



A Comparative Study of the Concept of Salvation in Christianity and Islam in Nigeria: Perceptions and Lived Experience

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ABSTRACT

With a focus on perceptions and personal experiences, this study investigates the ideas of salvation in Nigerian Christianity and Islam. The study takes place in the religiously diverse country of Nigeria, where salvation is still a major existential and theological issue. The backdrop, study topic, goals, and significance were described in Chapter One, which also emphasized the importance of having a comparative perspective of salvation. In Chapter Two, academic discussions of Christian and Islamic viewpoints were explored. It was noted that while faith and morality play similar roles, there are differences in certainty and sources of salvation.

In Chapter Three, 200 participants from the Christian and Muslim groups were selected using a mixed-methods strategy. Descriptive statistics and thematic interpretation were used to examine the quantitative and qualitative data obtained from questionnaires and semi-structured interviews. The results, which were reported in Chapter Four, demonstrated that Muslims placed more emphasis on good actions and Allah's kindness, whereas the majority of Christians saw salvation as faith in Christ. Muslims frequently characterized salvation as conditional, but Christians claimed a higher level of certainty. In order to identify theoretical, practical, and policy implications for Nigeria's interfaith relations, the last chapter examined these findings in light of the body of current research. By showing that salvation is a lived reality influencing religious identity, moral behavior, and interreligious coexistence rather than just a theoretical matter, the study advances understanding.

Keywords: Salvation; Christianity; Islam; Nigeria; Comparative Religion; Lived Experience; Interfaith Relations.

Background of the Study

Nigeria is one of the most religiously vigorous civilizations in the world, with religion continuing to play a major role in both sociopolitical and cultural life (Hackett et al., 2025). Nigeria, which is home to an estimated 200 million people, is about equally split between Islam and Christianity, with some areas still having a high concentration of adherents of African Traditional Religion, particularly in rural areas (Falola & Heaton, 2014). Nigeria's national identity, governmental policy, and interpersonal and intercommunal interactions have all been impacted by the cohabitation of these main religions.

The idea of salvation, which answers the basic human query of what occurs after death and how one can achieve eternal peace or paradise, is at the core of both Islam and Christianity. Belief in Jesus Christ as Lord and Saviour is a prerequisite for salvation in Christianity. The New Testament holds that salvation is a gift of grace obtained by faith in the atoning death and resurrection of Jesus, not something that is merited by good deeds (Romans 10:9; Ephesians 2:8–9). Salvation is also portrayed in Nigerian Christianity, especially in the Pentecostal and evangelical groups, as a unique, life-changing experience of being "born again," as demonstrated by evangelism, holiness, repentance, and spiritual empowerment (Bankole & Odewole, 2025). Other religions, including Catholicism and Anglicanism, place a strong emphasis on communal worship, baptism, and sacramental participation as means of achieving salvation.

Islam views salvation (najah or falah) as involving obedience to Allah's will, observance of the Qur'an and Hadith, and the doing of good deeds. Nigerian Muslims hold that good deeds, adherence to the Five Pillars of Islam, and trust in Allah's kindness on the Day of Judgement are necessary components of faith (iman) (Qur'an 2:25; Qur'an 7:8–9). Nigerian Islamic scholars emphasise the harmony between human accountability and divine mercy, teaching that redemption is ultimately obtained via Allah's pardon of people who live moral lives (Eteng & Sekegh, 2021).

Despite the fact that these theological definitions are well-established, little is known about how common Nigerian Christians and Muslims interpret, internalise, and apply the meaning of salvation in their daily lives. Religious experiences in Nigeria are frequently entwined with political realities, societal expectations, and cultural beliefs (Oshewolo & Maren, 2015). Many Christians occasionally equate salvation with temporal blessings, wealth, and deliverance from affliction in addition to spiritual development (Bankole & Odewole, 2025). In a similar vein, Nigerian Muslims frequently believe that social justice, morality, and collective responsibility are essential to salvation (Okereke & Adiele, 2023).

Given the Nigerian setting, this study is very pertinent. Knowing how Christians and Muslims view salvation might help us better comprehend interfaith relations and peaceful coexistence in light of the history of religious conflicts, interfaith tensions, and ethno-religious violence. More significantly, salvation is a lived experience that shapes how people interact with one another, form communities, and deal with obstacles in life rather than just being a theoretical belief. Therefore, the goal of this study is to compare and contrast salvation in Islam and Christianity, both theologically and in terms of Nigerian believers' experiences.

Statement of the Problem

Instead of emphasizing lived realities, Nigerian scholarship on salvation has tended to focus on doctrinal conceptions. For example, Islamic academics examine the harmony between divine mercy and individual accountability, whereas Christian theologians frequently argue over whether salvation is by faith alone or faith with actions (Oshewolo & Maren, 2015; Eteng & Sekegh, 2021). These discussions are significant, but they fall short in describing the practical understanding of salvation among Muslims and Christians in Nigeria.

Salvation is occasionally understood in ways that go beyond conventional theology in Nigeria's multicultural society. For instance, prosperity gospel beliefs have become more popular in many Nigerian Pentecostal churches since salvation is frequently associated with material prosperity, health, and deliverance from evil powers (Bankole & Odewole, 2025). Similar to this, some Muslims view salvation as encompassing not only life after death but also current peace, safety, and harmony among the community (Okereke & Adiele, 2023). These lived experiences show how religious belief in Nigeria is dynamic and ever-changing, and they diverge from formal theological teachings.

