

**RELIGION AS A DETERMINANT OF CONSUMER EXPERIENCE AND PURCHASE BEHAVIOUR TOWARDS FAST MOVING CONSUMER GOODS IN BIDA, NIGER STATE**

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**ABSTRACT**

*Consumer behaviour in Nigeria is shaped not only by economic considerations but also by deeply rooted cultural and religious values that influence how individuals perceive products and interact with brands. In a culturally rich environment like Bida, religion visibly shapes consumer expectations, product preferences, and perceptions of quality and safety. This study therefore examines how religion can determine consumer experience and purchase behaviour toward fast-moving consumer goods (FMCGs) in Bida, Niger State. Specifically, the study seeks to know whether religion significantly influences how consumers experience and purchase FMCGs in the community. The study adopted an explanatory research design, using a purposive sampling technique to select FMCG outlets that align with the research objectives. A structured questionnaire was administered to 330 respondents, and regression analysis was employed to test the effect of religion on consumer experience. Findings revealed that the relationship was significant ( $\beta = 0.733, p < 0.000$ ), with religious factors accounting for 78.4% of the variation in consumer experience. The study concludes that consumers' choices in Bida are deeply intertwined with their religious beliefs and identities, demonstrating that faith-based considerations guide satisfaction, trust, and expectations during consumption. These findings reinforce the need for businesses to respect religious norms in product formulation and communication. Consequently, FMCG producers and marketers should ensure that product ingredients, packaging, and promotional messages align with religious expectations while training staff to be sensitive to customers' beliefs. Such religion-conscious practices can deepen trust, enhance consumer satisfaction, and strengthen long-term patronage.*

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## **1.0 Introduction**

Consumer behaviour is shaped not only by economic considerations but also by deeply rooted cultural and religious values that guide everyday choices. In many Nigerian communities, religion forms an important part of social identity and influences how individuals evaluate products, interpret marketing messages, and interact with brands (Kotler & Keller, 2020). Fast-moving consumer goods (FMCGs), which include essential items such as toiletries, beverages, and household products, are purchased frequently, and their consumption often reflects personal beliefs and lifestyle orientations (Solomon, 2022). In a culturally rich environment like Bida, Niger State, religion plays a visible role in shaping consumer expectations, product preferences, and perceptions of quality and safety (Johnson, 2022).

Religious teachings can influence attitudes toward product ingredients, brand trustworthiness, and acceptable consumption practices (Schiffman & Wisenblit, 2019). For example, consumers may show preference for goods perceived as “pure,” ethically compliant, or aligned with their religious values. Such tendencies make religious affiliation a critical factor for marketers seeking to understand variations in consumer experience and purchase patterns within the FMCG sector. This study therefore explores how religion shapes consumer experience and purchase behaviour toward FMCGs in Bida, offering insights for firms aiming to design culturally sensitive marketing strategies that resonate with local consumers.

### **1.1 Statement of the Problem**

The religious beliefs of consumers are thoroughly understood and respected by manufacturers and retailers of fast-moving consumer goods (FMCGs). This understanding would manifest in products and marketing strategies that align seamlessly with the religious practices and expectations of the community. In Bida, Niger State, an ideal situation would involve FMCGs being produced, labeled, and marketed in ways that fully respect the Islamic beliefs predominant in the region, such as ensuring halal certification, appropriate packaging, and religiously sensitive advertising. This alignment would lead to a positive consumer experience, characterized by trust, satisfaction, and loyalty, as consumers feel their religious values are honored and catered to (Jeon & Lee, 2022). However, the current situation in Bida, Niger State, presents a stark contrast to this ideal. The marketing and advertising strategies of many FMCG companies do not always align with the religious sentiments of the local population. Advertisements that fail to respect religious sensitivities or that promotes products during religious fasting periods, for instance, can be perceived as disrespectful or out of touch (Patel & Brown, 2024).

