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ACTUALIZING LEARNING DEVELOPMENT THROUGH THE EFFECT OF RELIGIOUS BUSINESS ETHICS OF RETAILERS IN THE UNIVERSITY OF LAGOS SHOPPING CENTRES

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ABSTRACT
This paper explored how religious business ethics may support student learning in the University of Lagos shopping centres. Campus shopping is a regular part of school life, and the way shop owners behave can influence how students feel. Based on reviewed literature and observations, fair and honest sellers may help create a calm environment where students feel safe, and this can support better focus on academics. Sellers who act with religious values often treat students with care and respect. They give correct prices, allow small credits, and speak kindly. These good actions help build trust. On the other hand, shop owners who act unfairly—by overcharging, being rude, or keeping dirty shops—can cause stress to students, which may affect learning. The paper suggests that religion can shape how shop owners behave. When business is guided by faith and ethics, students gain more than goods—they also gain values that may support both their personal and academic growth.

Keywords: Learning environment, Religious business ethics of retailers and Shopping centres

Introduction
Learning development, which denotes helping students grow and gain better skills for school and life, involves reading, thinking, and solving problems. Sometime, religious business ethics is involved in achieving learning development. Religious business ethics denotes doing business based on what one's religion says is right and wrong. It includes honesty, fairness, respect, and care for others. These ethics guide how people sell things, treat others, and manage money (Armajani, 2025). University students are surrounded by many influences. Some are good and help learning; some are harmful and cause distractions. In many cases, the campus has shopping centres that students use often. They buy food, clothes, books, and other items there. These shops are close to lecture halls and hostels. The way shop owners behave can affect how students learn and act. If the shops are peaceful and fair, students

may feel safer and more focused (Musallam & Kamarudin, 2020).

Shops that follow good ethics help keep the school area calm. Students trust sellers who don't cheat or lie. This trust builds a better learning space. Honest business owners also teach students how to treat people right. In public spaces like school shopping areas, it matters a lot how sellers act (Kamarudin, 2020). If sellers show respect and fairness, students may copy these good actions. This can lead to better morals and more growth for students. Most religions teach that people should treat others fairly. In Islam, business must be just and free from lies. The Prophet Muhammad warned against cheating in weights and measures (Alshehri, Fotaki & Kauser, 2020). Christianity also says sellers should not cheat. The Bible teaches love and fairness in all dealings (Armajani, 2025). African Traditional Religion also values respect, fairness, and truth. Elders teach that stealing and lying bring shame. In all three religions, business is not just about money. It is also about building peace and trust (Moya & Toledano, 2025).

University is a place where students prepare for adult life. What they see and learn shapes their future. If students see business owners being honest and fair, they may also grow to be good leaders. Students often visit shops daily. These shops are part of their school life. So, the ethics in these shops matter. They help form student values and habits (Buren, Syed & Mir, 2020). Good ethics in campus shops also reduce stress. When students feel safe and treated well, they study better. Some shopkeepers also talk to students and give advice. Their words and actions can support learning or distract from it. Students may feel inspired to live better if they see religious values in real life. Religion can help guide behavior even when there is pressure to do wrong (Chaudhary et al., 2025).

Studies show that religious beliefs shape how people act in business (Mortimer, Fazal-e-Hasan, Grimmer & Grimmer, 2020). Against this background, this paper explores how this assertion plays out on campus. The paper looks at how religious business ethics in relation to good values in shops can help student learning and support student growth at the University of Lagos. The paper also demonstrates that faith can help business people do the right thing. Exploring how Islam, Christianity, and African Traditional Religion shape business actions, the paper examines how students respond to ethics in their buying space. Based on its findings, the paper suggests ways to improve ethics in university shops with the view that when ethics improve, learning improves too (Aivaz & Petre, 2024).

Good ethics lead to peace. Peace helps students learn better. The figure below demonstrates the interconnectedness of religious ethics, business practices and student learning.

