

Religiosity and Sustainable Practices In Small To Medium-Sized Businesses: A Mixed-Method Analysis

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ABSTRACT

This study aims to examine the effect of religiosity in on businesses' corporate social responsibility in small to medium-sized companies adopting a mixed-method approach. It further examines the differences between three religions, namely Christian, Islam, and Hinduism. Quantitative data was collected from 251 business owners, partners, and senior managers from small to medium-sized businesses in the North Island of New Zealand. The relationship between religious belief and corporate social responsibility was significant and was in a positive direction. We further collected qualitative data from seven participants to support quantitative findings. As predicted, the study found no significant differences among the three different sets of religious beliefs on the businesses' sustainable practices. Ultimately, discussion and practical implications are discussed.

INTRODUCTION

Religiosity is known to have a significant effect on behaviour and attitude; therefore, it is not surprising that religiosity has been widely studied for decades. Studies include the effect of religiosity on company's decision-making (El Ghoul et al., 2012) on marketing orientation (Adi & Adawiyah, 2018), on work ethics (Wisker & Rosinaite, 2016), on attitudes towards co-workers (Bozeman & Murdock, 2007), and on economic growth (Barro &

McCleary, 2003; Campante & Yanagizawa-Drott, 2015). Recently, several studies have also examined the influence of religiosity on a company's attitude towards corporate social responsibility (i.e., Cui et al., 2015; Schouten et al., 2014) and environmental behaviours (Yang & Huang, 2018). However, these studies have reported conflicting findings. In earlier studies, Weaver & Agle (2002) suggest that these conflicting findings are the result of several methodological problems: there is great convergence among studies in conceptualising and measuring religiosity, and most empirical studies use undergraduates and MBA students as participants.

Since religiosity is known to have a significant effect on personal values and work ethics (Wisker & Rosinaite, 2016), we wonder if small business's corporate social responsibility practices are guided by the religiosity of the business owners, partners, and senior managers. If so, how do these values and beliefs affect the organisational system of the business? More specifically, this study addresses the following research questions:

1. To what extent do the religious beliefs and practices of business owners and senior managers affect the sustainable values of a small to medium-sized business?
2. Does the effect of religiosity on a small to medium-sized business's sustainable values differ among Christian, Muslim, and Hindu believers?

Our study makes three contributions to the religiosity literature. First, our paper addresses the methodological issues raised by Weaver and Agle (2002). We conceptualise religiosity as having two dimensions: religious beliefs and religious practice. Second, the participants in our study are the business owners, partners, and senior managers of small to medium-sized businesses. Previous studies in this area had focused on large enterprises and multi conglomerate companies (Carrol, 1999;

Cui et al., 2018; Zaman et al. 2018). We believe the relationship among the owner's religious beliefs and practices and business values are positive. Our notion is supported by studies indicating that small business systems and processes are often influenced by the owners', partners' senior managers' values (Bhasi et al., 2017; Werbel & Carter, 2002). Additionally, the majority of studies on religiosity and sustainability practices in workplaces have focused on larger organisations; therefore, it is necessary to examine small to medium-sized businesses as well. Third, as observed by Cui et al. (2015), the religiosity of the surrounding community plays a role in the practice of environmental orientation among organisations. Our study examines the effect of religious beliefs among Christians, Muslims, and Hindus in a Christian-dominant country. It will be interesting to discover if the effect on corporate social responsibility varies due to differences in beliefs, since the businesses are run in a Christian-dominant country.

We base our conceptual model on the Theory of Reasoned Action (TRA) (Ajzen, 1991; Ajzen & Fishbein, 1980) and Social Identity Theory (Tajfel, 1972; Tajfel & Turner, 1979). The reasoned action theory supports the relationship between values and intent, suggesting that an immediate determinant of one's behaviour is one's intention to perform that behaviour. Translating this to a small to medium-sized business that practices sustainability, the religious values of the owning family should influence the company's intention to behave ethically towards corporate social responsibility as defined by its customers, employees, stakeholders, and society. Tajfel (1972) defined social identity as "the individual's knowledge that he [or she] belongs to certain groups together with some emotional and value significance to him [or her] of the group membership" (p. 31). This theory suggests that the behavioural outcome of an individual is the result of strong identification with a group to which that individual may want to belong. Consequently,

should a small to medium-sized business want to be seen as socially responsible and to gain socio-emotional wealth and a sense of belonging in the community, this would encourage the company to embrace values of corporate social responsibility.

FRAMEWORK

Religiosity: Definition and Dimension

Although the definition of religiosity varies (Ferm, 1963; King, 2007; Weber, 1958), and some consider it to be lacking (Barnet, Bass & Brown, 1996), religiosity has often been associated with religious cognition in terms of knowledge, beliefs, values, and emotional attachment such as affiliation with a particular house of God, reading (scripture), and praying (Cornwall et al., 1986; Roccas et al., 2002) that resulted in a set of behaviour and meanings which are often ascribed to religious people (Ferm, 1963). King (2007) defines religion as a “set of beliefs, feelings, dogmas and practices that provides an ethical and moral framework for understanding, motivation, and behaviour” (p. 104). A given religion is defined by the material and practices of its community of adherents: dogma, sacred books, rites, worship, sacrament, moral prescriptions, interdicts, and organizations (Johnson et al., 2001). Scholars who studied religiosities such as Allport & Ross (1967), De Jong et al. (1976), Lewis and Kashyap (2013), Mathur (2012), Mohd Dali et al. (2018), and Wilkes et al. (1986) have argued that religiosity is a multi-dimensional construct. Allport and Ross (1967) theorised that religiosity is contributed by two domains; extrinsic orientation and intrinsic orientation. ‘Extrinsic values are instrumental and utilitarian’ while intrinsic motivation is ‘the individual who endeavours to internalize it (religion) and follow it (religion) fully. It is in this sense that he lives his religion’ (1967, p. 434). De Jong et al. (1976) in studying the religiosity between two cultures across the Germans and Americans suggested six dimensions of religiosity; belief,

experience, religious practice, individual moral consequences, religious knowledge and social consequences. About two decades later, Mathur (2012) claimed that religiosity is a multidimensional construct comprises of affiliation, activity and corresponding belief. Similarly, Iddagoda and Opatha (2017), also argued that religiosity consisted of three domains; piety, practice and participating in activities.

