

**EFFECT OF RELIGION ON CONSUMER EXPERIENCE TOWARDS FAST MOVING  
CONSUMER GOODS IN BIDA, NIGER STATE**BELLO Babatunde Sikiru<sup>1</sup>OREAGBA Oluwakemi Taiwo<sup>2</sup><sup>1</sup>Department of Marketing, Federal Polytechnic, PMB 55, Bida, Niger State

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**Abstract**

Religion play a central role in shaping consumer behaviour, particularly in culturally diverse communities like Bida in Niger State, Nigeria. In such environments, beliefs tied to faith significantly influence how people engage with Fast-Moving Consumer Goods (FMCGs). However, a growing disconnect has emerged between the religious expectations of consumers and the product offerings of FMCG companies. This gap often results in distrust and dissatisfaction among buyers who feel their values are overlooked. The purpose of this study was to assess how religious factors affect consumer experiences related to FMCGs in Bida. The research employed an explanatory design and focused on 1,500 small-scale businesses within the food and confectionery sector. The Taro Yemane formula was used to determine a sample size of 316 FMCG firms, while the test units were selected using purposive sampling. A structured, close-ended questionnaire was used to gather primary data, which was analyzed using descriptive statistics and regression analysis via SPSS. The results revealed a strong, statistically significant connection between religion and consumer experience. Based on these findings, FMCG businesses are encouraged to align their product labeling, packaging, advertising and timing of promotions with prevailing religious norms. When companies recognize and respond to such values, they are more likely to build trust, deepen loyalty and achieve greater market relevance.

**Keywords:** Consumer experience, FMCGs, halal, product quality, religion

**Introduction**

Religious beliefs play a crucial role in shaping consumer behaviour in Nigeria. The country is predominantly Christian and Muslim, with each religion influencing dietary restrictions and consumption patterns (Grewal et al., 2023). For example, halal certification is vital for Muslim consumers, impacting their choice of food products (Samuel, 2023). Similarly, Christian fasting periods and dietary laws influence the demand for certain goods, underscoring the importance of cultural sensitivity in marketing strategies (Patel & Brown, 2024). Niger State, located in North-Central Nigeria, is a melting pot of various ethnic groups, including the Nupe, Gwari, Hausa and Fulani, with each having unique cultural practices and values that influence their purchasing decisions. For instance, the Nupes have specific dietary restrictions and preferences that affect their choice of food products (Aisha, 2023). Similarly, the Gwaris' traditional ceremonies often dictate their consumption patterns, especially concerning beverages and ceremonial foods (Harris & Lee, 2022).

In addition to ethnic diversity, religious beliefs significantly impact consumer buying decisions in Niger State. The religious beliefs of consumers must be understood and respected by manufacturers and retailers of fast-moving consumer goods (FMCGs). In Bida, Niger State, an ideal situation would involve FMCGs being produced, labeled and sold 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 positive consumer experience, characterized by trust, satisfaction and loyalty; as consumers will feel that their religious values are honored and catered to (Kumar et al., 2022).

However, the current situation in Bida, Niger State, presents a stark contrast to this ideal. The consumer experience is often marred by significant disconnect between religious values of the population and the practices of FMCG companies (Hassan, 2022). Many products available in the market lack proper halal certification or contain ingredients and production methods that are not compliant with Islamic principles. This oversight can lead to consumer mistrust and dissatisfaction as individuals are forced to scrutinize products meticulously to ensure they meet their religious standards (Williams & Smith, 2024). Moreover, the 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 fasting periods, for instance, can be perceived as disrespectful or out of touch (Hofstede, 2023).

This misalignment can lead to a negative consumer experience, where individuals feel their beliefs are not respected by the brands they interact with (Schwartz, 2024). The lack of religious consideration in product offerings and marketing not only affects consumer satisfaction but also their purchasing decisions. 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 (Moh'd Doko et al., 2024). Addressing this problem requires FMCG companies to develop a deeper understanding of the religious context in Bida and integrate this knowledge into their product development and marketing strategies. Thus, this evaluated the effect of religion on consumer experience towards FMCGs. The study is anchored on cultural dimensions theory (Hofstede, 2023) is suggests that different aspects of culture influence individuals differently.

