

# IMPACT OF RELIGIOSITY ON CONSUMERS' PURCHASE BEHAVIOR: THE MODERATING ROLE OF PERCEIVED SOCIAL AND PSYCHOLOGICAL RISKS

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## Abstract

*Studies indicate that religion is a significant cultural factor and it does yield huge influence on the purchase decision of consumers. Based on that, this research was developed to assess the influence of religiosity on consumers' behaviour and the moderating roles of social and psychological risks on such influence. The findings, based on a one sample t-Test show that at religiosity has positive significant influence consumers' purchase decisions, recommendation and perception about a product. However, this influence is moderated by perceived social and psychological risks. The implication is that marketers need to pay close attention to the religiosity of their market as such can have direct influence on overall performance of a product in a given market. The limitation of this study is in terms of the scope, with recommendation being that further research should be conducted with higher response size to validate the findings from this present study.*

**Keywords:** Religiosity, consumer purchase behaviour, social risk, psychological risk

## Introduction

Earlier studies view cultures factors as having pivotal influence on consumer behaviour (Maheswaran & Shavitt, 2000) and marketing decisions (Tse, Lee, Vertinsky, & Wehrung, 1988). One of the major elements of culture is religion (Sood & Nasu, 1995). When religion is viewed from the sphere of consumer behaviour and marketing, the normal perception would be

that religious norms and religious rulings do have effect on purchase decision of consumers as well as their choices about a given product by putting into consideration those that are prohibited because of religious reasons. Some of the examples include the prohibition of gambling and consumption of pork in the Islamic religion, while Hinduism prohibits the consumption of beef products. However, the influence that religion can have on marketing and consumer behaviour is actually more complex than the view of simply limiting product consumptions through prohibition, or the patronization of services viewed to be contentions with the individual or communal religious norms (Vitell, 2009).

To better explicate the idea being poured here, Good Friday is probably the most sacred of all the Christian Holidays (Holcomb, 2013). In the Christian dominated eastern parts of Nigeria, what is normally witnessed is a high degree of shop closure with the stung believes calling it a "non-working day"; saying that it is against the norms of their faith to work on such a sacred day. However, this phenomenon has started to change as some people now open shops during the said holiday. Similar occurrence is noticed in the northern parts of the country during Islamic holidays. The religious leaders are arguing that those acting contrary to these norms are actually at the risk of their decision, because from their own view, what they show is the attainment of commercialization which would devalue the religious essence of such day (Young, 2014).

Another good example of religion playing significant role in consumerism was when the first online sex-shop was launched in the Islamic society of the Middle-East. Considering that the business was aimed at targeting the Middle-East consider, it was mandatory that the owner (an Arab-American entrepreneur) seek the approval of the religious scholars in the region (Daily Mail Reporter, 2013). The religious scholars gave the owner the approval but, it was based on the condition that there should not be any prohibited promotional activities (like making use of images of lingerie-clad models). Even with the approval, a significant number of the target markets were concerned about the new business venture and most of these concerns were religious in nature. Based on the notion that sex in the Islamic society is considered to be an intimacy that is reversed to sanctify marriage, it became clear as to why some of the religious consumers were not welcoming the idea of an online-sex shop in their society, and there was also some perception of risk among the target. Firstly, which depends on their overall level of commitment to the Islamic norms, the possible reason for such perception is that by introducing sex-store in an Islamic-dominant society, the resulting impact could be member of the society having issues about prohibiting the purchase of sexual products or making use of such via the internet. There is also a second perceive risk which is reflected on how their decision to access the online shop might impact other members of the society, with special reference to how such decision might be viewed by those around them. However, irrespective of these risks and concerns, the figures gathered in terms of traffics to the website and likes on social media does indicate that the shop has been doing well and has been increasing its popularity across the target region.

The just conclude *Big Brother Naija* is also a good case, where numerous Nigerians argued against it as having negative influence on the society. The argument was mainly due to the show contradicting with their religious views on morality.

