The Overlooked Source of Human Capability and Character

Why Faith and Belief Matter in the Age of Artificial Intelligence

A Board Paper on Human Character, Corporate Governance and Long-Term Value

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Executive Summary

As artificial intelligence increases organisational power, it is changing the balance between competence and character. AI can perform or augment tasks once carried out by people, but it cannot assume responsibility, determine purpose or exercise judgement on an organisation's behalf. As AI expands what organisations *can* do, the character of those deciding what they *should* do becomes more consequential.

Religion or belief belongs on the Board agenda because, for many people, it is an important and frequently overlooked source of character. Organisations depend on wise judgement, integrity, responsibility, trustworthiness, courage, stewardship and care for others. They do not create these qualities from scratch. They are formed and renewed through families, communities, education, experience, service and traditions of religion or belief.

In this paper, "religion or belief" means religious and non-religious worldviews that shape meaning, purpose, identity and responsibility. Around half the UK population identifies with a religion; major global estimates put affiliation at between three-quarters and nearly nine in ten people worldwide. For many, the influence is lived through belief, behaviour and belonging: frameworks of meaning, repeated practices, and communities that offer example, support and accountability. It is not merely a demographic label or an accommodation issue.

Character is expressed in behaviour, and repeated behaviour becomes culture. Strong cultures support trust, collaboration, adaptability and long-term performance; poor cultures put reputation, trust and enterprise value at risk. Leading companies already declare priorities — especially innovation, integrity and people focus — that depend on character to become real. Character becomes organisational capability when it is translated through leadership, culture, management practice, learning, policies, systems and accountability. The case studies show that this is already happening through multiple pathways.

FTSE 100 practice is established but uneven: 42 companies show emerging, developing or leading practice; 58 show minimal or no visible evidence. The REDI Monitor and REDI Index give Boards ways to benchmark visible practice, assess conditions and set priorities.

Concerns about division, proselytising, competing rights, accommodation, fairness and privacy require capable governance, not avoidance: neutrality, voluntary participation, clear boundaries and protection from coercion. Boards govern conduct, culture and organisational conditions, not employees' beliefs. No tradition guarantees good conduct. Boards should neither endorse nor assess what people believe.

Immediate Board actions

- **Recognise** the competencies and qualities of character most material to strategy, culture, risk and responsible technology, and whether religion or belief is an overlooked source.
- **Enable** employees who wish to do so to bring religion or belief into working life appropriately and voluntarily, including employee experience and managers' confidence.
- **Value** the potential contribution of perspectives shaped by religion or belief in leadership, culture, decision-making and the responsible use of technology.
- **Review** the baseline; how conduct, accommodation, competing rights and privacy are governed; priorities; executive ownership; and Board oversight.

The aim is not to make the workplace religious. It is to recognise an overlooked source of character and govern the conditions in which it can contribute to culture, wise judgement and trusted performance. The first step is not a new programme. It is to ask the question.

Foreword

"We are no longer values-led, we are now explicitly value-led". The executive director of a global company who said these words over a private dinner had a note of regret in his voice, but his general tone was pragmatic and "business-like". He was responding to a question about the stance his firm had taken over the past two years as they, along with a number of other global firms, had changed their language and dropped targets that promoted diversity, equity and inclusion, explaining it had become a distraction from the main business of maximising returns for shareholders.



There are two challenges to this statement. The first is that there is an underlying assumption about the role of business in society that is so well-established it is rarely questioned, which is that the purpose of business is to maximise financial returns for shareholders. However, that assumption is not only a relatively recent invention (it began in Western economies around 50 years ago), it has also never been universal. Many businesses fundamentally believe that their primary role is to create societal value and respect human dignity, and that if they do this well, they will also be profitable. Their numbers are growing, and they tend to outperform their peers across a number of metrics, including financial returns.

The second challenge is that the statement implies a trade-off between being values-led and delivering value. The stock market seems to see it otherwise. Over the last 50 years, the proportion of the S&P 500's valuation that derives from "intangible assets" has risen from 17% in 1975 to 92% in 2025. Intangible assets include assessments of a firm's reputation, the trust it has built with its stakeholders, the value of its brand, the strength of its internal culture in terms of innovation and engagement, its connection to its customer base, its relevance in a changing world. All of these assets derive directly from the people who work for the firm – the decisions they make, the relationships they build, the energy and creativity they bring to their work. And their ability and willingness to do all of that well depends on the environment that is created for them at work: the culture of the business.

In an AI-enabled era, the culture of business will matter even more. As the rapid advancement and adoption of AI upends business models and markets, differentiation will be difficult for those who have raced to the bottom, driven only by maximising efficiency. In an increasingly disrupted, unpredictable and volatile world, efficiency is unlikely to be a winning strategy. Adaptability will become the more important capability for businesses. To be adaptable, businesses rely on the efforts of people – particularly employees – to recognise the changes needed and then willingly act to implement those changes with initiative, wise judgement and discretionary effort. These depend not only on competence, but on character: the qualities that shape how people behave, particularly when circumstances are uncertain and the right course is not obvious.

The Covid pandemic demonstrated how quickly and effectively businesses can adapt to changing conditions if they have a "human-centred" culture. Businesses with this mindset started by asking the question "how can we help?", and they included employees, customers, suppliers, communities and governments in that question. They used their strong, trust-based relationships with their stakeholders to devolve decision-making, encouraging people to use their judgement and act with confidence based on their instincts and values. They used their assets and resources to find solutions to the challenges people were facing as the primary goal, with financial considerations seen as a "means" to that end, not the goal itself. The results included extraordinary levels of

innovation, engagement, collaboration and relevance for the businesses that took this approach, and an enduring commitment of loyalty and recognition of legitimacy from their stakeholders.



As we look ahead to a future where our previous assumptions about how the world works are being challenged across a number of dimensions – geopolitics, technology, economics, climate and nature, staying adaptable is not just important for business, it is existential. Those businesses that focus on purely financial goals are likely to find themselves more fragile, exposed and vulnerable to shocks than those who place people at the centre and intentionally create cultures where people thrive.

Businesses are made up of groups of people who have come together to achieve something that they can't achieve on their own. Creating the conditions for those people to not only feel inspired by their collective endeavour, but to bring their character, values, integrity and discernment to the role, should be one of the Board's primary goals. Over time, how people behave becomes the culture of the business.

This White Paper describes faith-friendly workplaces as those with "the capacity to recognise people as whole persons with dignity, conscience, identity, relationships, responsibilities and purpose". Businesses that create such human-centred cultures in pursuit of a worthwhile purpose are not only more likely to survive and thrive in an unpredictable world, they will also help shape a better future for us all.

