

Reporting Islamic Banking in the Media: Managing or Manipulating the Controversy

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Abstract

Opinions are divided on the way and manner the Nigerian mass media covered the controversial proposed Islamic banking scheme of the Central Bank of Nigeria. Many argue that the media especially the print manipulated the crisis to achieve economic, political and religious gains. To some others, it was a normal report. Based on this, the researcher initiated this survey to find out what the audience of newspapers feels about the way newspapers reported the controversial scheme. In conducting this study, the research employed the survey method to generate quantitative data from readers in North-Central Nigeria who formed the study population. Taro Yamani formula was used to draw a sample from population of the study which stood at 18963717. At the end of the analysis, the findings revealed that readers in North-Central zone were always exposed to newspapers' reports on Islamic banking scheme. It was equally found that majority of the respondents perceived the reports as both inadequate and biased. Finally, it was found that the reports were influenced by religion.

Key words: *.Reporting .Islamic Banking .Media .Managing. Manipulating*

Introduction

In Nigeria, religious related crises to achieve political or religious ends are certainly not new phenomena. It is a common scene to see Christians and Muslims disagree swiftly over issues that simple understanding could be achieved. This is because the two religions may have developed the 'dialogue of the deaf' philosophy where everybody seems to be talking to be heard and nobody is listening to hear anyone. The consequences of upholding this philosophy are outright mistrust, misunderstanding, misrepresentation and misinterpretation of issues, which in most extreme cases, lead to violence (Njoku, 2012, p.3). The *Boko Haram*, Jos and the Maitatsine crises are still fresh. In most cases, these misrepresentations and misinterpretations are carefully orchestrated by these religions in order to achieve religious and political gains. Sometimes, crises are even manipulated by them to show presence and relevance.

The controversy on the announcement made by the then Central Bank of Nigeria Governor, Mallam Sanusi Lamido, (a Northern Muslim) in late 2010 to introduce Islamic banking caused religious tension in the country. The ripples that this policy statement generated in the religious and political circles have once more threatened the country's unity and whatever fragile peace the leadership is trying to achieve. On top of this controversy are the Christians who have openly accused the Central Bank Governor of trying to Islamize the country. According to some Christian leaders, "the introduction of Islamic banking is a gradual way of putting the country's economy in the hands of Muslims to prepare grounds for the islamization of Nigeria (Emeka, 2011,p.12). However, Muslim leaders have as well countered this theory on the ground that it is baseless (Alabrah, 2011,p.7).

The proposed Islamic Banking system which came into limelight in Nigeria in the late 2010 and early 2011, is a system of non-interest banking scheme based on the principles of Sharia Law (Inuwa, 2011,p.36). This banking system does not allow the collection of interest on loan given to customers, unlike the conventional commercial banking system. According to Inuwa (2011,p.36), this "system neither charges nor collects interest on loans given, rather, its

activities are restricted in industries where direct investments are made". The proponents of this scheme claimed that Islamic laws forbid interest banking. Therefore, the argument of Mallam Sanusi was that the scheme will open up windows for people to take loans from banks without having to worry over interest charges and collaterals.

The origin of Islamic system of banking dates back to 1963 when it was first initiated in Egypt. Hassan (2011,p.31), wrote that "there were earlier reference which suggest that Islamic banking first came into the picture in Egypt in 1963". This pioneering effort, according to him "was achieved by Ahmed El Najjar who brought the idea into existence (Hassan, 2011,p.31).

However, the modern type of Islamic Banking came into being in 1974 after the meeting of Organization of Islamic Countries (OIC). The bank was called Islamic Development Bank (IDB) and still wears that name till the present day. IDB was primarily engaged in inter-governmental activities for providing funds for development projects running in member countries. Currently, the IDB and the one started in Egypt have given birth to over a thousand others scattered in the United Kingdom, Sudan, Bahrain, United States, Syria, Dubai, South American countries and many more (Sairally, 2007,p.280).