In analysing religiosity literature, we have seen consistent arguments that religiosity is contributed by two domains that is intrinsic and extrinsic though some studies have provided further breakdown for each of the domain. Given the past literature, we classify religiosity as having two dimensions: religious practice (extrinsic) and religious belief (intrinsic). We note that this definition also puts us in line with Allport and Ross (1967), Bergan and McConatha (2010), Chowdhury (2018) and several others. Religious belief is about believing in God and the need to be affiliated with certain religious beliefs, while religious practice is about worshipping and rituals such as daily prayer, attending weekly services, and reading scriptures (Lewis & Kashyap, 2013).

Religious Belief, Religious Practice and Corporate Social Responsibility

The literature argues that religion is a crux of most cultural values (Ferm, 1963; Weber, 1958). This is perhaps not a new discovery, as almost all religions call for fairness, truthfulness, and trusteeship, and a broad conceptualisation of the brotherhood of stakeholders, to speak in corporate terms. For example, “*Love one another as I (God) have loved you*” (Bible, John, 14:24), “*Give full measure when you measure out and weigh with a fair balance. This is fair and better in the end*” (Qur’an 17:35), “*All species of life, I (God) am the seed-giving father*” (Bhagavad-Gita 14.4), “*The universe is built on kindness*” (Torah 89: 3). The other values worth mentioning are the concepts of simplicity and moderation called for by most religions,

which are the roots supporting corporate social responsibility. "One should abstain from acquisitiveness" (Acarangasutra, 2:119), "You cannot be slave of both God and money" (Matthew 6:24) and "Eat and drink but waste to access" (Quran 7:31).

The early work of the Christian Protestant, Weber (1958) on work ethics has a long discussion of religion and its influences on attitude, behaviour, and individuals' work ethics. At the micro-level, religion has been inevitably linked to many aspects of human life, including personality (Ali, 2005; Wisker & Rosinaite, 2016), well-being (Chowdhury, 2018), behaviour towards working hard and the need for recognition (Elci, 2007), attitudes towards society and the environment (Yang & Hung, 2018), and productivity (Saroglou, 2002). Others have established that religious values correlate positively with positive traits such as morality (Stankov & Lee, 2016), kindness, compassion, forgiveness (Heaven & Ciarrochi, 2007), and simplicity (Chowdhury, 2018). At the corporate level, religious values have been observed as keys to practise ethics, handle a variety of business issues, and define success (Paterson et al., 2013). Indeed, Brammer, Williams, & Zinkin (2007) have observed that religion plays a significant role in shaping individual perceptions of corporate social responsibility. The effect of religiosity on corporate social responsibility spans from attitudes towards business growth and entrepreneurship (Audretsch, Boente & Tamvada, 2007), employees (Bozeman & Murduck, 2007), customers, and society (Brammer et al., 2007). Others have also found that religious practice is associated with economic outcomes, growth and human capital accumulation (Campante & Yannagizawa-Drott, 2015). In the small to medium-sized business literature, Bhasi et al. (2017) studied 151 business-owning families in Kerala, India and observed how religion has influenced the family-owning business in terms of succession and inheritance.

Several studies have also investigated the relationship between religiosity and corporate social responsibility in terms of providing and contributing to the community (Carrol & Shabana, 2010; Cui et al., 2018; Yang & Huang, 2018; Zaman et al., 2018). Carrol and Shabana (2010, observed how companies invested in the community for a long term benefit. They found that in a longer term, this investment produces economic benefit for the organisation. Similarly, Cui et al. (2018) in studying the relationship between religiosity (Christianity) and corporate community involvement in the United States of America had observed how large companies make an effort to invest in the community. These investments spanning from philanthropic activities (providing cash) to other community initiatives such as emergency assistance and noncash such as pro bono expertise. Zaman et al. (2018) in studying the effect of Islamic religiosity in Pakistan had found out how the concepts of *zakat* (compulsory donation), *riba* (forbidden interest) and *mafsadah* (corporate harmful activities) have influenced companies understudied to engage in corporate social responsibility. Discussing the concept of religiosity thus far, we argue that religious beliefs and practice could influence corporations and businesses to act ethically. If religion is a value that guides one's ethical and moral values in understanding right and wrong (King, 2007), it is fair to argue that religious belief and practice of the owning family affect the small to medium-sized business systems and values in terms of corporate social responsibility. Hence, the following hypotheses:

H1 – The religious beliefs of the owners, partners and senior managers affect the small to medium-sized business's sustainable values towards employees, customers, stakeholders, and society.

H2 – The religious practices of the owners, partners and senior managers affect the small to medium-sized business's sustainable values towards employees, customers, stakeholders, and society.

Research Question 2 addresses the effect of religiosity on a small to medium-sized business's sustainable values among Christian, Muslim, and Hindu followers. In addressing this, we will start by providing a snapshot of the concepts of Christianity, Islam and Hinduism and how these might influence ethics. However, it is not the intention of our study to provide a detailed theological review of each religion.

Christianity and Ethics

Christianity, with more than 2000 years of history, follows the teachings of Jesus of Nazareth (Christ) and the Apostles contained in the Bible (Old and New Testaments) as the main authoritative and reliable source, along with the Church or teachings of the Pope, who provides an authoritative interpretation of Christian spirituality. Christians believe in one God, the Creator of heaven and Earth. Jesus Christ became a man to redeem humanity, saving people from sin and introducing them to the spiritual Kingdom of God, the fulfilment of which will occur at the end of time. The relevance of Christian ethics is clear due to the number of Christians around the world, but they may have different degrees of adherence. Christian ethics has a long tradition and its ethics as applied to social and economic life started at the very beginning of Christianity, although its application to modern business is relatively recent, and academic research is still in early stages (Mele & Fontrodona, 2017). However, many religious persons believe that religion is this source of morality (Geyer & Baumeister, 2005). This obviously doesn't mean that religion is the only source of morality, but rather that it is one source of morality, albeit an important one. Therefore, it seems possible that Christian values would influence the perceptions of individuals facing ethical issues in business. Brammer et al. (2007) stated that what is common across religions are strongly favoured as a normative foundation for business ethics. The main source of Christian ethics, the Bible, includes significant concepts

that are integrated in business ethics. The concept of *human dignity* argues that both male and female were created in the "image of God" (Genesis 1:27), which gives to every person a great dignity and serves as foundation for human rights (Universal Declaration of Human Rights, 1948).

