

Religiosity and Managing Innovation

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Abstract

Purpose: The purpose of the study is to review research on innovation and managing innovation as a whole and its importance in industry. It will then review research on religiosity in the aspect of innovation and risk, looking at impact on individuals, risk taking, opportunities and decision making. The paper will then sum up with research gaps and ideas on potential framework for further research. **Design/Methodology/Approach:** The methodological approach taken, looked at and reviewed research papers from the last 15 years around innovation and religiosity which linked directly to management and organisations. After which gaps were identified for further study. **Findings:** As a result of the review gaps were identified in defining innovation based on the industry it is referring to. Gaps in the level of innovation an organisation needs to achieve to be at a competitive level. Research using a variety of variable with innovation. More research needs to be carried out in the area using quantitative as well as qualitative research. **Research Limitations/Implications:** The review was carried out using secondary data and research. Research considered was from a time span of 15 years and from various sectors. The research was a review to highlight future research gaps. **Practical Implications:** The research and review can be used to develop policy and support the implementation of innovative cultures in organisations. It can support further research and study in the area of innovation and religiosity. The study can also help develop conceptual frameworks. **Originality/Value:** The research provides a wider understanding around religiosity and innovation and opens new areas of research and gaps to be filled. The review is first of its kind that looks at research over the last 15 years in the area of innovation and religiosity.

Keywords: Innovation, Religiosity, Belief, Management and Cultures.

Overview

The 4th industrial revolution and the recent pandemic have shown the world the importance on innovating. Innovation has become a key driver for all types of organisations to stay ahead and be competitive. Innovation is today a vehicle to drive change, and innovation is an opportunity for all types of business (Lee, 2016). Innovation is seen and defined by many as adding value to a product or organisation through improvements or inventions. It is also seen as a complex system driven by useful and valuable procedures, services and products (Jimenez

et al., 2014; Choi et al., 2013). According to Wong (2013), Innovation should be a key element of an organisations culture in order to drive growth, where economic impact is made through new technologies or systems and procedures for improvements (Ghazinoory et al., 2014). When it comes to innovation and innovating individual personalities, beliefs and organisation culture influence a company's innovative direction (Rosing & Zacher, 2015). Global competition is on a rise, and we see today many countries are prioritising innovation and even the world economic forum is using innovation as a measure of competitiveness between countries. Innovation has to become a core a strategy and every company must have the capability to adapt innovation (Zhuang et al., 1999; Papaspyridis & Zalan, 2017).

Over the last 20 years innovation research has been widespread, looking at different variables and the impact on performance, studies showed that innovation is a key element of growth but yet a vast number of organisations are failing to incorporate innovation into their business strategy (Zhuang et al., 1999). Further it was found that creativeness was undervalued and there weren't enough policies and procedures to encourage innovation. According to Khalili (2016); Jia et al (2018), driving innovation and competition depends on the right leadership. They help form the environment and culture that will drive innovation (Wong, 2013).

Individuals play a key role in organisations considering innovation, Individuals are made up of their personal lives, beliefs, cultures, social belongings, political views and religion, which also depends on their level of religiosity which can affect the way people think and behave (Boyar et al., 2016; Hage & Posner, 2015). Even though religion has played a vital role in organisations and their development, still very little research has been done around religiosity (Huang et al., 2016). According to Yeganeh (2015), in controlling ethics, social behaviour, conflicts, rules, regulations and society as a whole religion and the level of belief play a key role. Therefore, religion will always be a major part of human society in every walk of life. Taking this into consideration a person's level of belief, which is religiosity controls how a person thinks and conducts oneself in their day to day life whether at work, home or in social life. This impacts their decision making and how they conduct work or business (Boyar et al., 2016).

The article is set to review research in the area of innovation and religiosity that has been carried out by researchers. The article will review research on innovation and managing innovation as a whole and its importance in today's day to day running. It will then review research on religiosity in the aspect of innovation and risk, looking at impact on individuals, risk taking, opportunities and decision making. The paper will then sum up with research gaps and a proposed framework for further research. The objectives of the study is to:

- To identify and review literature on innovation and managing innovation.
- To identify and investigate literature on religiosity and its impact on innovation and innovating.
- To develop a framework to review religiosity and innovation.
- To investigate literature and identify gaps and areas for further research in the field of religiosity and innovation.

Literature Review

Innovation

Innovation is a multidimensional variable and has many sides to it, which include organisations, processes and products. Today we see governments as well as private

organisations driving innovation as it has been identified as a key for growth specially during the recent pandemic. Being a multidimensional variable, its definition is also multidimensional and is interpreted through its adaptability, compatibility and its relevance to risk. Generally, in business it is defined as being a novelty, new idea, new product, new service, or a new device (Stenberg, 2016). Researchers agree that innovation is technically driven, further research has defined innovation as a thought process, where people think beyond the present and into the future. At the same time many scholars agree that innovation involves technical or organisational changes. Where organisational innovation and change comes with changes in procedures, policies, processes and structure, on the other side technological changes impacts technology that supports operations and production (Nur et al., 2016). As researched above the definition of innovation is very multidimensional and dynamic depending on the industry it is being applied in and the change taking place. Overall, the consensus between researchers is that innovation drives new ways of providing a service or technology to achieve a competitive edge in the market.

