



## Mu'amalat Challenges between Kaduna Electricity Distribution Company (KAEDCO) Staff and Muslim Customers in Gusau

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**Abstract:** The attitude of staff in most of the public enterprises and Governmental organizations in Nigeria usually determines the effective, efficient, fair and credible relationship between the organization and its clients (customers). Thus, a good representation by the staff of any corporate utility company or industry is an essential element of good governance and sustainable business enterprise. Also, Islamic traditions entail that good moral qualities and ethical values elevate the status of man and make him excel among others in all his endeavours religiously, economically, socially and politically. This research aims to explain the Islamic laws of transaction and mutual dealings (Fiqh al-Mu'amalat), their meaning, sources, scope, as well as ethical and moral qualities of the Prophet Muhammad (S.A.W) that are worthy of emulation by all Muslims in their dealings with one another. The research will also identify some of the Mu'amalat challenges and unethical behaviours exhibited by both parties which are detrimental to their overall progress and provide some possible suggestions and recommendations on how to establish a better relationship between KAEDCO staff and Muslim customers in the Gusau metropolis. The researchers employed both qualitative and quantitative approaches to collect and collate all the necessary data that are relevant and suitable for the research. The results of the findings discovered some of the key areas where problems usually arise between the said parties. It also identified certain rights, obligations and responsibilities of both so that each will operate within his jurisdictions. The teachings of the Islamic law of Mu'amalat have been carefully discussed from the Qur'an, Sunnah and the views of Muslim jurists as a guiding path of ensuring better correspondence between the Staff of KAEDCO and the Muslim customers in Gusau Metropolis. The findings of the study revealed that good service delivery and quick response to customer's complaints are among the key measures of enhancing a better relationship between the said parties. The paper recommends that both parties should base their Mu'amalat on the basic teachings of Islamic law of transaction as a means of fostering good relationships.

**Keywords:** Challenges, Islam, Mu'amalat, KAEDCO, Customer.

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### INTRODUCTION

Islam is a complete way of life governing all aspects of human endeavours; it encompasses one's

existence on this earth from all spheres, his relations with His creator, his relations with other men and the society at large. The religion of Islam aims at the happiness of life and fair dealings between

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individuals in society. It rejects any means that threaten the peace and happiness of man's existence on earth. Therefore, *fiqh al Mu'amalat* as a law of personal dealings and transactions remains one of the most important fields of Islamic jurisprudence aimed at developing mutual relationships and fair dealings in society [1]. It is an Islamic concept relating to social consciousness that regulates the people's conduct in all aspects of social, religious, political and economic life.

However, the National Electric Power Authority (NEPA) is a public utility enterprise that was established in 1972 by decree No.24 of 29<sup>th</sup>. In 1972 the Niger Dams Authority (NDA) and Electricity Corporation of Nigeria (ECN) were merged to form the National Electric Power Authority (NEPA) which was the then major electricity firm in Nigeria until power sector reforms result in the creation of Power Holding Company of Nigeria (PHCN) and later privatization of electricity generation and Distribution [2]. Similarly, from its establishment to date, it has become one of the worst public sectors that have been very worrisome, with unsatisfied service delivery, and unfair and unethical dealings with its customer. Though keep on changing names as a result of power sector reform and commercialization their operation remains unsatisfied to most of their customers, consumers and other stakeholders [3]. Kaduna Electricity Distribution Company (KAEDCO) was registered as a company out of the 18 successor companies carved out from the former National Electric Power Authority (NEPA) which was decentralized into the Power Holding Company of Nigeria (PHCN). Kaduna Electric was privatized on 4<sup>th</sup> December 2014. Located in the North-Western part of Nigeria, it has a distribution license to serve customers in 4 States of Kaduna, Kebbi, Sokoto and Zamfara, covering 84 LGAs, spread over 150,000 km<sup>2</sup> 0.5+ million customers from amongst an estimated 2+ million households [4].

