

## Examining the Influence of Religion in Minimizing Corruption: A Systematic Review Paper

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### Abstract

*Corruption as a social activity which is detested by all faiths damages society by increasing inequality, decreasing accountability and political responsiveness, and producing rising frustration and hardship among citizens. This paper seeks to assess the scope followed by previous scholars on the influence of religion on minimizing corruption and its implications on policy. It also documents the limitations of previous research and examines the assumptions acknowledged by previous research. Of the 25 published research papers accessed from the different databases, a sample of 10 was reviewed. The ten peer-reviewed papers have followed quantitative approaches to investigate the influence of religion in minimizing corruption. Thus, data available from the 10 papers limits perspectives, and data from other sources will be necessary to understand the multi-faceted nature of corruption. Key highlights from secondary data analysis have included the perverse relationship between corruption and public spending, which collapsed just after prosecutions and convictions. Cross-sectional surveys have focused on whether or not religious belief has an impact on the levels of corruption in state institutions. The World Values Survey (WVS) measures the level of corruption in the world's political and economic institutions, as well as the extent to which these institutions are affected by religious, ethical, and behavioral orientations. Previous research has shown that religion has little influence on politics and does not have the power to purge the political system of corruption. Gaps identified from previous research include the question of a causal explanation for the macro-level influence of religion on corruption. Policy implications associated with gaps in knowledge include a lack of holistic and in-depth data on the impact of religion on corruption. Thus, future research, focusing on a wider scope that affects the occurrence of corruption, such as the opportunities and threats faced other than the examination of the variables of religious orientation, ethical orientation, and behavioral orientation to predict the occurrence of corruption, will be key to the study of the impact of religion on corruption.*

**Keywords:** Religion, corruption, influence, religiosity, ethical, culture, trust

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## 1.0 Introduction

Corruption is the conduct of public officials who benefit themselves rather than those close to them via the abuse of the public trust placed in them. Corruption prevents economic progress and diminishes social capital, trust, and legitimacy. It also increases political instability and systematically harms the poor by making it more difficult to provide for their needs. It is regarded as an undesirable habit, a deviation from norms, regulations, moral ideals, and immoral behavior. Some of the factors contributing to an increase in the rate of corruption globally include the internal structure, size, and quality of the bureaucracy; low civil service wages; recruitment and promotion methods of public officials; government infrastructure, and so on. Due to its negative effects, international organizations, governments, and donors are searching for effective ways to combat it.

For instance, in cognizance of the statistics from Transparency International, the World Bank, and PRS Group, between the middle of the 1980s and 1999, Nigeria alone exported more than \$100 billion in corruptly obtained goods. The total amount of illegal cash flowing through the worldwide financial system in the US each year exceeds \$1 trillion. Nearly half of that amount passes through U.S. institutions and contains the profits of drug trafficking and other crimes. Furthermore, the Transparency International CPI score reveals that 98% of the 331 murders of human rights advocates in 2020 took place in nations with high public sector corruption levels. In at least 20 of these instances, the human rights advocates had their attention solely on anticorruption problems. This demonstrates a huge challenge faced by nations both developed and developing globally, calling for insights into the causal links and intentional approaches to its resolution.

In view of this, Shadabi (2013) separated the countless causes of corruption into two categories, namely economic and non-economic. Over again, social activity is detested by all faiths and is significant because of the impact it has on investment, growth, inflation, and innovation. The World Global Competitiveness Survey identifies expenses as a long-term hindrance for both domestic and international investments. Corruption is grave in the sense that it disproportionately affects the poor. Perennially, the outcome of corruption can result in a lack of confidence, diminished legitimacy, and a loss of trust in public institutions. For example, in Africa, it is unsurprisingly evident that the police consistently earn the highest bribery rate. More than 80% of African adults say they have to pay bribes to access public services, such as police, water supply, and ID documents, according to a survey by the World Bank's Institute for Economic Co-operation and Development (IEAD). The survey asked 47,000 people in 35 African countries about their experiences with corruption. Many strategies for battling corruption have shown little evidence of success, and we have not yet discovered the formula for doing it. This raises a concern for development scholars to further research the subject of corruption. The amount of study on corruption has grown tremendously over the past two decades, but little progress has been made in understanding how to tackle it.