Innovate to stay ahead, innovation helps drive competition and growth for companies, many modern companies enter with disruptive innovation. They disrupt the market with new or enhanced products and services that are not available but will take over the market over time (Stürzebecher & Hartmann, 2015). The steady growth of a corporate life cycle, as well as the fulfilment of a company's goal and vision, are dependent on innovation. Ronningen and Lien (2014) investigated the topic of tourist innovation. According to the writers, one of the most important aspects of innovation is that it presents new or improved alternatives to current ones. Because services are supplied more effectively and products are given at a lower cost, such solutions frequently contribute to increased customer satisfaction. The study also revealed that good rivalry is fostered by innovation since other organisations in an industry attempt to reinvent their production techniques in order to remain competitive. Further according to Ronningen and Lien (2014), organisations develop partnerships rather than operate alone. Essentially, the organisations join up to offer their services as a bundle rather than as individual companies.

Reddy and Reddy (2014), on the other hand, believe that innovation is a value chain with three components that contribute to an organisation's total growth. First, change energises personnel, resulting in increased growth, earnings, and survival through difficult economic times. Second, fresh ideas improve the efficiency with which business activities are carried out at all levels of the organisation. Finally, technical and administrative modifications are parts of creative capabilities that maintain the firm's existence even after management and service changes (Reddy & Reddy, 2014). As a result, the significance of innovation is only limited by the administration's capacity to capitalise on the notion. Meissner et al (2016), on the other hand, suggest that organisational innovation is vital since it not only attracts investment but also enhances sales and assures a company's growth. When businesses create distinctive items, demand always out numbers supply, attracting interested investors to step in and help grow production capacity. Nonetheless, it is recognised that there is a need for innovation to be promoted in order to attract the desired stakeholders. Overall, innovation is critical in challenging the status quo and developing better goods and processes.

Although modern corporate environments use innovation for a variety of reasons, the key goals include long-term growth and gaining a market edge. According to Elg (2014), innovation

is critical to guaranteeing long-term employment, income, and quality of life for many stakeholders linked with an organisation. According to the authors, globalisation has required local industries to produce high-quality products that meet international standards. This means that businesses must continually enhance their products and services in order to retain clients. Miozzo et al (2016), on the other hand, argue that in order to recruit the greatest personnel, organisations must be innovative. According to the two studies, innovation not only helps an organisation stay competitive in the short run, but it also assures long-term sustainability by attracting the top individuals in a given industry. However, one major shortcoming of the research is that they do not specify how frequently innovation needs occur in order for an organisation to stay competitive. The Organisation for Economic Co-operation and Development (OECD), was established to assist countries in responding to changes in business practices such as corporate governance, the information economy, and the aging population of the twenty-first century. Changes in company design as a result of this are positioned to solve such difficulties. Although the overall aim of innovation is to generate long-term growth and development, each organisation employs the notion to gain a competitive edge over its competitors.

The OECD framework best illustrates the process through which innovation is influenced. With the formation of the OECD, states were required to create an atmosphere that encouraged rather than hindered global innovation. As a result, it is possible to claim that sustainable governance structures constitute the first step toward influencing change. According to OECD-sponsored study published in 2017, management procedures such as human resource management, public sector regulation, and budgeting may either inhibit or encourage innovation. To be clear, the OECD urges governments to prioritise four essential areas: people, knowledge growth, common organisational structures, and the elimination of looming regulations and policies (OECD, 2017). Despite the OECD's guidelines, this study admits that suppliers are among the most influential in innovation because of their greater engagement in design and development activities with the majority of enterprises. For example, suppliers that wanted to avoid standard business practices drove crowd sourcing innovation (OECD, 2017).

According to Ronningen and Lien (2014), client feedback has a significant influence on innovation. For example, a one-stop tourist strategy was developed to supply consumers with a variety of amenities such as lodging, food, and transportation. However, several consumers indicated a desire to stay in various hotels and visit locations other than those included in the package. Which meant that such invention needed to be tweaked to accommodate clients with differing viewpoints. Impactful change is an important issue in global business today, as evidenced by the OECD (2014) Conference in Paris on "Building Organisational Capacity for Public Sector Innovation" (p.1). Fundamentally, numerous contributing elements within and beyond the organisational paradigm influence innovation. Overall, it is recognised that progressive government policies foster innovation and allow individuals to benefit from their ideas. Because of their interdependence, the three notions of culture, innovation, and religion necessitate an institutional approach. According to Assouad and Parboteeah (2018), the significance of culture in contemporary enterprises has been overstated, while the influence of religion on modern firms has been understated. Upcoming research in the topic of religiosity and innovation reveals that religion is a precursor of firm-level innovation and

generally has an influence on the country-level environment by affecting citizens' beliefs and behaviour.

Another argument might be that when a country's culture is deeply rooted in religion, organisations in the same region are obligated to evaluate the religious consequences of such advancements (Assouad & Parboteeah, 2018). In the meanwhile, several innovations have been rejected in Islamic nations because they violate religious values. According to Miozzo et al (2016), in such circumstances, organisational culture suffers as employees believe their efforts are undervalued. According to research, western nations such as the United States have a negative association between change and religion (Bénabou et al., 2014; Assouad & Parboteeah, 2018). The fundamental source of the unfavourable relationship is the composition of a population of believers and non-believers. When religion is broadly accepted, as it is in most Islamic nations, innovation and information transfer are interwoven with religious precepts that influence both Muslim and non-Muslim network players. As a result, when a corporation from a non-religious nation establishes itself in an Islamic republic, innovation is more likely to flourish if it adheres to the widely recognised religious culture (Da Cunha et al., 2016).

