

Full Length Research Paper

Socio-economic influence of Shari'ah on consumers' motives and perception in Zamfara State, Nigeria

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This study examines socio-economic influence of Shari'ah 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 male and one hundred and five female 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 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'ah and perception ability of the consumer and consumer motives. Shari'ah as a way of life has significant relationship with consumer behaviour.

Key words: Muslims, Shari'ah, consumers, motives, perception, consumer behaviour.

INTRODUCTION

Human needs motives (consumer needs) are the basis of all modern marketing (Schiffman and Kanuk, 2000). Needs are the essence of the marketing concept (Smith, 1997). Marketers do not create needs, although in some instances, they may make consumers more keenly aware of unmet needs (Lewis, 1991). Successful markets 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. Business is becoming customer-driven, not management-driven as in the past. This means that customers' wants and need must come first. 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 compel 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 (Kotler, 2000).

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'ah 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'ah. However, recent adoption of Shari'ah 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 word, Shari'ah has an influence on socio-economic activities of the Muslim. The implication here is that re-introduction of Shari'ah therefore has a direct bearing on consumer behaviour. A Muslim must be guided naturally by Shari'ah. He has a duty to obey Allah's laws which are also supreme. For a Muslim to be seen as one, he must live according to the dictates of Shari'ah. The problem is how socio-economics rules and regulations of Shari'ah influence consumer's motives and perception on production and consumption of goods and services in Zamfara State, Nigeria? Can, Shari'ah system have influence on the socio-economic activities of the people in Zamfara State. The submission here is that Shari'ah socio-economic activities would have a direct bearing on consumers' motives and perception. Despite the broadness of marketing practices in a developing economy, no known marketing research attempting to investigate, empirically, the socio-economic influence of Shari'ah on consumers' motives and perception of goods and services.

The general guideline for Muslim in marketing activities is that Muslim are required to behave in Islam way in their marketing dealings globally or locally. In order to achieve the objectives of this study, the researcher will attempt to provide answers to the following questions:

- i) Can socio-economic rules and regulation of Shari'ah have any influence on consumers' motives?
- ii) To what extent do this socio-economic rules and regulations of Shari'ah affect consumers' perception?

The benefits of this study are that the members of a specific sub-culture posse's beliefs, values and customs that set them apart from members of the same society. Sub-cultural analysis enables the marketing manager to focus on sizable and natural market segments. When carrying out such analysis, the marketer must determine whether the beliefs, values and customs shared by members of a specific sub-group make them desirable candidates for special marketing attention. Subcultures, therefore are relevant units of analysis for market research. The understanding of influence of Shari'ah particularly on consumers' motives and perception will enable marketers to segment and develop markets effectively, thus creating marketing opportunities. It will provide data for researchers who may want to study the influence of Shari'ah on consumers' motives and perception. To policy makers, the study will provide

information specifically on consumer welfare and education.

Literature review

Schiffman and Kanuk (2000) admit that every individual has needs: some are innate, others are acquired. Innate needs are physiological (that is biogenic): they include the needs for food, water, air, clothing, shelter and 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 (that is psychogenic), that they are considered secondary needs or motives. They result from the individual subject's psychological state and relationships with others. Abberton (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 labelled 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 such as Dudkey (1990) and Giles (1991) often refer to both kinds of drives or motive as needs, wants and desires. Some theorists by (Jefkins, 1990), 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 goals 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 do 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. 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 it 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; Head, 1981). The five Shari'ah socio-economic rules and regulations on business activities are: unity, equilibrium, free will, responsibility and benevolence (Naqvi, 1981; Maududi, 1977; Chapra, 1975; Beekun, 2001; Doi, 1990). Unity is the political, economic, social and religious aspects of man's life form a homogeneous whole which is consistent from within as well as integrated with the vast universe without. This is the vertical dimension of Shari'ah (Mahmud, 1988; Bala, 2004; Beenkun, 2001; Muhammad ND).

Equilibrium related to a sense of balance among the various aspects of a man's life in order to produce the best social order. This sense of balance is achieved through conscious purpose. This is the horizontal dimension of Shari'ah (Chapra, 1979; Abdalafi, 1978; Ahmad, 1979; Beekun, 2001). Free will is man's ability to