### **Theoretical Review**

This study is premised on cultural dimensions theory (CDT) which sought to identify cultural patterns that affect organizational behaviour, leading to the development of dimensions like individualism vs. collectivism and power distance (Hofstede, 2023). One of key merits of CDT is its ability to provide a structured framework for understanding cultural differences. For instance, in Bida, Niger State, understanding dimensions such as collectivism can help companies design products and marketing campaigns that resonate with community-oriented values (Kim, 2024). This targeted approach can significantly improve market penetration and customer loyalty for fast-moving goods. By utilizing CDT, businesses can make informed decisions about how to approach various cultural markets, including regions like Bida where traditional values play a significant role in consumer behaviour (Kim, 2024). CDT explain the effect of cultural factors on consumer buying decisions in Bida due to its focus on key cultural dimensions that influence behaviour and its emphasis on dimensions such as collectivism, which aligns with the communal values prevalent in Bida, provides valuable insights into how these cultural factors shape consumer preferences and purchasing decisions.

### **Concept of Religion**

Religion is a structured system of beliefs, practices and values centered on worship and reverence of a higher power or deity. It often include rituals, moral codes and communal activities designed to provide meaning and purpose to human existence (Samuel, 2023). Religions can vary widely but generally share elements such as sacred texts, religious leaders, and places of worship. The characteristics of religion includes 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 (Hofstede,

2023). Religious communities often provide support networks that can be particularly valuable during times of personal crisis or hardship (Kotler & Armstrong, 2022).

Many religious traditions emphasize helping those in need and contributing to community welfare, which can lead to positive social impact (Sola, 2023). When religious beliefs become exclusive or dogmatic, they can contribute to societal divisions and disputes between different faiths (Richards, 2023; Rodriguez & Williams, 2023). Additionally, rigid adherence to religious doctrines can sometimes restrict personal freedoms and limit progress in areas such as gender equality and scientific advancement (Park & Choi, 2023).

Balancing religious traditions with modern values is essential to addressing these challenges while preserving the positive aspects of religious practice (Nguyen, 2024). While it offers many advantages, such as social support and ethical guidance, it can also pose challenges related to intolerance and resistance to change (Grewal et al., 2022). Striking a balance between maintaining religious traditions and embracing new ideas is crucial to fostering a harmonious and progressive society (Jeon & Lee, 2022).

### **Consumer Experience**

Consumer experience represents accumulated skills that enable individuals to acquire and process information (Kerstetter & Cho, 2004, as cited I Ateke & Didia, 2018). It is also the overall impression and perception consumers have of a brand or product throughout their interactions with the brand or product across different touchpoints. Consumer experience encompasses emotional, cognitive and behavioural responses customers have towards a company's offerings, including design, usability and service quality. It is characterized by its dynamic and holistic nature; and may be shaped by the physical environment, digital interfaces, customer service and post-purchase support (Gentile et al., 2022).

Consumer experience is a product of the entire customer journey, from initial awareness to post-purchase interactions with a brand. Positive consumer experience offer numerous advantages for both companies and customers (Ateke & Kalu, 2019). Organizations that prioritize consumer experience achieve higher customer satisfaction, increased loyalty, and improved financial performance (Ateke & Kalu, 2019). Lopez and Green (2024) indicates that positive consumer experience also lead to valuable word-of-mouth, as satisfied customers are more likely to recommend a brand to their peers. Additionally, consumer experience 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 (Ateke & Kalu, 2019). To deliver positive consumer experience, organizations must continuously measure, analyze, and improve their customer touch-points and interactions, leveraging strategies and tools that align with the evolving needs and expectations of target audiences (Rust et al., 2024).