### *Problem Statement*

According to the African Development Bank, corruption costs Africa USD 148 billion annually. In certain African nations, bribery is still seen as the "only way to live," whether for a firm or an individual. Certain factors increase the region's danger of bribery for both African and international businesses. Numerous nations cite widespread public sector corruption as a primary source of commercial bribery in response to a

survey conducted during the creation of this advice. Public officials frequently turn to bribery to boost their meager government salaries. Recent studies also show that bribery is still tolerated in many nations (Ernst & Young, 2013, referenced by the OECD, 2021, p.4). In conjunction with this, Anokhin and Schulze (2009, cited by Shadabi, 2013) came to the conclusion that corruption has a detrimental impact on innovation, while Eggar and Winner (2005, cited by Shadabi, 2013) demonstrated that increased corruption has a negative impact on direct foreign investment. Religion is one of the most important cultural institutions that must be considered when discussing corruption in Africa. There are schools of thought that mention religion as either a catalyst of corruption or a tool to manage and put off the growth of corruption in countries. Despite this, several studies have been conducted to determine the link between religion and corruption.

#### *Purpose of the systematic review*

This paper seeks to assess the state of knowledge in relation to examining the influence of religion in minimizing corruption from previously published research in this area.

#### *Objectives of the systematic review*

The objectives of examining journal articles published over the years is:

- To evaluate previous scholars' methodological scope in investing the influence of religion in minimizing corruption and its policy implications.
- To document the limitations of previous research investigating the influence of religion in minimizing corruption and its implications on policy.
- To document the assumptions acknowledged by previous research on the role of religion in reducing corruption aids and policy implications.
- To evaluate the research gaps pointed out by previous research and their implications for policy.

## **2.0 Literature Review**

Five (5) key themes arose from the reviewer's analysis of the 10 journal research pieces. These subject areas include the definition of corruption and the impact or burden corruption has on nations. The relationship between religion and morality is also examined, as well as the relationship between religious diversity and corruption.

#### *The Concept of corruption*

Yahya et al. confirm that the concept of corruption is widespread in emerging nations and seen as a major barrier to the development of organizations and societies as it breeds organizational distrust. It has a correlation with each nation's regulatory framework and affects many nations. Besides, it has numerous forms, not just appearing as bribes and kickbacks but also concealing itself behind favoritism, nepotism, and cronyism (Dwivedi, 1967; Isidro et al., 2020 as cited by Niu et al., 2022). Sommer, in the same refraction, asserts that corruption is the use of government powers by government officials for illegitimate private gain. Sequel to this, Zuhaira and Ye-zhua define corruption as one of the negative behaviors that have caused international organizations, governments, and donors to seek strategies to combat it. Furthermore, corruption is an unethical act that entails breaking the law and moral principles and using the authority bestowed upon them for their own selfish gain. This, therefore, simplifies the definition of the fact that corruption occurs when official authority is used for personal benefit.

### *The impact or burden corruption has on nations*

When corruption is widespread, it can undermine attempts to boost capital allocation efficiency and slow down economic growth (Barth et al., 2009 as cited by Niu et al., 2022). Nu et al. (2022) offer relevant literature on the impact of corruption, but it is limited to the financial sector of a given economy. Furthermore, Charron (2010) cited that corruption in the public sector hinders economic growth, reduces trust, legitimacy, and social capital, and leads to greater political instability while systematically hurting the poor by reducing the efficiency of the provision of public goods to citizens (Anderson & Tverdova, 2003; Rothstein & Stolle, 2008; Mauro, 1995; Bliss & DiTella, 1997 as cited by Charron, 2010). Besides, inefficient service delivery is made worse by corruption when public servants shirk their responsibilities in order to collect bribes. This has an impact on the standard of services rendered and undermines citizens' faith in their governments, which results in disengagement from government initiatives (Goel & Rich, 1989; as cited by Yahya et al., 2015).