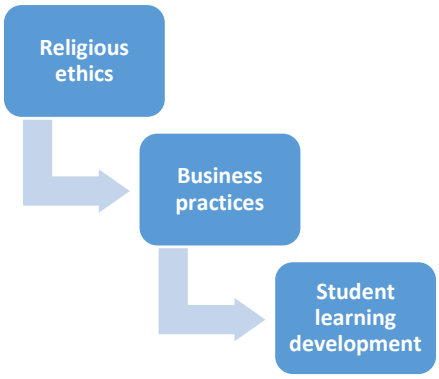


Figure 1: *Conceptual link between religious ethics → business practices → student learning development*

Overview of Religious Business Ethics

Religious business ethics means using religious values to guide how people do business. In Christianity, business ethics come from the Bible. The Bible teaches honesty, love, and fairness. Christians believe in treating customers as they would like to be treated. This is based on the rule "Do unto others as you would have them do to you." It teaches shop owners to be honest and fair. If a Christian trader cheats, they go against their faith (Astrachan, Astrachan, Campopiano, & Baù, 2020). Islam also has strong rules for business. The Quran tells Muslims to avoid cheating and to trade fairly. It also says they must give full weight and measure when selling goods. Halal business means doing trade in a clean and fair way. Muslim retailers believe that if they cheat or lie, it will affect their blessings and peace of mind (Mustafa, Jarzabkowski & Nigam, 2020). African Traditional Religion (ATR) teaches that business should benefit everyone. It is not only about money. People should be truthful and share with others. Traders are expected to be fair, kind, and not harm their neighbors. Harmony and peace are more important than profit. If a trader lies, the gods or ancestors may punish them (Jordan & Shaw, 2024).

These three religions share some common values. They all teach honesty, fairness, and respect. They also teach business owners to care about their customers and not just make money. These values affect how traders behave in the school shopping centres. For example, a Christian shop owner may pray before opening the shop and ask for wisdom to serve people well. A Muslim trader may close the shop to pray and avoid selling haram items. An ATR follower may pour libation before starting the day and may give goods on credit to a neighbor in need. These actions come from faith and show how religion shapes daily business. When traders follow their faith, they build trust with students. Students feel safe to buy and relate with them. Trust helps students to focus better on learning, because they are not worried about being cheated. These values come from holy books, beliefs, and the way

people live. In the University of Lagos shopping centres, many retailers follow religious rules while selling. These rules affect how they treat others, how they price their goods, and how they make money (Mir, Syed, & Buren, 2020).

A peaceful and fair shopping space makes life on campus better (Jo & Shin, 2025). Some values are the same in all religions. These include honesty (no lies in prices or goods), fairness (treat everyone well), integrity (do the right thing, even when no one sees), modesty (avoid showing off wealth). These values help traders to behave well and set good examples for students. A kind word or honest sale can leave a strong mark on a young student's mind. This kind of example supports moral learning outside the classroom (Mestvirishvili, 2024).

Table 1: Religious Ethics Comparison Table

Religion	Core Business Ethics	Practical Examples
Christianity	Honesty, Service, Fair pricing	"Do unto others…" rule guides fair trade
Islam	No cheating, Fair trade, Trust	Correct weight and halal business rules
African Traditional	Communal benefit, Truth, Generosity	No cheating neighbors, help in times of need

These religious ethics are not just for worship places. They help build better shopping spaces. Traders who follow these values make the market calm and friendly. Students can relax when buying, and this peace helps learning too (Buren, Syed, & Mir, 2020). Ethics from religion are not perfect, but they help traders try to be better. Religion reminds them that every act has a result. If they cheat, they may lose trust or face spiritual shame. If they do good, they win peace and honor. Business in a school space must do more than sell things. It must help students learn good values too. Faith plays a big part in shaping this. When students see honest trade, they also learn honesty. When they meet kind shop owners, they learn to treat others well. This makes the school better for everyone. Religious ethics help build the moral part of school life. They show students how to live right. These ethics also guide traders to run clean and fair shops. That way, both students and sellers grow together in peace (Husted et al., 2018).