### **Brief About the Muslim Community in Gusau Town**

Gusau district was one of the districts that emerged following the *jihad* movement of the Nineteenth Century in Hausa land, led by the legendary *Shaykh* Usmanu Danfodiyo. It was founded around 1799 by Mallam Muhammadu Sambo Dan-Ashafa, a disciple of the *Shaykh* Danfodiyo. Gusau district only became prominent after the fall of

Yandoto in 1806. Since its emergence as an important settlement in the Sokoto Caliphate, Gusau town attracted attention as an important agricultural and commercial centre. At any rate, the town and its surrounding areas had attracted a large presence of agriculturists; farmers and livestock rearers, especially cattle owned by the Fulani. Gusau before the colonial period, was an agrarian, agriculture was the backbone of the economy of Gusau, the economic activity of the people during this period consisted mainly of farming with other minor supplementary occupations. Although, like most other Hausa towns agriculture remained the main activity. In the area, there were builders, thatches, butchers, blacksmiths, drummers, praise singers, etc. Gusau and the territory assigned to Mallam Sambo Dan-Ashafa fall within the metropolitan section of the caliphate. In Gusau after the consolidation of Mallam Sambo with their Headquarters at Gusau had under the territories of Wonaka, Mada, Yandoto, Samri, Magami, Marabu, Mareri, Mutumji, Kwaren Ganuwa, Wanke and a group of villages around Gusau, like other parts of the caliphate. Gusau covers a total land area of approximately 3469 square kilometres. The area within which Gusau is located is interrupted by a few little rocky outcrops, such as the hills of Mareri and Dokau. Gusau enjoys a tropical type of climate largely controlled by two masses, namely the tropical and maritime [5].

The city of Gusau, located in Northwestern Nigeria, it is the capital of Zamfara state. It is also the name of the state's local government area (LGA) which has an area of 3,364 km (1,299 sq mi) and a population of 383,162 as of the 2006 census and a projection of about 528,400 as of 21<sup>st</sup> March 2016 [6]. The city has some prominent areas including Gada-Biyu, Tudun-Wada, Sabon Gari, Samaru, Unguwar Gwaza, Labin-Labin, Damba, Canteen Daji, Igbo Road, Motorgage and Premier Road among others. Its diverse ethnic population consists of Fulani, Hausa, Yoruba, Igbo, Igala, and other ethnic groups.

### **Concept and Definition of *Mu'amalat***

*Mu'amalat* is an Arabic word which means transaction or dealing. It is a part of Islamic jurisprudence which signifies rulings governing the commercial transaction in Islam [7]. It provides much of the basics for Islamic economics and the instruments of Islamic financing and deals not only with Islamic legality but also with social and economic repercussions and the rationale of its

<sup>1</sup> Saifudin. *Basic Principles of Mu'amalat*. Kenwangan: Islam Publihsers, 2017.

<sup>2</sup> U.P. Onochie, *The Nigeria Electric Power Sector; Opportunities and Challenges*, Vol. 2 Issue 4, Np. Benin Nigeria, 2015, pp.494-502

<sup>3</sup> Mal. Musa Sani, (54years), farmer, interviewed at Damba, 17<sup>th</sup> march, 2021.

<sup>4</sup> <https://kadunaelectric.com>. Retrieved 12<sup>th</sup> May, 2023.

<sup>5</sup> <https://en.wikipedia.org/wiki/Gusau>

<sup>6</sup> Opcit P. 2

<sup>7</sup> Opcit P. 4

prohibition. In legal Islamic terminology, *fiqh- al Mu'amalat* are set of rules related to worldly matters such as business/trading, commerce, transaction, lending, borrowing and contracts. It also involves the rules regarding the social interaction between humans such as marriage contract, inheritance, (*Fara'id*), endowment (*Waqaf*) and other human activities.

*Mu'amalat*: is the knowledge of *Shariah* ruling that relates to the practical aspects of a *mukallaf* (an accountable Muslim i.e. an adult and mentally competent) in the area of business and financial dealings derived from its detailed evidence.

Furthermore, *Mu'amalat* means any form of mutual dealings held between people to do transactions for their needs such as in trading and commerce. It is a social relationship which consists of various economic and non-economic activities. It is also defined as a branch of Islamic jurisprudence that covers the area of commercial and business activities in the economy. *Fiqh Muamalat*: Refers to the *Shariah* rulings related to the business and financial dealings between people [8].