Sarah Gillard
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Introduction

Faith Beneath the Surface: The Hidden Power at Davos

The pristine Alpine slopes and Hollywood stage lights of Davos each year beckon the titans of industry and technology as well as the giants of state and society. In this rarefied clime, elites gather with the goal of “connecting leaders to make sense of global challenges and move the world forward together”.

The main stage and prime spots of the World Economic Forum’s annual meeting go largely to the most influential politicians and companies. A variety of invited guests from civil society also participate, ranging from scholars and social entrepreneurs to faith, charity and NGO leaders.

Attendees can go through the whole week never noticing that religion is present, even though official Davos sessions featuring religious leaders occur, often in the smaller venues.

I was a panellist in one such session that included a Catholic cardinal, a Muslim scholar, a Buddhist-inspired climate leader, the Baha'i principal UN representative and a Harvard peace scholar. It was the last session on Friday afternoon, titled “The Power of Faith”. The lights on the main stage had already gone out, and most delegates were off to private events or heading home. And judging by the very thin crowd, the “power” of faith seemed spent.

The character on which leadership depended had not been created in Davos.

It had arrived in Davos with the people themselves.

Had I not been on that panel, I would have missed seeing its real strength. I was invited to the annual post-Davos Shabbat dinner, that year hosted by an Argentinian billionaire for around 200 attendees at an exclusive hotel towards the edge of town.

After the sacred Shabbat rituals, our host announced that unlike previous years there would be no keynote address, but an open mic instead. He invited anyone to come forward and describe how their faith shaped what they heard and experienced during the week, but “keep it to one minute”.

People who had spent the week discussing global challenges in the language of economics, markets and public policy began speaking about responsibility, gratitude, stewardship, service and the obligations that accompanied success. Beneath the public language of strategy was another conversation, one concerned with character, conscience, purpose and what people believed they owed to others. The testimonies were remarkable.

One participant described how he chartered a jet to Africa to celebrate his 80th birthday. He invited dozens of his friends, all eye surgeons, to join him, not for a safari, but for a week delivering sight-restoring surgeries. He made that birthday plan after learning at Davos the previous year of the desperate need for eye care in Ethiopia.

What struck me was not only the scale of the philanthropy, but his explanation. He viewed the challenge as a responsibility that demanded action, not merely as information to be absorbed. Before he gave up the mic, he locked eyes with people around the room and said that everyone there had the means to do something in response to what they encountered during the week. He expected to hear those stories next year.

Faith had not been absent from one of the world’s most influential and apparently secular business environments. It had been largely hidden beneath discussions of markets, technology and policy.

Yet in a room where faith and belief were welcomed, something deeper became visible: qualities of character including wise judgement, integrity, responsibility, trustworthiness, courage, stewardship and care for others. So too did some of the beliefs, practices and relationships through which those qualities had been formed, renewed and put into action.

The character on which leadership depended had not been created in Davos. It had arrived in Davos with the people themselves.

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I: Why character matters more in the age of AI

Points 1-5

1. AI is making human capability more important, not less

Artificial intelligence is changing not only what organisations can do, but the balance between the competence and character they require from people. AI can increasingly perform or augment tasks once carried out by people, from analysing information and recognising patterns to generating options and automating work. But it cannot assume responsibility for an organisation, determine its purpose or exercise judgement on its behalf.

This shift is already becoming visible in the workplace. Professional services firms including EY, KPMG and Accenture are placing renewed emphasis on interpersonal skills, professional judgement, empathy, communication and leadership as AI takes on more technical and routine work. Some are increasing face-to-face working and investing again in the human skills that are developed through observation, interaction and experience. The emerging lesson is not that competence matters less, but that AI is changing the composition of the competence organisations need from people, while increasing the importance of the character with which it is exercised.

As Figure 1 illustrates, organisations will continue to need both. AI can expand analytical reach, efficiency and technical capability. People still bring the competence needed to understand context and apply expertise, but they also bring qualities of character that technology cannot supply: wise judgement, integrity, responsibility, trustworthiness, courage, stewardship and care for others.

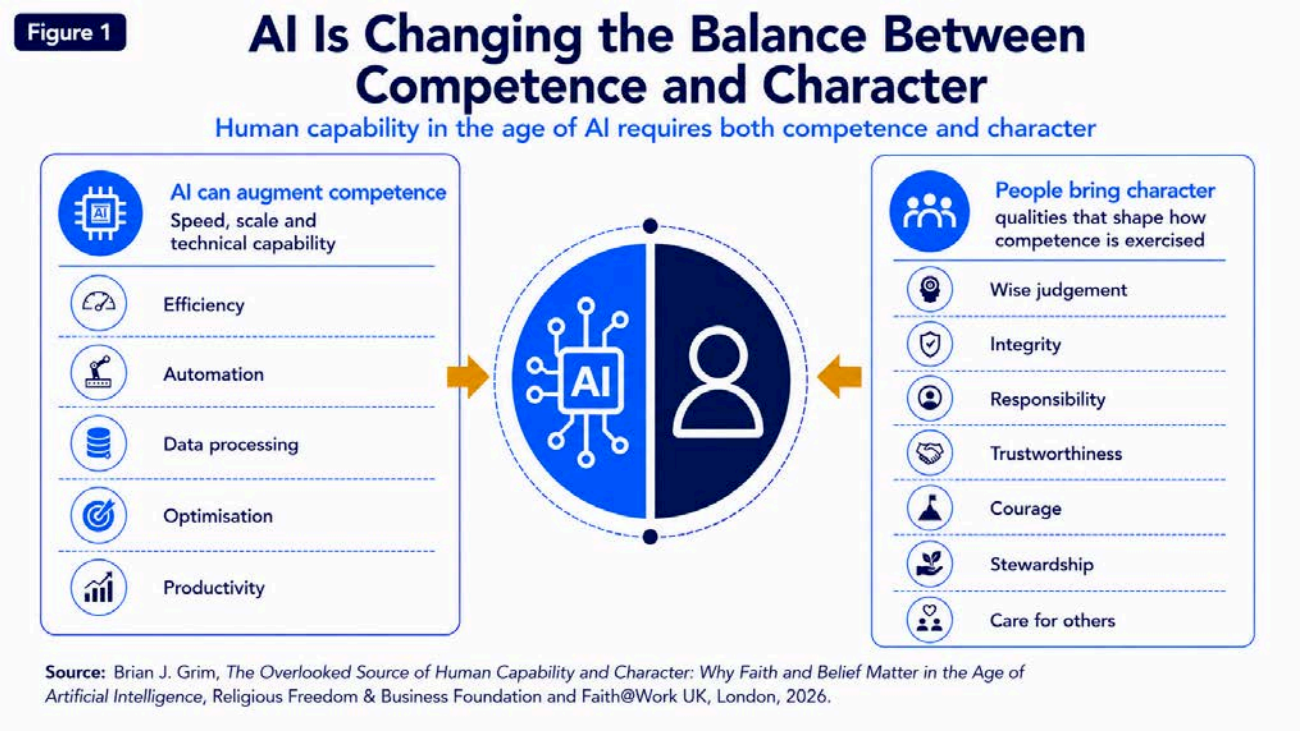

Figure 1: AI Is Changing the Balance Between Competence and Character

The distinction matters because greater technological capability increases the consequences of human decisions. As AI expands what organisations **can** do, people remain responsible for deciding what they **should** do, how power should be exercised and what consequences should be accepted. Accountability remains human and institutional.