True humanity is reflected in the Ten Commandments. They highlight essential duties for any true Christian, as well as prohibiting theft, dishonesty, murder, and blasphemy. Furthermore, they provide the foundation for many of today's laws governing business practices, including truthfulness in business transactions, proper entitlement, and so forth (Kim, Fisher & McCalman, 2009). Another *Golden Rule* concept encourages "*Do to others as you would have them to do to you*" (Luke 6:27, Matthew 7:12). This rule requires benevolence toward others, in contrast to another rule – "*Do unto others as they do unto you*" suggested by other sources (Tullberg, 2012). The root of the *servant leadership* concept lies in the idea of service in leading others. It encourages developing employees, empowering them to serve, and demonstrating that serving others spurs followers onto virtuous behaviour. Many followers of Christian see Christ's teachings as the ultimate example of *servant leadership* (Parris & Peachey, 2013). The primacy of love and service to others is consistent with the goals of corporate social responsibility (Calkins, 2000). Christianity is centrally concerned with beliefs about creation, sin, salvation, completion, and with their ethical implications (Mahoney, 1993) and the Christian spiritual principles and values are about peace, love, social justice, forgiveness, and helping others (Jackson, 1999). Meanwhile, Colson and Pearcey (1999) listed what Christianity considers as immoral – self-interest instead of concern for the common good, personal ambition instead of altruism, and drive for personal gain and self-advancement instead of self-sacrifice and charity.

Islam and Ethics

The common meaning behind Islam is purity, peace, submission and obedience (Ferrar, 2009). The root of their beliefs is that, there is only one God, *Allah*, and Muhammad is the prophet (messenger). The teachings of Islam stems from two sources, the Quran and the *Hadith* (the recorded saying of and deeds of Muhammad). The Muslims believes that Islam is not just a religion, rather it is a holistic entity, a complete way of life. It provides guidelines to spiritual, mental, physical and to some extent to its follower's daily life (Rice, 1999). Islam presupposes two very basic beliefs; belief in Allah and belief in the existence of another life. Translating this, Muslims believe that their behaviours and deeds in this life will affect their treatment in the hereafter (Tsalikis & Lassar, 2009). In addition to this, Muslims must adhere to five pillars of Islam which consists of religious belief and practices; (1) *Shahadah* –the profession of faith; that there is no other God than Allah and Muhammad is the messenger, (2) Five time daily prayers “*And your Lord says; pray to Me, I will answer your (prayers). But those who are too arrogant to serve Me will surely find themselves in hell, in humiliation* (Quran, 40:60), (3) A month fasting in *Ramadhan* “*O you who believe! Fasting is prescribed to you as it was prescribed to those before you, that you may learn self-restraint*” (Quran, 2:83), (4) *Zakah* (contribution to the community – about four percent of individual income) “*Who is he that will loan to Allah a beautiful loan, which Allah will double unto his credit and multiply many times? Is it Allah that gives (you) want or plenty, and to Him shall be your return*” (Quran, 2: 245) and, (5) Performance of the pilgrimage to Makkah which is located in the Kingdom of Saudi Arabia. “*The first house of worship appointed for humankind was that at Makkah, full blessings and guidance for all the worlds*” (Quran, 3:96).

Consequently, translated the teachings into ethical values and social benefits, Muslims are call to have a strong awareness of the equality

for all humans, a strong sense of brotherhood and upstanding personality and behaviour, including morality, modesty and humility, responsibility, trustworthiness, honest, justice and fairness, patience and tolerance, ethics in all dealings and compassion, caring and mercy (Ali, 2005; Farooqi, 2006; Ferrar, 2009; Rice 1999). Arguably the teaching of Islam provides guidelines to socioeconomic justice and pro-social such as circulation of wealth, fair trade and consumption, and requiring a balance between material and social needs (Al Ghazali, 1995; Kamaluddin & Ab. Manan, 2010). Rice's (1999) reflection on Islamic ethics may be useful. She argued that the “Islamic ethical system contains specific guidelinesderive from the interrelated concept of unity, justice and trusteeship” (p. 347). She elaborated that unity in Islam implies that God is the sole creator of the universe, whereas people are equal partners or that each person is a brother or sister to the other. Thus, translated this into corporate social responsibility terms, this means cooperation, equality of effort from employees, and pro-social outcomes are the roots of Islamic work ethics.

Hindus and Ethics

Hindu ethics are based upon the teachings of the *Vedas*, the *Upanisads*, the *Itihasas* (epics of Ramayana & Mahabharata), *Puranas* (18 books) and many other books such as the *Manuva Shastra* or *Manu Samhita* (Muniapan, 2017). Hindu ethics is based on the premise that ethical life is the means to attain *moksha* (liberation) or spiritual freedom. For Hindus, there are four goals in life or *purusharthas*, namely *kama* (to seek love or pleasure), *artha* (to seek material wealth), *dharma* (to follow the path of ethics and righteousness), and *moksha* (to achieve liberation or release from the cycle of reincarnation). Ethics and morality are part of a complex Hindu concept called *dharma*, which has a different meaning apart from ethics, depending on the content and context. There is no single-word synonym for *dharma* in the English language.

Dharma is also a key concept in other religions originating from India such as Buddhism, Jainism, and Sikhism. Ethics (*dharma*) is an essential element for people, the world, and nature to exist and prosper together and in harmony. Ethics as explained in the various Hindu scriptures is something that cannot be imposed, but it is something that is realized by each individual to behave according to the laws of the world and nature (Tiwari, 1998).