Furthermore, the prevalence of religious disputes in Nigeria, including those between the Muslim and Christian populations in Kaduna, the Plateau, and other states, raises concerns about the ways in which interfaith relations are impacted by salvation beliefs (Falola & Heaton, 2014). Are there common moral principles that can promote communication and understanding, or do Christians and Muslims view salvation as mutually exclusive, further dividing them? By concentrating on perceptions and lived experiences rather than just theological theory, this study seeks to close the gap in existing scholarship caused by the failure to address these topics.

Research Aim and Objectives

The purpose of this research is to perform a comparative study of the concept of salvation in Christianity and Islam in Nigeria, with a particular emphasis on the beliefs and experiences of members of the faith.

Research Objectives

- To examine Nigerian Christians' perceptions and lived experiences of salvation.
- To investigate Nigerian Muslims' understanding and lived practices of salvation.
- To compare similarities and differences in how salvation is perceived and experienced between Christians and Muslims in Nigeria.
- To analyze how these perceptions shape interfaith relationships and coexistence in Nigeria.

Research Questions

- What does salvation mean to Nigerian Christians in their daily faith practice?
- How do Nigerian Muslims perceive and experience salvation in their religious life?
- What similarities and differences exist between Christians and Muslims in their lived experiences of salvation?
- How do perceptions of salvation influence interfaith relations in Nigeria?

Significance of the Study

This work adds to practice and scholarship in a number of ways.

By fusing doctrinal conceptions of salvation with real-world experiences, it first enhances theological knowledge. This goes beyond textual study to offer a comprehensive understanding of how religion operates in Nigeria. Second, it promotes peace building and interfaith discussion. The history of religious strife in Nigeria highlights the pressing necessity to investigate universal principles. Policymakers, religious leaders, and peace activists can establish common ground for promoting tolerance and lowering violence by knowing how Christians and Muslims view redemption.

Third, the study has implications for religious training and education. Research highlighting not only doctrinal perspectives but also how these are lived out in Nigerian culture can be beneficial to seminaries, Islamic schools, and theological institutes. These realizations can enhance ecumenical initiatives, sermons, and courses. In conclusion, the study adds to the larger sociology of religion in Africa, where there is a dearth of literature on the ways in which

doctrines like as salvation affect daily life in pluralistic societies. This study places Nigeria amid international discussions regarding the value of faith in contemporary cultures by concentrating on lived religion.

Scope of the Study

With a sample size of 200 participants, 100 Christians and 100 Muslims, the study will concentrate on Christianity and Islam in Nigeria. To guarantee a range of viewpoints, participants will be selected from Lagos, Abuja, and Kano's urban and semi-urban areas. Participants will include Sunni and Sufi followers in Islam, and Pentecostal, Catholic, and Anglican Church members will be among the responses in Christianity.

The study tries to paint a representative picture of Christian and Muslim experiences of salvation, although it does not cover every denomination or sect. Adult believers who are actively living out their religion will be the main focus. Although African traditional religion is recognized, it is not within the purview of this study because its primary concentration is on Islam and Christianity.

Definition of Key Terms

Salvation: According to Erickson (2013), salvation in Christianity is the process of being delivered from sin and eternal death via faith in Jesus Christ. Islam views it as achieving paradise via the good works, faith, and grace of Allah (Bankole & Odewole, 2025).

Perception: According to Qiong (2017), perceptions are the ways in which people comprehend or interpret a notion in light of their individual and cultural experiences.

Lived Experience: How Christians live out their faith in their social and religious life on a daily basis (Ried et al., 2021).

Comparative Study: A technique for comparing and contrasting two or more religious traditions (Bartlett & Vavrus, 2017).

Literature Review

Overview

Although salvation is still a major concept in both Islam and Christianity, its meaning, practical application, and social ramifications vary greatly depending on the environment. The idea of salvation transcends doctrinal bounds to impact daily life, social morality, and interfaith relations in Nigeria, a country characterized by profound religious heterogeneity. This chapter compares the theoretical underpinnings, perspectives, and lived experiences of the Christian and Islamic concepts of salvation. The review is organized thematically into doctrinal basis, theological conflicts, lived experiences, perceptions in the Nigerian context, and implications for interfaith engagement. The chapter ends with a list of the holes that this study aims to fill.

Theological Foundations of Salvation in Christianity and Islam

Christian Doctrinal Foundations

The core of Christian theology and practice is the concept of salvation. According to Erikson (2013), it is commonly considered to be salvation from sin, death, and eternal separation from God via the atoning work of Jesus Christ. Christianity views salvation as a process that includes justification, sanctification, and glorification in addition to being a gift from God. Salvation is widely emphasized as a personal, transformative experience sometimes referred to as being "born again" in the Nigerian Christian culture, especially among Pentecostal and evangelical congregations (Bankole & Odewole, 2025). This viewpoint emphasizes the indwelling of the Holy Spirit, faith in Christ, and repentance as crucial components of salvation.