Retail Practices Observed in the University of Lagos Shopping Centres

The University of Lagos shopping centres are busy places. They serve students and staff every day. The shops are close to lecture halls and hostels. This makes it easy for people to buy what they need without going far. Most shops sell everyday things. Some sell food like rice and beans or snacks and drinks. Others sell clothes, bags, shoes, books, and phone items. You can also find salons, barber shops, and printing centers. Some traders work alone while others work in small groups. Students visit these shops often. They buy food during break time or print notes after class. They greet shop owners and ask for prices. Some ask for discounts or credit. The sellers respond in different ways. Some are kind and friendly. Others are rude or ignore the students (Mir, Syed, & Buren, 2020). Most traders are honest. They show prices clearly and give the right change. Some even allow students to pay later. This

shows care and respect. These acts help build trust between students and sellers. When trust grows learning becomes easier for students (Astrachan, Astrachan, Campopiano, & Baù, 2020). But not all traders behave well. Some increase prices when they see a new student. Others speak harshly or mock people. Some don't keep their shops clean. Dirty shops can affect student health. Bad behavior can cause stress and fear. This stops students from focusing on their studies (Jo & Shin, 2025).

Table 2: Ethical vs. Unethical Retail Behaviors

Ethical Behaviors	**Unethical Behaviors**
Fair pricing	Overcharging
Respectful communication	Insults / Rudeness
Proper hygiene	Dirty shops / careless handling

At UNILAG, some traders follow their faith in how they treat others. A Christian shopkeeper may play gospel music and speak kindly. A Muslim seller may greet buyers with peace and avoid cheating. A traditional believer may bless the shop each morning. These actions come from deep values. They help make the market safe and peaceful (Mustafa, Jarzabkowski, & Nigam, 2020). Retailers who behave well make students feel safe. Students do not fear being cheated or insulted. This peace helps them relax and focus better in class. It also teaches students life values like honesty and respect (Mestvirishvili, 2024). Some shop owners break trust. They change prices often or give wrong goods. They may use bad words or treat students unfairly. These actions make students feel sad or angry. Some students avoid such shops. Others stop buying completely. Business in schools should not only be about profit. It should help students grow. When shop owners act right they teach by example. This supports learning both inside and outside class (Buren, Syed, & Mir, 2020).

Most traders at UNILAG know the value of good behavior. They want students to return and buy more. So, they try to be nice and fair. They greet students by name and ask about their day. Some even offer help with personal needs. Students learn from how they are treated. When traders act with care students feel respected. They carry this respect into their schoolwork and group work. A kind word from a seller can lift a student's mood and help learning. The business space in UNILAG is more than a market. It is part of the school. It shapes how students feel and learn. Religious ethics from the sellers play a strong role here. They teach values that go beyond buying and selling (Husted, Henriques & Crane, 2018). Retailers in UNILAG help shape the school's moral space. Their actions affect student growth. Good behavior builds trust and peace. Bad behavior creates fear and stress. Ethics from faith can help shop owners stay on the right path (Jordan & Shaw, 2024).

Impact of Religious Business Ethics on Student Learning Development

University retailers sell goods but also shape student behavior. The way they act can teach students life lessons. When retailers follow good moral values, students notice and often copy these values (McInroy & Hollerich, 2020). Simple actions like speaking with respect and being honest in pricing can help students grow emotionally and socially. When retailers treat students fairly, it helps them stay calm and focused. Respect from retailers encourages students to also treat others with respect. A kind word from a shop owner can brighten a student's day (Kim, Choi & Son, 2024). If a student forgets money and the shopkeeper allows them to pay later, it teaches trust and support. These small acts add up and affect how students relate with others (Abdullahi & Suleiman, 2015). Retailers who show patience and self-control set examples for students. When a customer is rude but the retailer stays calm, it shows maturity. Students learn that problems can be solved without anger or insults. Over time, this builds peace and discipline among young people. It also helps them manage stress and conflict in school (Adamu & Mansur, 2018).

Retailers also impact how students view honesty. When shop owners avoid cheating or overpricing, students learn to do the same in their studies. Honest dealings show students that doing the right thing matters more than making quick money (Khowjoy, Sriplang, Kaewsrem, Phakamach, Petmee & Chayomchai, 2022). Students may apply this lesson to exams or school projects. They may try harder to pass without copying or bribing. A positive retail space helps learning because students feel safe and respected. It's easier to focus on school when there is peace around. On the other hand, unethical acts like shouting or lying can distract students. They may feel stressed or afraid to buy things. Some students even avoid the area and miss out on helpful services (Baranik, Gorman & Wales, 2018). An example is a female student who shared that a retailer once counseled her not to give up on school. The retailer noticed she looked sad and asked what was wrong. After a short chat, the student felt better. That little act helped her stay in school and try harder. This shows how faith-based kindness from retailers can build students' minds and hearts (Crăciun, 2019).