While Bénabou et al (2014) focused on the association between religion and innovation at the organisational level, Benabou et al (2015) examined the entire set of pro and anti-innovation attitudes among employees. The three stages of religion, namely secularisation, theocracy, and the American regime, shape people's attitudes toward science and technology. The exploration of the influence of belief beyond the patent outcomes is aided by the examination of each level of religiosity and the likely accompanying attitudes. According to Benabou et al (2015)'s research, workers' attitudes about innovation, science, and technology are based on three main premises, each of which is dependent on their level of belief. Because of their conservative character, theocratic individuals believe that "science and technology cause our way of life to change too quickly." Most secularized employees in the Western world believe that "science and technology have made the world a better place." The middle ground uses the logic of the American regime religion to say that "we rely too much on science and not enough on faith" (Benabou et al., 2015). Gupta (2016), on the other hand, observed that workers may acquire a negative attitude toward innovation if they believe it contradicts their religious values. Employees who believe in the natural manner of conception, for example, may resign from initiatives involving in-vitro fertilisation and the generation of test-tube kids. Overall, employee attitudes, religiosity, and creativity are found to be inextricably linked.

Although research on religiosity and innovation is sparse, recent studies have indicated that the influence of a belief system on new ideas is dependent on the country's direction and the culture of the region in which the organisation is located. Both firm-level behavior and the county-level religious context can either hinder or stimulate new ideas from patent grant to actualisation (Da Cunha et al., 2016). The contrast is that, while religion can boost innovation in specific regions, such as Islamic nations, it can also stifle advancement in varied populations, such as the United States (Benabou et al., 2014). Furthermore, religious ideals are so personal that even within the same organisations, there might be debates about whether a specific invention is practical or ethical. Deeply religious pragmatics have absolute criteria for approving or opposing an innovation, whereas secularised Western Europeans and American regime believers are more open to logic and the option of modifying their opinion if the

dangers are acceptable. Regardless of employee attitudes, religion is an important social institution that impacts the culture and beliefs of individuals and entire organisations.

Religiosity

The definition of religiosity is complicated since it changes depending on one's point of view (Butt & Awang, 2017). Sociologists may describe religiosity in terms of doctrinal understanding and church attendance, whereas psychologists may define the term in terms of piousness or dedication. Allport and Ross (1967) presented an extrinsic and an internal dimension to religion in a previous research. The extrinsic dimension refers to the motivations that underpin religious behaviors that drive individuals to attain a business purpose or interest, whereas the intrinsic dimension refers to the inherent aims of religious tradition itself that lead to spiritual goals (Vitell et al., 2008). In this perspective, religiosity deals with the content of religion's noble values and tends to turn away from religious formalities; similarly, it tends to be receptive of religion's noble values. Hidayat (2012); Amaliah et al (2013); Aspiranti and Purnamasari (2015) According to Amaliah et al (2015), religiosity is one's whole attitude toward religion, not only one part of religion, but also the intensity with which one seeks to become religious. A theologian, for example, may describe religiosity based on a person's level of faith. Still, Butt and Awang (2017) emphasize that the notion of divine rewards and punishments is a common denominator in the many variations of religious definitions. As a result, by bringing up an interpretative idea, religiosity is usually connected with moral characteristics such as being trustworthy, faithful, or obedient to the law (Laborde, 2015). Meanwhile, Benabou et al (2014) describe religion as "social attitudes that are favourable to increased production and growth" in their paper. The definition reveals that, in addition to impacting one's attitude and worldview, religion impacts productivity. According to Hassan et al (2014), knowing religious principles can lower the likelihood of employees leaving the organisation. Da Cunha et al (2016), on the other hand, describe religiosity as displaying strong religious feelings that incorporate ethical, experience, and theological elements. The insight is significant in the research context, which tries to determine how religion affects innovation and consequently total organisational productivity.

It has been discovered that over 80% of people worldwide are affiliated with a religion, illustrating how significant religion is in people's lives (Pew Forum, 2012; Mathras et al., 2016). Thus, religiosity that necessitates self-regulation skills reflects the amount to which religion is significant in one's life (Vishkin et al., 2016). Many previous and contemporary religious' authors see religion as a set of shared ideas and generally held holy symbols that build larger shared cultural ideologies (Durkheim, 1995; Atran & Norenzayan, 2004; Johnson et al., 2011, Saroglou, 2011; Mathras et al., 2016). Gmel et al (2013) identified significant differences between religiosity and religion. On the one hand, the writers described religion as an institutionalized system of holy ideas, attitudes, and actions. The description is consistent with that of De Cunha et al (2016), who defined traditional religiosity as a quality of dedication, hard labour, and spiritual discipline, particularly in strongly religious parts of the world. Both pieces convey the same idea: when each individual took his holy responsibility of labour seriously, the collective effort might be referred to as religiosity, and it is the foundation of the modern relationship with creativity. Some have suggested that religion is multifaceted and that the measurements of religious aspects are numerous, which explains why religiosity is frequently accompanied by more powerful emotions (Vitell, 2009; Saroglou, 2011; Minton & Kahle, 2013; Vishkin et al., 2016). According to Gmel et al (2013), religiosity is identified when

a person executes his denominational religious views in the public realm. Meanwhile, Bénabou et al. (2014) observe that while religious individuals are more trusting and trustworthy, their incorporation of religion into business stifles innovation and undermines corporate growth. According to the descriptions of the two notions, religiosity nearly always produces friction because employees may criticise the conduct of organisations when they believe their religious convictions have been violated.