As machines assume more analytical and routine tasks, the qualities that remain distinctly human become more consequential. **AI is therefore changing the balance between competence and character, not eliminating the need for either.**

2. Human capability requires both competence and character

Human capability requires both competence and character. Competence encompasses the knowledge, skills, expertise and technical capability needed to perform a role. Character concerns the qualities that shape how those competencies are exercised, particularly when circumstances are uncertain, pressures are high or values compete. This paper focuses on seven qualities of character especially relevant to organisational life: **wise judgement, integrity, responsibility, trustworthiness, courage, stewardship and care for others.** The list is not exhaustive, but these qualities are particularly important to the responsible exercise of knowledge, skills, authority and technology.

Wise judgement matters because organisations continually face decisions where evidence is incomplete, consequences are uncertain and there is no technically obvious right answer. *Integrity matters* because organisations depend on people doing what is right even when commercial pressure, incentives or personal interests point elsewhere. *Responsibility matters* because decisions have consequences, and organisations need people who take ownership of what they decide, what they do and the outcomes that follow.

Trustworthiness matters because business depends on confidence that colleagues, leaders and institutions will keep commitments and exercise power reliably. *Courage matters* because organisations need people willing to speak, challenge and act when doing so is difficult or carries personal risk. *Stewardship matters* because leadership requires balancing immediate opportunity with responsibility for the long-term health of the organisation and those it affects. *Care for others matters* because organisations are fundamentally human enterprises built on relationships with colleagues, customers and communities. Genuine concern for others can strengthen trust, collaboration, engagement and ultimately organisational performance.

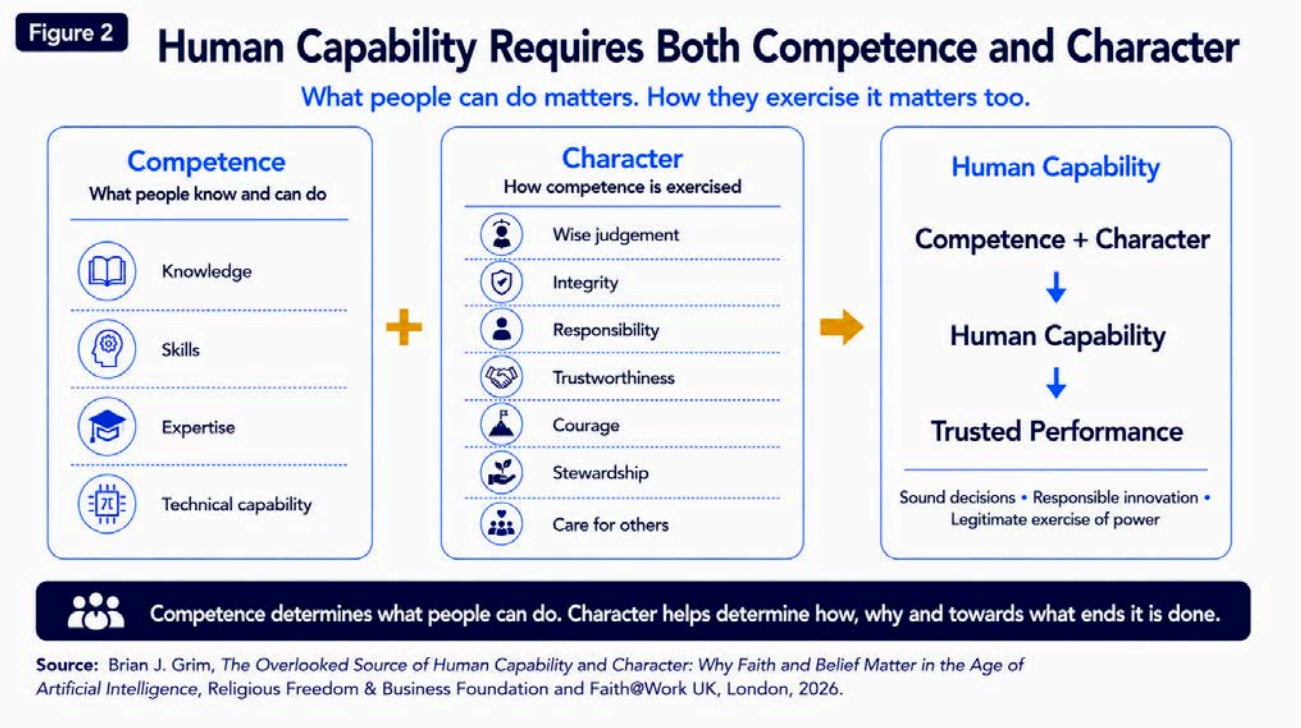

Figure 2: Human Capability Requires Both Competence and Character

Figure 2 shows how competence and character work together. Competence provides the knowledge, skills, expertise and technical capability needed to perform; character helps determine how, why and towards what ends those competencies are exercised. Neither is sufficient alone. Competence without character can misapply knowledge or exercise authority in ways that weaken legitimacy and trust. Character without competence cannot deliver the expertise and execution organisations require. Human capability brings the two together, enabling sound decisions, responsible innovation, legitimate exercise of power and trusted performance.

3. Organisations depend on character they did not create

Boards routinely oversee financial capital, intellectual capital, human capital, technology and risk. Yet they rarely ask a prior question: where does the character come from on which the responsible use of all these assets depends?

Organisations recruit people for qualities of character such as wise judgement, integrity, responsibility and trustworthiness, but they do not manufacture those qualities from scratch. They inherit much of this character through the people they employ. Character is formed and renewed throughout life through families, communities, education, relationships, mentors, experience, service and traditions of religion or belief. Organisations can develop and strengthen character, but they do not begin the process.