#### Sources of Fiqh Al-Mu'amalat

*Fiqh al-Mu'amalat* is a *Shar'iah* ruling that deals with interpersonal relationships between a person and others related to business and financial dealings, dispute settlement, rules, rights and responsibility, etc<sup>9</sup>. The text of the Qur'an, Prophetic traditions and juristic opinions form the general foundation and universal principles of Islamic law of transaction. There are a lot of examples from each source of Islamic *Shari'ah* based on this field of study. Allah (S.W.T) says in the Glorious Qur'an: *O believers do not consume (use) your wealth among yourselves illegally, but rather trade with it by mutual consent* [10].

Allah (SWT) also says in another verse about transactions: *O you who have believed, when you contract a debt for a specified term, write it down.....* [11].

In another verse, Allah (S.W.T) says: *And do not consume one another's wealth unjustly, or sent it in (In bribery) to the rulers so that (they might aid) you (to) Consume a portion of the wealth of the people in sin, while you know (it is unlawful)*" [12].

In another *surah*, Allah (S.W.T) says: *And Allah Has permitted trade and prohibited Riba* [13].

Allah (S.W.T) also says in another *surah*: *O you who believed! fear Allah and be with those who are truthful (in word and deeds)* [14].

However, about justice when dealing with people Allah (S.W.T) says:

*Indeed Allah loves those who act justly* [15]. In another verse He also says: *And give measurement and weight with justice* [16]."

Allah (S.W.T) also encourages mankind to fear Him and settle their matters between themselves in goodness. Allah the Guarantee Disposer says:

*The believers are but brothers, so make a settlement between your brothers. And fear that you may receive mercy* [17].

Similarly, numerous traditions of the Prophet Muhammad (S.A.W) emphasize the teachings of Islamic law of transaction both in its social and financial context. The entire life of the Prophet Muhammad (S.A.W) is a complete guide and source of the Islamic laws of *Mu'amalat*. These aspects of *Mu'amalat* could be in his business transactions (trading) and his relationship with one another even among the people of other religions, Jews, Christians and the *Makkan* infidels. Allah (S.W.T) in the Glorious Qur'an praises this kind gesture of His noble Prophet when He says:

*And most surely you conform (yourself) to sublime morality* [18].

The above quoted verse expresses the possession of good moral virtues by the Prophet which are his traits to be admired by the people of other religions and the unbelievers. Therefore, any Muslim who wishes to be good in moral attitudes should study the life of the Prophet (S.A.W) as instructed by Allah (S.W.T) in the Glorious Qur'an. Prophet Muhammad (S.A.W) was described by Allah (S.W.T) as *Uswah al-Hasanah* for those whose hearts felt for Allah and the Last Day. Allah (S.W.T) says:

*Certainly, you have in the Messenger of Allah an excellent example (beautiful pattern of conduct)*

<sup>8</sup> J. Abdullaah et. al, (2014), *The Four Introductory Theories of Fiqh Muamalat, Wisdom Publication Nilai, Negeri Sembilan.*

<sup>9</sup> W. Al-Zuhaili, 1989. *Al-Fiqh al-Islam wa 'Adillatuh*, Vol. 4. Damascus: Dar alFikr

<sup>10</sup> Qur'an 4:49

<sup>11</sup> Qur'an 2:282

<sup>12</sup> Qur'an 2:188

<sup>13</sup> Qur'an 2:275

<sup>14</sup> Qur'an 9:119

<sup>15</sup> Qur'an 60:8

<sup>16</sup> Qur'an 6:152

<sup>17</sup> Qur'an 49:10

<sup>18</sup> Qur'an 68:04

*for him who hopes in Allah and the Last Day, and remember Allah much* [19].