### *The determinants of corruption*

In an attempt to underscore the causal links between corruption and urbanization, Charron (2010) affirms urbanization as one of the key determinants of corruption in a given country. An analysis of corruption in 20 Indian states has found that a state is more corrupt on average than the national average. The researcher argues that richer countries tend to be less corrupt, and the coefficient is significant at a 95% confidence level. One standard deviation of annual per capita income gain is correlated with an 82% reduction in corruption. Second, Countries with high levels of education tend to be less corrupt overall. Finally, the third determinant is named decentralization due to the assertion by Charron that, on average, states with greater budgetary independence and decentralization are less corrupt, relying on the evidence that areas with lower reliance on the federal government for money offer better services and are happier residents. Sommer et.al further asserted that institutional conjecturers of corruption are the size of the government. Furthermore, the election laws and how accountability is legally implemented have an impact on corruption as well as the constituted work contributes to corruption. Sommer opines that less decentralized constitutions (such as unitary rather than federal systems) and district size are important factors in the level of corruption in many countries. Melgar et al. (2010 cited by Yahya et al., 2015) added that the notch of religiosity does influence corruption perception, where they found that attending religious services more often reduces corruption perception (p.256). On this same determinant, Shadabi (2013) argues that in a study of 174 nations, it was demonstrated that religion has no appreciable impact on corruption. In other words, religion acts as a personal barrier to prevent evil behavior, but religious rules alone cannot prevent corruption, he says. Sequel to the point of view on the determinants, Sommer et al. present institutional factors that cause and influence corruption, which Shadabi and Charron did not emphasize.

### *The relationship between religion and morality*

Kilkon & Seong-Gin (2014) refute the idea that religion influences trust, which in turn explains corruption. They show that Catholics had somewhat lower levels of trust than Protestants, but the magnitude of this difference dropped after adjusting for other factors. There was no significant difference between the effect of trust and tolerance for bribery and tax evasion. An individual's attitude to and understanding of what is sacred and supernatural are dictated by their religion, which is a system of beliefs and activities. Despite Shadabi and Kilkon & Seong-Gin's view that religion has no influence on corruption, other researchers have shown the opposite to be true. The laws of religion are unchangeable and influence a person's whole life as goals, decisions, motives, purpose, and fulfillment may all be impacted by religion. Coupled with this, religion plays a crucial ethical role to the extent that the effects of the laws are unalterable (Yahya et al., 2015). Further disclosure by Yhayah et al is that the Gen Y generation believes that corporate culture and religion have a

significant impact on corruption, making it a major issue that management in public organizations must address. In addition, a person's ethical behavior is impacted by their religious identity, and religion is acknowledged to have an impact on both human behavior and attitudes (Yhayah et al., 2015). In view of this, Sommer et al. support the idea that, because religion acts as a daily reminder of what is good and bad, it offers a language of ethics. As a result, religion may be used to translate political virtue and integrity. Research shows that personal religion typically correlates with moral political behavior. Likewise, Zuhaira & Ye-zhuang (2017) cited, a person's disengagement from corrupt dealings may be influenced by their belief in an afterlife. In addition, practicing a religion would help people establish moral principles and serve as a mentor in daily life, especially when they face moral dilemmas. In addition, this buttresses the ideology of Sommer et al., whereas the stance of Shadabi is clearly refuted.

Though Sommer et al. (2013) oppose the evidence of Shadabi, Sommer et al. in their study presents slightly diverse opinions on religion and corruption through the introduction of the political twist. If given the right institutional framework, religion might play a significant role in the fight against corruption. Being morally upright would include avoiding corruption in a democracy. To situate the argument into its existing perspective with a psychological connotation, religion has been found to play a crucial role in decision-making for individuals and organizations. Niu et al. cited that social psychology theories (such as the legitimacy theory) anticipate that people will often adopt the norms, values, or viewpoints of their social circle (Guiso et al., 2003; Vitell, 2009 as cited by Niu et al., 2022). Further research has demonstrated how religion affects economic results by influencing people's values, beliefs, and financial decisions (Guiso et al., 2003; Vitell, 2009 as cited by Niu et al., 2022). That notwithstanding, religiosity may be linked to detrimental effects such as partiality, cronyism, nepotism, and a constrained circle of trust, argues Niu et al. Furthermore, due to the tremendous moral and emotional costs associated with corruption, religious individuals may be less inclined to engage in it.