This misalignment can lead to a negative consumer experience, where individuals feel their beliefs are not respected by the brands they interact with (Doko, Mohammed, & Fati, 2024). Consumers may opt for traditional markets or local brands that better understand and respect their religious requirements, leading to a potential loss of market share for larger FMCG companies. Additionally, the absence of clear communication regarding the religious compliance of products can result in confusion and reluctance to purchase certain items, further impacting the consumer experience. Addressing this problem requires FMCG companies to develop a deeper understanding of the religious setting in Bida and integrate this knowledge into their product development and marketing strategies. Therefore the study will evaluate the effect of religion on consumer experience.

## **1.2 Aim and Objective of the Study**

The study aims to investigate how religion can influence consumer experience in relation to purchasing of fast moving consumer goods in Bida, Niger State, Nigeria. Specifically, the study will:

- i. know whether religion (religious affiliation, religious beliefs, religious practices, religious commitment, and religious influence) determine consumer experience and purchase behaviour towards fast moving consumer goods in Bida, Niger State

## **1.3 Research Question**

- i) To what extent does religion determine consumer experience and purchase behaviour towards fast moving consumer goods in Bida, Niger State?

## **1.4 Research Hypothesis**

**Ho:** Religion (religious affiliation, religious beliefs, religious practices, religious commitment, religious influence) do not significantly determine consumer experience and purchase behaviour.

## **2.0 Literature Review**

### **2.1 Conceptual Review**

#### **Religion**

Religion is a structured system of beliefs, practices, and values centered on worship and reverence of a higher power or deity. It often includes rituals, moral codes, and communal activities designed to provide meaning and purpose to human existence (Hughes, 2024). The characteristics of religion include its ability to offer ethical guidelines and promote social

cohesion through shared beliefs. Religious practices often involve rituals, prayers, and community events that reinforce faith and create a sense of belonging (Rodriguez & Williams, 2023). Religious communities often provide support networks that can be particularly valuable during times of personal crisis or hardship (Gonzalez & Ramirez, 2023). Many religious traditions emphasize helping those in need and contributing to the welfare of the community, which can lead to positive social impact (Johnson, 2022). When religious beliefs become exclusive or dogmatic, they can contribute to societal divisions and disputes between different faith groups (Martinez, 2023). Balancing religious traditions with modern values is essential for addressing these challenges while preserving the positive aspects of religious practice. While it offers many advantages, such as social support and ethical guidance, it can also pose challenges related to intolerance and resistance to change (Kim, 2024). Striking a balance between maintaining religious traditions and embracing new ideas is crucial for fostering a harmonious and progressive society (Harris & Lee, 2022).

### **Religious Affiliation**

Religious affiliation refers to an individual's identification with a particular religious group, denomination, or tradition. This affiliation often serves as a social identity marker, shaping worldviews, values, behaviours, and interactions within society. Religious affiliation often aligns individuals with specific doctrinal teachings, rituals, and narratives that offer meaning and purpose in life. Through membership in a religious group, individuals are introduced to sacred texts, moral codes, and spiritual experiences that influence their understanding of existence and ethical conduct (Anderson, 2022). Religious affiliation thus serves as a powerful cultural and social force. It binds individuals to larger communities, shapes their worldview, and influences behaviour across various aspects of life. Even as society becomes more secular or pluralistic, religious affiliation continues to exert subtle but enduring influence on identity and values.

### **Religious Beliefs**

Religious beliefs refer to the deeply held convictions about the divine, sacred truths, moral order, and the nature of existence that guide individuals' perspectives and actions. These beliefs often stem from sacred texts, oral traditions, or divine revelations believed to be the authoritative foundation of a faith tradition. Beliefs shape how adherents view life, death, purpose, morality, and relationships with others (Miller, 2022). Beliefs about purity, charity, forgiveness, or non-violence can lead individuals to engage in certain practices and avoid

others. For instance, belief in karma may lead a Hindu to act compassionately toward others, while a Christian's belief in grace may prompt acts of mercy and forgiveness (Williams, 2022). They guide moral behaviour, offer emotional and existential support, and shape individual and collective identities. Even in increasingly secular contexts, the power of belief continues to influence societal values and personal conduct (Thomas, 2022).