All of these examples indicate that new products or business decisions that may be

religiously questionable will carry levels of perceived risk for some consumers (Garner, 1986; Taylor, 1974). These risk perceptions or “risk feelings” may then affect consumer decision making and the adoption process of the products. Research indicates that the risk consumers feel or perceive when confronted with new products is a significant part of their future consumption choices (Sweeney, Soutar, & Johnson, 1999). The relationship between individuals' religiosity and their risk feeling, when confronted with new products, remains unclear in the literature. Moreover, the religious scholars' roles in such issues and the reasons for the shifts from concerns and criticism to full adoption and popularity have been neither examined nor explained theoretically. Therefore, this research seeks to explain and understand the nature of the association between religious factors and the related consumer risk perceptions, along with the roles which religious scholars play in these associations. In doing so, this research will make use of insights from two theories, The General Theory of Marketing Ethics (Hunt & Vitell, 1986, 1993, 2006) and the Theory of Moral Potency (Hannah & Avolio, 2010; Hannah et al., 2011).

### **Research Objectives**

The objectives of this research are as below:

- To assess the influence of religious beliefs and knows on consumers' purchase of a given products.
- To determine the effects of religious beliefs and knows on consumers' decision to recommend a given product.
- To evaluate the influence of religious beliefs and knows on consumers' perception of a given product.
- To explicate the moderating roles of social risks on the influence of religiosity on consumers' purchase decision.
- To explicate the moderating roles of psychological risks on the influence of religiosity on consumers' purchase decision.

### **Research Hypotheses**

This study is founded on the following hypothesis:

- H<sub>1</sub>:** Religious beliefs and norms have significant, positive influence on consumers' decision to purchase a given product.
- H<sub>2</sub>:** Religious beliefs and norms have significant, positive influence on consumers' decision to recommend a given product.
- H<sub>3</sub>:** Religious beliefs and norms have significant, positive influence on consumers' perception a given product.
- H<sub>4</sub>:** The influence of religiosity on consumers' purchase behaviour is significantly, positively moderated by perceived social risks.
- H<sub>5</sub>:** The influence of religiosity on consumers' purchase behaviour is significantly, positively moderated by perceived psychological risks.

## LITERATURE REVIEW

Marketing strategies, tactics or even reactions over events occurring in a given market, which mainly aim to reach consumers' satisfaction, may experience serious consumer backlash if they conflict with the religious norms of their target audience (Muhamad & Mizerski, 2013; Swimberghe et al., 2011). The US retailer Wal-Mart has experienced strong consumer criticisms from religious groups twice. First, when Wal-Mart decided to adopt the term 'holiday' over 'Christmas' and second, when Wal-Mart announced the support of same-sex marriage (Swimberghe et al., 2011). However, consumer backlash or negative reaction towards business activities that conflicts with religion is not unidimensional. Reactions vary depending on the degrees to which consumers commit to their religious beliefs. These degrees of commitments are called religiosity.

Religiosity can be defined as a belief in a God, accompanied by a commitment to follow principles believed to be set forth by that God (McDaniel & Burnett, 1990). It has also been defined as a construct which plays an important role in constructing spiritual knowledge, beliefs, values and social normative systems. Research has demonstrated that the moral identity of a highly religious person is often very different to that of a non-religious individual (Vitell et al., 2009). This may be

because individuals with a high level of religiosity view ideals regarding ethical values very differently when compared to individuals with low levels of religiosity (Vigil, 2009; Vitell & Paolillo, 2003; Vitell, Paolillo, & Singh, 2005). This indicates that a consumer's level of religiosity can have a significant impact on consumer perceptions, attitudes and behaviours (Swimberghe et al., 2011).

In the case of launching new products into predominantly religiously conservative target audiences, it has been observed that new products that contain any religiously questionable attributes are met with criticism from leading religious scholars and strongly religiously observant people (El-Tahri & Smith, 2005; Ibahrine, 2008). Introducing products such as the telephone and television to Saudi Arabia (El-Tahri & Smith, 2005), and the recent introduction of trends such as reality television, and social media such as Facebook and Twitter (Kraidy, 2009), have all incurred some level of criticism from senior religious figures with their followers assuming the existence of controversial religious problems within these new trends. These concerns come sometimes from the Grand Mufti himself—Saudi Arabia's religious leader—who recently warned Muslims about the risks involved with social media such as Twitter (Al Arabiya, 2012a, b).