Additionally, recent research highlights the practical aspect of salvation in Africa. According to Reed & Ngaruiya (2023), Nigerian Christians frequently view salvation as freedom from poverty, demonic persecution, and sociopolitical conflicts in addition to reconciliation with God. The contextual difficulties of Nigerian culture, where people frequently turn to spiritual remedies for social and economic issues, are reflected in this pragmatic approach. However, there are ongoing theological discussions regarding whether or not such utilitarian views of salvation weaken its emphasis on the Bible and the eschatology (Adam & Bofo, 2022).

Islamic Doctrinal Foundations

The main definition of salvation (falah or najah) in Islam is the attainment of paradise and escape from hellfire via a balance of faith (iman), good acts (amal), and Allah's kindness. Both faith in Allah and obedience to His commands are necessary for redemption, as the Qur'an emphasizes time and again: "Those who believe and do righteous deeds, they are the companions of Paradise" (Qur'an 2:82). Traditional Islamic scholars have maintained that although good works are significant, Allah's compassion is ultimately what would save people (Esposito, 2016).

According to Eteng & Aaron (2021), redemption in the Islamic context of Nigeria is frequently associated with adherence to Shariah, the five pillars of Islam, and moral behavior in day-to-day interactions. Muslims in Nigeria, especially those in the north, place a strong emphasis on the idea that redemption is not just eschatological but also entails living in accordance with God's will during this lifetime. According to recent research, many Muslims in Nigeria believe that salvation is inextricably linked to communal identity, which implies that faith and practice are practiced as a group rather than alone (MaduabuchiUmeanwe, 2025).

Grace versus Works: A Comparative Debate

The emphasis that Islam places on faith with actions is one of the most significant differences between Christianity and Islam. Christianity places a greater focus on grace. Christian theology maintains that salvation is not something that can be earned but rather something that is freely offered through the atoning sacrifice of Christ (Erickson, 2013). According to (Olubitan, 2019), Pentecostal churches in Nigeria frequently declare that salvation is not just a means to achieve material success but also a means to achieve spiritual regeneration. The biblical insistence on grace is criticized for being undermined by this, according to critics (Bankole & Odewole, 2025).

On the other hand, Islam says that while the kindness of Allah is the most important thing, acts are very necessary in order to demonstrate faith. Scholars of the Nigerian Muslim community claim that there is a correlation between ignoring one's religious obligations and a decreased likelihood of being saved (Muhammad, 2015). This offers a contradiction in practice: Nigerian Christians frequently place an emphasis on the statement of their faith, whereas Nigerian Muslims place an emphasis on following daily routines and acting ethically.

Comparative Perspectives on Salvation

Both Islam and Christianity maintain that salvation requires divine mercy, yet they approach this in quite different ways. Islam teaches that salvation necessitates faith in Allah, good deeds, and obedience to His instructions (Qur'an 3:85), while Christianity maintains that salvation is obtained via faith in the atoning death and resurrection of Jesus Christ (Romans 10:9). This discrepancy represents two distinct theological philosophies: one based on divine justice and accountability for actions, and the other on grace and substitutionary atonement (Gokaru et al., 2024).

In Nigeria, where Islam and Christianity live side by side, these divergent viewpoints frequently encourage both friction and interreligious discussion. For example, Muslims criticize the alleged exclusivism of Christian soteriology, whereas Christian evangelicals usually highlight the shortcomings of works-based salvation. However, academics contend that both faiths share an interest in moral responsibility, ultimate destiny, and the relationship between God and humanity (Atkinson, 2019).

Perceptions of Salvation among Nigerian Christians and Muslims

In Nigeria, theology and real-world experiences both influence how people view salvation. For many Christians, salvation is viewed as a one-on-one experience with Christ that results in transformation, forgiveness, and freedom. However, socioeconomic realities frequently frame this theological view, where salvation is linked to recovery from poverty, health, and defense against malevolent powers (Bankole & Odewole, 2025; Reed & Ngaruiya, 2023). Muslims in Nigeria, however, believe that salvation is linked to obeying Allah and leading a morally pure life. However, studies show that social issues including the desire for justice, peace in the community, and safety from social corruption also affect their perceptions (MaduabuchiUmeanwe, 2025).

These observations draw attention to both similarities and differences. Muslims emphasize the collective and moral aspects of salvation, but Christians tend to emphasize it as a personal and spiritual development. However, salvation is seen by both groups as addressing present issues in Nigeria's political and socioeconomic landscape in addition to the afterlife. This convergence illustrates how lived settings are used to interpret religious ideas, resulting in hybrid conceptions of salvation that transcend doctrinal bounds (Adam & Boafo, 2022).

Lived Experience of Salvation in Nigeria

The way that abstract ideas are incorporated in daily life is reflected in Nigeria's lived experience of salvation. Participation in church rites including baptism, communion, prayer sessions, and evangelism is how Nigerian Christians communicate their sense of salvation. Christian liturgy frequently includes accounts of miraculous deliverance and personal transformation, which support the idea that salvation is an experiential reality (Green, 2019). Almsgiving, regular prayers, Ramadan fasting, and rigorous commitment to Islamic morals are all ways that Muslims experience salvation firsthand. When feasible, the Hajj journey is viewed as a way to gain divine favor and a meaningful act of obedience (MaduabuchiUmeanwe, 2025).

Lived experiences of salvation, however, are dynamic. Sociopolitical issues including poverty, corruption, and insecurity in Nigeria influence how Christians practice their religion. For example, Muslims may view adherence to Shariah as a defense against moral degradation, whereas Pentecostal Christians frequently see redemption as empowerment against adversity. This dynamic demonstrates how Nigerians' lived experiences of salvation are entwined with cultural, political, and socioeconomic realities rather than being solely spiritual (Atkinson, 2019).