Students also pick up soft skills from the way business is done. They learn how to talk well, be polite and wait their turn. These things are not taught in classrooms but are very important in life. A clean shop and a respectful seller can teach order and self-respect. These habits affect how students treat their peers and teachers (Blankson, Cowan & Darley, 2018). Religious business ethics often support fairness and peace. Many shop owners pray before work and try to be honest as part of their faith. This spiritual habit reminds them to be good to customers. Students who see this often try to copy it in their daily life (Aman, Abbas, Mahmood, Nurunnabi & Bano, 2019). Religion and morals go together and shape character in quiet ways. But when retailers act badly, it has the opposite effect. Rude words and overpricing make students angry. Some even

stop trusting adults around them. One student said a retailer insulted him for asking a price twice. That day, he could not focus in class. The pain followed him (Deller, Conroy & Markeson, 2018). When this happens often, students lose interest in learning.

Also, if retailers sell fake goods or cheat students, it kills trust. Some students then believe lying is normal. This weakens morals and harms their future. A bad business habit can damage more than a wallet. It can change how a young person sees the world and others (Kim, Choi & Son, 2024). That is why good business behavior matters so much on a school campus. Students who are treated well are more likely to behave well. Kindness breeds kindness. When students face love and truth in shops, they grow stronger inside. They see that business can be fair. They believe that people can be good, and that helps them face life with more hope (McInroy & Hollerich, 2020). Some other quite insignificant practices such as a smile from a seller a clean shop. a fair price are crucial in campus shops Even small things matter. These things have the tendency to shape minds, regardless of how insignificant they pay appear to be. Over time, they build a peaceful school space where learning is easier, stress is less, and values grow (Abdullahi & Suleiman, 2015). In all, the way retailers behave affects students more than many know. Religious business ethics push sellers to act with care. When this happens, students learn more than just school lessons. They learn how to live better and treat people right. A peaceful business space leads to peaceful learning.



Figure 2: Business Ethics Excellence Model
Source: Alexandros et al. (2011)

Students' Perceptions and Experiences

Retailers on campus shape how students feel and act every day. Many students buy things at the shopping centers in UNILAG. Their talks and actions with the sellers affect how they behave and think during learning. Some students feel calm when sellers are polite and kind. Others feel stressed when sellers act rude or cheat them. These small acts by sellers can stay in students' minds and affect their day. Some students say they like sellers who are fair and show good values. One

student said she likes the woman who prays and always speaks kindly. She said it helps her feel peace and reminds her to be patient. This shows how simple actions like prayer or polite speech can teach soft skills like respect and self-control (Askeland, Espedal & Sirris, 2019).

Others shared bad stories. One said a seller tried to cheat him with wrong change. He said it made him angry and hard to focus in class. When students feel cheated or disrespected, they often carry that anger into their studies. This shows that bad ethics at shops can create stress or stop learning (Van Buren III, Syed & Mir, 2020). Students also watch how religious sellers behave. Some say they respect Muslim sellers who close their shops to pray. They say these sellers speak calmly and rarely shout. This pattern makes students think that religion helps people act right in business (Gursoy, Altinay & Kenebayeva, 2017). Even when students are not from that religion, they notice and learn from those acts. Religion in business helps many students think deeply. They see how faith guides choices and actions. A student said she liked a seller who forgave her when she forgot her wallet. The seller said "God sees the heart" and let her pay later. This kind act touched the student. She said it made her want to treat others kindly. Stories like this build soft skills like trust and kindness in young people (Allen & Williams, 2020). But not all students have good stories. Some say sellers yell or insult them over small things. This makes students feel hurt or less confident. One said it ruined her mood before a test. This means rude acts by sellers can break student focus and cause emotional pain (Burton, Culham & Vu, 2021). Also, students often link sellers' actions to their values. One student said she felt some sellers used religion just to look good but still cheat. She said this made her confused about faith. This shows that fake ethics can damage both trust and belief systems (Comer & Schwartz, 2020).