#### *The relationship between religious diversity and corruption*

According to Zuckerman et al. (2013) cited by Yahya et al. (2015), religiosity is the level of commitment to one or more aspects of religion, be it intrinsic or extrinsic religious forms. These aspects may take the form of communal rituals that validate and affirm religious beliefs; beliefs in supernatural agents; and using these beliefs to decrease existential anxieties, such as anxiety over death. In addition, 174 nations' percentages of Muslims and Christians were employed as the religion indexes for a study that revealed that they had more than 55 percent of the world's believers, and most nations had a sizable number of adherents. Yahya gave a contrary view to that made by earlier researchers that not only religion but also the multiplicity of religions is a factor in increasing corruption (p.110). On a different pedigree, an inquiry by Kilkon & Seong-Gin indicated that three hierarchical faiths (Catholicism, Islam, and Orthodox Christianity) in their research showed bigger coefficients than Protestantism. This, however, signifies that these religions were more tolerant of corruption than Protestantism.

### **3.0 Research Methodology**

It was of primary interest to investigate the influence of religion on minimizing corruption. Google Scholar, Wiley Online Library, ERICS, JSTOR, Elsevier Books, and Tandonline were included in the sources of the journal papers selected for the study. A variety of articles was searched after a common search formula (Religion + Corruption) was used to hunt for journal papers that connected with the topic. In this regard, connected papers and Google Scholar were initially used to determine the gravity and extent of the research. Later, Wiley Online Library, JSTOR, Elsevier Books and Journals, and Tandonline were included in the sources of the journal papers selected for the study. Some journals like ERICS and other sources that had a high

possibility of bringing out non-empirical research papers were eliminated. 25 papers on the subject of study were left to pass through the final selection criteria. Research journals focused on religion and corruption systematic reviewers often exclude studies if they do not conform to specific study designs or are not written in English. The researcher was cautious of biases that might be introduced into the review by adding the inclusion or exclusion criteria. The data gathered for this study focused on three major measures of corruption: the corruption perception index (CPI), the inverse of transparency; and the control of corruption index (CCI). This served as one of the weaknesses of the databases used for the selection of empirical research papers considered for the study. Owing to this, most of the research papers selected were from secondary sources of data. In total, 25 journal articles were downloaded for the study, out of which not less than 10 were used for this study. Out of the 25 research journal articles downloaded, six (15) did not meet the inclusion criteria, which was the search for empirical papers. Primarily, 2-3 selected papers from the list of 10 good empirical journals were reviewed.

#### *Methodological Scope and Rigor*

The researcher searched for 25 journal papers that base their conclusions about phenomena on numerical data. The quality of papers with both qualitative and mixed methods permitted the exclusion of the mixed-method papers from the study. By this, the researcher wanted to establish the whys and hows of the phenomena under study by selecting a qualitative research design. Due to the nature of the qualitative approach and the quality of the papers reviewed, the reviewer did not include any qualitative or mixed-format research papers. The scope of the study was determined by examining the dependent and independent variables of the journal papers. Knowing which variable is the cause (independent variable), and which is the consequence (dependent variable), was paramount in the selection of suitable papers for this study. Journal papers that lacked these attributes were eliminated. The sample design of the papers was checked to ensure that papers with a small sampling error could be applied, in general, to the universe with a reasonable level of confidence. Furthermore, data collection and analysis methods, including correlation analysis and causal analysis, cross-sectional and longitudinal analysis, were all checked.

Furthermore, the measurement of the most widely used classification of measurement scales, such as nominal, ordinal, interval, and ratio scales, was searched for in the papers. There are some limitations in the research paper by Kilkon & Seong-Gin (2014) on the WVS measure of tolerance for corruption. This means that out of the 10 research papers reviewed, two (2) out of ten (10) expressly mentioned the limitations of the study. McGee et al. (2015) mentioned limitations around the compass of the dependent variable, which was used in terms of a single item of a global attitude towards accepting bribery. Despite the rigor of our study, some areas need to be elaborated on in this study. Illustratively, Niu et al. suggest further research to verify our findings when alternative and, hopefully, more objective measures of bank lending corruption become available. Charron advocates for future research to explain if such a law has had any significant impact on citizens' perceptions or experiences of corruption. Kilkon recommends further studies on the causal explanation for the macro-level influence of religion on corruption. The study by Zuhaira and Ye-zhuang (2017) does not provide any clarification on the feeling of happiness and the effect of an individual's sense of injustice in the field of corruption. It would be best if it were tested in different environments within different sectors.