### **Religious Practices**

Religious practices are the outward expressions of an individual's faith, encompassing rituals, ceremonies, prayers, fasting, pilgrimage, worship, and ethical conduct. These practices vary greatly across religious traditions but serve common purposes: connecting with the divine, strengthening community bonds, and embodying spiritual beliefs (Harris, 2022). For many, practices like daily prayer, attending services, or observing fasting periods are integral to their religious identity. These acts become habitual, shaping time, space, and behaviour. For instance, Muslims pray five times a day facing Mecca, and devout Jews observe the Sabbath as a sacred time of rest and worship. Such practices reinforce discipline, mindfulness, and a sense of divine presence (Martinez, 2024). Religious practices also serve ethical and transformative purposes. Fasting teaches self-restraint, charity cultivates compassion, and confession encourages accountability. Despite such shifts, religious practices continue to serve as powerful tools of spiritual formation, cultural continuity, and social cohesion.

### **Religious Commitment**

Religious commitment refers to the extent to which an individual is dedicated to their faith, both in belief and in practice. Religious commitment influences psychological well-being. Studies have found that individuals who are strongly committed to their religion often report lower levels of anxiety and depression, owing to the perceived emotional support and sense of purpose that faith provides (Johnson, 2022). In the realm of family and social relationships, religious commitment can determine marital choices, parenting styles, and community engagement. Many religious traditions encourage marrying within the faith and raising children according to religious doctrines. This strengthens cultural identity and sustains religious institutions (Anderson, 2022). However, factors such as exposure to secular education, interfaith interactions, and globalization can weaken or strengthen one's level of religious commitment. While some individuals become more devout through spiritual awakenings or life experiences, others may gradually disengage due to disillusionment, perceived hypocrisy, or alternative belief systems (Brown, 2023).

## **Religious Influence**

Religious influence refers to the effect religion has on shaping individuals' behaviours, societal values, decision-making processes, and institutional structures. It is pervasive across cultures and historical periods, playing a foundational role in the development of moral codes, legal systems, education, and social services. One of the most visible arenas of religious influence is in governance and law. In many countries, legal systems are rooted in religious doctrines. For instance, Sharia law, derived from Islamic principles, governs aspects of public and private life in several Muslim-majority countries (Miller, 2022). Similarly, Western legal traditions have been significantly shaped by Judeo-Christian ethics. These religious roots influence societal understandings of justice, equality, and human rights. However, religious influence is not universally positive. It can become a source of conflict when it fosters intolerance, discrimination, or extremism.

## **Consumer Experience**

Consumer experience refers to the overall impression and perception that a customer has of a brand, product, or service throughout their interactions and touch points. According to Grewal et al. (2023), Consumer experience encompasses the emotional, cognitive, and behavioural responses that customers have to a company's offerings, including design, usability, and service quality. Consumer experience is characterized by its dynamic and holistic nature. According to Rust et al. (2024), organizations that prioritize Consumer experience can achieve higher customer satisfaction, increased loyalty, and improved financial performance. Research by Kumar et al. (2022) indicated that positive Consumer experience can also lead to valuable word-of-mouth marketing, as satisfied customers are more likely to recommend a brand to their peers. Additionally, a study by Hofstede (2023) suggests that Consumer experience can serve as a source of sustainable competitive advantage, as it is difficult for competitors to replicate the unique experiences and emotional connections that a brand has cultivated with its customers. Positive Consumer experience can offer significant advantages, such as increased loyalty, advocacy, and financial performance, while negative Consumer experience can lead to customer churn, decreased trust, and reputational damage (Schwartz, 2024).

