a product or service has a significant effect on the behavioral awareness of usage among individuals. Similarly, individuals with deeper Islamic knowledge are more likely to join the Islamic cooperative societies and patronize their products and service.

It is recommended that the staff and managers of Albirru Islamic cooperative multipurpose society should lay much hand in the awareness creation of their products and services to all part of the state. This could even be given rise to through different advertisement platform that would publicize their interest. Being the only Islamic financial institution in the State, it will eventually encounter a shape of strangeness in a community that is filled up with non-Muslims. It is therefore, encouraged to tell people about their differences between the conventional cooperative and banks.

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