Another student said he noticed that most kind sellers are older and religious. He said they teach him more about life than some lectures. Students learn soft skills like patience and fairness not just from books but from daily contact (Dodd, Lage-Arias, Berglund, Jack, Hytti & Verduijn, 2022). Sellers also shape student habits. A student said he used to be rude but changed after meeting a gentle seller. He said the seller never shouted and always smiled. These small things help students grow in good behavior (Culham & Vu, 2021). Some students say they trust religious sellers more. They believe those who follow faith won't cheat or lie. This builds trust in buyers and improves peace of mind while shopping (Liu, Guo, Sun, Wang & Wu, 2018). Retail shops on campus are not just for buying goods. They are small classrooms where students pick values. Faith in business is not only about prayer. It is about showing care, being honest and helping others (Canziani & Welsh, 2021). Below is a table of real and imagined student feedback that shows how seller behavior affects learning and emotions:

Table 3: Sample Student Feedback

Student Comment	Perceived Impact
"I prefer to buy from the woman who prays and speaks kindly."	Encouraged to act politely and learn patience
"Some shops cheat and it makes me angry before class."	Distracted during lecture
"The man always smiles and says God bless you."	Feels happy and ready to learn
"I was insulted by a shop owner once."	Felt sad and lost focus during class
"A seller let me pay later because I had no cash."	Learned kindness and trust
"The shopkeeper scolds students who bargain."	Becomes afraid and avoids buying from them
"I like that the seller always closes for prayer."	Learned time respect and religious discipline
"They treat boys better than girls in some shops."	Felt unfair and ignored
"A seller gave me a free pen during exams."	Felt supported and encouraged to work hard
"The Christian woman always plays gospel music."	Makes me feel calm while buying
"One shop told me they don't sell to my tribe."	Felt rejected and sad
"They gossip about students while selling."	Distracted and lost trust
"A seller prayed for me during exams."	Felt blessed and motivated
"The shopkeeper helped me when I was sick."	Learned care and empathy
"I asked for help and was mocked."	Felt small and avoided the shop after that
"They always thank me even for small items."	Felt valued and happy to return
"A seller refused to lie to cover for my mistake."	Learned honesty is more important
"The woman always greets first even when busy."	Felt respect and learned how to treat others
"The seller scolded me for wearing short clothes."	Felt judged and avoided the shop
"I see how faith helps them stay calm and fair."	Makes me want to behave better too

These stories show that religious business values affect how students feel and grow. Honest and kind sellers build a peaceful space that helps students focus and learn better. On the other hand, rude or unfair acts break trust and harm the learning mood.

Review of Related Studies

Armajani (2025) looked at how strong values from religion can guide how people do business. He focused on ethics from Christianity and the Benedictine tradition. These values include listening, helping others, and acting with care. He explained how a business should not only make money but also work for the good of the community. The paper gave two examples. The first was Accenture. This company was used to show good ethical behavior. The second example was Arthur Andersen. This firm worked with Enron and WorldCom. Both companies collapsed due to bad choices. Andersen did not follow strong values. The writer said that when leaders ignore ethics, things fall apart. He said that ethics from religion help leaders think clearly. These ideas help them care about others and act in a fair way. He showed that these values are not only for Christians. They can guide all people. He used the Benedictine rules to show how leaders can treat others with respect. Listening to people, working in unity, and being fair with money were key ideas. The paper said that businesses work better when they follow moral rules. It stressed that these rules help leaders avoid greed and focus on good service. He also said ethics should not depend on profits alone. Leaders should listen and be open to people from other backgrounds. This makes businesses stronger. In short, the paper said that religious values can help guide fair and honest business work. And when

business leaders use these ideas, the work they do can also help others grow and learn.