The *Manu Samhita*, an ancient Hindu law book, listed ten principles of ethics necessary for a human being to live an ethical (dharmic) life, and these virtues are *dhruti* (courage), *kshama* (forgiveness), *dama* (temperance of self-restraint), *asteya* (not stealing), *saucha* (cleanliness or inner purity), *indriyani graham* (control of the five senses), *dhi* (reflective prudence), *vidya* (wisdom), *satyam* (truthfulness), and *akrodha* (freedom from anger) (Tiwari, 1998). Other commonly discussed Hindu ethical principles include *ahimsa* (non-injury to other living beings), *brahmacharya* (celibacy if unmarried and not cheating on one's partner if married), *aparigraha* (non-possessiveness), *santosh* (contentment, acceptance of circumstances with optimism), *tapas* (perseverance, meditation, and austerity), *swadhyaya* (lifelong learning), and *pranidhan* (right attitude, contemplation) (Hornett, 2012). The epic *Ramayana*, which narrates the ethical leadership of Rama, Prince of Ayodhya, considers ethics as a road to wealth and good will, and there is nothing in this world except ethics that brings both reputation and wealth together. The *Upanishads* (collections of important Hindu teachings) insist on the importance of ethical life. The essence of all the Upanishads is that one must work hard, be honest and truthful, abide by the law, and respect others and their properties. They should also live harmoniously with others, to have sustainable relationships, to be in *satvaguna* or the mode of goodness, and to treat others with total respect and care and protection. They should not even attempt

a small or simple cheat or fraud, as this will destroy their reputation and prospects for wealth (Muniapan, 2015).

The *Bhagavad-Gita* (a part of the great epic the *Mahabharata*) is considered to be one of the epitomes of historical Hindu discussions of ethics. The *Bhagavad-Gita* states that the correctness of an action should be the primary consideration when doing something, and Hindus are advised to act in accordance with *dharma* (ethical living). A Hindu is advised to contain and restrain all emotions that may lead to a sinful existence such as *kama* (lust), *krodha* (anger), *matsara* (jealousy) and *Mada* (ego, pride). In the Hindu tradition, there is a concept of *rita* which literally means "the course of things" is the inviolable cosmic order or the law in general. This is a term that is difficult to translate into any single English equivalent, but is usually rendered as "law or order" (both natural and moral order). We can call this in modern terms responsibility towards the cosmic order (Muniapan & Satpathy, 2013). It has been argued that *rita* and all virtues are conducive to spiritual development, and are spiritual when performed with the realization of its relationship to the inner spirit (Chakraborty, 2006).

Summarising the discussion thus far, we argue that although the roots of belief among Christianity, Islam and Hinduism come from different sources, the values towards business practices are somewhat similar; hence, the following hypothesis:

H3 – The effect of religiosity among Christians, Muslims and Hindus owners, partners and senior managers on company's sustainability practice are similar although different faiths are embraced.

Dependent Variable – Corporate Social Responsibility

In this study, we define corporate social responsibility (CSR) as "the context-specific

organisational actions and policies that take into account stakeholders' expectation and triple bottom line in economic, social, and environmental performance" (Aguinis, 2011, p. 855). In analysing 37 definitions of corporate social responsibility, Dahlsrud (2008) observed that 88 percent of the domain concerns interaction with stakeholders such as employees, suppliers, customers, and

communities. Consistent with the literature, we are especially interested to measure small to medium-sized business corporate social values towards its employees, customers, stakeholders (shareholders), and society in terms of commitment to environmental orientation and society at large. We use Perez and del Bosque's (2013) scale to measure corporate social responsibility.

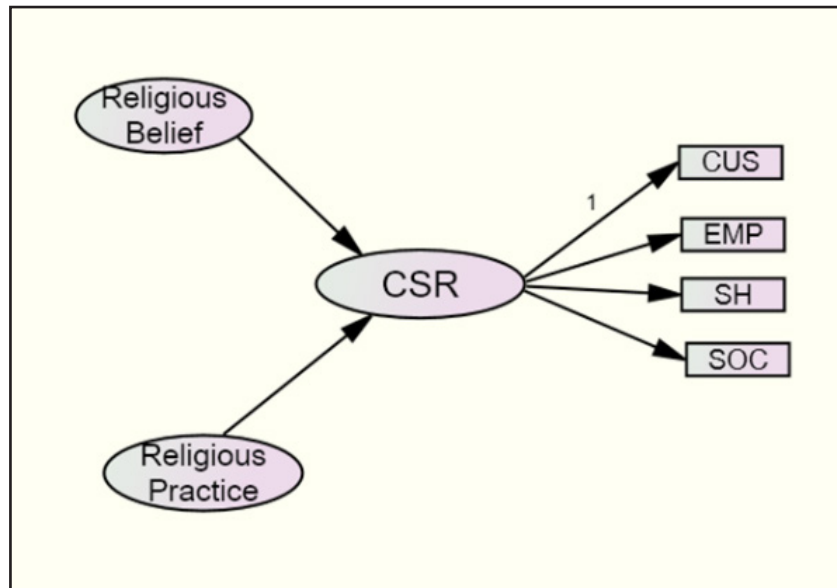


Figure 1 Framework model

STUDY ONE METHODOLOGY

Research Setting

We collected our data in New Zealand. Due to the dispersion of the small to medium-sized businesses in New Zealand and that we are targeting different religious values, we have used a combination of cold call and online survey. We set up two predetermined requirements for the sampling frame; that the business has to be a small to medium-sized business, but need not be run only by a husband or wife, and the respondents can be the owner, a business partner, and senior managers. We believe these respondents are appropriate because they are the most important decision-makers in small to medium-sized businesses. We have used several means to secure the list for small to medium-sized businesses; (1) New

Zealand Registered Company, (2) cold calls in three major cities in North Island through our three research assistants, and (3) attending trade events. Prior to distributing the online link, we called the potential small to medium-sized businesses that were registered with New Zealand Company Registrar for permission to access the organisation. The cold calls were conducted in three major cities in North Island. With three research assistants, we approached retailers and distributed the survey questionnaires or links to the online survey, whichever was preferred by the respondents. Participants were asked to complete the consent form and the survey within a week, and a thank-you card was also attached to the

questionnaire. The completed questionnaires were collected in person. Additionally, we attended agricultural trade events in North Island because many farming, agricultural, and winery businesses in New Zealand belong to small to medium-sized businesses. Subsequently, we received 272 responses from the 693 distributed questionnaire/links, yielding a 39.2 percent response rate. Of 272 responses, 21 were ineligible (resulting to a total of 251 participants) because the business did not fall under the definition of small to medium-sized businesses.