The background picture painted above explains why the Christian society in Nigeria attacked the idea sharply as soon as it was proposed by the CBN Governor. The Christian Association of Nigeria (CAN) fired the first shot when it openly rejected any move to introduce Islamic Banking in Nigeria. In an exclusive interview with *The Sun Newspaper* by the CAN President, Pastor Ayo Oritsejafor in 2011, he asserts that "the introduction of such religious bank will further worsen the current crisis in the country". The CAN president insisted the name be changed to non-interest banking (Emeka, 2011,p.12). This singular interview opened the floodgate for attacks from the Christian community and other civil society organizations like Concerned Citizens of Nigeria (CCN), among others.

However, some other groups and individuals mostly from the Muslim circle have come out to support the scheme. Many prominent Muslim leaders like the Sultan of Sokoto, Alhaji Mohammed Saadi Abubakar III, and the Governor of Niger State, Alhaji Babangida Aliyu, among many others have given serious support to this scheme (Ukeh, 2011,p.24). The National Council of Muslim Youths Organisation (NACOMYO) agreed with the Niger State Governor when they averred that the initiative of the CBN was the best and most viable alternative in view of the economic troubles the country was passing through. More so, the League of Imans in the South West insisted that there was nothing wrong with the system (Alarape, 2011,p.11).

Judging from the lines of argument presented above, it is readily understood that they may have been tailored along religious lines and coloured with sentiment. Regrettably, at the centre of this controversy is the issue of media reportage. Some scholars and observers have come to accuse the media of fuelling the Islamic banking controversy instead of resolving it. This may have prompted Okonkwo (2012,p.10), to aver that "the media neglected the cardinal factor of objectivity in their reportage of the controversy". The position of Okonkwo is further supported by Isa (2012,p.7), who claimed that most reporters reported the controversy in favour of their faith or religion. Adeyemi (2012, p.8), further revealed that Christian owned print media gave support to the views of Christians on the controversy while that of Muslims were played down. If these allegations are anything to go by, it will not be out of place to say that the media especially the print did not play their social responsibility function effectively. The media in times of crisis should be seen to be managing it and not manipulating it.

The bogging question now is, were Nigerian newspapers seen to have taken sides in their coverage of the Islamic banking scheme?

Statement of Problem

The on-going controversy, consequent Sanusi's plan to introduce Islamic banking in the nation's banking system has generated so much rubble across the length and breadth of Nigeria. The religious nature of the country may have made it impossible for any of the parties (Christians and Muslims) to put aside religious sentiment and look at the merit or otherwise of Islamic banking scheme. Religious leaders from both divides have come up with allegations and counter-allegations with all of them trying to establish religious dominion. Unfortunately, the issue is gaining momentum and might further pitch the northern dominated Muslims against the southern dominated Christians.

However, in this controversy, we expect the media, especially the print, because of its detailed nature, to be managing the crisis instead of manipulating it. Regrettably, as seen above, many have come out to accuse the print media of fuelling or manipulating the crisis to serve personal, group or religious gains. Some have even said that most reports were slanted to favour their owners who belong to a particular religion. But how true are the above allegations? Are they also arts of the manipulation?

Whether the allegations are true or not, and also bearing in mind that the media are sometimes not immune to biases and sensationalism, one expects the consumers (readers) of the various reports put up by the different media houses to be the judge. They consume media products and only they may stand a better chance to do an objective assessment. Hence this study investigated the perception of readers in North-Central Nigeria on how newspapers reported the Islamic banking controversy in Nigeria.

Objectives of Study

- (1) To ascertain the frequency of their exposure to newspapers' reports on the Islamic banking controversy.
- (2) To also find out the perception of readers on how Nigerian newspapers reported the Islamic banking controversy in terms of adequacy of coverage.
- (3) To investigate the perception of readers on the objectivity level of Nigerian newspapers in their coverage of the Islamic banking controversy.
- (4) To equally find out whether the readers see print media reports on the Islamic banking as influenced by religion.

Research Questions

- (1) What is the frequency of readers' exposure to newspapers' reports on the Islamic banking controversy?
- (2) Do readers perceive newspapers' reports on the Islamic banking controversy as adequate?
- (3) Do readers perceive newspapers' report on the Islamic banking controversy as objective?
- (4) Do readers perceive newspapers' reports on the Islamic banking controversy as influenced by religion?

