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## SOCIO-ECONOMIC INFLUENCE OF SHARI'AH ON CONSUMERS' MOTIVES AND PERCEPTION IN ZAMFARA STATE, NIGERIA

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### ABSTRACT

*This study examines socio-economic influence of Shari'a on Muslim consumers' motives and perception in Zamfara State, Nigeria. Primary and secondary data were utilized for the study. The primary data were collected through questionnaires administered on three hundred and eighty seven respondents comprising two hundred and eighty two (282) males and one hundred and five (105) females drawn from three local government areas of Zamfara state: Tsafe (129), Bungudu (129) and Gusau (129). The multistage sampling technique involving statistical random selected process was used in selecting three villages from each local government area. Three wards were randomly selected from each LGA. Forty-three (43) households were randomly selected from the three wards in each of the three LGAs. Descriptive and inferential statistical tools were employed in the data analysis. The result of the analysis showed that positive correlation exists between socio-economic rules and regulations of Shari'a and perception ability of the consumer, and consumer motives. Shari'a as a way of life has significant relationship with consumer behaviour.*

### KEYWORDS

Muslims, Consumers, Shari'a, Motives, Perception, Consumer behaviour.

### INTRODUCTION

Human needs motives (consumer needs) are the basis of all modern marketing. Needs are the essence of the marketing concept. Marketers do not create needs, although in some instances, they may make consumers more keenly aware of unmet needs. Successful marketers define their markets in terms of the needs they presume to satisfy, rather than in terms of the products they sell. This is a market-oriented, rather than a product-oriented approach to marketing. A marketing orientation focuses on the needs of the buyer; a production orientation focuses on the needs of the seller. The marketing concept implies that the manufacturer will make only what it knows people will buy; a production orientation implies that the manufacturer will try to sell what it decides to make.

This difference in orientation can readily be seen in Eastern Europe, where Western marketers are producing products that people want to buy, rather than "the old way" of making products and then trying to sell them. Motivation is the driving force within individuals that impels them to action. This driving force is produced by a state of tension, which exists as the result of an unfulfilled need. Individuals strive-both consciously and sub-consciously, to reduce this tension through behaviour that they anticipate will fulfil their needs and thus relieve them of the stress they felt. The specific goals they select and the patterns of action they undertake to achieve their goals are the results of individual's thinking and learning.

Religion plays a vital role in shaping the conduct of the behaviour of the people within a particular society. People's interests, needs and preferences vary among subcultures. Therefore, subculture affected consumers' motives and perception as culture does. Zamfara State has re-introduced the *Shari'a* system as a legal system and a way of life of its citizens. The state committee on *Shari'a* observed in its report that a Muslim must be guided naturally by *Shari'a*. However, recent adoption of *Shari'a* as a way of life in Zamfara State naturally affects all spheres of Muslim life. This, in essence, means that the processes of production and consumption are affected. In other words, *Shari'a* has an influence on socio-economic activities of the Muslims. The implication here is that re-introduction of *Shari'a* therefore has a direct bearing on consumer behaviour.

### LITERATURE REVIEW

Schiffman and Kanuk (2000) admit that every individual has needs: some are innate, others are acquired. Innate needs are physiological (i.e. biogenic): they include the needs for food, for water, for air, for clothing, for shelter, and for sex which are needed to sustain biological life. The biogenic needs are considered primary needs or motives. Kotler (2000) adds that acquired needs are needs that we learn in response to our culture or environment. These may include needs for self-esteem, prestige, affection, power, and learning. It is because acquired needs are generally psychological (i.e. psychogenic), that they are considered secondary needs or motives. They result from the individual subjects psychological state and relationships with others. Abberton Associates, (1991) indicates that Goals are the sought-after results of motivated behaviour. All behaviour is goal oriented. Generic goals are the general classes or categories of goals that consumers select to fulfil their needs. Product-specific goals are the specifically branded or labeled products they select to fulfil their needs.