There are three sorts of religion: experiential, gnostic, and pragmatic. Individuals who practice pragmatic religiosity employ separation of distance to obtain a better level of religious fulfilment. A journey to Mecca or Jerusalem, for example, might bring one into direct touch with religious ideas (Schmitt & Fuller, 2015). Others may attend to shrines or mass ceremonies to feel closer to God. According to contemporary research, there are four categories of religiosity: intrinsic, extrinsic, quest, and generic religious belief. Anyfantakis et al (2013), Charlemagne-Badal and Lee (2016); Bahçekapili and Yilmaz (2017) define intrinsic religiosity as the value one places on faith and the importance of religion to meaning and motivation in life. Meanwhile, gnostic religiosity comprises a thoughtful awe of God's benevolence. Stop thinking rationally and start listening to God's voice. As a result, although pragmatic religiosity may provide comparable effects among various believers, gnostic religiosity frequently produces distinct outcomes among believers. For example, intrinsic religiosity is regarded as a manifestation of religious motivation rather than a general religious conviction (Bahçekapili & Yilmaz, 2017). Nonetheless, hearing God's voice offers a similar sense of fulfilment to such believers (Schmitt & Fuller, 2015). While gnostic religion requires being alert and hearing God's voice, experiential religion entails watching and appreciating God's goodness in the everyday. As a result, it implies obtaining new insights about the food one eats, as well as the sunshine and lovely scenery. Some people find religious fulfilment through finding the supernatural in the commonplace (Schmitt & Fuller, 2015). As a result, religion entails being a member of a community of believers, which helps to sentiments of belonging and consequently promotes perceptions of meaning (Lambert et al., 2013; Routledge et al., 2016).

Many religious sociologists characterise and quantify religiosity, and they all agree on its intricacies as a multifaceted phenomenon. As a result, extant research divides religiosity into three categories: theological adherence, devotional practice, and social fellowship (Pearce et al., 2017). Lenski's (1961) four-dimensional model, Glock and Stark's (1965) five-dimensional model, and Allport and Ross's (1967) intrinsic-extrinsic model have all emerged as categorisations of religiosity (Pearce et al., 2017). The ultimate degree is doctrinal adherence, which means that one knows what God expects of him or her and agrees to follow the views. Similarly, El-Menouar (2014) uses principal component analysis with oblique rotation to produce a five-dimensional structure of Muslim religiosity that includes basic religiosity, central duties, religious experience, religious knowledge, and orthopraxis, each representing a different aspect of piety. As a result, religiosity necessitates a thorough examination and reading of religious texts. Previous study, for example, revealed several typologies or religious profiles in which individuals may be quite religious in one area but not in another (Bechert, 2018). Benabou et al (2014) convey a similar perspective when they refer to the level as the American regime level, which includes an intellectual dimension when addressing religion. The second stage of religiosity is devotional practice, in which one is taught the religion's values and wrongs as well as what binds the faith together as a worldwide entity. At this stage, believers are taught what distinguishes them from other people in society based on their

religious views, as well as how to pray (Pearce et al., 2017). Individuals are considered as falling into one of a few distinct types of religiosities determined by unique patterns in how different components of religion are mixed in one's life while researching forms of religiosity (Pearce et al., 2013). Meanwhile, the lowest degree of religiosity is social fellowship, which is the exterior practice of religious beliefs by attendance at religious services and other associated commitment. It usually does not require much of an individual other than to copy what the other members of the religious group are doing (Pearce et al., 2017). Gmel et al (2013), for their part, identify this level as the secularisation level, in which individuals focus less about the beliefs linked in their religion and more about external flamboyance such as celebrations and after events.

The existence of religiosity in society gives an additional alternative for dealing with many social challenges. Gmel et al (2013) in particular, investigated how religion may be utilised to combat drug and substance misuse among young people in Swiss society. According to the study, instilling religion in youngsters can assist reduce the risk of substance misuse because the two factors have a negative link. Similarly, Butt and Awang (2017) stated that religion was critical in decreasing tensions inside Pakistan during elections since individuals voted not just based on their ethnicity but also on their religious views. As a result, the research emphasises the premise that religion should be encouraged rather than discouraged in society. Denni (2017) found that the influence of intrinsic and extrinsic religiosity on consumers' ethical ideas differed, with the religious section being more inclined to reject immoral notions than the non-religious part. According to Branas-Garza et al (2013), religiosity in society helps people avoid criminal activity because of fear of divine vengeance. According to the findings, religion in society is important in encouraging ethical behaviour because individuals perceive the presence of a higher power. The study by Butt and Awang (2017) had a significant disadvantage in that it did not investigate whether the elected leaders displayed religion and how it influenced their leadership. This vacuum will be filled in this study by examining how organisational leaders might utilise religion to foster creativity and boost productivity. Religion will undoubtedly continue to play a significant part in practically all communities for the foreseeable future (Arlı and Pekerti, 2016; Denni, 2017). Denni (2017) found that the influence of intrinsic and extrinsic religiosity on consumers' ethical ideas differed, with the religious section being more inclined to reject immoral notions than the non-religious part. Based on these findings, Sanchez and Gilbert (2016) asserts that the effect of religion on ethical judgements in society must be regularly updated and re-evaluated in light of changes in religiosity.