Measures

We measured religious practice and religious belief using Lewis and Kashyap's (2013) scale. We used this scale because it is applicable to many religious beliefs. These scholars have used and validated this measure in Britain through various religious beliefs, namely Muslims, Christian, Jewish, Hindu, Sikh, and Buddhist. Religious practice comprises three items and was measured in terms of attending weekly services, daily prayers, and reading scripture daily. Religious belief also comprises three items, including "I am absolutely sure I believe in God" and these were measured on a 5-point Likert scale.

The ethical values towards corporate social responsibility were measured using Perez and del Bosque's (2013) scale. The scale has 20 items in total and comprises four domains: ethical values toward customers (5

items), ethical values toward employees (5 items), ethical values toward stakeholders (4 items) and ethical values toward society (6 items). Items include "establishes procedures to comply with customers' complaints" (customers), "treats employees fairly without discrimination or abuse" (employees), "tries to ensure its survival and long-term success" (stakeholders) and "concerns with respecting and protecting the natural environment" (society). These were also measured with a 5-point Likert scale. We added two control variables; type of the business and the size. We also added a few demographic questions for the participants pertaining to age, position in the organisation, and religious affiliation.

STUDY ONE: QUANTITATIVE RESULTS

We have used structural equation modelling (SEM) based on AMOS to test our posited hypotheses. We performed three major types of analyses: (1) correlation, (2) building baseline model and measurement model validation, and (3) testing posited hypotheses including mediation evaluations. Following Little et al.'s (2002) suggestion, since we are not interested in examining the effects of independent variables on each dependent variable separately, we have parcelled 20 items of customers, employees, stakeholders, and society into fours and called the latent Corporate Social Responsibility and the indicators as CUS, EMP, SOC, and SH. We have parcelled the indicators into 4 items based on the factor loadings. A summary of the measurement model is depicted in Table 1.

Table 1 Measurement model results

Constructs /Items	Loadings	(α)	AVE	Mean	SD
Religious Practice (RP)		.736	.48	3.048	.909
Attend services weekly RP1	.71			3.162	
Pray daily RP2	.53			2.914	
Read scripture daily RP3	.61			3.067	
Religious Belief (RB)		.949	.66	3.667	1.101
Believe in God RB1	.91			3.829	
Religion important in daily life RB2	.90			3.610	
Religion important to sense of self RB3	.79			3.629	
Customers (CUS)		.904	.65	3.979	.818
Establishes procedure to comply with customer complaints C1	.66			3.914	
Treats customers honestly C2	.68			3.952	
Offers complete information about corporate products C3	.77			3.999	
Use customer satisfaction as indicator to improve C4	.72			3.971	
Make an effort to know customer needs C5	.82			4.067	
Shareholders (SH)		.740	.46	4.156	.699
Tries to maximise profits SH1	.71			3.333	
Keep a strict control over its cost SH2	.75			4.238	
Ensure its survival and long-term success SH3	.66			4.324	
Informs economic situation to stakeholders SH4	.95			3.905	
Employees (EMP)		.909	.64	4.015	.862
Pay fair salaries EP1	.75			3.952	
Offer safety at work EP2	.67			4.143	
Treats employee fairly EP3	.82			3.971	
Offer training and career opportunities EP4	.66			3.971	
Offer pleasant work environment EP5				4.380	
Society (SOC)		.881	.58	3.498	.751
Help solve social problem SC1	.63			3.448	
Use part of budget for underprivileged group SC2	.80			3.476	
Contribute to cultural and social events SC3	.69			4.286	
Play role in the society beyond economic benefit SC4	.62			3.514	
Concerned improving general well-being of society SC5	.78			3.467	

Fit Statistics: chi-squared to d.f. $\chi^2 = 481.502$; $df = 269$; $(\chi^2/d.f) = 1.789$; Normed Fit Index (NF1) = .901; Non-normed Fit Index (NNF1) = .917; Comparative Fit Index (CFI) = .911; Root Mean Squared Error of Approximation (RMSEA) = .065; p-Value $\leq .01$.

Table 2 Demographic statistics

Variable		Frequency	(%)
Participant Position (N = 251)	Owner/Partner	102	40.5
	CEO	16	6.4
	Senior Manager	56	22.3
	Financial Executives	31	12.4
	Specialist	46	18.3
Gender (N = 251)	Male	156	62.2
	Female	95	37.8
Participant Religion (N = 251)	Christian (all denominations)	145	57.8
	Islam (Sunni and Shiah)	49	19.5
	Hindu	38	15.1
	Jews	6	2.4
	Buddhist	13	5.2
Participant Age Group (N = 251)	18 - 24 years old	24	9.6
	25 - 34 years old	42	16.7
	35 - 44 years old	66	26.3
	45 - 54 years old	83	33.1
	55 - 64 years old	30	11.9
	65+ years old	6	2.4
Participant's Business Industry	Hospitality/Tourism	77	27.5
	Agriculture/Farming	41	16.3
	Retailing	59	23.5
	Services	50	19.9
	Winery	6	2.4
	Manufacturing	3	1.2
	Others	15	6.0

Table 3 Correlation result

Variable	Mean	SD	RP	RB	CUS	SH	EMP	SOC
Religious Practice (RP)	3.004	.909	1					
Religious Belief (RB)	3.685	1.033	.643**	1				
Customer (CUS)	4.011	.803	.071	.275**	1			
Shareholder (SH)	3.973	.590	-.066	.093	.473**	1		
Employees (EMP)	4.054	.837	.090	.283**	.693**	.275**	1	
Society (SOC)	3.529	.724	.298**	.278**	.531**	.270**	.275**	1

**Correlation is significant at the 0.01 level (2-tailed). *Correlation is significant at the 0.05 level (2-tailed).

Table 4 and Figure 2 shows the regression results. To sum up, we found religious beliefs affects corporate social responsibility in a positive direction whilst the effect of religious practice is in a negative direction.