## **2.2 Theoretical Review**

Understanding how religion shapes consumer experience and purchase behaviour requires a theoretical lens that captures both the internal belief system of individuals and the social context in which those beliefs operate. Scholars widely recognize that religion is more than a personal

ideology; it is a cultural force that informs perceptions of value, acceptable consumption patterns, and emotional responses to brands (Essoo & Dibb, 2021). In Bida, where moral norms, communal identity, and everyday practices are strongly influenced by Islamic and Christian traditions, religion becomes an active component of consumer decision-making.

One theory that provides a strong foundation for this study is the Theory of Religious Commitment, which posits that individuals with high religious commitment tend to filter their marketplace choices through moral codes, ritual expectations, and faith-based identity (Worthington et al., 2023). This theory explains why consumers may prefer products perceived as “pure,” “halal,” “trustworthy,” or socially acceptable within their religious group. It also illuminates how religious teachings affect emotions such as guilt, satisfaction, and trust—key dimensions of consumer experience.

However, the Theory of Religious Commitment offers the clearest explanatory power. It directly connects religious intensity with behavioural outcomes, making it ideal for interpreting how faith influences everyday FMCG choices in Bida.

### 2.3 Empirical Review

Recent empirical investigations have begun to uncover the deep and sometimes subtle ways in which religion shapes consumer experiences, influencing everything from purchasing behavior to brand loyalty and service expectations. A study by Anderson and Green (2023) examined *religious commitment and retail shopping behavior*, with the goal of understanding how the level of religious adherence impacts shopping preferences and experiences. Conducted using structured questionnaires administered to 500 respondents in urban shopping centers, the research revealed that highly committed religious consumers preferred stores that aligned with their faith-based principles, such as modest advertising or ethical sourcing. The researchers suggested that retail outlets integrate faith-conscious branding elements to enhance consumer loyalty. Again, another study by Brown and Jackson (2024) focused on *religiosity and consumer-brand relationships*, intending to analyze the extent to which religion shapes emotional attachment to brands. Using in-depth interviews and thematic analysis, the study found that consumers with strong religious identities developed deeper loyalty to brands that reflected their spiritual or moral values. The recommendation was for brands to build authentic connections with faith-based communities to foster long-term brand relationships. Another research by Williams and Smith (2024) centered on *religious symbolism in advertising and its impact on consumer experience*, with the objective of testing how the inclusion of religious imagery or references affects consumer trust and comfort. Conducted through an experimental

design using different ad versions with and without religious cues, the study showed that religious consumers responded more positively to advertisements that subtly echoed their beliefs. The recommendation was to incorporate respectful religious symbols where appropriate to enhance trust and relatability.

Collectively, these empirical studies affirm that religion plays a critical and multifaceted role in shaping consumer experience. When brands and service providers demonstrate sensitivity to religious beliefs and practices, consumers are more likely to report positive experiences, deeper trust, and long-term loyalty.

### **3.0 Methodology**

The study used descriptive research design to explore how religion can determine consumer experience and purchase behaviour towards fast moving consumer goods in Bida, Niger State, Nigeria. The population of the study consists of estimated 2,300 adult consumers in Bida, who purchase and or regularly use FMCGs. This estimate was derived from population projections of National Population Commission (NPC, 2019) and adjusted using household consumption data from the National Bureau of Statistics (NBS, 2022), focusing on adults actively engaged in the purchase of fast-moving consumer goods within major markets and retail clusters in Bida. The sampling unit comprises owner/managers of fast moving consumer goods (FMCG) outlets operating within Bida. A purposive sampling technique was used due to its ability to tailor the selection of FMCG outlets within the sub-sector to align closely with the research objectives. Taro Yamane's (1967) formula was utilized to determine a sample size of 341 FMCG consumers, while 330 questionnaires that were duly filled and returned were analyzed. The instrument for primary data collection was an adapted close-ended questionnaire that contained well-structured indices to enable quick responses from respondents. The questionnaire was divided into three sections focusing on demographic variables, religious factors, and consumer buying decisions. For the independent and dependent variables, a six-point Likert type scale was used to elicit responses from respondents. Data analyses was Descriptive statistics were used to analyze the demographics of respondents, while inferential statistics (regression analysis) was used to test the effect of the predictor variable on the criterion variable, The Statistical Package for Social Sciences (SPSS) version 24.0 was relied upon for the data analyses.

