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**Predictors of Islamic financial inclusion in Northwest Nigeria: A preliminary cross-sectional investigation**

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|  | **Abstract**  Financial inclusion is seen as a veritable policy instrument for attaining inclusive economic growth, poverty reduction and income redistribution. This paper attempts a preliminary assessment of predictors of Islamic financial inclusion in the Northwest zone, Nigeria. Leveraging on expositions in the literature on dimensions of financial inclusion; access, use, quality and barriers, this paper analyzes the access dimension using three logistic regression models; access to financing facility, access through automated teller machine (ATM) and through the use of unstructured supplementary service data (USSD) banking code. Pilot study data was sourced from customers of the Jaiz Bank Plc, a pioneer non-interest bank in Nigeria. The Cronbach’s alpha test statistic reveals that all the instruments used in the analysis are appropriate, that is, a scale value > 0.60. Further, results show while access to financing logistic model outperforms the other two models, household’s location and his years of business (YOB) experience were statistically significant across all the models implying that those in the urban areas and with more years of business experience tend to be more financially included than their counterparts in the rural areas. Further, age of household and YOB experience are averse to use of ATM card and USSD code for banking transactions. Thus, improved provisions of infrastructure and bank branches in the rural areas are keys to financial inclusion in the region.  **Keywords:** Financial-inclusion, household, logistic regression, Northwest  **JEL Classification :** C34, C38, G01, G21  **Type of paper:** Research Paper  **@** IJIEF 2021 published by Universitas Muhammadiyah Yogyakarta, Indonesia |
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