## **4.0 Results and Discussions**

### *Critique of the Methodological Scope*

#### *Research Design*

Two sets of questions were taken from secondary and cross-section surveys to investigate whether religion has an impact on the levels of corruption in Saudi Arabia. The cross-sectional approach allows researchers to measure the relationships between two religions over a specified period, unlike that of the secondary source. There are zero long-term considerations involved with this type of study to the extent that researchers have better control over the ascertainment process. Niu et al. (2021) examined the effect of country-level religiosity on corruption in bank lending by examining data from a typical sample of over 80 countries over time through a cross-sectional study. There was evidence that suggested that the researchers were

independent of the study, and as such, there was no provision for human interest and manipulation. They deduced results from the empirical study from secondary sources. Likewise, Yahya et al. (2015) studied the effect of country-level religiosity on corruption in bank lending through a cross-section analysis of data from a sample over time. This was by far the best design compared to Niu et al.'s (2021) study, which had no provision for human interest or manipulation. The missing link in their study was the non-existent hypothesis for their study, which could have helped in data analysis and measured the validity and reliability of the research. Kilkon & Seong-Gin (2014) examined whether each religion developed unique attitudes toward the negative cultural content, which was appropriate. There was a dependence on facts from credible secondary sources, including the fourth wave (1999–2004) of the World Values Survey. Contrary to the designs presented so far, these authors had their data tested with discriminant analysis. Cross-country data showed significant correlations between the level of income and some proxies for institutional environment and culture.

Acconcia & Cantabene (2008) followed the divergent design, even though analysis of data was done through cross-sectional diffusion of corruption across a large number of units. The design was able to support the research problem of investigations, though it could have presented depth. Finally, the absence of a clearly defined theory was a flaw in the study by McGee et al. (2013), even though the outcome was very relevant to our knowledge of the subject. The case of the study conducted by Zuhaira & Ye-zhuang (2017) was slightly different with a correlation and linear regression analysis. This analysis strengthened the study with the ability to assess the relations among the study's constructs and variables. McGee et al.'s (2013) study was cross-sectional and analyzed 20 Indian states in 2005. The researcher saw the design as perfect for an empirical study of ethical attitudes toward bribe-taking in six religions. An Ordinary Least Squares (OLS) Regression Model was used at the analysis stage, though with no clearly stated theory underpinning this study.

#### *Scope of the target population, sampling, and sample size*

Niu et al. focused on 100 countries with different economic, social, and cultural conditions, with nationally representative samples of at least 1000 adults from each country. The authors used the fourth wave (1999–2004) of the WVS to measure religiosity in the benchmark analysis with a non-random sampling method. That notwithstanding, the researcher figured that the working sample consisted of 3254 firm-level observations across 32 countries. Shadabi used unlike Niu et al., An opportunity sampling approach, though every country in the entire target population had an equal chance of being selected. The author could not rightly determine the sampling size until the study began, where data availability forced the choice of an opportunity sampling size. The sample size for the study was 156 countries in 2010, just like the target population. Yahya et al. showed that they used a random sampling approach coupled with a total sample of 120. The researcher could see evidence of 120 questionnaires distributed to Gen Y employees who are currently serving at public organizations in Kedah. They were deduced from the first wave (1999–2004) of the World Values Survey (WVS) covering 64 countries (n = 87,988). The population of public officials in the whole of Italy in 1980 was sampled, and a simple random sampling approach was used for this study. Sommer et al., World Values Surveys, participating countries over the period of 12 years, had a sample size of 129 countries for 12 years. Acconcia & Cantabene (2008) demonstrated a similar setting. Outstandingly, Zuhaira & Ye-zhuang (2017) presented data about the population of an Iraqi university in Islamic religious areas. For example, they mentioned that the proportion of males was 65% while that of females was 35%. Furthermore, they gave out information on the breakdown, such as 600(males were 65%, while females were 35%). McGee et al. (2015) had 57 countries from the perspectives of six religions using the data from Wave 6 (2010–2014) of the World Values Survey as the target population, while the sample population was more than 52,000. They also used a random sampling approach on a sample size of 52,251 for their study. The target population for Rosnidah et al. (2019) was larger than the entire public service provider in the city of Cirebon. 87 public service providers constituted the sample size of the study. To conclude, Charon targeted the entire population of the Public Service of India, and out of a random sampling approach, found 14,405 respondents, spread over 151 cities and 306 rural areas within 20 Indian states.