Theological and Contextual Debates on Salvation

In Nigeria, scholarly discussions about salvation frequently center on whether contextual interpretations enhance or undermine doctrinal purity. According to some theologians, the African contextualization of salvation runs the risk of ignoring its eternal and spiritual aspects in favor of worldly prosperity and political freedom (Adam & Boafo, 2022). Others argue that contextual interpretations demonstrate how religious concepts are flexible and nevertheless applicable to particular contexts (Reed & Ngaruiya, 2023).

Furthermore, how their divergent views on salvation might be reconciled or at the very least better understood has been a more prominent topic of discussion in Nigerian interfaith dialogue between Christians and Muslims. Scholars contend that discourse centered on common ethical concerns, such justice, peace, and compassion, offers common ground, despite the fact that both traditions' exclusivist beliefs frequently lead to conflict (Gokaru et al., 2024; MaduabuchiUmeanwe, 2025). This continuing discussion emphasizes how crucial comparative and phenomenological methods are to comprehending salvation as a lived experience as much as a theological concept.

Methodology

Research Design

The notion of salvation in Christianity and Islam in Nigeria is examined in this study utilizing a comparative qualitative-quantitative (mixed methods) design, with an emphasis on perceptions and lived experiences. A more comprehensive knowledge of religious phenomena can be obtained by combining quantitative statistical data with qualitative in-depth insights, which is made possible by a mixed methods design (Creswell & Plano Clark, 2018; Venkatesh et al., 2013). Specifically, interviews offer more in-depth information about individual religious experiences, whereas quantitative surveys allow for generalization across a sizable sample.

The study's comparative character supports the design decision since it enables a methodical examination of the parallels and discrepancies between Muslim and Christian viewpoints in the sociocultural setting of Nigeria. Because they capture both doctrinal orientations and lived realities, mixed techniques are frequently beneficial in comparative religious studies (Grillo et al., 2019).

Study Population

Given that Christians and Muslims make up more than 90% of Nigeria's population, these two religions were included in the research population (Hackett et al., 2025). The demographic was specifically focused at practicing members of churches and mosques since they represent both theological understanding and lived religious experience. The study guarantees that replies represent genuine viewpoints based on religious practice by involving active believers.

Sampling Method and Sample Size

For this study, a sample size of 200 respondents was deemed sufficient. Of them, 100 individuals were selected from Islamic communities (Sunni and Shia organizations) and 100 from Christian denominations (Catholic, Anglican, and Pentecostal churches). The selection of 200 participants ensures adequate data for comparison analysis by striking a compromise between manageability and representativeness (Taherdoost, 2019).

Purposive sampling in conjunction with stratified random sampling was the sampling strategy used. The researcher was able to concentrate on Christians and Muslims who were actively practicing their faith because to purposeful sampling (Etikan & Bala, 2017). By guaranteeing equal representation among all religions and sects, stratified sampling improved the validity and generalizability of the results (Acharya et al., 2013).

Research Instruments

There were two primary instruments utilized:

Questionnaire: To find out how people felt about salvation, structured surveys were given out. While open-ended questions permitted for individual reflections, closed-ended questions yielded quantitative data (Bryan et al., 2021). Due to their effectiveness in collecting data from a sizable sample, questionnaires were used.

Semi-structured Interview: Twenty people were chosen for in-depth interviews (10 Muslims and 10 Christians). By enabling respondents to describe how they live out and internalize their beliefs about salvation, these interviews offered deeper insights into lived experiences. Achieving a compromise between structure and flexibility, semi-structured interviews allow participants to elaborate on their opinions while maintaining conversations that are in line with the goals of the study (Kallio et al., 2016).

Method of Data Collection

Data collection was accomplished through the use of direct questionnaire distribution as well as in-person interviews. Questionnaires were provided at church services and discussions held at mosques in order to ensure that they were easily accessible and that all participants participated voluntarily. In order to foster transparency and reduce the impact of social desirability bias, interviews were conducted in settings that were both private and impartial. This strategy ensured that participants would feel comfortable discussing sensitive religious viewpoints (Cohen et al., 2018). Participants were comfortable discussing their religious beliefs.

Method of Data Analysis

Both quantitative and qualitative methods were used in the data analysis process. Descriptive statistics, such as frequency distributions and percentages, were used to examine quantitative data from questionnaires and compile participants' opinions about salvation. SPSS and other statistical techniques were used to ensure correctness and dependability.

Thematic analysis of qualitative interview data revealed themes and patterns pertaining to actual experiences of salvation. The six-phase thematic analysis approach developed by Braun and Clarke (2016) was used, which includes data familiarization, coding, topic generation, review, definition, and final reporting. This method was selected due to its adaptability and accuracy in recording complex viewpoints.

Validity and Reliability

A small pilot group of ten individuals was used to pre-test the questionnaire in order to establish validity. Any necessary changes were then made to clarify any unclear issues. This action improved the instrument's precision and legitimacy (Heale & Twycross, 2015). By using precise coding guidelines throughout qualitative analysis and ensuring uniformity in the way surveys and interviews were administered, reliability was guaranteed. The findings were further strengthened by triangulation of both quantitative and qualitative techniques (Fetters & Molina-Azorin, 2020).