The above-mentioned verse also commands the believers to copy and emulate the life pattern of the Prophet (S.A.W) for he possesses the characters that are worthy of emulation. It is therefore necessary for all Muslims in all their affairs to follow strictly the teachings of the Qur'an and the lifestyle of the seal of the Prophets (S.A.W). More so, Allah (S.W.T) also reiterates that it is based on His mercy that He guides the Prophet to be very soft, kind, simple and open to all (both his companions and unbelievers). And had it been you are found of intolerable mind, they would not have obeyed you; neither listened to your preaching nor embraced your message. Allah (S.W.T) says:

*So, by the mercy of Allah (O Muhammad) you were lenient with them. and if you had been rude (in speech) and harsh in heart, they would have disbanded from you. So, pardon them ask forgiveness for them and consult them in the matter. And when you have decided, then rely upon Allah. Indeed, Allah loves those who rely (upon Him)* [20].

From the above-mentioned verses, one can understand the best human beings are those who interact with others with good manners and excellent behaviour. Similarly, Prophet Muhammad (S.A.W) in many of his traditions encourages the believers to be law-abiding and firm in their mutual dealings with one another in social, economic, political and spiritual life. More so, when the *Ummul Mu'minin* A'isha (R.A) was asked about the character of Prophet Muhammad (S.A.W), she replied his character entirely is the Qur'an.

Similarly, Abu Musa reported Allah's Messenger (S.A.W) as saying:

*A believer is like a brick for another believer, the one supporting the other* [21].

Furthermore, *Nu'man* bin Bashir also reported Allah's Messenger (P.B.U.H) as saying:

*The believers are like one person; if his head aches, the whole-body aches with fever and sleeplessness* [22].

### **Mu'amalat Challenges between Kaedco Staff and Muslim Customers in Gusau Metropolis**

It is generally believed that the majority of the population residing in the Gusau Metropolitan area are Muslims and there exists a very long-time relationship between them and the Electricity officials since the period of defunct NEPA, PHCN to the time of KAEDCO. In an outline consultation, survey and interview, many Muslim customers expressed their dismays and grievances that need the attention of many stakeholders. This was explained when some prominent customers described the relationship as hitherto, disheartened and not in line with both the teachings of the religion of Islam, work ethics and regulations of the National Electricity Regulatory Commission (NERC) [23]. Some the area of the challenges revealed from the findings of this research are as follows:

#### **Estimated Billing Charge**

An estimated bill is a system of billing electricity customers for energy consumed based on their previous usage of the overall consumption of the substation, feeder or transformer without considering the actual energy consumed by the individual customers. Muslims opined that it is one of the teachings of Islamic law of transaction to use a clear measure and a just scale in a transaction.

Allah (S.W.T) says:

*And give measurement and weight with justice* [24].

Kaduna electric officials issued estimate bills to the customers who thought the customers possessed meters which the company referred to as obsolete meters [25]. The National Electricity Regulation Commission (NERC) decreed that all customers should be metered to avoid serving customers with estimated bills.

#### **Inaccurate Billing**

Customers under this billing system were mandated to pay above what they have consumed every month even with the shortage and unstable power supplied. We are not satisfied with the type of bill we received from our electricity service providers despite the low level of supply that we have been experiencing [26]. Sometimes, customers are served with a bill that has an outrageous amount that common sense cannot perceive. For example, a customer who was billed N5,000 in the previous month may be billed up to N50,000 in another month

<sup>19</sup> Qur'an 33: 21

<sup>20</sup> Qur'an 3: 159

<sup>21</sup> Sahih Muslim Book 32 No.6258

<sup>22</sup> Sahih Muslim Book 32 No.6260

<sup>23</sup> Muhammad Kabir Ibrahim, (47years), customer, Interviewed at Mareri Area

<sup>24</sup> Qur'an 6: 152

<sup>25</sup> Muhammad Ibrahim, (45years), Staff, interviewed at his residence, Barakallahu Area

<sup>26</sup> Muhammad Sani, (55years), teacher, interviewed at Unguwar Gwazawa Area, 21<sup>st</sup> June, 2023

at the same household or apartment [27]. Similarly, as Muslims, the Islamic law of transaction entails that in all Muslim transactions or contracts, an amount or value should be specified, and the services to be rendered should be agreed upon by the two contracting parties without any hidden defect. Prophet Muhammad (S.A.W) says:

*Whosoever enters into a sale with you let him stipulate a determinate weight and measurement, and a determinate period of delivery* [28].