Table 4 Regression weights

Hypothesis	Path	Std (β)	UnStd (β)	C.R. (t-value)	p-value	Status
H1	Religious Belief → Corporate Social Responsibility	.45*	.39*	6.878	.000	Accepted
H2	Religious Practice → Corporate Social Responsibility	-.24**	-.48**	-3.217	.001	(Negative effects)

Fit Statistics: chi-squared to d.f. $\chi^2 = 286.086$; $df = 157$; $(\chi^2/d.f) = 1.822$; Normed Fit Index (NF1) = .906 Non-normed Fit Index (NNF1) = .901; Comparative Fit Index (CFI) = .923; Root Mean Squared Error of Approximation (RMSEA) = .065. p-Value $\leq .01$

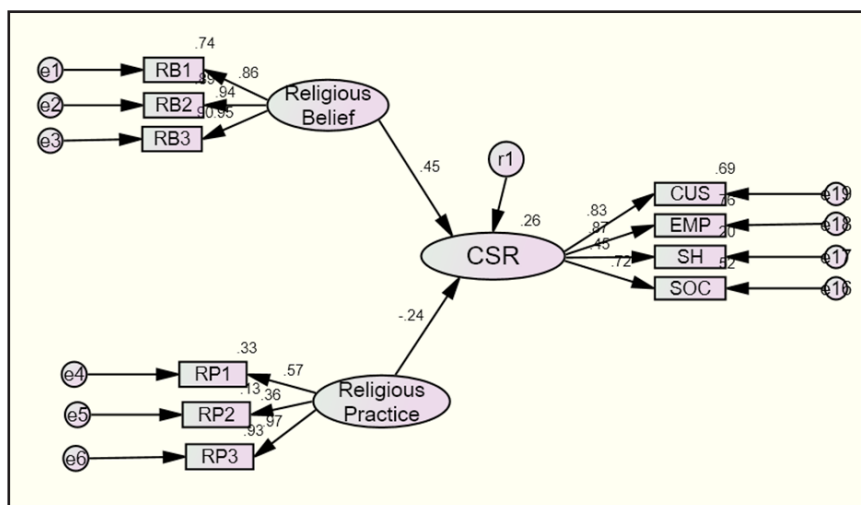


Figure 2 Regression results

With regards to our Research Question 2, since our sample is too small to examine the effects of independent variables on the dependent variable separately for the Muslim ($N = 49$), and Hindu ($N = 38$) small to medium-sized businesses through structural equation modelling, hence we have regressed the effects through SPSS. Result are shown on Table 5. All in all, although the means for each variable vary among these three groups, the correlation and regression results show similar trends, hence Hypothesis 3 is accepted.

Table 5 Regression results

Hypothesis	Path	Std (β)	UnStd (β)	C.R. (t-value)	p-value	Status
H3 (Christian) R² = .544	Religious Practice → Corporate Social Responsibility	-.141*	-.150*	-4.815	.000	Negative Effect
	Religious Belief → Corporate Social Responsibility	.327**	.213**	3.995	.000	Accepted
H3 (Muslim) R² = .510	Religious Practice → Corporate Social Responsibility	-.159*	-.133	-1.139	.003	Negative Effect
	Religious Belief → Corporate Social Responsibility	.293**	.191*	1.846	.005	Accepted
H3 (Hindu) R² = .612	Religious Practice → Corporate Social Responsibility	-.119*	-.113*	-2.641	.004	Negative Effect
	Religious Belief → Corporate Social Responsibility	.284**	.271**	1.265	.002	Accepted

STUDY TWO: METHODOLOGY

Mixed-methods researchers agree, while quantitative data provides statistically significant components, they lack a degree of detail about the precise nature (Issa & Pick, 2011; Lucero et al., 2018). In order to understand how exactly businesses instil sustainable values from the religious perspective, we have decided to further investigate this practice by interviewing some of the business owners

and chief executive offices (CEOs). Seven business owners and CEOs were interviewed. Each interview lasted between an hour to an hour and a half and it took us three weeks to interview seven participants. Please note all the first names stated in this finding are not their real names. Table 6 provides detail of the participants.

Table 6 Demographic statistics

Variable		Frequency (N = 7)
Participant Position	Owner	5
	CEO/Partner	2
Gender	Male	6
	Female	1
Participant Religion	Christian	5
	Islam	1
	Hindu	1
Participant Age Group	45 - 54 years old	1
	55 – 64 years old	2
	65+ years old	4
Participant’s Business Industry	Hospitality/Tourism	3
	Agriculture/Farming	1
	Retailing	2
	Services	1

STUDY TWO: FINDINGS

Religiosity is among the important informal institutional, corporate governance mechanisms that affect a firm’s adoption and implementation of corporate social responsibility practices. Researchers claim that religiosity is more likely to influence attitudes and concern about organisational decision making and to increase corporate social responsibility practices, which resulted in increased stakeholder satisfaction (Zaman, Raudaki & Nadeem, 2018). Our finding provides support to this claim. It was clear that religion plays a role as a fundamental base in developing the organisations’ processes and systems among the businesses understudied. As indicated by William and Mahmet.

You know, I am a practised Christians, so our business process and system was formed based on Christianity. Christians’ values are about peace, love, social justice, forgiveness, and helping others. We value our employees and help them whenever possible.we

have employees who have worked with us for over 30 years. We are good to them, and they are good to us.....In fact, I believe Christianity was used as a base to form New Zealand legislation (John).

To me, religion is a way of life. I cannot separate religion from my business. I do my best to live all my life and lead my business according to my religious beliefs. My whole business approach is based on Islam..... (Mehmet).

Several studies in the past have conflicting findings when discussing the issue of religiosity and attitude towards employees, however, our study provides positive insights. From the qualitative analysis, it is evident that religion was used to form ethical practices towards employees. Indeed, these businesses value the welfare of their employees and acknowledge the importance of providing for their employees. Though senior managers and business owners may have different faiths and beliefs from their employees, they allow their employees to practise their own faith.

We provide extra paid leave in December for the staff to observe Christmas. For the Chinese staff, they can take leave in February for Chinese New Year and for the Muslims though we only have a couple of Muslim employees, we allow them to take leave during *Ramadhan* (holy) month.....(Peter).

We are only a small business and business is very competitive these days. Sometimes I don't take my salary just to ensure that all my staff get paid. I believe I am responsible for my employees. I do my best to provide within limited budget (Rob).

Christianity taught us how to be kind to each other..... We work long hours at our farm and recognise this. So if an employee wants to take leave whether it is paid or unpaid, we will allow this.....interestingly, my staff are all good people, they don't abuse their leave.....as I said we have to be kind to each other. We are like a big family here (Gordon).

The central purpose of our business is to provide for our employees shareholders, therefore, we strive hard for the business to succeed (Jane).

In term of religiosity and the responsibility to customers, our findings show that businesses are committed to the brand's promise. Participants are focused on business responsibility. The brand promise was considered imperative.