Thus, it can be seen that there is a range of risk perceptions arising with the introduction of new products to a religious society, which lead to criticism and slow adoption of these products. However, it can also be seen that, even with extreme criticism, such products can be successful, although delayed in penetrating the market. Accordingly, examining and explaining the nature of the roles of people's religions in the rise of risk perception at the point of introduction of products will suggest solutions to avoid late adoption. Further, from a theoretical viewpoint, some examination of these issues will improve the theoretical understanding of the complexity of the relationship between religiosity and consumption.

### **Religiosity and consumer purchase behaviour**

Religion and an individual's level and type of religiosity affect human behaviour in terms of the demarcation of moral standards, thoughts, judgments, attitudes and actions (Cohen & Hill, 2007). A person's level of religiosity influences his or her preferences and choices when buying products (Choi et al., 2013; Muhamad & Mizerski, 2013; Wilkes et al., 1986), and consumer decision-making generally (Choi, 2010; Swimberghe et al., 2011). More specifically, it can be said that religion can directly influence consumer favouritism through religious doctrine (Muhamad & Mizerski, 2013; Pace, 2013). An example of this is seen in the eating habits of Muslims, who will often select Halal food when buying or eating out, just as Hindu consumers will refrain from eating beef. This is due to the individual's choice, or sense of duty, to follow their religion's teachings.

Religiosity has been shown to influence consumption indirectly by significantly contributing to an individual's norms, ethical beliefs and values (Bailey & Sood, 1993; Essoo & Dibb, 2004; Muhamad & Mizerski, 2013). For instance, many Muslims believe that collecting interest on money is considered a serious sin. This affects how they use financial services, and how banks target and communicate with these religious customers. Another instance could also be seen in the Islamic practice of wearing a headscarf, a religious norm that can often affect the way in which Muslim women engage with fashion.

However, due to the complex and personal nature of religiosity and issues relating to its conceptualisation and measurement, religiosity as a subject related to consumer behaviour has continued to be under-researched (Cleveland & Chang, 2009; Swimberghe et al., 2011). As a result, there is still a need to develop a more advanced understanding of how religiosity impacts on consumer behaviour (Muhamad & Mizerski, 2013; Swimberghe et al., 2011; Vitell, 2009). As the risk that consumers perceive when confronted with new products is a significant part of their future consumerist choices (Sweeney et al., 1999), an empirical

investigation should be undertaken of consumer's perceived risks, as caused by their level of religiosity, and which pays due attention to the inclusion of religiously questionable attributes in a product. The following section will introduce the perceived relationship between perceived risk and religiosity.

### **Consumer religiosity and risk perception**

Whenever a consumer interacts or engages with a new product, there is always the possibility of perceived risk. Risk perception is a critical construct of consumer behaviour and has the power to generate anxiety, stress and uncertainty about the possible impacts of consumers' decisions (Taylor, 1974). The General Theory of Marketing Ethics posits that highly religious consumers evaluate the consequences of decisions based on their religious norms, while less religious consumers evaluate products based on the possible situational consequences surrounding themselves (Hunt & Vitell, 2006). Similarly, the concept may also be applied for risk perception, and it can be argued, theoretically, that high levels of religiosity heighten the feeling of risk when adopting and using new or innovative products, especially if those products contain religiously questionable aspects. However, such a proposition requires conceptual and empirical evidence to be confirmed.

Research from Delener (1990) confirmed that the impact of consumer religiosity on perceived risk was significant in affecting the consumer decision making process. However, while investigating this relationship, Delener considered the perceived risk of product performance as representative of the overall risk perception. This has weakened the significance of the output of such research, because it conceptualised the perceived risk as a single dimensional construct when linked to religiosity. It is important to understand that one dimension of risk perception cannot be viewed as an overall representation of risk (Stone & Gronhaug, 1993; Mitchell & Harris, 2005). According to Stone and Gronhaug (1993), research investigating perceived risk may choose to focus on just the relevant

dimensions associated within a specific context. In this circumstance it would not claim to explain the overall risk perception.