Motivation can be positive or negative in direction. We may feel a driving force towards some object or condition (positive), or a driving force away from some object or condition (negative). For example, a person may be impelled toward a restaurant to fulfil a hunger needs and away from motorcycle transportation to fulfil a safety needs (Bovee and Thill, 1992). Furthermore, Belk (1988) discovers that some psychologists refer to positive drives as needs, wants, or desires, and to negative drives as fears or aversions. Motivational forces seem to differ dramatically in terms of physical and emotional activities. They are basically similar in that both serve to initiate and sustain human behaviour. For this reason, researchers often refer to both kinds of drives or motive as needs, wants, and desires. Some theorists distinguish wants from needs by defining wants as product specific needs. Kotler (2000) writes that goals, too, could be positive or negative. A positive goal is one toward which behaviour is directed, and thus is often referred to as an approach object. A negative goal is one from which behaviour is directed away and thus is sometimes referred to as an avoidance object. Since both approach and avoidance goals can be considered objects of motivated behaviour, most researchers refer to both simply as goals. Brehm (1989) notes that sometimes people become motivationally aroused by a threat to or elimination of a behavioural freedom (for example, the freedom to make a product choice without undue influence from a retailer). This motivational state is called psychological reactance and is usually manifested by a negative consumer response.

Some consumer behaviourists distinguish between the so-called rational motives and emotional (or non-rational) motives. They use the term rationality in the traditional economic sense, which assumes that consumers behave rationally when they carefully consider all alternatives and choose those that give them the greatest utility. In a marketing context, the term rationality implies that consumer select goals based on totally objective criteria, such as size, weight, price, or miles per liter. Emotional motives are simply the selection of goals according to personal or subjective criteria such as the desire for individuality, pride, fear, affection and status (Kotler, 2000). However, Lewis (1991) says the assumption underlying this distinction is that subjective or emotional criteria does not maximize utility or satisfaction. Also, it is reasonable to assume that consumers always attempt to select alternatives that, in their view, tend to maximize satisfaction. Bovee and Thill (1992), observe that consumer researchers who subscribe to the positivist perspective tend to view all consumer behaviour as rationally motivated.

After having described consumer needs/motives (drivers), let us discuss consumer perception and sensation. As diverse individuals, we all tend to see the world in our own special ways. Four people can view the same event at the same time, and each will report, in total honesty, a story different from all the others.

Individuals act and react on the basis of their perceptions, not on the basis of objective reality. Thus, to the marketer, consumers' perceptions are much more important than their knowledge of objective reality. For example, if one thinks about it, it is not what actually is so, but what consumers think is so, that affects their actions, their buying habits, their leisure habits and so forth. And, because individuals make decisions and take actions based on what they perceive to be reality, it is important perception and its related concepts, so they can more readily determine what factors influence consumers to buy (Dudkey, 1990). Furthermore, Head (1981) puts perception stimuli into a meaningful and coherent picture of the world. A stimulus is any unit of input to any of the senses. Examples of stimulus (i.e. sensory input) include products, packages, brand names, advertisements and commercial. Sensory receptors are the human organs i.e. (the eyes, ears, nose, mouth, and skin) that receive sensory inputs. Their sensory functions are to see, hear, smell, taste, and feel. All of these functions are called into play either singly or in combination in the evaluation.

Sensation is the immediate and direct response of the sensory organs to simple stimuli (an advertisement, a package, a brand name). Human sensitivity refers to the experience of sensation. Sensitivity to stimuli varies with the quality of an individual's sensory receptors (e.g., sight or hearing) and the amount for intensity of the stimuli to which he or she is exposed. For example, a blind person may have a more highly developed sense of hearing than the average sighted person and may be able to hear sounds that the average person cannot. Smell is the sense most closely tied to memory (Giles, 1991). It has been observed by Jeffkins (1990) that consumers have a number of enduring perceptions, or images that are particularly relevant to the study of consumer behaviour. He supported six consumers' perceived images. Belk (1988) says products and brands have symbolic value for individuals, who evaluate them on the basis of their consistency (i.e. congruence) with their personal pictures of themselves. Some products seem to match an individual's self-image; others do not. Consumers attempt to preserve or enhance their self – images by buying products that they believe are congruent with their self – images and by avoiding products that are not. The six classified consumers' perceived images are product and service images, perceived price, perceived quality, retail score image, manufacturer's image and brand image (Dudkey, 1990).