#### *Scope of Variables and Measures*

Niu et al. used primarily surveys to collect data. The scale of the degree to which a firm manager views corruption in bank lending as an obstacle to firm growth is 1, no obstacle; 2, a minor obstacle; 3, a moderate obstacle; and 4, a major obstacle. In terms of measurement, the authors used a Likert scale to measure the first dependent variable (bank corruption). Shadabi's (2013) data collection approach was dissimilar, as the author never itemized the use of a questionnaire in the data collection. A scale ranging from 0 to 10, where low values indicate high transparency and low corruption, was used over the DVs identified in the journal paper. The authors selected a quantitative methodology for their study. The authors used a similar approach to the data collection tool used by Niu et al. for a quantitative survey with the use of proxies (mission, adaptation, consistency, and involvement). A 5-point Likert scale ranged from (1) strongly disagree to (5) strongly agree on the data collected for the variables. The authors enlivened their approach with a validity test by using Smart PLS 2.0 and convergent and discriminant validity tests.

Kilkon & Seong-Gin (2014) measured on a 10-point scale, with higher numbers indicating more severe corruption and more tolerance of corruption. Data sources were from the fourth wave (1999–2004) of the World Values Survey (WVS) published in 2005. Conversely, the study by Acconcia & Cantabene (2008), the study is based on data provided by the Italian Institute of Statistics, with corruption as the dependent variable for the study. Two observable proxies were provided: (1) The number of recorded crimes related to various types of corruption; and (2) the number of bureaucrats convicted because of their involvement in embezzlement. Remarkably, the analysis of data on crime and embezzlement conducted by Niu et al. (2013) has been selected as one of the few papers that stood out from the 10 research papers that were selected for this review. The authors, per the appropriateness of the design, did not administer a questionnaire. Various measuring tools were used to conduct the analysis, which revealed criminal behavior exhibits both cross-section variation and time series variation. Sommer et al. (2012) presented a more diverse approach, which discovered that religion and the State (RAS) compile time-series data for religious freedom measures (such as religious regulation and discrimination towards minorities). Data for the dependent variable, the level of corruption, is taken from the International Country Risk Guide's Political Risk Ratings. Measurement for this approach saw the use of a scale from 0 to 1, with values closer to 1 indicating a political system with higher levels of corruption.

The importance of God in the respondent's life was measured on a Likert scale from 1 (not important) to 10 (very important). Captivatingly, Zuhaira & Ye-zhuang (2017) administered questionnaires to workers by random sampling using a Likert scale quintet gradient of strongly agree, strongly disagree, and (5) strongly disagree. Corruption was the dependent variable for the study, and the researcher found that data for the variable was collected by the use of four items on the scale of T. Cumbersomely, the authors could not provide evidence of tool validity testing. This makes the evidence gathered relevant but lacking in validity and reliability. McGee et al. (2015) similarly presented interviews and surveys as the main data collection tools used in their study. A 10-point Likert Scale was used, where 1 = never justifiable and 10 = always justifiable. Rosnidah (2019) uses the survey method (the distribution of polls) on the acts of corruption that are reviewed from the factors of religiosity, ethical orientation, and behavioral orientation.

### *Statistical Procedures Followed*

Niu et al. used descriptive statistical analysis for the main working sample that consisted of 3254 firm-level observations across 32 countries. While Shadabi (2013) analyzed the relationship between variables using both correlation and regression analyses, Kilkon & Seong-Gin (2014) used descriptive statistics instead of inferential statistics. The authors of this review used a more descriptive statistical approach rather than an inferential statistical approach to their research. The papers selected for this review study had the objective of examining data and developing a thorough understanding of their study problems. Further research into how people behave in real-world situations is another advantage of descriptive research.