Besides performance risk, perceived risk comprises dimensions such as time, financial, social, psychological and physical risk. The impact of these risk dimensions on consumer behaviour varies according to the context confronted (Stone and Gronhaug 1993). For example, a religious consumer purchasing an adult toy from an online sex-shop may perceive all kinds of risk, but is likely to experience heightened psychological and social risk in particular. Psychological risk could result from the emotional distress that the purchase and use of such a product goes against their religious doctrine. Social risk may be increased due to a concern about how friends and family may perceive them if the purchase is revealed. All of the dimensions of perceived risk are capable of influencing consumer decision-making, however for the purposes of these studies; there are practical and theoretical bases that specifically support social and psychological risk perceptions being more salient to consumer religiosity (Swimberghe et al., 2011; Vitell, 2009).

When a new product is introduced to consumers who are following a particular religion, they tend to worry about the possible prohibition of that product. Further, consumers express concern about the opinions of their religious scholars regarding the products as well as how others would perceive them if they support or use such products. Another outcome observed in literature is the transition of some products from criticism to widespread acceptance. These factors can be explained by social risk, which is the perception of the self by others, and psychological risk, which is the consumer's peace of mind or self-perception (Garner, 1986). As religion provides a means for constructing self-values and social normative systems for individuals (Swimberghe et al., 2011), it impacts on social and psychological risk perceptions. Further, religiosity, within the General Theory of Marketing Ethics, affects the consumers' ethical decision making process within a social environment and guides the development of personal characteristics and

choices (Hunt & Vitell, 2006). Accordingly, these studies focus specifically on investigating the relationship between consumer religiosity and the psychological and social dimensions of perceived risk. The first research question addressed in this research examines the relationship between religiosity and psychological and social risk.

### **Theoretical foundation**

Links between religion and business go back centuries, however these links did not appear in contemporary business literature until Culliton (1949, p. 265) stated that "religion has something to offer business" (in Vitell, 2009). Hirschman (1981) was one of the first marketing academics to specifically investigate the link between religiosity and consumer behaviour (Cutler, 1991). His research into American Jewish ethnicity suggests that religious affiliation should be viewed as a variable with a large potential influence on marketing and consumer behaviour. Since the work of Hirschman, two research streams have developed which effectively investigated the links between religiosity and consumer behaviour. The first stream focused on religiosity and consumers' perceptions, evaluations and decision making (e.g. Choi, 2010; Choi, Paulraj, & Shin, 2013; Delener, 1990, 1994; Essoo & Dibb, 2004; McDaniel & Burnett, 1990; Muhamad & Mizerski, 2013; Wilkes, Burnett, & Howell, 1986). The second stream focused on religiosity as a variable affecting morality, ethical beliefs, judgments and intentions (e.g. Chen & Tang, 2012; Clark & Dawson, 1996; Sparks & Pan, 2010; Vitell et al., 2009; Vitell & Muncy, 1992, 2005; Vitell et al., 2005; Vitell & Paolillo, 2003; Vitell, Paolillo, & Singh, 2006; Vitell, Singh, & Paolillo, 2007). The main contrast between these streams was that one concentrated on consumer decision making processes, while the other one converged on ethical beliefs and considerations.

An important contribution to this field of research was Hunt and Vitell's (1993) incorporation of religion into the theoretical framework of the revised version of The General Theory of Marketing Ethics. This theory addresses situations in which consumers

confront perceived problems that may have an influence on their ethical beliefs. To resolve ethical problems, consumers perceive various possible alternatives, or actions, that might be taken to achieve this (Hunt & Vitell, 2006). The theory states that there are five different factors which influence how consumers perceive the probabilities of consequences and ethical judgments, which include: cultural environment, professional environment, industrial environment, organisational environment and personal characteristics. When studying the correlation between these factors, religion was introduced as a facet of both cultural environment and personal characteristics.

This theory suggests that, depending on the extent of religiosity, the customer may experience differences in the way that they perceive consequences, along with ethical judgments (Hunt & Vitell, 1993). Recognising that there are many factors at play, including several dimensions of the cultural environment and personal characteristics, is an important step in understanding the significance of religion in consumer decision-making. Using insight from Hunt and Vitell's General Theory of Marketing Ethics, this research builds on research perspectives from the two above-mentioned research streams. The direct relationships between consumers' religiosity and consumers risk perception add to what has been done in the first research stream, while the roles of moral potency in these impacts contribute to the second research stream. The following section will address issues related to consumer decision making and religiosity.