Ethical Considerations

Prior to starting data collection, ethical approval was obtained from the appropriate institutional review body. The goal of the study was explained to the participants, and an informed consent form was given to them. Participants were able to leave at any time, and confidentiality was guaranteed. No belief system was disparaged or distorted, and delicate religious matters were treated with dignity. The American Academy of Religion's (2023) and the British Sociological Association's (2022) ethical criteria were adhered to.

Limitations of the Methodology

Self-report bias in surveys, limited generalizability beyond the research locations, and the potential reluctance of participants to share personal spiritual topics are all potential constraints that could be encountered. In spite of this, it is anticipated that the triangulation of approaches and the promises of anonymity will help to mitigate these constraints.

Results and Analysis

Preamble

The results of the primary data collected from Christians and Muslims in Nigeria through questionnaires and semi-structured interviews are presented in this chapter. The analysis is designed to show both quantitative findings from the questionnaire and qualitative insights from the interviews. The results are interpreted in light of the research objectives of the study and connected with pertinent literature to give a deeper understanding of the similarities and differences between the two religious groups' perceptions and lived experiences of salvation.

Table 1: Demographic Characteristics of Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	110	55
	Female	90	45
Age	18–30 years	70	35
	31–50 years	90	45
	51+ years	40	20
Religion	Christianity	100	50
	Islam	100	50
Education Level	Secondary	60	30
	Tertiary	110	55
	Postgraduate	30	15

Interpretation: There were slightly more men (55%) than women in the sample, while religious affiliation was balanced at 50% for each gender. A mature, religiously active group was represented by the majority of responders (45%), who were between the ages of 31 and 50. The large percentage of respondents with a college degree (55%) points to a knowledgeable populace with a greater understanding of religion.

Table 2: Perceptions of the Meaning of Salvation

Definition of Salvation	Christians (%)	Muslims (%)
Faith in Christ / Shahada	65	20
Repentance & Baptism / Good Deeds	20	60
Faith + Works	15	15
Allah's Mercy	-	25

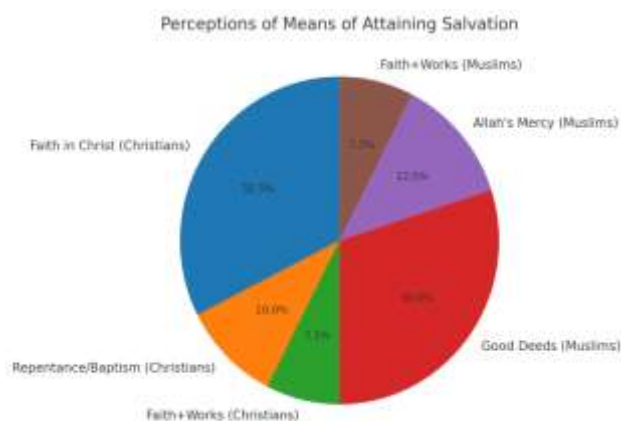
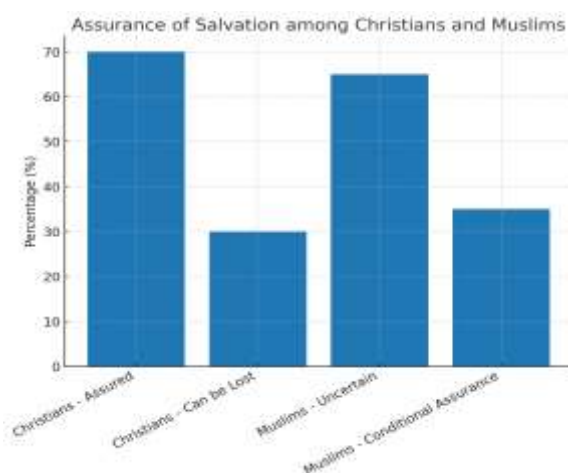


Figure 1: Perceptions of the Meaning of Salvation

Interpretation: Of Christians, 20% placed more emphasis on repentance and baptism, while 65% highlighted faith in Christ as the only way to salvation. Of Muslims, 25% emphasized Allah's kindness, while 60% emphasized good works. This supports the doctrinal weight of grace and works in the two faiths and is consistent with previous research (Muhammad, 2015).

Table 3: Assurance of Salvation

Assurance of Salvation	Christians (%)	Muslims (%)
Assured / Guaranteed	70	-
Can be Lost / Uncertain	30	65
Conditional (Faith + Works)	-	35



Interpretation: While 30% of Christians said that salvation could be lost because of sin, the majority (70%) said that salvation was guaranteed by Christ. 35% of Muslims thought conditional assurance might be achieved by striking a balance between faith and conduct, whereas 65% of Muslims voiced

uncertainty about Allah's ultimate judgment. Theological discussions on predestination in Islam (Eteng & Sekegh, 2021) and eternal security in Christianity are supported by this finding.

Lived Experience of Salvation

Respondents were asked how their belief in salvation influences their daily lives.

Table 4: Lived Experience of Salvation

Influence on Daily Life	Christians (%)	Muslims (%)
Stronger Moral Conduct	40	45
Increased Worship Commitment	35	30
Community Service & Charity	15	20
Little or No Impact	10	5

Interpretation: According to both Christians and Muslims, salvation primarily shapes moral behavior and strengthens devotion to worship (40% vs. 45%). Given the Islamic emphasis on zakat (almsgiving), it is interesting to note that Muslims have a little higher propensity for generosity as it relates to salvation (20%) than Christians (15%).