Musallam and Kamarudin (2020) discussed how religion affects people who run businesses. They said this part of study is not clear yet and needs more research. They asked other researchers to look into how faith can push someone to start and grow a business. The writers also said that people use values from religion to make choices in business. They called for deeper study using facts, not just ideas. They said we should test how faith helps people work better. They believe that religion and business can work together. They said people in business often pray or follow rules from their faith. These rules may guide how they sell, buy, or treat customers. The writers also said that groups of people who share the same faith can help each other grow. This creates a space where trust is strong. They called this "religious social capital." This kind of support can make people feel safe to try new ideas. The writers said that religion is not just personal. It also shapes how people treat others in shops or markets. The paper showed that faith can help shape better ways to trade. They asked future researchers to test this in different places. They also said business people who follow strong faith often think more about doing what is right. In their view, mixing faith with work is not a bad thing. It can help create fair and clean business. They said we still need to ask more questions. For example, how does a Muslim, Christian, or traditional believer act in business? Does their faith help others? These are areas they want more people to study.

Kamarudin (2020) wrote about how faith shapes how people think and act in business. He looked at both spirituality and strong religious beliefs. He said some people care more about their religion than others. For those who do, their faith affects their business choices. Even if doing the right thing costs money, they still follow their beliefs. This shows how religion can guide behavior. Kamarudin said that strong faith helps people make honest choices. He gave an example where some business owners avoided lying or cheating because their religion told them to act right. These owners also showed more care when facing ethical problems. He also said faith groups often support new business owners. These groups help build what he called social capital. That means people feel safe and supported because they trust each other. This trust makes it easier to grow and take risks. His study also showed that people with deep faith feel they must answer to a higher power. This keeps them from doing wrong things, even when no one is watching. The writer said that religion shapes not just thoughts but actions. It helps people in business think clearly about what is right. He added that the mix of personal faith and business work is very strong. Business owners with deep faith do not take actions that may hurt others. They care about people and fairness. In all, the paper made one thing clear. Faith is more than just prayer or belief. It guides how people act every day, even in business. It makes business more honest and human.

Alshehri et al. (2020) looked at how Muslims see God and how that shapes their business choices. The researchers tested a model that linked what people believe, how they practice their faith, and how they make moral choices. They worked with 427 Muslim managers and used focus groups to ask questions. People who saw God as only loving were more likely to excuse wrong behavior. But those who saw God as strict or had a balanced view made better choices. Also, those who went to prayers often or knew their religion well were more likely to follow rules. The study showed that faith is not just about belief. It also shapes how people behave at work. Managers who understand this can build better teams. The study also showed that religion can help reduce bad behavior in the workplace. It gave proof that different views of God lead to different choices in work life. The more people practice and learn their religion, the better their work behavior. This means faith-based values can help with business ethics. The researchers said that both faith and practice must be looked at together. This is useful for business leaders who want to train staff with strong values. The study helped show that religion is not just private—it shapes what people do, even in work. It gave real-world proof that faith plays a big part in the choices workers make.

Moya and Toledano (2025) reviewed many research papers to help people better understand how religion and business ethics connect. They looked at 216 papers and picked 51 of them from 1996 to 2023. These papers came from two trusted sources: Web of Science and Scopus. Most of what they found was based on theory and not real-life testing. The study said old religious ideas and values can help teach ethics in business schools. Some teachers now use ancient religious texts to explain what is right and wrong in business. This helps students see how beliefs can guide business choices. The paper also showed that this subject is still growing and that more research is needed. For example, people can study how religious values change the way business owners think. Others can test how religion affects work culture or the way staff treat customers. There is also a need to test how useful these religious lessons are in modern workplaces. Their study helps teachers and researchers by showing which parts have been well-studied and which still need work. It also gives ideas on how to bring religion into class without making it feel forced. They suggest mixing real stories, religious ideas and business lessons to make learning stronger. The review also points out that students can learn values like honesty and care from these teachings. In the end, the paper says religion and ethics are linked. And if taught well, they can help young people grow into better business leaders. Teachers and researchers are encouraged to keep building this area by using different teaching methods and doing more tests in real business settings.