Individuals and Religiosity

Religion is intertwined with individuals' economic and social life, influencing personalities, values, and behaviours in many aspects of human endeavour. As a result, the effect of religion may be felt in society's belief system. According to Choi (2009), religion has the ability to constrain or control behaviour, including that of business and service organisations. The influence is related to ethical concerns or behaviour when evaluating relationships among family members, organisations, and communities. According to studies, religion may impact people's thoughts, moral standards in society and the business community, attitudes, and socialisation process (Mokhlis, 2006; Choi, 2009). Furthermore, the influence of religion on attitude and individual feelings is claimed to be stronger for persons with higher earnings and somewhat greater among women (Dekhil et al., 2017). Dekhil et al (2017) discovered a link

between people's attitudes and strong sentiments for luxury things and their level of religiosity. The impact of religion on an organisation's viewpoint on change is determined by the company's environment, which may be both good and detrimental. According to Pe'er (2016), the introduction of religion has a detrimental influence on a corporation.

The difficulty emerges when employees find it difficult to adjust to any changes that do not match their specific faith, belief, and ideals. Furthermore, the firm's culture is influenced when management adjusts the company's aims and aligns them with a specific faith. These changes, in turn, have long-term implications for the organisation's missions, objectives, and goals, as well as stakeholders at all levels. Pe'er's (2016) opinions are consistent with those of Ananthram and Chan (2016), who explain that employees may revolt against biased restrictions associated with specific faiths, especially if such policies violate their own faith. Such personnel may not be entirely cooperative with religiously oriented programs, which has an impact on the overall internal atmosphere of the organisation. However, if a community is religious and people are open to experimenting, any changes in a firm may bring societal stability and strengthen the entrenchment of long-lasting ideals. There is little research on whether corporate rules should take precedence over religious beliefs when making decisions. According to Hope and Jones (2014), both negative and positive consequences occur since management and leadership are going to influence numerous actions regardless of organisational ideals.

Fundamentally, behaviour refers to how people behave themselves or continuously act toward others. It is important to note, however, that there are numerous meanings of behaviour in philological research. According to Lazzeri (2014), one of the concepts that influences people's interpretative practices is behaviour. As a result, the author describes behaviour as a biological sense function displayed by a person. Similarly, Lazzeri (2014) states that from an organisational standpoint, behaviour is how individuals inside an organisation interact with one another. Similarly, the assumption is shared by Ivanko (2013), who defines behaviour as how individuals interact within communities. Furthermore, the behaviour is linked to how employees react to crises in the workplace. As a result, Pal (2018) anticipates that organisations would prefer to focus on behaviour rather than human acts. Notably, several aspects of behaviour are influenced by both the culture of the organisation and the culture of the personnel.

Behaviour development is a complicated subject that is influenced by both nature and people's cultures. Variations in behaviour development, according to Bateson (2017), take numerous shapes and require varied clarifications. Killeen (2017), on the other hand, confirms Bateson (2017)'s assumptions by demonstrating that understanding behaviour development necessitates recognising its source, structure, and purpose. It also entails putting these elements into a consistent structure. Because human behaviour is based on the mind, it is critical to note that behaviour formation begins in the brain through recurrent activities. Furthermore, Bateson (2017) emphasises that young people's behaviour can be influenced by classmates, parents, and societal factors. Once a certain behaviour is established, it is actively protected from subsequent alteration. However, several elements, such as religion and culture, have been seen to influence human behaviour development patterns. Although individuals may acquire distinct behaviours from a young age, variance can be influenced by the interaction of the environment and other people in society. Ivanko (2013) challenges

Bateson and Killeen's results by claiming that behaviour development is related with a desire, certainty, and purpose to attain a certain objective. As a result, the information offered by the three studies demonstrates that different people have different views of how behaviour develops.

It is vital to highlight that predicting people's behaviour is accomplished by assessing their intellectual factors. Several researchers make various claims about human behaviour. Lazzeri (2014) in particular, claimed that while considering how people behave, numerous elements such as culture, individualism, and humanity should be addressed. Li (2015), on the other hand, broadened the assumptions by noting that individual actions taken by people are related with their ideas, beliefs, and conceptions. Skinner (2014), in contrast to the other two studies, stated that individual behaviour is related with three critical classifications: social behaviour, personality, and group control. According to Skinner's research, social behaviour is defined as the conduct of two people in relation to their surroundings. As a result, they adopt specific behaviours in which one feels superior to another in a same context. Personal behaviour is influenced by emotions that are influenced by the environment or cultural norms. Furthermore, medicines have been shown to influence an individual's behaviour. The behaviour under group control is began when one or two people alter an individual's attitude. As a result, individual behaviour is linked to reactions displayed toward the collective. Notably, expressions can be associated with either a good or negative attitude.

The link between religious and personal behaviour has been widely researched. Relevant research has taken a strong interest in comprehending the influence of religiosity on persons from both a societal and organisational standpoint. As a result, Gerges (2014) attempted to investigate the impact of religion on individual morality and behaviours in Algeria. According to the author, the study involved analysing data from the World Values Survey on personal values in Algeria. The primary goal was to discover the crucial role religion plays in moulding people's social behaviour, morality, and political beliefs. The data demonstrated that religion had a significant impact in defining people's values, political beliefs, and social behaviour across various age groups. As a result, it was decided that in order to enhance people's social behaviour, morality, and political features, religion should be regarded first; however, this also depended on the amount of belief.