### **4.0 Presentation of Data: Research Questions**

#### **Table 1: Descriptive Statistics of Religious Variables**

S/N	Descriptive	Mean	Std. Deviation
<b>Religion:</b> Please Rate your organization based on the following items:			
1	Religious Affiliation	4.58	1.453
2	Religious Beliefs	4.86	1.221
3	Religious Practices	4.79	1.260
4	Religious Commitment	4.65	1.302
5	Religious Influence	4.67	1.462

**Source:** SPSS output of data analysis on effect of religion on consumer experience (2025)

From Table.1, it is shown that respondents agreed with most of the items measuring religion as an aspect of cultural factors. That is, the religious affiliation, religious beliefs, religious practices, religious commitment and religious influence. Amongst the items used to measure religion, the respondents gave more attention to religious beliefs as an important cultural factor. This suggests that the religious beliefs towards certain products have an impact in the way consumers makes decisions with their consumers is important.

**Table 2: Descriptive Statistics of Consumer Experience and Purchase Behaviour Variables**

S/N	Descriptive	Mean	Std. Deviation
<b>Consumer Experience:</b> Please rate your organization based on the following items			
1	Overall Satisfaction.	4.83	1.255
2	Ease of Use	4.70	1.235
3	Customer Service	4.81	1.194
4	Problem Resolution	4.58	1.265

**Source:** SPSS output of data analysis on effect of religion on consumer experience (2025)

It is shown that respondents agreed with most of the items measuring consumer experience as an aspect of consumer purchase behaviour. That is, overall satisfaction, ease of use, customer service, and problem resolution. Amongst the items used to measure price, the respondents gave more attention to overall satisfaction as an important factor that consumers consider when making purchase decisions. This suggests that the companies ensure the product's overall satisfaction is very important

## Hypothesis

**Hypothesis:** Religion (religious affiliation, religious beliefs, religious practices, religious commitment, and religious influence) does not significantly determine consumer experience and purchase behaviour.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.792 <sup>a</sup>	0.784	0.784	0.15674

a. Predictors: (Constant), Religion

**Source:** Researcher’s Field Result (2025)

The table above illustrates the extent to which the model accounts for variation in the dependent variable, customer experience. In this model summary, the R square value is 0.792, indicating that 79.2% of the variance in Religion can be explained to differences in customer experience.

**ANOVA**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	500.328	1	500.328	20366.214	0.000 <sup>b</sup>
	Residual	8.058	328	0.025		
	Total	508.386	329			

a. Dependent Variable: Customer Experience

b. Predictors: (Constant), Religion

**Source:** Researcher’s Field Result (2025)

**Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.331	0.032		10.346	0.000
	religion	0.733	0.007	0.792	92.710	0.000

a. Dependent Variable: Customer Experience

**Source:** Researcher’s Field Result (2025)

The table above highlights the variables in the model that significantly contribute to predicting the dependent variable, customer experience. The coefficients table shows the expected change in the dependent variable for each one-unit change in the independent variable. In this case, the unstandardized beta coefficient for religion is  $\beta = 0.733$ , indicating that an increase in religion among business owners is associated with a 0.733 increase in customer experience. This suggests that religion plays a strong role in affecting the customer experience. Additionally, the relationship between religion and customer experience is statistically significant, as

indicated by the (t-value= 92.710, P-value= 0.000). These results meet the criteria of statistical significance p-value below the 0.05 significance level and a t-value above the threshold of 1.96. This confirms a positive and significant impact of religion on customer experience