People bring more than knowledge, skills and experience into an organisation. They also bring character shaped by the purposes, commitments, relationships, convictions and habits formed across their lives. As Figure 3 illustrates, these formative influences interact across a lifetime, shaping qualities of character that people bring with them into the workplace. The organisation then becomes part of that continuing process: it can strengthen and reinforce those qualities, or it can weaken them.

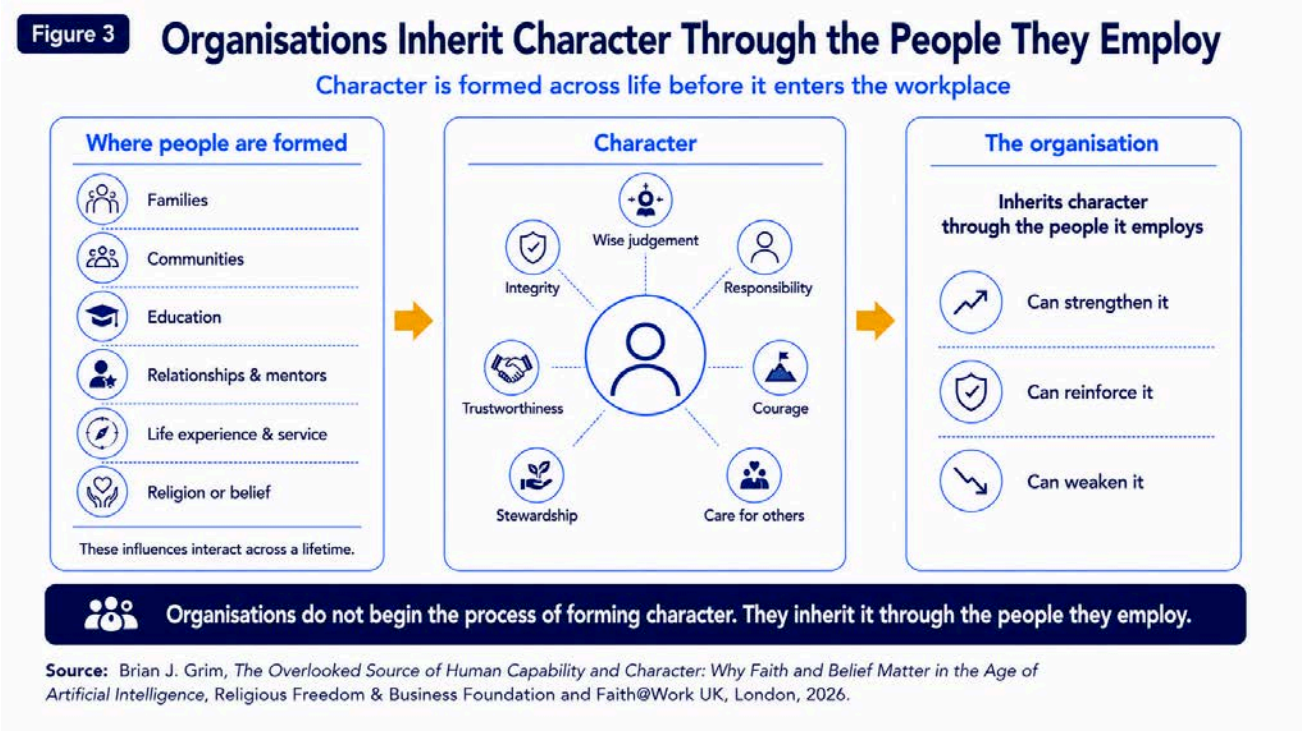

Figure 3: Organisations Inherit Character Through the People They Employ

For Boards, the implication is significant. Organisations depend on character whose formation began long before employment and continues both within and beyond the workplace. Understanding where character comes from, how it is sustained and whether organisational culture strengthens or weakens it is therefore part of the Board's stewardship of culture, people and long-term performance.

4. Character becomes culture through repeated behaviour

Character matters organisationally because it shapes behaviour. Wise judgement affects how decisions are made. Integrity shapes what people do when incentives and values conflict. Responsibility affects whether people take ownership of decisions and their consequences. Trustworthiness, courage, stewardship and care for others influence how people exercise authority, work with colleagues and build relationships with customers and communities.

Individual behaviour, repeated across an organisation, becomes something larger. As Figure 4 illustrates, patterns emerge in how decisions are made, how people treat one another, what is rewarded and what is tolerated. Over time, these patterns become organisational culture. Culture is therefore not separate from character; it is partly the collective expression of character through repeated behaviour.