Semi-Structured Interview Findings

Semi-structured interviews were conducted with 10 religious leaders (5 pastors, 5 imams). Key insights included:

Christian Leaders:

- Salvation is assured through faith in Christ but must be evidenced by righteous living.
- A common theme was that salvation provides inner peace and confidence in eternal life.

Muslim Leaders:

- Emphasized that salvation depends on Allah's mercy, but righteous deeds, prayer, and charity are indispensable.
- Many stressed humility before Allah's judgment as a safeguard against pride.

Interpretation: Christian leaders rely on grace through Christ, whilst Muslim leaders emphasize Allah's justice and mercy in balance with human behavior. This is the interpretation that emerges from the interviews, which confirm that both religions acknowledge the existence of divine mercy.

Discussion, Implications, Recommendations and Conclusion

With a focus on perceptions and lived experience, this chapter synthesizes and interprets the results and analysis in light of the study's goal of comparing the concepts of salvation in Nigerian Islam and Christianity. It highlights the theoretical and practical ramifications, explains how the quantitative and qualitative results address the study objectives, links the findings to the evaluated literature, and provides suggestions for stakeholders. The chapter also discusses the study's shortcomings, future research directions, knowledge additions, and a closing commentary.

Discussion of Key Findings

The study's conclusions highlight nuanced aspects of Nigerian Christians' and Muslims' conceptions and experiences of salvation. The difference between the Muslim emphasis on good actions, submission, and Allah's kindness and the Christian emphasis on faith in Christ as the main route to salvation is among the most obvious results. According to the quantitative findings, 65% of Christians placed a strong emphasis on salvation via Christ alone, which is consistent with the Protestant and evangelical theological positions that are common in Nigerian Christianity. At the same time, 70% of Christians said they were certain they would be saved, demonstrating the powerful effect of ideas like justification by faith and eternal security. The Islamic respondents, on the other hand, emphasized a theology based on responsibility, good acts, and divine judgment; 60% of them said that salvation is attained by good deeds, while 65% acknowledged that there is ambiguity in the assurance of salvation. These results highlight both the shared concern for divine acceptance and moral accountability before God, as well as the doctrinal differences between Christianity and Islam in Nigeria.

The practical application of salvation in day-to-day life is another significant conclusion. Both Christians and Muslims claimed that their beliefs influence their dedication to worship, moral behavior, and humanitarian action. Muslims (20%) tended more toward charity and community service, reflecting the influence of Islamic values like zakat and sadaqah, whilst Christians (35%) placed more emphasis on worship and church activities as manifestations of salvation. This convergence implies that both religions relate salvation to moral behavior and civic duty, even in spite of theological differences. This

pattern was further supported by the semi-structured interviews, which showed that imams emphasized humility, obedience, and surrender to divine will, while pastors focused on personal transformation, peace, and confidence via faith. These concurrent but different emphases show how, in the Nigerian setting, redemption is not only a theological idea but also a lived experience that influences moral conduct and religious activity.

Additionally, the study discovered a slight connection between works and grace in both religions. Even though Christianity places a strong emphasis on grace, a large percentage of respondents (15%) still believed that faith and good deeds were necessary, demonstrating that Nigerian Christianity still includes aspects of moral obligation related to salvation. Similarly, 25% of Muslim respondents emphasized Allah's kindness as being ultimately important, despite Islam's emphasis on works. A common understanding of human limitations and the need for divine intervention is indicated by this convergence. These results show that Nigerians' actual religious experiences frequently transcend rigid doctrinal boundaries, leading to a more complex, hybridized conception of salvation. These findings are significant because they highlight not only the theological boundaries between Islam and Christianity but also the overlapping ethical and spiritual values that can foster interreligious dialogue and mutual understanding in a pluralistic society such as Nigeria.

Integration with the Literature

These findings both support and add to the body of existing study when read in the context of the literature examined in Chapter Two. While Christian theology, especially in the evangelical and Pentecostal branches, emphasizes assurance through Christ, Islamic soteriology places more emphasis on divine sovereignty and the weighing of acts on the Day of Judgment, according to earlier research like Eteng & Sekegh (2021) and Muhammad (2015). These differences are supported by the current findings, which also show how Nigerian Muslims and Christians live out these beliefs in ways that were not as clear in previous research. According to Ilesanmi et al (2024), the study demonstrates that both religions employ the idea of redemption as a moral compass to guide followers through modern issues including societal conflict, injustice, and corruption. However, this study bridges the gap between the sociology of religion and theology by illustrating the lived and experiencing features of salvation, in contrast to earlier studies that frequently looked at it as a solely theological construct. Given that both faiths associate salvation with moral behavior, service, and accountability, the findings further support Oyetoro & Talabi (2023) recommendation that interfaith discourse concentrate on shared ethical commitments.