### *Key Findings from the Methodological Approaches*

In the study by Charron (2010), each model is estimated with robust standard errors with standardized variables. This makes comparisons more meaningful as to the relative impact that each explanatory variable has



on the dependent variable. It confirms that wealthier states are less corrupt on average, and the coefficient is significant at the 99 percent confidence level. This insight could not have been actualized if it had been done through a qualitative approach to the study. Furthermore, A study by Acconcia & Cantabene (2008) in their study titled, "A big push to deter corruption: Evidence from Italy," gave the researchers insight into how they tested the efficacy of Mani Pulite. They looked at whether it weakened the causal impact of public spending, mainly infrastructure investment, on corruption. This is primarily to say that their research findings connect to the research hypothesis and questions. Hypothesis 1 (Higher individual-level religiosity is associated with lower acceptance of corruption) was covered in this study. Businesses in nations with greater levels of religiosity perceive more corruption in bank lending (Niu et al., 2015). The researcher further discovered that a large percentage of the sample population believed that accepting a bribe was never justifiable. However, many participants in this study believed it was acceptable to accept a bribe in certain situations. In fact, researchers at the University of British Columbia (UBC) in Canada have studied the influence of religion on bank lending corruption. They found that increased government ownership in the banking industry improves its influence. Yahya et al.'s research has shown that policymakers need to have a better grasp of the variables that influence corruption, especially among the younger generation. If efforts to improve the governance system and combat corruption are to be successful, particularly with Gen Y, they must take into account cultural and religious considerations. Shadabi asserts that the higher the percentage of Muslims is, the higher corruption will be. There is, however, a positive relationship between the percentage of Christians and transparency, he says, indicating that the higher the proportion of Christians, the less corruption there is (Shadabi, 2013). Besides, hierarchical religions have different patterns in terms of obedience, autonomy, and reliance on the government. Democratic governance moderates the relationship between religious freedom and corruption. Higher levels of democracy are expected to strengthen the effect of religion on reducing corruption. While lower levels of democracy would attenuate the effect of religion on corruption.

To conclude, the research question the researchers using secondary data sought to answer was "does religious belief have a real impact on the levels of corruption?" while that of the authors using cross-sectional surveys was "is religion a good factor for forecasting social behavior and if it is an acceptable variable for cultural factors, especially in social norms, which can influence corruption?" and "do Islam and Christianity, which are the most widespread religions in the world, have any significant effect on corruption?". With the two sets of questions in mind, it can be deduced that the questions of the cross-sectional approach measure the relationships between two religions over a specified period, unlike those of the secondary source. The cross-sectional study questions open the path for good measurement processes because there are zero long-term considerations involved with this type of study to the extent that researchers have better control over the ascertainment process. Finally, the data obtained in the study could easily be measured and applied to population groups because controls are easier to implement. This study only examines the variables religious orientation, ethical orientation, and behavioral orientation to predict the occurrence of corruption, creating a contextual and methodological gap for further research to be done in a wider scope, as well as reviewing other factors that can affect the occurrence of corruption, such as the opportunities and threats faced. The policy implication for the research gap identified for further research is that the evidence provided for the research study cannot be applied to a broader scope owing to the contextual and methodological gaps identified in the research questions posed.

#### *Implications of Methodological Scope*

The review presented an opportunity to review journal papers within the methodological scope of quantitative, qualitative, and mixed-method approaches to research. However, this study was confined to the quantitative approach. Owing to this, the scope was restricted, hence the choice of moderately variable. Having a methodological scope with limited variability serves as a condition that creates a gap that needs to be taken into consideration. In this regard, the journal papers paraded would need authentication of the findings as well as resolution of the research gaps created because of the use of the one-sided approach to the review. There are other ways that the researcher could have used the data gathered through open-ended questions gathered in a unique way, which would have allowed participants to be free to be who they are throughout the study process.

The researcher only accepted and focused on the quantitative aspect of the study. The use of this in a policy on the intervention would be ineffective since there are other qualitative findings that the choice of scope did present for further deliberation.