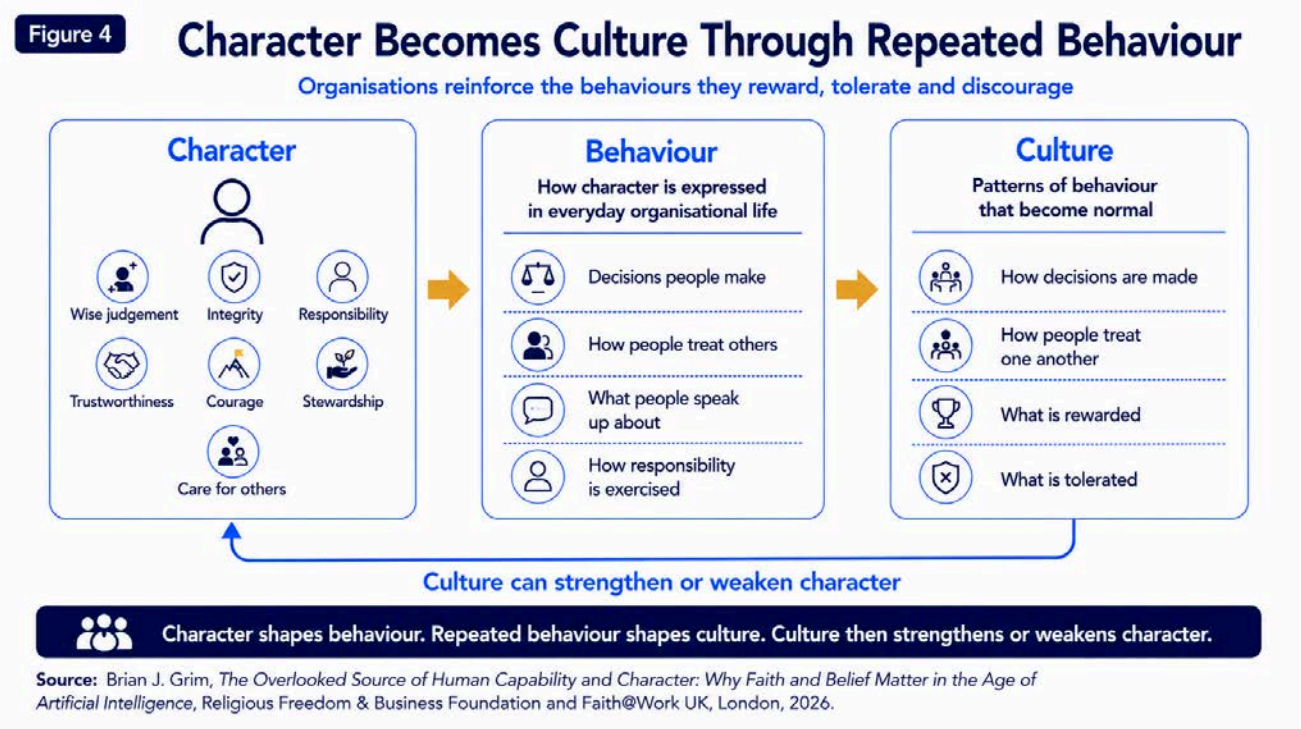

Figure 4: Character Becomes Culture Through Repeated Behaviour

The relationship also works in the other direction. Employment is itself a formative environment. An organisation can reinforce integrity or reward expediency, deepen trust or make openness costly, encourage courage or teach people that silence is safer. It can strengthen responsibility and stewardship or allow short-term targets to crowd them out. It can encourage care for others or create conditions in which relationships become merely transactional. Culture can therefore strengthen or weaken the character on which the organisation itself depends.

But weakening is not the only risk. Some people, including those whose character is deeply shaped and continually renewed by religion or belief, may be unwilling to compromise deeply held convictions to conform to an organisational culture. They may instead disengage or leave. Organisations may therefore lose precisely the qualities of character they most need if they fail to recognise and support the sources through which those qualities are formed and sustained.

5. Culture creates or destroys enterprise value

Companies devote considerable attention to articulating their values because behaviour affects organisational success. As Figure 5 shows, 400 leading companies across four major regions declare similar priorities, particularly innovation, integrity, people focus, collaboration and customer focus, alongside responsibility, sustainability and corporate citizenship. These are organisational priorities, not a taxonomy of character. Yet fulfilling them depends on character: innovation requires wise judgement and courage; integrity requires principled conduct under pressure; people focus and collaboration depend on trustworthiness, responsibility and care for others; and sustainability and corporate citizenship require stewardship beyond immediate interests. Companies are therefore already declaring priorities that depend on qualities of character to become organisational reality.



Figure 5: What 400 Leading Companies Declare They Most Value

Those values are realised through behaviour: how people make decisions, respond to pressure, treat colleagues and customers, and reward or tolerate particular conduct. As Figure 4 in the previous section shows, repeated behaviour becomes culture. The gap between declared values and rewarded behaviour can therefore become a critical organisational risk, undermining trust, reputation, regulatory confidence and organisational performance, and ultimately enterprise value.

Figure 5b illustrates this relationship through three contrasting examples, showing how behaviour becomes culture and how culture, in turn, can create or destroy enterprise value.

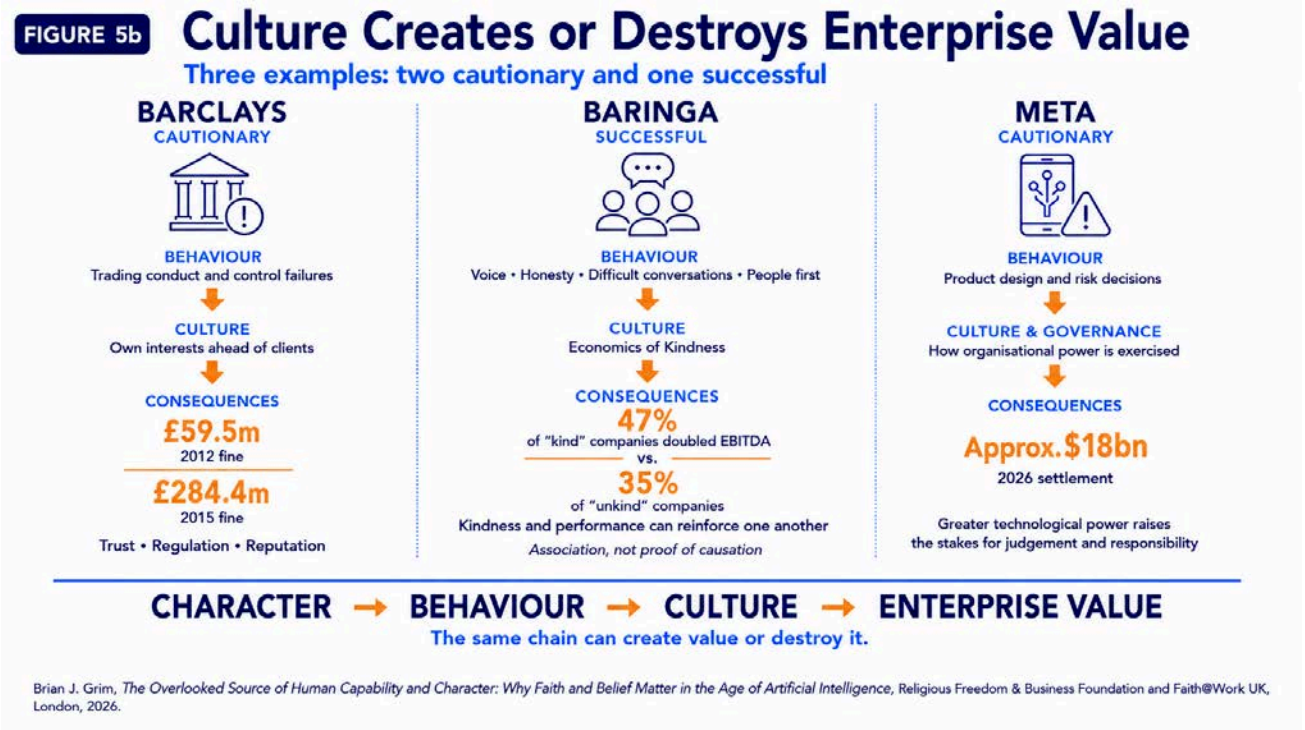

Figure 5b: Culture Creates or Destroys Enterprise Value

Barclays provides a cautionary example. In 2012, the UK Financial Services Authority fined the bank £59.5 million for misconduct involving LIBOR and EURIBOR, two benchmark interest rates used throughout global financial markets. The regulator found misconduct involving numerous employees over several years, including traders seeking to benefit the bank's positions, alongside failures of systems, controls and compliance. Three years later, the Financial Conduct Authority fined Barclays a further £284.4 million for foreign-exchange failings, concluding that the bank had allowed a culture to develop that put its own interests ahead of those of clients. Barclays' experience shows how incentives and repeated behaviour can become embedded in culture, damaging trust, regulatory confidence and enterprise value.