### **Product Quality**

Product quality refers to the overall excellence or superiority of a product in meeting the needs and expectations of consumers. Park and Choi (2022) states that product quality encompass a product's performance, features, reliability, durability and conformance to standards. The definition and perception of product quality vary across industries and customer segments, making it a multifaceted concept. Product quality is determined by objective and subjective factors. Johnson (2023) found that objective factors, such as technical specifications, safety and compliance with industry standards, are essential for ensuring consistent and reliable product

performance. Subjective factors, on the other hand, include customer perceptions, emotional responses and overall user experience as influenced by design, aesthetics and brand reputation (Chen & Wang, 2022).

Maintaining high product quality offers numerous advantages for businesses. Kang and Yoon (2023) suggests that high-quality products command higher prices, allowing businesses to generate greater revenue and profit margins. However, Cho and Ahn (2024) suggests that the pursuit of perfection in product quality can lead to delays in product development and release, which can result in missed market opportunities and a loss of competitive edge. In addition, Kwon and Kang (2023) found that some consumers may perceive high-quality products as being too expensive or out of reach, potentially limiting the target market and reducing overall sales. Thus, maintaining high product quality offer numerous advantages, such as increased customer satisfaction, higher profit margins, and a stronger market position, but also present challenges, such as higher costs and the risk of missed market opportunities (Kwon & Kang, 2023).

### **Price**

Price refer to the monetary amount that consumers pay for a product. Price play a crucial role in the exchange of goods and services, serving as a mechanism for allocating resources and signaling value for both buyers and sellers (Ateke & Nwukah, 2022). Price is dynamic and multifaceted in nature (Varki & Colgate, 2023). It is influenced by internal factors like company's pricing strategy and cost structure, and external factors like economic conditions, government policies, and consumer behaviour (Cho & Ahn, 2024). Additionally, Cho and Ahn (2024) suggests that price can be expressed in various forms, including fixed prices, dynamic prices, and negotiated prices, each with its unique characteristics and applications. Price discrimination is another characteristic of price, where companies charge different prices for the same product or service based on factors such as customer characteristics, location, or timing (Ateke & Nwukah, 2022).

Effective price discrimination can help businesses maximize revenue and profits by targeting different customer segments with tailored pricing strategies (Ateke & Nwukah, 2022). However, price discrimination may be perceived as unfair or exploitative by consumers, leading to negative customer reactions and potential reputational damage. According Cho and Ahn (2024), factors such as reference prices, price thresholds and price framing can influence how customers perceive and respond to prices and affect their purchasing decisions. Furthermore, Xia et al. (2023) and Ateke and Nwukah (2022) indicates that dynamic pricing, if not implemented thoughtfully, can be perceived as unfair or exploitative by some consumers, potentially damaging a company's reputation and brand image.

Businesses employ a variety of pricing strategies and tactics to achieve their desired outcomes. Ateke and Nwukah (2022) states that cost-plus pricing, value-based pricing and competition-based pricing are among the most common strategies used by companies to set price for their products. Other pricing strategies commonly employed to optimize a company's financial performance are bundling, penetration pricing and price skimming.

### **Religion and Consumer Experience**

The intersection of religion and consumer experience has been a subject of growing interest in recent research (Lemon & Verhoe, 2022). One area of focus has been how religious beliefs shape brand perception. Studies reveal that religious consumers are more likely to support brands that

reflect their religious values and ethics (Lopez & Green, 2024). This alignment between personal beliefs and brand values often drive higher brand loyalty and purchase frequency among religious consumers. Brown and Patel (2023) investigated the relationship between religion and consumer satisfaction and found that religious consumers experience higher satisfaction when interacting with businesses that respect and accommodate their religious practices. For instance, businesses that offer Halal or Kosher products report higher levels of satisfaction among religious consumers who follow these dietary laws.