Literature Review

The Media and Islamic Banking: Managing or Manipulating the Controversy

The plans to introduce Islamic banking as one of the models of non-interest financial services has touched off intense controversy in religiously divided Nigeria. At the centre of the controversy is the Central Bank Governor, Sanusi Lamido Sanusi. His bold steps to reform Nigerian banking system since his tenure began in July 2009 have been welcomed by both the Muslims and the Christians; not only that, his reform also attracted worldwide attention. The reverse tends to be the case ever since Islamic banking was formally introduced in Nigeria in 2009 by the CBN Governor (*Newswatch*, 2009, para 1). The issue has been controversial and has divided Nigerians into two divides-those that are in support of non-interest banking (Islamic banking) and those that see it as another way of Islamizing Nigerians.

The recent announcement for the take-off of the first Islamic bank (JAIZ Bank) by the CBN Governor has attracted criticism from various angles. For example, Bishop David Bakare of the Kaduna State chapter of the Pentecostal Fellowship of Nigeria (PFN) accused the CBN Governor of harbouring sectarian loyalties at such a delicate moment the nation is. In his words:

Honestly, if Governor Sanusi Lamido Sanusi had done this advocacy for Islamic banking as a religious leader, it would have made a better sense than as a government official. Therefore, Sanusi should come out and tell the nation whose errand he is running and for who he speaks: is it for him, Islam or government of Nigeria? (Bakare, 2011,p.11)

Similarly, the Christian Association of Nigeria (CAN) calls the introduction of Islamic banking a move to "Islamize Nigeria".

However, the CBN Governor has responded to the above views of the Christian leaders by saying that the attention of Islamic banking at CBN predates his tenure and that what is called

"non-interest banking" attracts the involvement of non-Muslims as well, including bankers of the new JAIZ bank. He also stated that Islamic banking has been present in other countries of the world including United Kingdom.

Reporting controversial issue of such in a country like Nigeria with diverse cultural and religious ideology has made it more challenging to media men. Didiugwu, (2011,p.46) affirms that:

The challenge of managing controversies in any society is one that tasks the skills, intellect and ingenuity of media practitioners, as every issue manifests in a peculiar manner that requires careful handling in order to avoid mistakes that could be catastrophic to the society. The Islamic banking controversy is receiving wide press coverage based on the relevance it has; it affects the relationship between Muslim and Christians.

Secondly, it forms part of the on-going changes in Nigeria's financial system. Based on the above reasons, interest - free banking system has received rapid attention from media practitioners.

It is quite true that controversial topics makes news in Nigeria, but the challenge on how it should be covered matters a lot, such issues should not escalate into crisis as a result of inadequate and misinformation during coverage. Two schools of thoughts has existed in line with whether the media manages the Islamic banking controversy or manipulated it.

The first school of thought is made of people who believed the media did a perfect job in reporting the scheme. Akpeji, (2012,p.19) says that the likes of Oguenagbon (2011); Moshood (2011) and Rasheed (2011) are strongly in support of the role the media have been playing in managing the controversy. They are of the view that since the introduction of Islamic banking in Nigeria, the media have been giving it adequate coverage with the intention of enlightening Nigerians on the principles of it; also the media have also created a plat form where various views are discussed.

On the other hand, the likes of Akpeji (2012,p.20) quoted Idris Ali (2011), Akande (2010), and Adanu (2011) as those who belong to the school of thought who believed that the media failed in their responsibility. They are of the views that the media have painted the issue of non-interest banking in such a manner that it brings fear on the minds of non-Muslims. They also accused the media of referring to non-interest-free banking as "Islamic banking" and as such makes the controversy more complex. The terms Islamic banking, according to this School will make non Islam find it hard to accept such banking system with the fear that the intent of such is to "Islamize" the non-Muslims. They concluded that the media have not helped in educating Nigerians on the tenets of interest-free banking system as it is being practiced in other parts of the world, and as such "the press has only helped in manipulating the controversy to suit their taste" (Akpeji, 2012,p.19).

The press can choose to manage controversy if it chooses to and at the same time it can manipulate it if it so wishes, however, the processing of information and its management of it can contribute significantly to the growth and survival of our nation. The code of ethics regulating the practice of journalism stipulates that journalists must carry out their duties with a sense of responsibilities.