Baringa, the international management consultancy, illustrates the converse. Its Economics of Kindness research defines kindness not simply as being "nice", but as giving people a voice, being honest, confronting difficult issues and putting people first. It found that 47% of companies considered kind doubled their earnings before interest, tax, depreciation and amortisation over the decade to 2022, compared with 35% of companies considered unkind, and that kind companies were more likely to sustain annual growth. Baringa does not claim that kindness alone causes superior performance, but the findings challenge the assumption that care for others comes at the expense of commercial success. Care for others can contribute to, rather than constrain, value creation.

Meta, a major developer of artificial intelligence, shows why the stakes are increasing. In August 2026, Meta agreed to pay approximately $18 billion to resolve claims by dozens of US states and territories alleging that Facebook and Instagram were deliberately designed with features that encouraged compulsive use by children and that Meta misled the public about platform safety. The agreement also imposes substantial changes to how Facebook and Instagram operate for young people, including usage limits, stronger age checks and additional parental and content controls.

The Overlooked Source of Human Capability and Character

Meta's settlement illustrates what is at stake as technology expands organisational power. Decisions about how technologies should be designed and deployed, what risks are acceptable and how competing human interests should be weighed cannot be resolved by technical competence alone. They require wise judgement, integrity, responsibility, courage, stewardship and care for others. As technological power grows, the character of those making and overseeing these decisions, and the culture in which they are made, become more consequential.

For Boards, culture is not a soft issue adjacent to strategy. It affects decision-making, risk identification, collaboration, treatment of customers and the exercise of organisational power. If character shapes behaviour, behaviour shapes culture, and culture creates or destroys enterprise value, then the conditions that strengthen or weaken character are already matters for Board governance.

II: The overlooked source of character

Points 6-8

Part I established that human capability requires both competence and character, and that organisations depend on qualities of character they do not create from scratch. Character shapes behaviour, repeated behaviour shapes culture, and culture can create or destroy enterprise value.

As artificial intelligence expands organisational capability and power, the character of those making and overseeing decisions becomes more consequential. This raises a question that receives far less attention: where is character formed and continually renewed?

6. Religion or belief remains a significant but overlooked formative influence

Religion or belief remains part of the lived experience of a substantial share of the population from which the workforce is drawn, even as patterns of affiliation and practice change. As Figure 6 shows, major UK datasets consistently find that around half or more of respondents identify with a religion. Affiliation is not itself a measure of religiosity or of religion's formative influence in an individual's life. But the scale of affiliation shows that religion cannot reasonably be treated as marginal to the population from which organisations recruit their people.

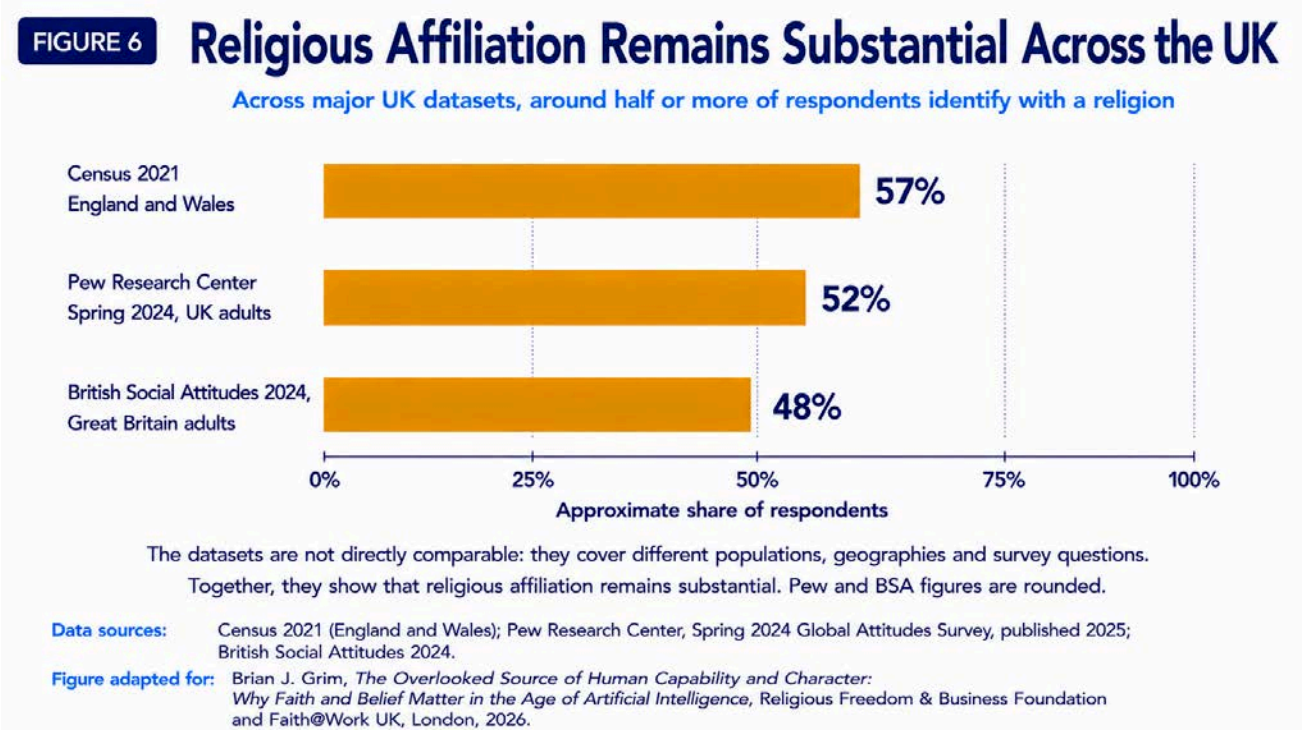

Figure 6: Religious Affiliation Remains Substantial Across the UK

The global picture makes the issue still more significant. As Figure 6b shows, major global estimates put religious affiliation at between three-quarters and nearly nine in ten people worldwide. The estimates differ because definitions, sources and methods differ, but they point to the same underlying reality: religion is a significant feature of the societies in which global businesses operate.