Theoretical Implications

The results theoretically highlight how crucial it is to place religious beliefs in the context of social and cultural realities. The doctrinal distinctions that distinguish each religion are demonstrated by the contrast between Muslim hesitancy and Christian assurance about salvation. Nonetheless, the agreement on moral behavior points to a common purpose for salvation, which is to promote moral accountability. This supports functionalist interpretations of religion that emphasize its role in upholding social order and forming identity, challenging reductionist models that view salvation as solely a doctrinal argument. The study also confirms that since adherents perceive doctrines through cultural circumstances and everyday difficulties, soteriology cannot be effectively investigated in isolation from lived religious practices. Salvation becomes a theological framework and a sociocultural motivation in Nigeria, where religion influences politics, family life, and community connections.

Practical Implications for Nigeria

Given the sometimes tense interreligious ties in Nigerian society, the findings have significant practical ramifications. Historically, religious competition, mistrust, and occasionally violent conflict have been fostered by misconceptions about salvation. This study shows that Christians and Muslims both view salvation as a call to moral behavior and civic duty, notwithstanding their differing theologies. Initiatives for interfaith dialogue and grassroots peace building can benefit from this understanding. For instance, religious institutions should highlight the common ideals of integrity, altruism, and public service that are based on their own salvation teachings. Furthermore, policymakers, educators, and religious leaders can gain a deeper understanding of Nigerian religious motivation which frequently surpasses political or economic factors by acknowledging that salvation impacts both individual and collective identity.

Policy Implications

According to the study's findings, Nigerian authorities cannot afford to overlook how important religion is in forming social interaction, identity, and values. Religious leaders should be involved in government programs that promote social growth and unity by helping to formulate policies that appeal to common moral principles derived from salvation beliefs. The goal of integrating interfaith literacy into curricula is to promote mutual understanding of differing ideas, such salvation, rather than to weaken religious identity. This could foster tolerance and lessen preconceptions. Additionally, Christian discourses of salvation could be incorporated into peace and security measures to counter extremist narratives that exploit soteriological beliefs for violent purposes. By emphasizing both Muslim humility and Christian confidence as legitimate religious responses, policymakers can leverage the shared commitment to moral living for national development while fostering a culture of acceptance for doctrinal differences.

Recommendations

The research's conclusions lead to a number of recommendations for Nigerian society as a whole, religious communities, and legislators. First, deliberate platforms for interfaith discourse are required so that Muslims and Christians can freely and amicably discuss their theological beliefs, including salvation.

The study's distinctions such as the Muslim emphasis on doubt and the Christian emphasis on assurance should not be viewed as obstacles but rather as chances for greater comprehension. Organized interfaith discussions, perhaps led by academic institutions or religious councils, could promote tolerance for religious variety and ease tensions that frequently result from theological misunderstandings.

Second, the practical application of salvation in moral behavior and social duty ought to be emphasized in both religious traditions. According to the study, morality, worship, and almsgiving were associated with salvation for both Muslims and Christians. Religious leaders could use this area of agreement to advance nation-building, community development, and social cohesiveness. For instance, cooperative community service initiatives between mosques and churches could foster cooperation and confidence. Religious communities can more effectively confront Nigeria's social issues, including poverty, ethnic-religious strife, and corruption, by presenting salvation as a lived experience with societal ramifications rather than merely as an abstract theological argument.

Third, both traditions' theological instruction and preaching ought to balance the importance of human accountability and divine grace. Although the promise of redemption via Christ is a strong incentive for Nigerian Christians, the findings indicated that many still value leading a moral life. In a same vein, Muslims recognize both divine kindness and works. Religious leaders should keep teaching ideas that emphasize both divine mercy and human accountability. This equilibrium would avoid extremes like hopelessness due to doubts about divine approval or overconfidence in salvation without moral accountability.

Fourth, the results of this study should be acknowledged by policymakers as proof of the profound influence religion has on Nigerians' identities, values, and behaviors. Policies that disregard the moral and theological tenets of major religions are unlikely to succeed in fostering societal harmony and peace. Peaceful cohabitation would be structurally reinforced by integrating interfaith education into civic activities, encouraging religious tolerance, and sponsoring interfaith initiatives. Although Nigeria's variety is frequently viewed as a problem, this study demonstrates how common moral principles derived from salvation concepts can be used to the country's advantage.

Lastly, it is advised that both quantitative and qualitative methods be used in future religious studies conducted in Nigeria to investigate comparative theological themes. This study shows how integrating survey and interview data can yield a wealth of insights. Such studies could investigate interreligious topics like eschatology, sin, or forgiveness, broadening the body of knowledge that promotes understanding between people of different faiths. Nigeria could progressively transition from a culture of religious rivalry and conflict to one of communication, respect, and collaboration for the common good if governments, academic institutions, and religious organizations adopt these suggestions.

Contribution to Knowledge

This work advances our understanding in a number of ways. It explores redemption as a lived and experienced notion in Nigeria, going beyond abstract theological study. It offers factual proof that, despite theological differences, Christian and Muslim communities share moral values that can serve as the foundation for interfaith cooperation. By showing that salvation in Nigeria is a driving force that influences identity, conduct, and social relationships rather than just a question of belief, it also enhances the literature. Additionally, by integrating survey data with qualitative interviews, the study makes a methodological contribution that provides both depth and breadth in comprehending soteriological perspectives.