**METHODOLOGY AND PROCEDURE**

Three local government areas (LGAs) were selected in Zamfara state, namely, Gusau, Tsafe and Bungudu. Out of the total population of 2, 069,873 the three LGAs selected have 612,631 people. Following the Principle of multi-stage sampling technique, three villages were selected from each LGA. Forty-three (43) households were selected from each village making a total of 387 respondents. The number of respondents of the study was determined using the sampling method of Krejcie and Morgan in Serakan (1992).

Primary data was collected for this study. A total of 387 questionnaires were administered to ferret information pertinent to the study. The questionnaires were drawn in English language and translated in the Hausa. The questionnaires were subjected to a validation process. Copies of the questionnaires were given to a panel of experts for validation. The comments and suggestions made were utilized in restructuring the research instrument. The validation exercise ensured not only the face validity of the questionnaires but also content validity. The validation of the study instrument was necessary in order to ensure that the concepts of the study measure what it was designed to measure within the context of the study objectives. Content validity was carried out through the experts' opinions on the items. Two groups of variables, dependent and independent variables were characterized and measured through the application of nominal ratio, and likert scales.

The main purpose of this study is to investigate the socio-economic influence of *Shari'a* on Muslim consumers' motives and perception. To meet this, the study focuses on the following specific objective to:

- determine the socio-economic influence of *Shari'a* on consumer's motives and
- identify the socio-economic influence of *Shari'a* on consumer's perception.

Two groups of variables, independent and dependent variables were characterized and measured through the application of nominal ratio and Likert Scales. Independent variable(s) *Shari'a* is measured by using statement that reflect an individual attitude on influence of *Shari'a* on socio-cultural characteristics, economic characteristics and political characteristics. The influence of *Shari'a* was measured in two ways: Zamfara State pre- *Shari'a* and Zamfara State during *Shari'a*. Dependent variables are consumer's perceptions and consumer's motives. Variables under consumer's perceptions included statements on the four stages of information processing, namely exposure, attention, comprehension and retention. However, under variables on motives, the respondents were requested to indicate their level of motives on consumption of basic need in pre-*Shari'a* and during *Shari'a*. The respondents were asked to indicate their level of degree by circling only one number from 1 – 7 variables from a table combining two methods of image measurement. The variables are: very good motives, moderately good motives, slightly good motives, undecided, slightly bad motives, moderately bad motives and very bad motives. This method was adopted from combining two methods of image measurement by Mcdougall and Fry (Schiffman and Kanuk 2000).

**RESULTS AND DISCUSSION**

Two hypotheses were advanced and subjected to statistical analysis. The first hypothesis, which predict an association between socio-economic rules and regulations of *Shari'a* and consumer's motives, was explored using independent variables. The result is presented in Table 1.

**TABLE 1: COMPARISON OF MUSLIMS CONSUMERS' MOTIVES BEFORE AND DURING SHARI'AH.**

Study Period	Mean	Std	t-val	P val
Pre- <i>Shari'a</i>	4.70	1.54	26.98	0.0000
During <i>Shari'a</i>	6.74	0.52		

Source: Field survey, 2004

Statistically significant: ≤ 0.000

Based on the result, the hypothesis was confirmed. The results of the analysis show that positive correlation exists between *Shari'a* socio-economic rules and regulations and Muslim consumers' indicated by t value of 26.98  $p \leq 0.0000$  level of significance.

The second hypothesis which predicts relationship between socio- economic rules and regulations of *Shari'a* and Muslim consumers' perception was subjected to Pearson product moment correlation analysis.