Our company promises to provide *halal* food, therefore, we need to honour this even though the *halal* meat is more expensive..... (Mehmet).

Sometimes we operate within a loss. We don't make money. If we promise to run a certain programme, though the number of students was low, we still have to keep our promise. I am responsible ensuring that students (customers) get what we promise for (John).

We noted that not all the participants in our research are religious. The quantitative data shows that the level of religiosity for Christian participants was in fact below the average (2.758) indicating that they were somewhat not religious. So, how does religiosity affect the business practices to its corporate social responsibility if the business owners and senior managers are not religious? Leventis et al. (2015) argue that religion affects corporate behaviours in three ways. First, the company doing business in a religiously dominated region may be influenced by this particular religion in their corporate practices. Second, religious devotees employed in the business were more likely to blow whistles about any wrongdoing due to their internalised religious values and adopted ethical intentions. The pressure from these whistleblowers prevents firms from any wrongdoing. Finally, social interaction shapes individual behaviours; hence, senior managers and business owners, although not being active religious participants, are more likely to follow the same societal norms because of these social interactions. We believe this could be the case in our study.

Our business closes in Easter and Good Friday though I am not a practising Christians. Most of my staff are Christians.... and also we have to pay more if the business opens on these days (Shartak).

We sometimes participate in a Christmas Parade in town. It is rewarding to see the community come together to town to celebrate this. We love seeing the smile on children's face when we distribute lollies to them. It is good for our brand too (Peter).

I believe if the business is doing the right thing likecontributing to the community through sponsorships, providing scholarships, and acting responsibly towards certain events, others will do the right thing to us (John).

To conclude, the above analysis provides further evidence of the presence of religiosity in promoting corporate social responsibility practices in a small to medium-sized business. We will provide further discussions and practical implications in the next section.

DISCUSSION

The primary finding of the study is humbling. In both quantitative and qualitative data, we found that religious belief of the owners, partners and senior managers positively affects the business system towards corporate social responsibility as measured by attitudes toward employees, customers, society, and shareholders. Indeed, the effect of religious beliefs on corporate social responsibility is strongly observed. Consistent with Zaman et al. (2018), and Ketola et al., (2009), this finding indicates that religious belief shapes behaviour towards corporate social responsibility practices. Religion is a value that guides one's ethical and moral values in understanding right and wrong, it's about morality, relationships—human to human, human to nature, and human to cosmic reality. Hence, it is not unexpected to see the positive effect of religious belief on corporate social responsibility among small to medium-sized businesses. Past research has shown that religious beliefs shape the way we think and work. The Protestant work ethic, for instance, encourages hard work as well as being proactive, prudent, and sober (Merrens & Garrett, 1975), resulting in a business keeping strict control over its costs. Similarly, the Muslim work ethic promotes hardworking and positive relationships with other human beings that would see a positive effect on employees and customers (Ali, 2005). The concept of modesty in Islam calls for businesses and individuals to work for positively pro-social outcomes (Jafari & Suerdem, 2012). The Hindus are no different in order to live in harmony, they must curb their lust or desire by regulating their senses (Muniapan & Dass, 2016). Therefore, it is not surprising that the Hindu believers in small

to medium-sized businesses studied were concerned with improving the general well-being of society through charity work and donation due to the strong belief in *karma* (law of cause and effect) *dana* or donation which is an essential element of Hindu *dharma* (virtue). It is also a practice of the *paro upakara* or helping others in need. In a fairly recent study, Chowdhury (2018) observed how intrinsic religiosity (as in religious belief) is important in generating communal well-being and enhances concerns for environmental well-being. Our study affirms this, signifying that religious belief can be the root of curbing materialism as defined by the company's corporate social responsibility towards its employees, customers, and society at large. It is worth mentioning that our study is conducted in New Zealand where religious freedom is practised, and members are not pressured to embrace certain denominations (or practise religion) by society. Indeed, religious belief is a value in enhancing pro-social outcomes.

As predicted, although we found that the level of religiosity among Christians, Muslims, and Hindus owners, partners and senior managers of small to medium-sized businesses slightly vary, the regression effect, is similar. The Muslims' level of religious practice is the largest mean (3.627), followed by the Hindus (3.457) and Christianity (2.758), indicating that Muslim small to medium-sized businesses are the most conservative among the three. In term of religious belief, the Muslim small to medium-sized businesses' beliefs is again the largest with a significant high mean (4.708), compared to Hindu (3.771), followed by Christians (3.441). Our study is somewhat similar to that of Bhasi et al. (2017), who observed three different faiths in Kerala and found Muslim businesses to be the most conservative. This is not a surprising revelation. The finding of this study extends previous studies that have observed through several different religions in the world with unique religious belief, values and practices, and rituals, the concept of religiosity itself has almost universal appeal

(Crabtree, 2010; Mathur, 2012; Mathur et al., 2018; Sedikides, 2010). Beliefs are shared among members practising religion no matter whether the religion is monotheistic such as in Christianity and Islam or polytheistic such as in Hinduism. Certainly, this finding indicates that organised religion and the study of religiosity across different religions (e.g. Christianity, Islam and Hinduism) are quite prevalent in values and beliefs.

Businesses understudied, regardless of the religious faiths have shown to provide part of the company's budget for the underprivileged group and help to solve the social problem by contributing to the cultural and social events. This sort of practice is encouraged in all three religions. For example, in Islam, businesses are encouraged to contribute part of the profit to the society and to the less fortunate. This practice is called *zakat*. *Zakat* and charities are considered the foundation for Islamic religiosity parameters. The Islamic teaching also forbids Muslims charging or paying interest (*riba*); therefore, religiously speaking no Islamic firms should be permitted to involve in unethical practice. Similarly, in Christianity, specifically in the moral views and philanthropic practices expressed by the Catholic argues that moral values stem from two dimensions. The first is termed as *inviolable dignity*, based on the idea that humanity is created in *the image of God* and each has inherent and immeasurable worth and dignity. The second is about emphasising that everyone including businesses has an obligation toward maintaining a community in which dignity can flourish and develop. To quote Pope Benedict XVI (2009) 'Business management cannot concern itself only with the interests of the proprietors (shareholders), but must also assume responsibility for all the other stakeholders who contribute to the life of the business: the workers, customers, the suppliers...and the community.' According to Protestant teaching, in a God's image, humanity is about respecting and caring for each other and businesses are also

encouraged to contribute to the community and social activities (Cui et al., 2018). As the law of cause and effect (*karma*) is an essential part of Hindu belief system, they must work hard, must be honest, truthful, abide by the law, and respect others and their properties. They should also live harmoniously with others, to have a sustainable relationship, to be in the mode of goodness (*satva guna*), and is required to treat others with total respect and care and protection. They should not even attempt a small and simple cheat and fraud, as this will destroy their reputation and wealth. Ultimately, this practice illustrates how religion contributes to the formation of culture and norms, attitudes, and value of a society. To sum up, we found the effect of religious beliefs and practice, on small to medium-sized business systems is very similar for all, regardless of the religious denomination. Certainly, we believe this is due to the similar ethical values imposed among the three religious groups.