However, in spite of the two schools of thoughts, the "press" is expected to perform their duties alongside with a high level of been responsible to Nigerians. The informative and educative functions of the media should not be let low most especially in respect to controversial issues. The earlier the press step in, to educate the masses on some issues without taking side, the better it becomes before it escalate into crisis.

The two major religious divides in Nigeria must be put into consideration in reporting controversial issues of such which is highly sensitive. It appears that the Christians are strongly kicking against Islamic banking while the Muslims are in support of it. The media stands to be in the middle of the controversy, ways on how to ameliorate these two divides should be of interest and paramount to the press. The use of words, phrases that can instigate one segment against the other should be avoided.

Theoretical Framework

Framing Theory

The Framing theory, as explained by Coleman (1999,p.5), was first introduced by sociologist Erving Goffman in the 1970s to “systematically explain that humans use their ingrained expectations to make sense of their lives”. He cites Severing & Tankard as stating that events are framed or given a field of meanings within which they can be understood.

From media perspective, Media framing can be approached from two angles - sociological and psychological angles. Sociological framing focuses on "the words, images, phrases, and presentation styles" that communicators use when relaying information to recipients while psychologically driven media framing research generally examines the effects of media frames on those who receive them (Drunkman, 2001, and Iyengar, 1991).

From the picture painted above, it is obvious that the manner in which reports are framed determine to a large extent how the public will respond. The perception of the audience in most cases on an issue is a direct result of how the issue was covered in the media. If a report is presented in an emotional manner, it is most likely to generate emotions among the audience members. From this, we can understand why the respondents used in this study responded the way they did.

The relevance of this theory to the study is that it explains why the audience responded the way they responded. Those who believed that the newspaper's reports were influenced by religion may have seen that from the phrases used in the coverage.

Methodology

Usually in scientific research, the nature of what one is studying determines the research design to adopt. From the nature of this study, “readers’ perception of newspapers’ reports on Islamic banking controversy”, the researchers adopted the survey method to generate data for quantitative analysis. Survey research method was used in this study because of its appropriateness. Again, the method has been recommended for behavioural research of this nature. Since, the study had to do with peoples’ views about newspapers’ reports, survey method was the most appropriate method that could be used to investigate their views (Wimmer and Dominick, 2011,p.185; Chukwuemeka, 2002,p.32; and Ohaja, 2003,p.11). Survey research method equally gave the researchers an opportunity to have a face-to-face interaction with their respondents while studying them in their natural environment. Questionnaire was subsequently used generate data for quantitative analysis.

The population of the study is the entire audience of the print media (Newspapers) in North-central geo-political zone of Nigeria. According to the figures made available by the National Population Commission (NPC) based on the 2006 census, the population of the six states is 18963717. Taro Yamani formula was used to draw a sample of 400 from this population.

To effectively carry out this study, the researchers adopted the multi-stage sampling technique. This was done in order to give all elements in the population an equal chance of being selected.

First, cluster technique was used to divide the population into clusters. This because North-central geopolitically is divided into six cluster (North-West, North-East, North-Central, South-South, South-East and South-West). The North-Central zone which the researcher studied has six states (Niger, Nassarawa, Kogi, Kwara, Plateau, and Benue States).

From the six states in the zone, the researcher randomly selected three states to represent the zone in the study. This selection was done in such a way that all the states had equal chance of being selected (simple random sampling technique). The states selected were Nasarawa, Niger, and Benue states.

The states capitals of the three selected states were purposively selected because the researcher believed that a good number of literate populations are found more in the capital cities than other places in a state. Apart from this, state capitals have a good number of newspaper vendors.

From the selected state capitals, systematic random sampling technique was used to select areas in each of the state capitals for analysis. A proportional representation was done to this effect.

The researcher distributed copies of questionnaire based on the above proportion in each of the selected areas in the state capitals. The most educated who is also a regular audience of the newspaper was selected for the study. The researchers used government and private organisations, corporations, schools, hospitals and parastatal for this analysis. The implication was that the most educated who also showed a great understating of newspaper coverage of the Islamic banking scheme was selected. This means that a little discussion was held with such a person before was given a copy of the questionnaire to respond to. The reason for this was to make sure that only those who knew the issue responded to the questionnaire. Religion was a serious factor considered. The researchers made sure that the two religions were adequately represented.