Adams and Green (2023) explored how religious symbols affect marketing strategies, and found that incorporating religious symbols in advertising can enhance consumer engagement and brand affinity among religious groups. However, the use of such symbols requires careful consideration to avoid offending non-religious or differently religious audiences. Lopez and Green (2024) examined the role of religion in experiential marketing, and showed that experiential marketing campaigns that incorporate religious elements create more meaningful and engaging experiences for religious consumers. This approach can help brands connect more deeply with a religious audience. The studies reviewed, highlight the significant impact of religion on various aspects of consumer experience, from brand perception and purchasing behaviour to satisfaction and loyalty.

### **Methodology**

The study adopted an explanatory research design to investigate the effect of religion on consumer experience towards fast moving consumer goods in Bida, Niger State, Nigeria. The population of the study consisted 1,500 small-scale businesses comprising retail shops, vendors and service providers in the food and confectionery segment. 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 formula was utilized to determine a sample size of 316 FMCG outlets. 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 analyse 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.

**Results and interpretation****Table 1: Demographic Analysis of the Respondents in Bida, Niger State**

		Frequency	Percent
Gender	Male	187	56.7
	Female	143	43.3
	Total	330	100.0
Age	18-25years	118	35.8
	26-35years	75	22.7
	36-45years	90	27.3
	46-55years	37	11.2
	50-60years	10	3.0
	Total	330	100.0
Marital Status	Single	178	53.9
	Married	128	38.8
	Divorced	21	6.4
	Widow	1	3.0
	Total	330	100.0
Education Level	Primary	1	.3
	Secondary	41	12.4
	BSC/HND/OND	219	66.4
	PDG/MSB/MBA	45	13.6
	MPHIL/PHD	24	7.3
	Total	330	100.0
Years of Service	lessthan5years	127	38.5
	6-10years	62	18.8
	11-15years	51	15.5
	16-20years	19	5.8
	21-25years	30	9.1
	26-30years	30	9.1
	30-35years	11	3.3
	Total	330	100.0
Years of Operations	below 5years	185	56.1
	6-15years	97	29.4
	above 15years	48	14.5
	Total	330	100.0
Sector of Operations	Accommodation & Food Services	105	31.8
	Agriculture	58	17.6
	Manufacturing	38	11.5
	Education	70	21.2
	Information & Communication	28	8.5
	Others	31	9.4
	Total	330	100.0

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

As shown in Table 1, male respondents were more than the female respondents. 187 (56.7%) of the respondents were males, while 143 (43.3%) were females. This implies that there are more male than female living in Bida, Niger State. The age distribution shows that 118 (35.8%) respondents were between the ages 18-25 years, 90 (27.3%) respondents were between the ages

36-45 years, 75 (22.7%) respondents were between 26-35 years, 37 (11.2%) respondents were between 46-55 years and 10 (3%) respondents were between 50-60 years. This showed that majority of the respondents are young adult living in Bida, Niger State. On marital status, Table 1 shows that single respondents were 178 (53.9%), married respondents 128 (38.8%). Others include divorced 21 (6.4%) and widow 1 (3%). This shows that majority of the respondents were singles living in Bida, Niger State.

The education level of respondents shows that 219 (66.4%) are BSC/HND/OND holders, 45 (13.6%) are PGD/MSB/MBA, 41 (12.4%) are secondary school holders, 24 (7.3%) are MPHIL/PHD holders and 1 (0.3%) are primary school holders. This shows that majority of the respondents are BSC/HND/OND holders. The years of service of the respondents shows that 127 (38.5%) have less than 5 years of experience, 62 (18.8%) have 6- 10 years of experience, 51 (15.5%) have 11-15 years of experience, 19 (5.8%) have 16-20 years of experience, 30 (9.1%) have 21-25 years and 26-30 years of experience, 11 (3.3%) have 30-35 years of experience. This implies that majority of the respondents have less than 5 years of experience. The years of operations of respondents' firms shows that 185 (56.1%) have less than 5 years in business operations, 97 (29.4%) have 6- 15 years in business operations, 48 (14.5%) have above 15 years in business operations. This shows that majority of the respondents have less than 5 years in business operations.