### **Religiosity and behaviour: role of moral potency**

In Vitell's (2009) review of religiosity and consumer behaviour, an important observation noted was that most academic research has been limited to explaining consumers' religious beliefs and norms. This was aligned with the arguments of Hannah, Avolio and May (2011) who stated that the capacity of beliefs and norms accounted for just 20 per cent of the variation in the behaviour explained. Hence the question remains, do consumers' behaviours align with their accepted religious beliefs and

norms? Simply put, while a consumer with high levels of religiosity may demonstrate well-shaped norms and beliefs, it is unknown whether the individual will potentially apply his or her values in all circumstances.

Considering questions such as this, it is apposite to consider the theoretical concept of moral potency. First introduced by Hannah and Avolio (2010), it was first postulated in organisational business literature to explain how leaders could be encouraged to act according to what they believed was right and wrong. Moral potency has been defined as: *psychological state marked by an experienced sense of ownership over the moral aspects of one's environment, reinforced by efficacy beliefs in the capabilities to act to achieve moral purpose in the domain, and the courage to perform ethically in the face of diversity and persevere through challenges* (Hannah & Avolio, 2010, p. 292)

Moral potency includes three components: moral ownership, moral efficacy and moral courage (Hannah & Avolio, 2010; Hannah et al., 2011). These components provide insights into the transference of beliefs into actions (Hannah et al., 2011). This research proposes that this theoretical concept will be useful in broadening understanding of consumers, especially when applied in the context of religiosity.

There is a possibility for moral potency to play a significant role in determining the relationship between consumer religiosity and perceived risk. Specifically, identifying the possibility of consumers acting according to their identified level of religiosity will explain the strength of the relationship between religiosity and risk perception. Levels of religiosity give an indication about people's beliefs regarding what is right or wrong, as based on religious background; whereas moral potency gives an indication about the effectiveness of this belief. This research proposes that a high level of consumer moral potency enhances the impact of a high level of religiosity on consumers' perceived risk. Therefore, in addition to understanding the direct impact of a consumer's religiosity on perceived risk, it is important to

identify to what extent a consumer will allow their religiosity to take effect. This leads into the second issue of this research: explaining the role of moral potency in the relationship between consumer religiosity and perceptions of psychological and social risk.

**METHODOLOGY**

To adopt appropriate methodology, researchers need to rely on the nature of the phenomenon under investigation, as well as the conditions of knowledge regarding the occurrence (Edmondson & McManus, 2007). If there is adequate background to develop specific hypotheses, operational definitions, and potential relationships between variables, a quantitative approach is recommended (Guba, 1990). This approach also dominates the research in marketing, particularly when the main aim of a research study is to investigate consumer perception and behaviour (Lee & Lings, 2008; Lincoln, Lynham, & Guba, 2011). Research has extensively argued the effect of religiosity on individual attitudes and behaviours, research which has laid the foundation for this research. Other constructs such as perceived risk and moral potency are also well-defined in the literature. The interdisciplinary approach allows for the development of specific hypotheses, which, when tested, will appropriately answer the research questions.

Measurement of religiosity in studies One and Two was conducted using the 20-item religious motivation scale (intrinsic and extrinsic), which was developed by Allport and Ross (1967).

Meanwhile the measurement of risk perception in both studies was conducted using two scales; the 3-item social risk perception scale and the 3-item psychological risk perception scale, both of which were developed by Stone and Gronhaug (1993).

A total sample size of 110 was obtained for this study using the Bill Godden’s formula for sample size determination. Structured questionnaire was used to gather the data for this study, and the questionnaire was divided into two sections. The first section gathered response to the questions asked in relation to the research variables while the second section gathered responses in relation to the demographic profile of the respondents. Probability sampling, based on convenience method was adopted for distributing questionnaire in this case.

**Discussion of findings**

The questionnaire was distributed to students of University of Nigeria, Enugu Campus (UNEC) and Enugu State University of Science and Technology (ESUT), and a total of 146 responses were returned of which 110 is considered valid. This imply 75.3% response rate. The gathered data were analyzed with the aid of one sample t-Test based on a probability value of less than 0.5 viewed as statistically significant. Thus, data for the formulated five hypotheses are analyzed in the tables below.