Suggestions for Future Research

To capture more varied experiences of salvation, future research should broaden the study's geographic and denominational reach. Other perspectives on differences within each faith may come from rural people, Christian minority groups, and Islamic sects like Shi'a Muslims. Comparative research on African traditional religion may help shed more light on the ways in which Christian and Muslim ideas of salvation interact with indigenous beliefs in Nigeria. Tracing how views of salvation change over time especially in reaction to societal change, conflict, or globalization would likewise benefit from longitudinal research. Furthermore, a more comprehensive understanding of how salvation ideas influence Nigerian society may be possible through multidisciplinary research that combines political science, sociology, and theology.

Limitations of the Study

Although the sample size of 200 respondents was sufficient for exploratory analysis, it may not adequately represent the diversity of Nigeria's vast religious landscape; the study's focus on urban areas like Lagos, Abuja, and Kano excluded rural perspectives, which may differ significantly in religious expression and interpretation of salvation; the study's reliance on self-reported data also introduces the possibility of social desirability bias, as respondents may have framed their responses to conform to expected religious norms; and salvation is a deeply theological concept that varies even within denominations.

Conclusion

To sum up, this study has offered a comparative examination of salvation in Nigerian Christianity and Islam, highlighting both differences and similarities in theological interpretation and practical application. Muslims placed more emphasis on conditional hope that is reliant on obedience and divine kindness than Christians did on the certainty of salvation through Christ. However, both religions shared the belief that salvation serves as a catalyst for worship, moral behavior, and volunteerism. In addition to confirming theological bounds, these findings also suggest common ethical commitments that can be

the basis for nation-building and interfaith discussion. Knowing salvation as a doctrinal and experiential idea offers new perspectives on the function of faith in Nigerian society, a nation where religion influences identity, politics, and day-to-day existence. This study adds to scholarship, influences policy, and offers a foundation for promoting harmony and collaboration in Nigeria's religiously diverse environment by highlighting both differences and similarities.

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Appendix

Title: *A Comparative Study of the Concept of Salvation in Christianity and Islam in Nigeria: Perceptions and Lived Experience*

Instructions to Respondents:

This questionnaire is designed solely for academic research purposes. Your responses will be kept strictly confidential and used only for scholarly analysis. Please answer honestly. Where appropriate, tick (✓) your response or provide short written answers.

Section A: Demographic Information

1. Age:
☐ 18–25 ☐ 26–35 ☐ 36–45 ☐ 46–55 ☐ 56 and above
2. Gender:
☐ Male ☐ Female ☐ Prefer not to say
3. Educational Background:
☐ Primary ☐ Secondary ☐ Tertiary ☐ Postgraduate ☐ Other (specify)
4. Occupation:
☐ Student ☐ Employed ☐ Self-employed ☐ Unemployed ☐ Other (specify)
5. Religious Affiliation:
☐ Christianity ☐ Islam
6. Denomination/Sect:
 - If Christian: ☐ Catholic ☐ Anglican ☐ Pentecostal ☐ Orthodox/Other (specify)
 - If Muslim: ☐ Sunni ☐ Shia ☐ Sufi ☐ Other (specify)

Section B: Understanding of Salvation

7. How do you personally define salvation? (Open-ended)
8. In your religion, what is the main path to salvation?
 - Christianity: ☐ Faith in Jesus Christ ☐ Good works ☐ Both ☐ Other (specify)
 - Islam: ☐ Obedience to Allah ☐ Good deeds ☐ Mercy of Allah ☐ Other (specify)
9. On a scale of 1–5, how confident are you in your understanding of your religion's teaching on salvation?
☐ 1 (Not at all confident) ☐ 2 ☐ 3 ☐ 4 ☐ 5 (Very confident)
10. Do you believe salvation can be lost after being attained?
☐ Yes ☐ No ☐ Not sure – Why? (Explain briefly)

Section C: Assurance and Lived Experience

11. Do you feel assured of your salvation?
☐ Yes, completely ☐ Partly ☐ Not at all
12. What gives you assurance (or doubt) about your salvation? (Open-ended)
13. How often do you engage in religious practices (prayer, worship, fasting, charity) that you believe influence salvation?
☐ Daily ☐ Weekly ☐ Occasionally ☐ Rarely ☐ Never
14. In your view, is salvation primarily individual or communal? Why? (Open-ended)
15. To what extent does your understanding of salvation influence your moral and social behaviour?
☐ Very strongly ☐ Strongly ☐ Moderately ☐ Slightly ☐ Not at all

Section D: Comparative and Interfaith Perceptions

16. Do you believe other religions can provide genuine salvation?
17. ☐ Yes ☐ No ☐ Maybe – Please explain.
18. How do you perceive the concept of salvation in the other religion (Christianity/Islam)? (Open-ended)
19. In your opinion, can dialogue between Christians and Muslims in Nigeria enhance mutual understanding of salvation?
☐ Strongly agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly disagree
20. Do you think differences in the teaching of salvation contribute to religious conflict or misunderstanding in Nigeria?
☐ Yes ☐ No ☐ Not sure – Explain briefly.

Section E: Reflections and Personal Experience

20. Share a personal experience where your understanding of salvation affected your decisions, lifestyle, or relationship with others. (Open-ended)
21. What challenges do you face in practicing or sustaining your belief about salvation in contemporary Nigeria? (Open-ended)
22. What recommendations would you make to religious leaders, policymakers, or communities to foster better interfaith relations around salvation? (Open-ended)

Closing Note

Thank you for your time and valuable contribution. Your input will significantly enrich this research and provide insight into the lived reality of salvation in Nigeria.