It is important to highlight that the study serves as a solid foundation for the current research. Notably, the study agrees with Nath (2015), who discovered that religion has a significant impact in shaping individual behaviour in society. It is critical to emphasise that religion influences and regulates human thought. As a result, it has eliminated immoral behaviour, so improving people's ignorance and qualities. Religious virtues such as kindness, honesty, and patience, according to Li (2015), have encouraged individuals' attitudes and beliefs. Nonetheless, although giving critical information on the spiritual influence on human behaviour, Gerges (2014)'s study has a drawback and a gap. The analysis drew on data from the 2002 World Values Survey. As a result, there is no empirical evidence that the provided findings would generate the same results if the poll was repeated in 2021.

According to Stavrova and Siegers (2013), the relationship between religion and prosocial behaviour is often debated. As a result, the authors set out to investigate their link by examining religious behaviours in nations all around the world. The authors conducted three

major research to evaluate the influence of religious aspects on the growing degree of social behaviour. Four investigations were undertaken from 2005 to 2010 to quantify individual religiosity, according to the authors. The study used a multidimensional technique that measured people's self-description and church attendance. According to their overall results, the relationship between pro-sociality and religion is a substantial reflection of society processes. The research provides a framework for uncovering underlying psychological phenomena such as the link between religion and pro-sociality. The use of a country's setting is an important approach for determining the strength of religious pro-sociality. The study's conclusions are consistent with the findings of a survey conducted by Duclos and Barasch (2014), who found that religion influences individual behaviour in the majority of nations. Furthermore, Padela and Curlin (2012) state that religion influences an individual's cultural development. Religion influences people's perceptions of health and sickness, influencing their behaviour. Nonetheless, Stavrova and Siegers' (2013) study has a shortcoming. The study depends on secondary data from earlier studies, which raises concerns about the accuracy of the material. As a result, there is minimal indication that the results would follow a similar trend if the study used primary data.

De Jesus (2015) studied how religiosity influences health-related behaviours. The study concentrated on Mexican and Bolivian immigrants. According to the survey, the population was studied using the snowballing sampling approach. As a result, the total number of participants in the research was 50. To collect information from the respondents, semi-structured interviews and audio recordings were employed. The findings demonstrated that Latinas have faith in both God and they engage in health-promoting activities and control their health. The study's findings call into question the premise that people are driven by religion when making health-related decisions. However, it is important to note that when it comes to health, Latinas believe in God rather than their faith. Despite the fact that the study does not assess individuals' behaviour, it is critical to suggest that health-related decisions are influenced by a person's actions. In comparison, the study disagrees with Gerges (2014) and Stavrova and Siegers (2014), who emphasised the importance of religion in influencing individual behaviour. The two studies show that the impact of religiosity on one's own behaviour is influenced by the type of religion, such as Christianity or Islam. Nonetheless, it is important to highlight that, despite projecting the assumptions, De Jesus (2014)'s study has both a constraint and a gap. The study is only about Latinas and their health. Furthermore, the number of participants in the research is rather modest. As a result, the study lacks critical evidence that identical results would be obtained with a larger sample size. Furthermore, given that the majority of Latinas are Catholics, there is no evidence that comparable conclusions would be formed based on a generalised religious assessment.

Taking risk and Religiosity

Organisations are social structures that include groups of people interacting with one another. Gao et al (2016) discovered a unique association between religious beliefs and the desire to avoid risks, which may be beneficial to sociological research but detrimental to business and economics. Organisations, according to Lamlee et al (2015), function inside an external environmental element. As a result, most organisations have a department dedicated to studying how workers behave within the firm. As previously stated, religion has a tremendous impact on individuals' behaviour both in society and in the workplace. In organisations, religion serves as a motivator for workers to improve their job performance and

production. Logan (2013), in a similar vein to Gao et al (2017), demonstrates that employee religious devotion has a significant impact on successful job performance. As a result, it is critical to recognise that good work performance is linked to taking risks in order to achieve defined organisational goals.

Several studies have been undertaken to investigate risk concepts in organisations. However, not all have rigorously examined risk-taking in relation to employee religion and behavioural factors. Alshut (2014) researched leadership behaviours in an organisation that inspire people to take risks. A successful leader must be imaginative and proactive all of the time. The author performed multiple personal interviews to study the underlying research topic. Participants in the research comprised 75 managers in total. Participants were drawn from both small and large businesses in a variety of industries. The study produced a number of elements that led to employee risk-taking. The general findings suggested that motivation is one of the behaviours used by organisational managers. The idea is to encourage employees to take risks by providing financial incentives. Furthermore, it was shown that assigning a difficult assignment minimises monotony and boredom in workers' work environments. They are highly driven to work hard in order to satisfy the manager's expectations as a result of this (Alshut, 2014).

According to the research, risk-taking in an organisation is a beneficial strategy, and risk-taking in workers is sparked by managers' readiness to follow key choices and aggressive measures. These choices and acts are inextricably linked to their behavioural setting. Leadership behaviour is consistently associated with religion. The research's information not only informs but also serves as a guideline for the current study. Gao et al (2016) discovered similar results, indicating that the idea of risk is inescapable, particularly in financial and economic realms inside an organisation. Jens (2017) highlighted another parallel, revealing that persons involved in risk require a critical awareness of their behaviour and personal aspirations. Nonetheless, substantial gaps and restrictions are recognised. As a result, the study's findings are insufficient to demonstrate that they effectively inspire people to take risks. Furthermore, one of the study's limitations was that the findings did not give genuine comparable ways to motivate employees to accept the risk. As a result, there is minimal evidence that the assumptions significantly improve risk-taking in an organisation. The aims and objectives of an organisation are critical to its growth and sustainability. As a result, it explains why many organisations are willing to take risks in order to optimise their sustainability. However, there are various reasons why organisations choose to take risks in greater depth.