The researchers used simple percentages and tables to present and analysis data collected from the use of questionnaire. Percentages, chart and tables were used for clarity.

Data Presentation and Analysis

In this section, quantitative data generated through questionnaire were presented and analysed. Out of the 400 copies of questionnaire distributed, 15 copies were not properly filled, hence a mortality rate of 3.75 percent.

Research Question One: What is the frequency of readers' exposure to newspapers' reports on the Islamic banking controversy?

Table 1: Frequency of exposure to newspapers' reports on Islamic Banking

How often do you read reports on the scheme in the newspapers?	Frequency	Percentage
Always	301	78.18%
Often	76	19.74%
Rarely	7	1.82%
Can't say	1	0.26%
Total	385	100%

The information in the table above show that 301 respondent read reports on the Islamic banking scheme in the newspapers always; 76 respondents said they often read reports about the Islamic banking scheme in the newspaper, 7 respondent said that they rarely read reports about the scheme; while 1 respondent can't say.

Table 2: Kinds of reports read in the newspapers about Islamic banking scheme

What kind of reports did you read most about Islamic banking in the newspapers?	Frequency	Percentage
News reports	321	83.38%
Opinion Articles	41	10.65%
Editorials	1	0.26%
Cartoon	1	0.26%
Feature stories	21	5.45%
Total	385	100%

From the table above, 321 respondents representing 83.38 per cent read mostly news reports about Islamic banking; 41 respondents said they read opinion articles; 1 respondent said that he read editorial; 1 respondent said he read only a cartoon, while 21 respondents said that they read feature stories.

In summary, all the quantitative data presented in tables 1 and 2 show that 78.18 per cent of the respondents exposed themselves frequently to newspapers' reports on the Islamic banking controversy.

The finding made under this research question is supported by the findings of Yakubu (2011,p.92). According to Yakubu, Nigerians will always expose themselves to controversial reports. This according to him was responsible for high readership usually experience during crisis or controversies.

Research Question Two: *Do readers perceive newspapers' reports on Islamic banking controversy as adequate?*

Table 4.3: Whether newspaper reports on the scheme were adequate?

In your opinion, do you think the reports you read about the scheme in the newspapers are adequate?	Frequency	Percentage
Yes	61	15.84%
No	293	76.10%
Can't say	31	8.05%
Total	385	100%

Information in table 4 above shows that 61 respondents representing 15.84 per cent believe that the newspaper reports on the scheme were adequate: 293 respondents representing 76.10 per cent said the reports were not adequate; while 31 respondents could not give opinion.

Table 4.4: Extent to which the respondents think the reports were adequate

To what extent do you think the reports were adequate?	Frequently	Percentage
Large extent	2	0.52%
Moderate	50	12.99%
Little extent	11	2.86%
Not adequate	322	83.64%
Total	385	100 %

Data in the table above show that 2 respondents believe that newspapers' reports on Islamic banking controversy was adequate to a large extent; 50 said it was just moderate; 11 said it was adequate to a little extent; while 322 said it was not adequate.

The finding made under this research question is supported by a similar finding arrived at by Akpeji (2012, p.20). According to him, some people believed that Nigerian mass media failed in their coverage of the Islamic banking controversy because the issue was poorly covered.

Research Question Three: *Do readers perceive newspapers reports on the Islamic banking controversy as objective?*

Table 4.5: Whether the Reports were Objective

Can you say that most reports on the Islamic banking scheme were objective?	Frequency	Percentage
Yes	94	24.42%
No	282	73.25%
Can't say	9	2.34%
Total	385	100%

The table above show the respondents' views on whether the Islamic banking scheme was reported objectively; 282 respondents representing 73.25 per cent said the issue was not reported objectively; 94 respondents or 24.42 per cent said it was reported objectively, while 2.34 per cent couldn't say.

Table 6: Extent to which the reports were objective

To what extent do you think the reports were objective?	Frequency	Percentage
Large extent	11	2.86%
Moderate	59	15.32%
Little extent	23	5.97%
Can't say	292	75.84%
Total	385	100%

The data in the table above show that 11 respondents believe that the newspapers reports on the issue were objective to a large extent; 59 respondents or 15.32 per cent said that the paper's

objectivity level on the issue was moderate; 23 respondents representing 5.97 said it was to a little extent while 75.84 per cent couldn't say.