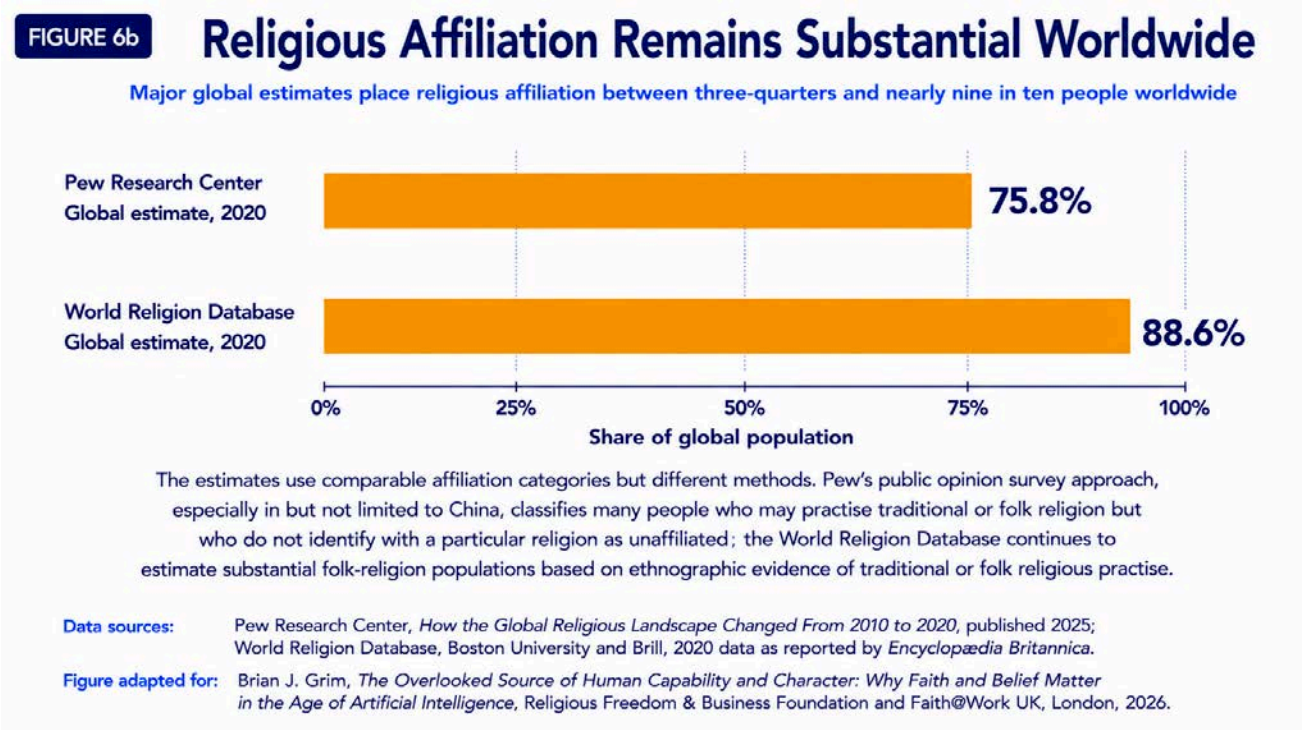

Figure 6b: Religious Affiliation Remains Substantial Worldwide

For UK companies with operations and offices around the world, this has both internal and external significance. Internally, religion or belief can be an important source through which the character of employees across a global workforce is formed and continually renewed. Externally, religious literacy can help organisations better understand the customers, markets and communities they serve, including how beliefs and traditions may shape attitudes towards trust, responsibility, family, community, consumption, finance, work and social obligation. Religion or belief is therefore not simply a UK workforce issue, nor simply a matter of human character. For global businesses, it is also a people, customer and market issue.

Yet organisations still tend to encounter religion or belief primarily through the lenses of legal compliance, protected characteristics, accommodation, risk or employee networks. These are important, but they capture only part of its significance. Religion or belief can also be formative, helping shape the character, convictions and sense of responsibility that people bring into organisational life.

This matters because organisations depend on qualities of character they did not create from nothing. If a significant formative influence in the lives of millions of people in the UK, and billions worldwide, is largely absent from how organisations think about character, culture and human capability, they may be overlooking part of the foundation on which those things depend.

For Boards, the question is not whether to assess or favour employees' beliefs. It is whether an influence this widespread, and potentially this formative, can reasonably remain outside the organisation's understanding of its people, its culture and the markets and societies in which it operates.

7. Religion or belief can form and renew character

The significance of religion or belief lies not only in how widespread it is, but in how it can influence the formation and renewal of character. For many people, this formative influence operates through the interaction of three dimensions through which religion or belief is lived: belief, behaviour and belonging.

Belief provides frameworks through which purpose, responsibility, success, suffering and service are understood. *Behaviour* gives those beliefs repeated expression through practices such as prayer, meditation, study, fasting, rest, generosity, consultation and service. *Belonging* places people within relationships and communities that provide example, encouragement, practical support and accountability.

As Figure 7 illustrates, these dimensions can reinforce one another in a continuing loop. Beliefs can shape behaviour; repeated practices can give beliefs lived expression; and communities can reinforce both through example, support and accountability. Together, they can contribute to the formation of character.