However, some crucial aspects of the study topic may have been learned more effectively through data from qualitative methodologies. The researcher relied on quantitative procedures only. For instance, a review of journal articles on the effect of religion on corruption has found that none of the articles was able to adequately address the causes of such influence. Given that the main purpose of an analytical study is to analyze human behavior, the use of a qualitative method for the review might have provided additional information on why religion has an impact on corruption. Practicing a religion helps people establish moral principles and serve as a mentor in daily life, especially when they face moral dilemmas. For example, a person's disengagement from corrupt dealings may be influenced by their belief in an afterlife. The findings of Zuhaira & Ye-zhuang (2017) suggest that practicing religion can help people avoid committing unethical acts. This assertion buttresses the ideology of Sommer et. al., whereas the stance of Shadabi is clearly refuted. These research conclusions were reached by a group of researchers who provided evidence for or against the research problem. Methodological approaches to research on the impact of religion and religiosity on corruption have been tried and tested in a number of studies. However, none could give empirical evidence for the reasons why religion has an impact on corruption and the depth of the impact it has on such corruption. A mixed method would have resolved the inadequacies of the methodological approach to the research problem, rather than a solely qualitative approach.

#### *Limitations*

Out of the 10 journal papers reviewed, three specifically mentioned the limitations of the study. Zuhaira & Ye-zhuang (2017) noted that there is no explanation for the sensation of happiness or the impact of an individual's sense of unfairness in the area of corruption. McGee et al. (2015) indicated that there was widespread opposition to accepting a bribe and that religion and some demographic factors frequently affected how much opposition there was. Shadabi's (2013) research findings revealed that corruption and its control are not the results of any religion when the religion does not make social norms. The existence of limitations has impeded the researcher from determining the generalizability of the findings of the authors until further research is conducted. For example, there is a lack of focus on other cultural factors in connection to the research problem studied by the authors, which now demands further research. Furthermore, the next implication of the limitations mentioned in the research papers reviewed prevented the researcher from inquiring deeper about the rationale behind the positions of the variables, which could have given depth to the study.

#### *Assumptions*

There is an assumption that for religious cues to reduce corruption, the public must internalize democratic values and perceive corruption as being destructive to a democratic form of government. Out of the 10 research journals that were examined, three (3) out of 10 gave their assumptions on the methodological setup. The generalizability of the results was limited because of the limited number of surveyed workers from a single sector. The lack of evidence for the four causal links for corruption, though there might be other explanations validating a link between corruption and religion. Practically, the results could not be generalized in other settings, which could serve as a huge implication for policy implementation across diverse sectors.

### **5.0 Conclusions**

The scope of this paper was purely quantitative in form, and the researcher did not include any qualitative or mixed-method research papers in the review process. From the review, though some papers provided evidence that religion is not a strong deterrent to offering or accepting bribes, the researcher could still resolve that religious orientation, ethical orientation, and behavioral orientation play a key role in corruption. If a public service provider who has a good religious orientation in his life is always in view of religious values, then they are likely to avoid corruption. The researcher found 7 out of 10 authors that provided evidence that religious participation would contribute to providing the foundations of guidelines as well as acting as a mentor for individuals in daily life, especially when exposed to moral dilemmas. A review of a number of studies on the relationship between religion and corruption has found that there is some form of contradictions in their

findings. The researcher concluded that studying religion and corruption quantitatively requires the use of a population study, which collects data from a specific point in time. Ten (10) papers have been reviewed on the implications of the state of knowledge of the research problem in relation to whether religion and corruption are related. It was an assumption that for religious cues to reduce corruption, the public must internalize democratic values and perceive corruption as being destructive to a democratic form of government. For example, Shadabi made the contrary conclusion that religion has no impact on corruption based on data drawn from 13 sources. The generalizability of the authors' results was limited because of the limited number of surveyed workers from a single sector and, finally, a lack of evidence for the four causal links for corruption, though there might be other explanations validating a link between corruption and religion.

### *Recommendations*

Three (3) out of ten papers on the topic of bank loan corruption have made specific recommendations for treatments or methods to deal with the problems and limitations found during the study. Niu et al. recommend that the influence of religion, beyond that of other institutional elements, should be taken into account when formulating policies that restrict loan corruption. The recommendations give an indication of a contextual research gap since the results of the setting in question cannot be generalized enough to suit all settings. A methodological research gap was created here. When further objective metrics of bank loan misconduct become available, more research will be needed to confirm these conclusions. Furthermore, two policy recommendations may be derived from Cherron's findings.

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