This finding is supported by similar findings made by Adeyemi (2012,p.8) and Uka (2012,p.7). Both Adeyemi and Uka found that Nigerian mass media were not objective in their coverage of the Islamic banking scheme. They concluded that the issue was sensationalized.

Research Question Four: Do readers perceive newspapers reports on the Islamic banking controversy as influenced by religion?

Table 7: Whether the Reports were influenced by Religion

In your opinion, do you think that most newspapers' reports on the Islamic banking issue were influenced by religion?	Frequency	Percentage
Yes	298	77.40%
No	77	20%
Can't say	10	2.60%
Total	385	100%

The table above show that 298 respondents representing 77.40 per cent believed that newspapers' reports on the Islamic banking scheme were influenced by religion; 77 respondents representing 20 per cent said the reports were not influenced by religion; while 10 respondent or 2.60 don't have any opinion.

Table 8: The Extent to which the Reports were Influenced by Religion

To what extent do you think that the reports were influenced?	Frequency	Percentage
Large extent	204	52.99%
Moderate	89	23.12%
Little extent	5	12.99%
Can't say	87	22.60%
Total	385	100%

The table above indicate that 204 respondents believe that newspapers' reports on the Islamic banking scheme were influenced by religion to a large extent; 89 respondents believe they was moderate; 5 said they were to a little extent; while 87 don't have opinion on the issue

The finding made under this research question is supported by the findings of Hassan (2011,p.15). According to him, the Islamic banking issue was reported by the media in favour of the religion of their owners. Moses and Nafada (2011,p.14) also found that "Nigerian mass media were very biased as they merely favoured their religions.

Summary of Findings, Conclusion and Recommendations

The goal of this study was to find out the perception of newspaper readers in North-Central Nigeria on how the newspapers reported the proposed Islamic banking scheme that generated controversy. In conducting this study, the survey design was used. This design gave the researchers the opportunity to use survey research method to generate quantitative data. At the end of the analysis, the following findings were made:

- (1) Readers in the North-Central geo-political zone exposed themselves frequently to newspapers' reports on the proposed Islamic banking scheme.
- (2) Readers in the North-Central geo-political zone in Nigeria perceived newspapers' reports on Islamic banking scheme.
- (3) Readers equally perceived the reports as not being objective.
- (4) Finally, readers in North-Central perceived newspapers' reports as influenced by religion.

Conclusion

From the results gotten after a thorough analysis of both the qualitative and quantitative data, and the materials reviewed in this work, the researchers reached this conclusion:

- (1) Newspaper audience in Nigeria is always exposed to reports on issues that are controversial in nature. This is due to the fact that such issues have the tendency of sparking off ethno-religious crisis because of the multi-ethnic and religious make-up of Nigeria.
- (2) The researchers also conclude that most issues involving religion in Nigeria are not always covered adequately because of likelihood of inflaming religious nerves.
- (3) Finally, the researchers conclude that religion colouration is usually assigned to virtually all government policies and programmes that are not favourable to some religions in Nigeria.

Recommendations

From the findings of this study and literatures reviewed, the researcher makes the following recommendations.

First, a wider study that covers the entire country and possibly the entire audience of the print media should be carried on what they feel about the way print media covered the Islamic banking scheme.

Secondary, print media managers should understand that sensitive issues that are national in outlook should be covered adequately to avoid confusion. The inadequate reports published by the newspapers led the controversies in the first place. Reporters must as a matter of responsibility report issues adequately so that everyone will see all sides to the issue.

Apart from publishing adequate reports, reporters and other news managers must understand that objectivity is the hallmark of good media business.

Most importantly, the researchers are forced to appeal to newspapers' reporters and writers to desist from allowing their religions influence what they write. The fact that the audience of these newspapers perceived their reports on the issue to have been influenced by religion is a serious issue. Newspapers manager must correct the impression by ensuring that there is no repeat. Sensitive issues must be reported objectively and devoid of religions sentiments.

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