This is one of the current challenges that hinder a better relationship and mutual understanding between the customers and the Kaduna Electric officials.

### **Transfer of Outstanding Debt to New Tenants/Occupants**

Another issue irritating most of the Muslim customers in the Gusau metropolis when it comes to entering a new house rented or bought was the transfer of accumulated outstanding debt to the new tenant. That has been one of the major problems faced by some Muslim customers and it deviates from the teaching of the Islamic law of transaction. Though in Islamic law of transaction, a debt may be transferred as (*Hawal al-Dayn*) it should be with the consent and agreement of the two contracting parties. In his book titled *Fundamentals of Islamic Law of Contract in Business and Banking*, A.Y. Sanyinna mentioned thus:

*The contracting parties should be equally aware of the the legal existence of the two debts* [29].

People should be very careful when it comes to the issue of buying or entering into a new house. New tenants or anybody who wishes to buy a new house should ask for the water and electricity bills before concluding the contractual agreement [30].

### **Poor Technical Maintenance and Fault Clearing**

It is not the responsibility of the electricity customer or community to buy, replace, or repair electricity transformers, poles, and related materials or equipment used in the supply of electricity It has become the habit of KAEDCO officials in Gusau to put an unnecessary burden on repairing or buying some electrical items such as cables, wire, units, or feeder pillars as well as poles in their substation which is the company's sole responsibility. However, in this aspect, the officials may not ask you to buy anything

but they leave you in absolute darkness to the next extent that you will start finding a solution to the problem within your available means [31].

### **Continued Billing of Customers under Disconnection**

Another common illicit act is billing a consumer for a certain number of months that he has not been enjoying the light either as a result of disconnection or network fault from the substation. Most of the bills that have accumulated up to millions of naira outstanding debt were accumulated either due to non-remittance of the money paid by the customers or through an amount billed when the customer is under disconnection. This also deviated from the main principles and teachings of Islam. Allah warned us against indulging in *Riba*, deceit and other fraudulent acts in business affairs. Similarly, Allah cautions the believers that in dealing with one another, we should be just and fair in all our transactions. Allah (S.W.T) says:

*And do not consume one another's wealth unjustly, or sent it (in bribery) to the rulers so that they might aid) you () in consuming a portion of the wealth of people in sin, while you know (it is unlawful)* [32].

### **No-Notice Disconnection**

It is the right of the customers to be notified in writing ahead of disconnection of electricity services to ensure quality service delivery. Some of the KAEDCO officials in the Gusau metropolis developed a harsh mindset of massive disconnection of customers' light to attract a reconnection fee amount from customers. Sometimes a customer was not far from his house and some may even call and admit that they will come soon but this will never be an excuse since the target was already set for that reconnection fee [33].

### **Findings**

From the findings of the research, it was discovered that good service delivery and quick response to the customers' complaints are the major keys to a successful business and development of any organization. The hike in the electricity price is also one of the reasons why most of the users cannot afford to continue with electricity. More so, good customer relationships will also help the company retain its customers and improve the number of their customers within the Gusau and beyond. Also,

<sup>27</sup> Kabiru Isah, (46years), tailor, interviewed at Hayin Buba Area. 14<sup>th</sup> July. 2023

<sup>28</sup> Sahih Muslim Vol. 3:1220

<sup>29</sup> A.Y. Sanyina, *Fundamentals of Islamic Law of Contract in Business and Banking*. Sokoto: Usmanu Danfodiyo University Press p.138

<sup>30</sup> Abubakar Muhammad, (38years), Staff, interviewed at his office, Gada Biyu Gusau

<sup>31</sup> Muhammad Tukur, (40years), customer, interviewed at his residence, 'Yar Dantse Area.