Organisational risk analysis has evolved enormously in recent years as a result of risk management research. At its foundation, risk management comprises identifying, analysing, and navigating the hazards that threaten an organisation's profit margins and, as a result, constitute a serious threat to the organisation's future progressiveness (Reason, 2016). Before succumbing to such dangers, risk management entails doing a SWOT, PESTLE, and financial analysis of the organisation. It is critical to recognise that risk does truly imply that an organisation will fail when attempting a novel initiative, such as entering a new market. It should ideally provide a buffer against the effects of a potential loss in the organisation.

Risks Equal Innovation and Learning

When organisations take risks, they face a new set of problems that must be overcome if the organisation is committed to succeed in conquering new commercial frontiers. As a result, the organisation must devise unique solutions that will assist in resolving the difficulties in the most effective and cost-efficient manner possible. The core of innovation is first and foremost efficiency and effective costs (Drucker, 2014). Creativity motivates firms to take chances, which in turn stimulates inventive solutions to the obstacles encountered in the commercial endeavour.

As different trends in business modelling continue to grow, organisations must understand and use only the best solutions. Well-calculated risks provide learning opportunities rather than dangers to the organisation. The obtained information is beneficial to the firm's future in that it serves as a reference point for significant decision-making processes in the company's future. Furthermore, entrepreneurship is a complicated process that favours only those organisations who can learn from their own and others' failures. If businesses do not take chances, knowledge production suffers, stifling advancement (Crane et al., 2013). It is also critical to recognise that an organisation's level of risk-taking may be a defining feature in distinguishing between leaders and followers in an industry. This element may encapsulate the significance of organisations taking chances in order to grow and flourish.

Financial risk-taking behaviour in an organisation is one of the most commonly stressed topics by studies. As a result, several studies have been conducted to investigate the implications of religiosity on an organisation's approach to risk-taking. Nonetheless, a few studies have focused on individual levels of religiosity and risk-taking behaviour. When it comes to religion, there is a big difference between religious identification and religiosity. Among the few research that have investigated individual degrees of religiosity in connection to risk-taking, Noussair et al (2013) focused on exploring the relationship between individual religiosity and risk-taking. The researchers employed a dataset that included the individuals' general risk attitude score as well as their beliefs, practices, and religious background. According to the authors' results, religious persons are more averse to risk-taking. Furthermore, the study findings revealed that there is a difference in risk-taking amongst denominations. Catholics were shown to be more likely to take risks than Protestants.

The study expressly emphasises that, while general religiosity has an influence on risk-taking, individual degrees are dictated by their religions. It's possible that each person understands the religious component in their own way. In comparison, the study is said to agree with Mansour and Jlassi (2014), who indicated that religious persons prefer to avoid risks. They have higher levels of trust, which leads to a lower risk perception. Another comparable assumption is made by Leon and Pfeifer (2017) in Germany, where religious practice and activities have a major impact on individual risk attitudes. The study has a significant flaw in that it does not reveal the number of workers that participated in the survey. As a result, there is minimal indication that the anticipated findings correlate to the underlying research phenomenon.

Decision Making and Religiosity

Making inefficient judgments can result in significant losses for an organisation, undermining its competitiveness. As a result, managers must endeavour to make strategic, unambiguous, and critical judgments about the future of their organisations. Several decision-making concepts have been developed to attain this purpose. First, choices should be made in accordance with the organisation's basic principles (Levin & Nolan, 2014). By taking this step, the organisation's identity is retained, ensuring long-term coherence and continuity. Furthermore, decisions should be made with long-term goals in mind. As a result, before making a choice, managers should consider the long-term repercussions and select the option that best meets the company's long-term goals (Levin & Nolan, 2014). Zsombok and Klein (2014), on their part, argue that time constraints might have an impact on organisational decisions. Managers, in particular, who are under pressure to fulfil a tight deadline may make poor judgments by disregarding safety and ethical laws. Furthermore, choices should be made with the individuals in an organisation in mind. This guarantees that the decision's influence on the major stakeholders is assessed and considered. Furthermore, decisions should be assessed, and alternatives considered before reaching a judgment (Levin & Nolan, 2014). For example, the idea of employing rather than purchasing should be considered to keep operating expenses to a minimum. Brynjolfsson and McElheran (2016), on the other hand, illustrate how data on a specific issue might affect organisational decision making. Before investing in an area, an organisation should gather data and assess the market's potential. All these decision-making concepts are critical in ensuring that organisations achieve a competitive advantage over their competitors.