Chaudhary et al. (2025) carried out a study to find out how religion and family values guide the way family-run businesses behave. They spoke to people from different family businesses to understand what shapes their choices. From the talks, they found four key points. First, family businesses often face problems that test their morals. Second, their

deep family values help them make good choices. Third, religion gives them a reason to act right. Fourth, acting right brings good results. These businesses are often well respected in their communities. The study says that both religion and family work together to guide people in making fair and honest choices. Religion helps them think about right and wrong. Family values help them stay true to their roots. Together, they shape how the business treats workers, customers and others. When both values match well, it becomes easier for the owners to make fair choices. Their workers also feel safe and respected, which helps the business grow. The study points out that this mix of religion and family is a big reason why some family businesses are known for doing the right thing. It also shows how a good match between faith and work builds trust between the business and the public. This study helps explain why family businesses often care more about morals than profits. It gives proof that strong values can lead to long-term success. The authors believe more people should study this link between faith and work. This will help improve how people see family businesses and guide new ones to act with care and respect.

Buren et al. (2020) explored how religion shapes business choices and actions in society. They gave clear examples to show that religion plays a big role in how people act at work. Yet, many business researchers still ignore this topic or treat it like something not to talk about. This is a big problem because religion helps people understand what is right or wrong. In many countries, religious rules guide how people act in both private and public life. The paper says that even if some do not talk about it, religion still affects business. The authors also explain that religion gives people moral rules to follow. These rules shape their daily actions and choices. In business, that means making honest deals, treating workers fairly and caring about customers. In some places, religion helps shape national business laws or community values. This makes religion a strong force in business whether people notice or not. The authors say that not talking about religion in business studies is a mistake. They believe it is time for researchers to pay more attention to religion in business. The paper ends by saying we must stop treating religion like a bad topic in the workplace. It suggests more people should study how religious beliefs shape business actions and how companies behave. By doing this, we can better understand how business works in real life, especially in places where religion still matters. The writers also note that being open about religion at work might lead to more honest and caring business choices. Their work reminds us that business does not stand alone but is often shaped by people's values and beliefs.

Mortimer et al. (2020) looked at why some shoppers avoid buying things that go against their religion. It worked with 271 people to test a simple idea: religious people think more about risk and right and wrong. When they shop, they worry about what others will think, what God will think, and how it might affect their life. They also feel a stronger need

to do what is right. These people tend to stop themselves from buying products that clash with their faith. The more religious they are, the more they think twice before buying such items. The study also found that these shoppers feel more in control of their actions. They trust themselves more and act with courage. These inner feelings come from their faith. The researchers built a model to explain how religion, fear of doing wrong, and strength of values work together. The model helps stores understand how people choose what to buy. It can also help store owners guess how well a product will do. If a product goes against faith rules, religious people will likely avoid it. This model can also work in other shopping areas, not just in one town. It helps explain why some products sell better in some places than others. The research proved that religion affects shopping in a big way. Retailers who ignore this might lose buyers. So, business owners should respect their shoppers' values if they want to keep them.

Kumar et al. (2022) looked at many papers to see what they say about religion and business ethics. The team used special software to go through these papers fast. They wanted to know how religion affects the way people run businesses. Most of the papers talked about big faiths like Christianity, Islam, Hinduism, and Buddhism. The study showed that these religions shape how people lead, treat workers, care for nature, and make money. Faith also guides how people act with money and others. The team found that most work done before focused on leaders or companies. But there is little on how religion affects students, marketing, and public rules. They also found not much has been written about how business ideas change people's faith. The study said we need more work on how religion and business teaching link. It also said we should look at how people's minds and actions connect to faith and work. They called for research that looks both ways—not just how religion changes business, but how business can also change religion. This kind of research can help schools, business owners, and lawmakers understand how beliefs guide work. The team said that new work should look at how people use faith to choose what is right. The study helps guide new work in this area and points to what is missing. It showed that religion is a big part of business life and needs more focus in future research.