<sup>32</sup> Qur'an

<sup>33</sup> Hajiya Fatima Sani (56year), customer, interviewed at her residence, Unguwar kara, Gusau

regular and stable supply will enhance and improve their cash collection. The result of the findings also revealed that poor billing, inaccurate charges, non-response to customers' complaints, using third Parties (NEPA 2), problems of fault repair, poor technical maintenance and poor voltage, are some of the factors responsible for bringing most of the challenges between KAEDCO Staff and the Muslim customers in Gusau Metropolis.

## RECOMMENDATIONS

The major contending issues and *Mu'amalat* challenges have already been identified from the findings of this research. However, these are some valuable suggestions to ensure a smooth and good relationship between the KAEDCO officials and Muslim customers in the Gusau metropolis and the following has to be employed by both the two contracting parties.

- i. As Muslims we strongly believe that the wealth entirely belongs to Allah, and He gave it to which He wishes. Humans are only appointed as trustees to manage, control and transact with it among themselves with fairness, sincerity and justice. Therefore, it is very important to operate by Allah's rules and the general principles of Islamic transactions laid down by the Qur'an and *Sunnah*. Similarly, the works of Muslim Jurists on all aspects of *Mu'amalat* should strictly be followed.
- ii. KAEDCO officials in Gusau metropolis have to work in line with the predefined rules and regulations enshrined by their workplace, to avoid unnecessary grievances and grudges with their Muslim customers.
- iii. Both parties should base their *Mu'amalat* (dealings) on the basic teachings of Islamic law of transaction and interpersonal relations law as a means of fostering good customer relationships.
- iv. Similarly, the principle of the contract between the two parties should be transparent and based on the consent of all without any hidden defects. And there should be full observance of justice and fair dealing.
- v. Also there should be a performance improvement plan to increase the hours of supply, better resolution of customer complaints when there is a fault as well stable constant supply to meet the demand of their customers within the metropolitan area.
- vi. There should also be direct contact between the Muslim customers and the genuine and recognized staff of the organization to avoid falling into the hands of third-party traps, popularly known as NEPA 2 or Helpers.

- vii. Kaduna Electricity Distribution Company should try and provide all the necessary materials and equipment needed for the repair of faults at substation bases, network lines, injection substations etc.
- viii. Similarly, customers should fear Allah (S.W.T) in all their dealings and be paying their bills promptly as it is when due.
- ix. People should fear Allah (S.W.T) and avoid all illicit acts related to electricity theft, meter bypass, underground electricity theft, and other forms of electricity vandalisation.

## List of Informant

Hajiya Fatima Sani (56year), customer, interviewed at her residence, Unguwar kara, Gusau  
Abubakar Muhammad, (38years), Staff, interviewed at his office, Gada Biyu Gusa  
Muhammad Tukur, (40 years), the customer, was interviewed at his residence, in 'Yar Dantse Area.  
Muhammad Ibrahim, (45years), Staff, interviewed at his residence, Barakallahu Area  
Muhammad Sani, (55years), teacher, interviewed at Unguwar Gwazawa Area, 21<sup>st</sup> June, 2023  
Kabiru Isah, (46 years), tailor, interviewed at Hayin Buba Area. 14<sup>th</sup> July. 2023  
Muhammad Kabir Ibrahim, (47years), customer, Interviewed at Mareri Area  
Mal. Musa Sani, (54 years), farmer, interviewed at Damba, 17<sup>th</sup> March 2021.

## CONCLUSION

The above discussion was based solely on the Islamic concept of *Mu'amalat* and its application in the relationship between the KAEDCO staff and the Muslim customers in the Gusau metropolis. Therefore, the KAEDCO officials should fear the Almighty Allah to provide all the necessary materials and equipment needed for technical maintenance, increase the hours of supply, attain the customer's complaints and also install meters to measure the hours of supply consumed by the individual consumers. They should also work by the pre-defined rules and regulations regarding their workplace. Similarly, Muslim customers in Gusau metropolis should fear Allah (S.W.T) in all their dealings with the KAEDCO and also be paying their electricity bills promptly as it is when due. Nonetheless, they should fear Allah (S.W.T) to avoid all illicit acts related to electricity theft, meter bypass, underground electricity theft, illegal looping and all other forms of electricity vandalisation.

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