**H<sub>a1</sub>:** Religious beliefs and norms have significant, positive influence on consumers’ decision to purchase a given product.

**Table 1: One sample t-Test for data on hypothesis one**

	Test Value = 3.0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Purchase decision	39.900	219	.001	1.40114	1.3319	1.4703

Significance level ( $\alpha$ ) = 0.05

From the table (1) above, the significance value of t-calculated is equivalent to an alpha value of 0.001 which is less than the alpha value of 0.05 at the level of significance, (0.001 < 0.05). Therefore, the H<sub>1</sub> is supported. What is shown

here is that religious beliefs and norms have significant, positive influence on consumers’ decision to purchase a given product.

**H<sub>a2</sub>:** Religious beliefs and norms have significant, positive influence on consumers' decision to recommend a given product.

**Table 2: One sample t-Test for data on hypothesis two**

	Test Value = 3.0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Product recommendation	39.070	219	.000	1.20000	1.1395	1.2605

Significance level ( $\alpha$ ) = 0.05

From the table (2) above, the significance value of t-calculated is equivalent to an alpha value of 0.000 which is less than the alpha value of 0.05 at the level of significance, (0.013 < 0.05). Therefore, the H<sub>2</sub> is supported. What is shown here is that religious beliefs and norms have

significant, positive influence on consumers' decision to recommend a given product.

**H<sub>a3</sub>:** Religious beliefs and norms have significant, positive influence on consumers' perception a given product.

**Table 3: One sample t-Test for data on hypothesis three**

	Test Value = 3.0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Product perception	28.238	219	.013	1.01023	.9397	1.0807

Significance level ( $\alpha$ ) = 0.05

From the table (3) above, the significance value of t-calculated is equivalent to an alpha value of 0.013 which is less than the alpha value of 0.05 at the level of significance, (0.013 < 0.05). Therefore, the H<sub>3</sub> is supported. The implication is that religious beliefs and norms have

significant, positive influence on consumers' perception a given product.

**H<sub>a4</sub>:** The influence of religiosity on consumers' purchase behaviour is significantly, positively moderated by perceived social risks

**Table 4: One sample t-Test for data on hypothesis four**

	Test Value = 3.0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Perceived social risk	42.335	219	.000	1.21591	1.1593	1.2725

Significance level ( $\alpha$ ) = 0.05

From the table (4) above, the significance value of t-calculated is equivalent to an alpha value of 0.000 which is less than the alpha value of 0.05 at the level of significance, (0.013 < 0.05). Therefore, the H<sub>4</sub> is supported. What is shown here is that the influence of religiosity on

consumers' purchase behaviour is significantly, positively moderated by perceived social risks.

**H<sub>a5</sub>:** The influence of religiosity on consumers' purchase behaviour is significantly, positively moderated by perceived psychological risks.

**Table 5: One sample t-Test for data on hypothesis five**

	Test Value = 3.0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Perceived psychological risk	42.335	219	.000	1.21591	1.1593	1.2725

Significance level ( $\alpha$ ) = 0.05

From the table (5) above, the significance value of t-calculated is equivalent to an alpha value of 0.000 which is less than the alpha value of 0.05 at the level of significance, ( $0.013 < 0.05$ ). Therefore, the  $H_4$  is supported. What is shown here is that the influence of religiosity on consumers' purchase behaviour is significantly, positively moderated by perceived psychological risks.

**Conclusion**

Based on the literature review and analysis of data as above, the findings from this study show that religiosity has significant positive influence on consumers' purchase decisions, recommendations and product perception. However, these influences are moderated by the consumers' perceived level of social and religious risk whereby, the higher the perceived risks the higher the influence and vice versa.

**Implication, Limitation and Further Research Directions**

The implication of the findings from this research is that marketers need to be conscious of the religiosity of the market they intend introducing new products into; and, monitor changes in religious sphere from time to time because such can impact the performance of brands. This study is limited in scope in the sense that only 110 responses were gathered. This might not be a good representation of the Nigerian populace and the implication is that findings from the study might not be applicable across all spheres of Nigeria. Thus, the recommended direction for further studies is to expand the scope in terms of sample size, gathering data from different states in the country in order to validate the findings from this present study.

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