Making the proper decisions in accordance with an organisation's established norms is what ethical decision making includes. On the other hand, unethical decision making is making bad choices that contravene the rules or result in unfair competition because they violate ethical norms within a certain business. Many studies have investigated why employees and management make immoral actions. Setting unrealistic goals has been highlighted as a major cause of unethical behaviour (Shapiro & Stefkovich, 2016). When employees are set unreasonable expectations that they are unable to reach, they may be pushed to participate in unethical behaviour in order to avoid being laid off. Meanwhile, Ferrell and Fraedrich (2016) explain that unethical decision making may occur when leaders exploit the rules rather than interpreting them in a way that benefits all residents. They add that merely because a choice receives widespread support does not suggest that it is ethical. Furthermore, if the work environment discourages individuals from speaking out, they may seek alternate solutions to their difficulties, such as engaging in unethical decision making. Furthermore, when there is a sense of division and unfairness in the workplace, people may get resentful and make unethical judgments (Shapiro & Stefkovich, 2016). For example, if a firm purchases a machine that is meant to replace a group of workers, the employees may get resentful and steal part of the company's products in retribution. Meanwhile, Heyler et al (2016) argues that in order to make ethical judgments, it is necessary to interact with other stakeholders and consider the best course of action. A key finding from the studies is that, while immoral judgments might sometimes be taken unintentionally owing to a lack of knowledge of the laws, they can be avoided by instituting checks that assess decisions before they are implemented.

Many individuals regard religiosity to be an important factor in making decisions. Geros et al (2015) discovered that patients with terminal diseases ranked trust in God as the second most essential element after the doctor's prescription in their survey. The author also stated that at the greatest levels of religiosity, some patients wanted to be removed off life-sustaining machinery because they believed in divine intervention. The author's discovery demonstrates that, at the highest level, religion plays a critical part in decision making since it evaluates situations from an everlasting viewpoint. Meanwhile, Ananthram and Chan (2016) noted that in India, where the majority of people practice several religions, a modest amount of religiosity is employed in decision making, with values like honesty and equality taking precedence over others like kindness and compassion. According to the findings, when individuals from different religions get together, mistrust grows, and the role of religion in decision making becomes more oriented towards ethical standards. Mulla and Krishna (2013), on the other hand, indicate that at the lowest degree of religion, decisions are made in a way that does not negatively influence other people. According to the authors, in such instances, individuals are motivated by the need to avoid a vicious cycle of negativity that may eventually hurt them. As a result, it is recognised that different levels of religion influence how individuals make decisions. Still, a common component is that religion in decision making allows people to evaluate the influence of their actions on others. A critical issue that has not been addressed in this research is how religiosity impacts people's views and whether it instils fear or empowers decision makers to be sensitive.

Method and Framework

Research Framework

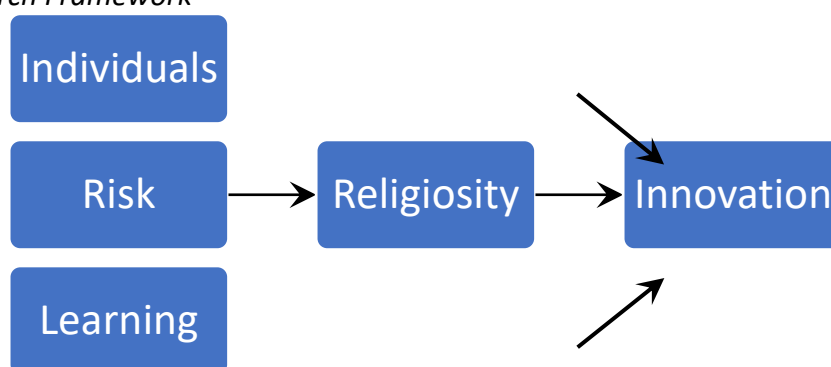


Fig. 1. Review framework

Research

The study is a conceptual study which reviews current research available based on the framework in figure 1. The above review of literature was carried out to identify and review current trends in the area of research as per the framework.

To develop the framework for review, the research involved identifying approximately 150 research papers in the area or religiosity and innovation. Once the papers were studied, they were divided in to common areas with in religiosity and innovation, such as, risk, culture, demographics, learning, people or individuals. Then the most common themes were picked to develop the framework in figure 1, which was used as the basis of the literature review. For this, 78 papers were short listed and reviewed to provide area of further research and development around religiosity and innovation. Once the review was carried out the discussion and conclusion were formed to summarise findings and areas of further research.

Discussion and Conclusion

The review shows that Innovation is key for growth, and it has become an important discussion and agenda for every government as being innovative drives growth. Innovation takes form in technology upgrades, new products or service updates and process updates. Innovation requires commitment from all involved in innovation and it involves taking risk, at times it causes security and at times uncertainty, which can alter the culture and dynamics of an organisation. The review also shows that people and organisation culture is an important element to drive innovation, people are made up of their beliefs, cultures, social belonging and level of religiosity which in turn shapes the Individual who shapes the organisation culture. People with high levels of religiosity tend to be risk adverse and stay away from trying new ideas, but in certain countries that are driven by religion tend to set the norms and drive innovation better.

When looking at innovation from the review, it shows that there is still more research to be carried out in the area, this can be seen around how different industries and functions see and define innovation. There is also a gap in the area of how innovative an organisation should be to ensure it has continuous growth and a competitive edge. Further research needs to be carried out testing different variables and situations such as culture, environment, individual traits, and religion. When religiosity and innovation is brought together there is still very little research in this area, researchers have covered the topic very widely and more research needs to be carried out using different variables as mentioned above. Future research can develop conceptual frameworks that cover variables such as using different countries, religion, religiosity, cultures, policies, regulations and other organisational elements. There needs to be more research using quantitative as well as qualitative methods bringing in more new knowledge in this area.

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