#### **Decision:**

Based on the analysis above, the result shows that the t-value = 142.710 is more than 1.96 and its significance level, P= 0.00 is less than 0.05. This implies that the null, which states that religion does not significantly determine consumer experience and purchase behaviour in Bida, Niger State, is rejected. Therefore, alternative hypothesis which states that religion does significantly determine consumer experience and purchase behaviour in Bida, Niger State is **accepted**.

#### **Discussion of Result**

This study examined how religion influences the consumer experience of Fast-Moving Consumer Goods (FMCGs) in Bida, Niger State. The hypothesis focused on the impact of religion on consumer experience, and again, the relationship was significant ( $\beta = 0.733$ ,  $p < 0.000$ ), with  $R^2 = 0.784$ . This suggests that religious factors account for 78.4% of the variation in customer experience.

This finding supports the works of scholars who argued that religion plays a vital role in shaping consumption patterns, service expectations, and brand loyalty (Delener, 2023). In communities like Bida with strong religious affiliations, companies that reflect or respect religious norms tend to create more satisfying consumer experiences. It was also demonstrated that religious identity and values affect customer trust and expectations, especially in service encounters, confirming the importance of aligning business practices with religious sensitivity (Essoo & Dibb, 2021).

#### **5.0 Conclusion**

The findings of this study clearly show that religion is a powerful force shaping how consumers in Bida experience and evaluate FMCGs. With a strong statistical influence ( $\beta = 0.733$ ,  $p < 0.000$ ) and an explanatory strength of 78.4% ( $R^2 = 0.784$ ), it is evident that consumers' daily choices are deeply intertwined with their religious beliefs, values, and identities. This means that beyond product features or pricing, faith-based considerations guide how individuals interpret satisfaction, trust brands, and form expectations during consumption. In a community like Bida, where religion plays an integral role in social life, understanding these dynamics is essential for creating meaningful customer experiences.

The findings also align with previous scholarship affirming that religion shapes consumption patterns, brand loyalty, and service expectations. The study reinforces the idea that people expect businesses to respect their belief systems, especially in communities with strong religious ties. When companies take religious norms seriously, whether through product formulation, communication, or customer interactions, they deepen customer trust and enhance satisfaction. This demonstrates that religion-sensitive business practices are not only culturally appropriate but also strategically beneficial for organizations operating in such environments.

### **Recommendations**

- Based on the findings, FMCG producers and marketers in Bida should adopt strategies that recognize the significant role religion plays in shaping both consumer experience and purchase behaviour. Firms should ensure that product ingredients, packaging, and promotional messages align with religious expectations to avoid conflicts that could discourage patronage. It is equally important for businesses to train their staff to be sensitive to the religious values customers hold, as this improves service encounters and strengthens positive consumer experiences. By integrating these religion-conscious practices, companies can better influence how consumers feel about their products and how they make purchase decisions.
- Additionally, organizations should build long-term engagement structures that reflect genuine respect for the community's religious identity, since these values strongly guide buying behaviour. This can include partnering with religious leaders, supporting faith-based community programmes, and using communication styles that resonate with local beliefs. Such initiatives will not only enhance consumer trust but also encourage repeated patronage, as buyers are more likely to choose brands that respect their faith.

### **Suggestion for Further Studies**

Future studies may extend this research by comparing the influence of religion on consumer experience and purchase behaviour across different states or regions in Nigeria. Further research could also adopt qualitative methods like interviews or focus groups, to gain deeper insights into how religious beliefs shape everyday consumption decisions and brand perceptions within diverse cultural contexts.

Embracing these religion-informed strategies will help firms create meaningful experiences while positively shaping purchase behaviour in a market where faith influences everyday consumption.

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