**TABLE 2: PEARSON PRODUCT MOMENT CORRELATION SHOWING THE SOCIO – ECONOMIC RULES AND REGULATIONS OF SHARI'AH ON MUSLIM CONSUMERS' PERCEPTION**

Variable	Mean	Std	R Val.	P. Val.
Consumer's Perception	8.73	.625	.112*	0.29
<i>Shari'a</i>	139.59	1.70		

Source: Field survey, 2004

Correlation is significant at the 0.5 level (2- tailed)

The result is presented in table 2. Based on the result, the hypothesis was confirmed. The results show that positive correlation exists between socio- economic rules and regulations of *Shari'a* and perception ability of the Muslim consumers' indicated by r-value of .112\* at  $p \leq 0.29$  level of significant.

In testing the hypothesis, subject scores on Muslim consumers' motives before *Shari'a* was compared with the scores during *Shari'a* using t –test (comparison Method). The result as presented in table 1 showed that there is significant difference between Muslim consumers' before and during *Shari'a* (t as indicated by the p-value). We can thus infer from this result that high correlation do exist between *Shari'a* and Muslim consumers' motives. Therefore, the null hypothesis, which states that high correlation does not exist between *Shari'a* and Muslim consumers' motives is rejected and not alternate hypothesis that high correlation do exists between *Shari'a* and Muslim consumers' motives is accepted. Our result corroborate the result of Ahmad and Ansari's (1979) that the position of *Shari'a* regarding consumer and his role in the universe provides the motivating momentum, which can arouse him to act in compliance with its moral



injunctions. That is the belief in the day of judgement coupled with the divine promise of rewarding the righteous and punishing the rebellious motivates consumer to voluntarily accept Allah as His creator and to abide by the injunction of the *Shari'a* in all his consumption dealings. Another possible explanation is the view put forward by Schiffman and Kanuk (2000) that motivation is the driving force within individual that impels them to action. This driving force is produced by a state of uncomfortable tension, which exists as the result of an unsatisfied need. All individuals have needs, wants and desires. The individual's subconscious drive to reduce need-induced tension results in behaviour that consumer anticipates will satisfy needs and thus bring about a more comfortable state.

In testing the second hypothesis, respondents' composite scores on consumer perception and *Shari'a* were subjected to Pearson product moment correlation analysis. The result presented in table 2 reveals that there is a high positive correlation between consumers' perception and *Shari'a*. This result shows that *Shari'a* influence Muslim consumers' perception positively. In other words, there is a high positive relationship between *Shari'a* and Muslims consumers' perception. This finding replicates the results of Azzam (1979), which accordingly reveal that, in the context of Islamic perception, the distinction between the secular and the divine is both absurd and ineffective. The unalloyed requirement that the condition of unity between the secular and spiritual satisfied in all aspects of human activity is one of the most important determinants of consumption behaviour under *Shari'a* economic and business setting. As a result, all exploitative interests will find no place in a purely *Shari'a* consumption environment. It also agrees with Schiffman and Kanuk (2000) study which demonstrate that perception is the process by which individuals select, organize and interpret stimuli into a meaningful and coherent picture of the world. Perception has strategy implication for marketers, because consumers make decisions based on what they perceive, rather than on the basis of objective reality.

## CONCLUSION AND RECOMMENDATIONS

The following conclusions were drawn from the analysis of the data collected and interpretation of result: *Shari'a* socio-economic has a significant influence on Muslim consumers' motives and perception. Therefore, *Shari'a* as a way of life has significant relationship with consumer behaviour, and in order to validate the finding of this study there is the need to replicate the study, in other parts of the country and to cover a large sample. The following recommendations were made in line with the findings of the study that: Marketers and policy makers should focus more on perceived risk reduction strategies in their new product promotional campaigns in a *Shari'a* socio-economic environment, marketers and policy makers should determine how specific sub-cultural memberships interact to influence the Muslims consumers' purchase decisions, and also marketers and policy makers should adopt motivational strategies in developing new ideas and product that will appeal to Muslim consumers.

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