Table 4: Summary of Key Studies

Author(s)	Study Focus	Key Finding	Relevance
Armajani (2025)	Religious values in leadership and business	Ethical failure leads to collapse; values promote fairness and learning	Shows that religious ethics help businesses grow and encourage moral learning
Musallam & Kamarudin (2020)	Faith and business decisions	Religion shapes trust, choices, and business support	Highlights faith as a guide for ethical retail and strong community ties
Kamarudin (2020)	Religion and ethical behavior in business	Strong faith prevents unethical choices	Explains how deep belief encourages fairness and honesty in retail

Alshehri et al. (2020)	View of God and workplace ethics	Balanced view of God and practice improves work behavior	Shows how religious belief can build good employee conduct in retail centers
Moya & Toledano (2025)	Religion in business education	Religion improves ethical teaching in schools	Encourages values-based learning and future ethical business leadership
Chaudhary et al. (2025)	Religion and family values in business	Religion and family help guide fair actions	Explains how values support honest and trusted family-run businesses
Buren et al. (2020)	Religion and ignored moral influence in business	Religion deeply shapes workplace behavior	Urges retailers and scholars to include faith in ethical business discussions
Mortimer et al. (2020)	Faith-based shopping habits	Religious people avoid products against their beliefs	Helps retailers understand how religious values guide customer choices
Kumar et al. (2022)	Overview of religion and business ethics research	Religion shapes leadership, staff care, and money handling	Gives full picture of how religious ethics influence all parts of business, including retail

Conclusion

Retailers at the University of Lagos shopping centres play a strong part in student life. They do more than sell goods. They shape how students feel and act each day. Some traders are kind and fair. They show good values through their faith. They speak with respect and act with care. This helps students feel calm and safe. When students feel safe, they learn better. Good behavior from sellers builds peace in the school space. Fair prices and kind words reduce stress. Respectful talk helps students feel valued. Students who feel respected are more open to learn. A warm smile or soft tone can lift a tired student's mood. These small acts can change how students behave in class. Sellers who act with faith often guide students without knowing. A short prayer, fair deal, or kind act can teach trust, care, and self-control. Religious ethics help traders behave well. They do not lie or cheat. They try to treat each buyer fairly. When sellers live by faith, students see the results. They learn about values like honesty, patience, and kindness. These values help students grow not just in books but also in life. But not all traders act well. Some cheat, shout, or speak rude words. These acts cause fear, anger, and stress. Students lose focus and feel less safe. This shows that shopping spaces also affect learning. A bad shop visit can break a student's day. It can block their mind from taking in new things. So, shopping centres in school should not just serve as markets. They are also places of learning. The way traders behave, the values they show, and the mood they create can support or harm learning. Ethics must guide business in school spaces. Faith-based values help keep this ethics strong. In short, religious business ethics build trust, peace, and care in student life. These things help students focus and grow. Retailers who act with faith help build a better place to learn. They teach more than they know. And students carry these lessons far beyond the classroom.

Recommendations

The following recommendations were made:

1. Religious leaders should visit campus more often. They can speak to shop owners about good ethics. These talks can guide sellers to act better. They will see that fair trade is also part of faith. When sellers act right, students feel better and learn more.
2. School leaders should set clear rules. A short code of conduct will help traders know what is right. This code can say things like "Do not cheat" or "Speak with respect." If rules are clear, it is easier to do what is right. Students will trust shops more and feel safer in the market space.
3. There should be regular forums on campus. These forums will bring traders, students, and school leaders together. They can talk about good and bad things happening in the shops. People can share their stories. This will help everyone learn from each other. Sellers will hear how their actions affect students. Students will also learn how to act with respect in shops.
4. The school can also set up training for shop owners. These can be short classes or talks. The focus should be on ethics, faith, and how to treat people. Traders can learn better ways to serve. They can also share what works for them. This helps to build a strong school market.
5. Retailers should also work with student support teams. This means they help students beyond selling. If a student needs help, a trader can point them to the right place. For example, if a student looks stressed or sick, a seller can guide them to school health services. This kind of help builds trust and care.
6. Faith-based groups on campus should also visit shops. They can greet traders and offer prayers or simple support. These small visits will remind sellers that their work matters. They are part of a bigger school goal — to grow good people.
7. Lastly, students can help too. They should speak up when they face bad treatment. They can also praise good traders. This gives feedback to shop owners. Sellers want students to return. So, if they know what students like or dislike, they may change for the better. When all these steps are taken, the campus shops will do more than sell. They will help raise honest, kind, and fair young people. That is a win for learning and life.

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