Surprisingly, the study has found a negative effect (albeit a weak effect) of religious practice (extrinsic religiosity) on the small to medium-sized businesses' values toward corporate social responsibility. It is worth noting that the means for religious practice in our quantitative study are somewhat low (total sample 3.048; Christian families 2.78; Muslim families 3.68; Hindu families 3.49), indicating that respondents are not really religious (practising religion) as defined by Lewis and Kasyap's (2013) scale. However, this finding is in line with Allport & Ross's (1967) observation on extrinsic religiosity. Allport & Ross (1967, p. 434) theorise that religiosity is contributed by two domains; extrinsic and intrinsic motivation. "Persons with extrinsic motivation are disposed to use religion for their own ends....Extrinsic values are always instrumental and utilitarian. Persons with this orientation may find religion useful in a variety of ways – to provide security and solace, sociability and distraction, status and self-justification'. In other word, a person who possesses an extrinsic religiosity does not really embrace religion, it is the type of person

'who turns to God, but without turning away from self' (Allport & Ross, 1967, p. 434). The work of Vitell et al. (2007) also observed that extrinsic religiosity had a negative correlation with consumer ethics and activities.

On the methodological front, this study affirms several other studies that claim religiosity is a multidimensional construct (Allport & Ross, 1967; De Jong et al., 1976; Mathur, 2012, Mathur et al., 2015). Two domains were used in measuring religiosity; intrinsic religiosity (religious belief) and extrinsic religiosity (religious practice). We conclude that Lewis and Kashyap's (2013) religiosity scale fit to measure the level of religiosity across three different cultures; Christianity, Islam and Hinduism.

Practical Implication

The findings of this study provide several practical implications. This study has observed how religious belief among the senior managers and business owners in small to medium-sized business influences the company's corporate social responsibility practices towards businesses' employees, customers, society at large and shareholder. Business owners and managers who believe in religion treat their employees fairly, offer training and career opportunities, provide a safe work environment and pay fair salaries. This practice arguably could lead to employees' satisfaction and motivation that could result in low turnover and high intention rate. Managers who are religious are also found to work hard to try to minimise the cost and maximise the profit. This sort of behaviour and favourable attitude towards work would pose a low risk in terms of abusing the company's resources and breaking the company's rules. This study has also observed how religiosity influences the company's responsibility towards society at large. These businesses help to solve social issues by providing part of their financial budget for underprivileged and play a role in society beyond economic benefits. In

return, society is in favour of businesses that are socially responsible. In today's competitive business, this can be a point of difference that could result in an increased in brand equity. Finally, this study has observed how different faiths and beliefs provide no differences in embracing corporate social responsibility. Businesses should allow their employees to embrace any religious beliefs as differences in the faiths do not lead to any differences in business values. As a note of caution, this study does not suggest that non-religious managers and non-religious business owners are not socially responsible.

LIMITATION OF THE STUDY

This study has several limitations. First, the study does not differentiate among denominations within each single religion. For example, we did not differentiate between among Catholics, Protestants, Mormons, and Orthodox Christians. One could argue that the values, lifestyles and social attitudes among these believers differ. Nevertheless, it was not the aim of the study to compare and contrast the details of each religion. Second, our study measures religiosity in quantitative research through self-reportage. Self-reported measures can be subject to various distortions, including faking of answers and elements of bias. However, this measure seemed particularly appropriate as indicators of religiosity and their effect of small to medium-sized business values in this context is from the small to medium-sized business owners' perception. In addition, past studies have reported that self-reported measures do not demonstrate any particular upward bias (Strauss et al., 2001). Hence, the use of self-reported measures in this study may constitute only a minor limitation. We have also minimised this by further interviewing seven participants.

Third, in analysing the data using SEM, we have parcelled our items (Little et al.,

2002) have not therefore discovered different strengths for each item in each domain. It was not the intention of the study to examine the strengths of each item, and extra care has been taken when parcelling. Finally, religious belief and practice are not the only domains for religiosity. For example, Chowdhury (2018) measures religiosity through intrinsic and extrinsic religiosity, while Batson and Gary (1981) have added another domain of quest religiosity, and other scholars like Ali (2005) have measured Muslim religiosity of using different domains. Future research could examine these domains and measure religiosity differently to ascertain if they support or contradict our results. Finally, our study was conducted in New Zealand, a Western country that embraces diversity and is arguably a less religious country. Perhaps the effect of religious practice was not significant due to this fact. Future studies could test the effect of religiosity on small to medium-sized business systems and policies in different settings. The small to medium-sized businesses under study were mainly small to medium-sized enterprises of less than 100 employees. Future studies could illuminate the effects of religiosity on larger small to medium-sized businesses. Another potential study could investigate how business owners and senior managers instill essential ethical principles into the business base on their religious beliefs and values.

CONCLUSION

The primary aim of this study was to examine the role of religiosity on corporate social responsibility practice. Indeed, the study has observed how religiosity influences the practice of social responsibility among small to medium-sized businesses. This finding extends other studies that have observed a similar phenomenon in this area. The collected qualitative data strengthens the findings. However, this study does not claim that non-religious business owners and

senior managers does not perform corporate social responsibility practice. Corporate social responsibility was measured towards a company's commitment to its employees, customers, shareholders and society at large. Consistent with the literature, this study has observed similar effect of religiosity on the company's social responsibility among the Christians, Muslims and Hindus.

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