act without external coercion within the parameters of Allah's creation and as Allah's trustee on earth (Ahmed, 1979; El-Misri, 1975). Responsibility is related to man's need to be accountable for his actions (Kahf, 1978, 1980). Benevolence is an action that benefits persons other than those from whom the action precedes without any obligation (Abdalafi, 1978; Bala, 2008; Ayoub, 1991). The application of unity rules and regulations on production and consumption is that businessman will not discriminate among his employees, suppliers, buyers, or any other stakeholder on the basis of race, colour, sex or religion (Naqvi, 1981; Maududi, 1997). The application of equilibrium rules and regulations on production and consumption is that for example, Allah admonishes Muslim businessman to give full measure when he measure and weigh with a balance (Beekun, 2001). The application of the free will rules and regulation is that man has the freedom to make a contract and either honour or break it (Iqbal, 1960; Maududi, 1977). On the application of responsibility rules and regulation on production and consumption of a product, a Muslim businessman behave unethically, he cannot blame his actions on the pressures of business or on the fact that everybody else is behaving unethically. He bears the ultimate responsibility for this own actions (Beekun, 2001; Azim, 1984; Naqvi, 1981).

On the application of benevolence rules and regulations, a businessman should be kind to consumers, poor people, debtors and selling on credit (Maududi, 1977).

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 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 out the facts in this 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'ah on Muslim consumers' motives and perception. To meet this, the study focuses on the following specific objective to:

- i) Determine the socio-economic influence of Shari'ah on

Table 1. Comparison of Muslims consumers' motives before and during Shari'ah.

Study period	Mean	Std	t-val	P val
Pre-Shari'ah	4.70	1.54	26.98	0.0000
During Shari'ah	6.74	0.52		

Source: Field survey (2004). Statistically significant: ≤ 0.000 .

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	0.625	0.112*	0.29
Shari'ah	139.59	1.70		

Source: Field survey (2004). Correlation is significant at the 0.5 level (2- tailed).

consumer's motives and;

ii) Identify the socio-economic influence of Shari'ah 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'ah is measured by using statement that reflect an individual attitude on influence of Shari'ah on socio-cultural characteristics, economic characteristics and political characteristics. The influence of Shari'ah was measured in two ways: Zamfara State pre-Shari'ah and Zamfara State during Shari'ah. This is because there is a different between a Muslim state and a Shari'ah state. For example, Lagos State is a Muslim State because majority of the people in Lagos State are Muslim but Lagos State is not a Shari'ah State. The majority of the people of Zamfara State are Muslim and the State is a Shari'ah State. In a Muslim State like Lagos, the production and selling of alcohol is free but in a Shari'ah State the production, consumption and marketing of alcohol is not free. Therefore, Zamfara State before Shari'ah was a Muslim State only but during Shari'ah it is a Muslim State and a Shari'ah State. 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'ah and during Shari'ah.

The respondents were asked to indicate their level of degree by circling only one number from 1 to 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

In testing the first hypothesis, subject scores on consumer motive before Shari'ah was compared with the scores during Shari'ah using t-test (comparison method).

The result as presented in Table 1 showed that there is significant difference between consumer motives before and during Shari'ah [$t(381) = 26.98; p \leq 0.000$]. The researcher infers from this result that high correlation do exist between Shari'ah and consumer motives. Therefore, the null hypothesis which states that high correlation does not exist between Shari'ah and consumer motives is rejected, and alternate hypothesis that high correlation does exists between Shari'ah and consumer motives is accepted. The result obtained is in line with the studies of Naqvi (1981), Beekum (2001), Doi (1990) and Maududi (1977) that sub-culture affects motives. This is also in consonance with the findings of Chapra (1975), Mahmud (1988), Abdalafi (1978), Ahmad (1979) and Beekun (2001) who observed that the position of Shari'ah regarding consumer and his role in the universe provides the motivating momentum which can arouse him to act in compliance with moral injunctions. That is the belief in the day of judgement couples 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 junction of the Shari'ah in all his consumption dealings. Based on the result, the hypothesis was confirmed. The results of the analysis show that positive correlation exists between Shari'ah 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'ah and Muslim consumers' perception was subjected to Pearson product moment correlation analysis. 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'ah and perception ability of the Muslim consumers' indicated by r-value of 0.112* at $p \leq 0.29$ level of significant. In testing the second hypothesis, respondents' composite scores

on consumer perception and Shari'ah 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'ah. This result shows that Shari'ah influence Muslim consumers' perception positively. In other words, there is a high positive relationship between Shari'ah and Muslims consumers' perception. This finding replicates the results of Azzam (1979), Ahmad and Ansari (1979) and Beekun (2001) 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'ah economic and business setting. As a result, all exploitative interests will find no place in a purely Shari'ah consumption environment. It also agrees with Schiffman and Kanuk (2000) study which demonstrates 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'ah socio-economic has a significant influence on Muslim consumers' motives and perception. Therefore, Shari'ah 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'ah socio-economic environment, marketers and policy makers should determine how specific sub-cultural memberships interact to influence the Muslim 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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