**Table 2: Descriptive Statistics of Religious Variables**

S/N	Description	Mean	Std. Deviation
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).

Table 2 shows that respondents agree with most of the items measuring religion as an aspect of cultural factors. That is, the religious affiliation, religious beliefs, religious practices, religious commitment religious influence. Amongst the items used to measure religion, respondents gave more attention to religious beliefs as an important religious factor. This suggests that the religious beliefs towards certain products have an impact in the way consumers makes decisions with their consumers is important.

**Hypothesis:** Religion does not significantly affect consumer experience.

**Table 3: Model Summary**

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

Table 3 illustrates the extent to which the model accounts for variation in the dependent variable, consumer experience. In this model, the R square value is 0.792, indicating that religion accounts for 79.2% of change in consumer experience.

**Table 4: ANOVA**

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: Consumer Experience

b. Predictors: (Constant), Religion

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

**Table 5: Coefficients**

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: Consumer Experience

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

Table 5 highlights the variables in the model that significantly contribute to predicting the dependent variable, consumer experience. The 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 consumer experience. This suggests that religion plays a strong role in affecting the consumer experience. Additionally, the relationship between religion and consumer 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 consumer experience

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 have a significant effect on consumer experience of fast moving consumer goods in Bida, Niger State, is rejected. Therefore, alternative hypothesis which states that religion does have a significant effect on consumer experience of fast moving consumer goods in Bida, Niger State is accepted.

### Discussion of Findings

This study examined the influence of religion on consumer experience of FMCGs in Bida, Niger State. Analysis of demographic data revealed that majority of respondents were male (56.7%), single (53.9%), and young adults aged 18–25 (35.8%). A significant proportion held BSc/HND/OND qualifications (66.4%), and many had less than five years of work (38.5%) and business experience (56.1%). Findings from the regression analysis revealed that religion plays a significant role in shaping consumer experience, accounting for 79.2% of the variation observed ( $R^2 = 0.792$ ). The relationship was both strong and positive ( $\beta = 0.733$ ), and statistically significant ( $t = 92.710$ ,  $p < 0.001$ ). Among the religious variables measured, beliefs emerged as the most influential. Based on these results, the null hypothesis was rejected in favour of the alternative. This outcome is consistent with prior studies that recognize religion as a critical



cultural force influencing purchasing patterns, consumer satisfaction, and brand loyalty, particularly in religious communities like Bida.

### Conclusion and Recommendations

The findings of this research affirm that religion significantly shape consumer experience related to FMCGs in Bida, Niger State. With an  $R^2$  value of 0.792, the regression analysis showed that religious factors explain a large portion (79.2%) of the differences in how consumers interact with and perceive FMCG products. The strength of this relationship ( $\beta = 0.733$ ), backed by a highly significant t-value (92.710) and p-value (0.000), provides clear evidence that religion is a meaningful factor in consumer decision-making.

Notably, religious beliefs stood out as the most influential aspect, indicating that what individuals believe spiritually directly influences their purchase behaviour and overall satisfaction with products. These insights are supported by earlier research that highlights the role of religious identity in shaping consumer trust, preferences, and expectations. The demographic profile (largely young, educated and early-career individuals) suggests that religious norms are especially impactful for this group.

In a setting like Bida, where religion is deeply embedded in the cultural fabric, businesses that demonstrate sensitivity to religious values are likely to build stronger customer relationships. Marketers and product developers should, therefore, consider aligning their branding, messaging, and offerings with religious sentiments to foster loyalty and enhance consumer satisfaction in such environments. The study therefore recommends that:

- 1) FMCGs firms should incorporate religious sensitivity into consumer service design: Service delivery should respect and reflect religious practices such as offering gender-sensitive spaces or aligning promotional calendars with religious holidays to enhance consumer experience.
- 2) Policy and training interventions for SMEs: Government agencies and trade associations should offer cultural competence training to small business owners. This will equip them with the skills to understand and respond to cultural differences in consumer behaviour effectively.

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