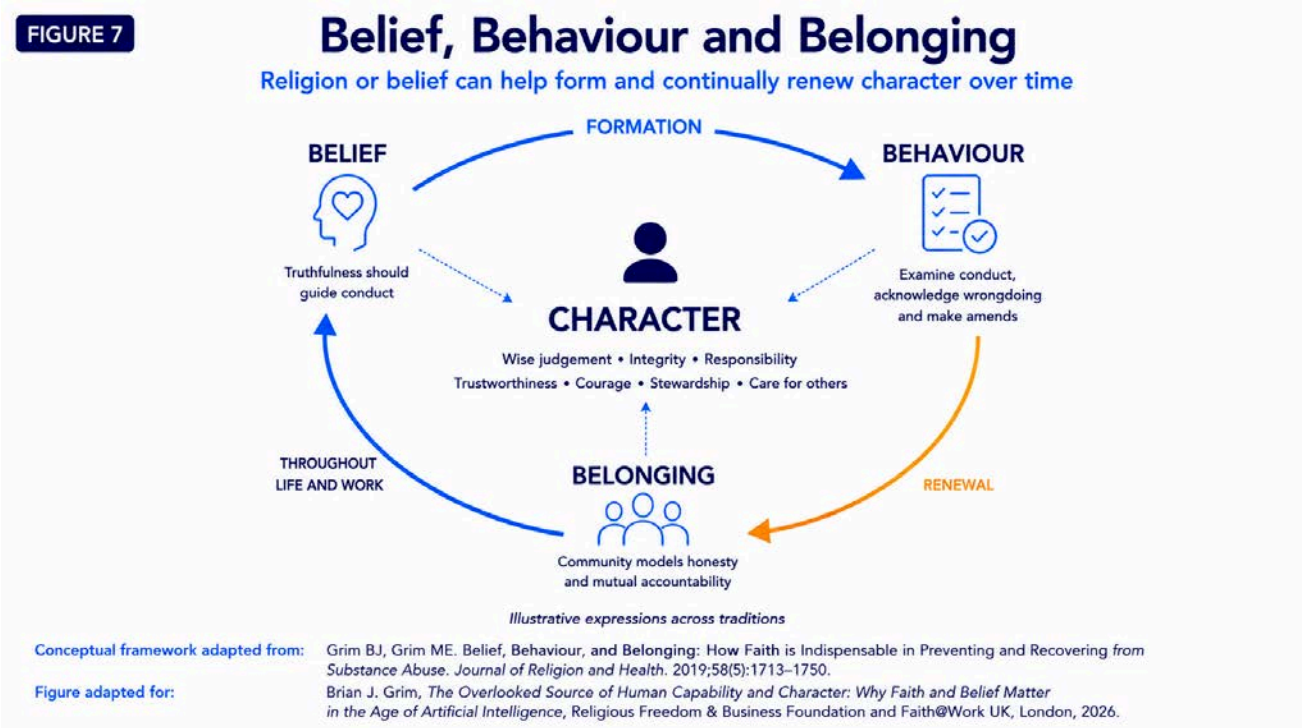

Figure 7: Belief, Behaviour and Belonging

Importantly, this process need not end when someone enters the workplace. Continued engagement with beliefs, practices and communities can help renew character throughout life and work, including wise judgement, integrity, responsibility, trustworthiness, courage, stewardship and care for others. The balance among belief, behaviour and belonging will differ across traditions and individuals, but their continuing interaction helps explain how religion or belief can be not only a source of character formation, but also a source of its renewal over time.

The organisational relevance lies not in directing these beliefs, practices or communities, which remain personal and voluntary. It lies in creating conditions in which religion or belief can be appropriately recognised and expressed, whether through employee networks, observance of religious holidays and practices, or a culture in which people feel able to bring insights shaped by their faith or belief into organisational life. Organisations depend on qualities of character they did not create from scratch; they should therefore consider whether their workplace strengthens or

constrains the sources through which those qualities are formed and renewed, and whether valuable perspectives remain unheard because employees do not feel able to express them.

8. Traditions can help form the character behind the values companies declare

The connection between religion or belief and organisational life becomes clearer when expressed through specific teachings and practices rather than broad similarities in values. As Figure 5 showed, **Innovation, Integrity and People Focus** are the three values most frequently declared by the 400 leading companies studied. Across very different religious and non-religious traditions, beliefs, behaviours and forms of belonging can help cultivate qualities of character that support each of them. Figure 8 provides a roadmap of illustrative examples.

Figure 8 How Traditions Support the Values Companies Declare Most

Illustrative beliefs, practices and communities that can cultivate qualities supporting Innovation, Integrity and People Focus

TRADITION	INNOVATION	INTEGRITY	PEOPLE FOCUS
Buddhism	• Right view • Mindfulness • Non-attachment	• Right speech • Right action • Right livelihood	• Mettā • Karuṇā • Sangha
Christianity	• Vocation • Stewardship of gifts • Creative service	• Truthfulness • Conscience • Accountability	• Imago Dei • Love of neighbour • Servant leadership
Hinduism	• Jñāna • Svādhyāya • Viveka	• Satya • Dharma • Ahimsa	• Divine worth of all beings • Sevā • Interconnectedness
Humanism	• Reason • Free inquiry • Continual learning	• Ethical responsibility • Evidence-based judgement • Accountability	• Human dignity • Compassion • Mutual responsibility
Islam	• Ilm • Iḥsān (excellence) • Learning and improvement	• Amānah • Ṣidq • 'Adl	• Raḥma • Zakat • Ummah
Judaism	• Questioning • Havruta study • Study and interpretation	• Emet • Tzedek • Covenantal responsibility	• Kavod habriyot • Beyond the strict letter of law • Community responsibility
Sikhism	• Gurmat • Sojhi • Disciplined action	• Kirat karni • Truthful living • Ethical consistency	• Equality • Sevā • Sangat and sharing

Illustrative examples; traditions are diverse and no tradition uniquely owns any corporate value.

Adapted from: Brian J. Grim and Melissa E. Grim, *Faith, Belief, and the Future of Corporate Culture*, Religious Freedom & Business Foundation, 2026.

Figure adapted for: Brian J. Grim, *The Overlooked Source of Human Capability and Character: Why Faith and Belief Matter in the Age of Artificial Intelligence*, Religious Freedom & Business Foundation and Faith@Work UK, London, 2026.

Figure 8: How Traditions Support the Values Companies Declare Most

The examples are not intended to suggest that any tradition uniquely produces a particular business value, or that adherence automatically produces good character. Rather, they show in concrete terms how different beliefs, practices and communities can cultivate qualities of character relevant to organisational life.

Innovation depends on curiosity, disciplined learning and openness to challenge. In Judaism, questioning, study and interpretation are established practices of learning: *havruta* study requires partners to challenge and refine one another's reasoning, while the Talmud preserves competing and minority opinions rather than simply recording a single conclusion. Humanism likewise emphasises reason, free inquiry and continual learning, including willingness to revise conclusions in light of evidence. **Integrity** depends on truthfulness, responsibility and accountability. Islam

reinforces these through *amānah* (trust and responsibility), *ṣidq* (truthfulness) and *ʿadl* (justice), while Hindu traditions place *satya* (truthfulness) alongside *dharma* (right responsibility) and *ahimsa* (non-harm), connecting conduct with both obligation and consequences. **People Focus** depends on recognising the worth of others and translating care into practice. Christianity grounds this in *imago Dei*, the belief that every person bears the image of God, together with love of neighbour and service to others; Buddhism's *mettā* (loving-kindness) and *karuṇā* (compassion) direct attention towards the wellbeing and suffering of others and are reinforced through *saṅgha* (community); and Sikhism makes equality and service tangible through *sevā*, *sangat* and *langar*, where people sit together and share a free communal meal regardless of religion, caste, gender or social status. Across all three business priorities, these examples show how beliefs, practices and communities can help form and continually renew qualities of character that organisations themselves value.

In this sense, Figure 8 extends the belief, behaviour and belonging framework shown in Figure 7. Beliefs can give moral meaning, behaviours repeatedly put those beliefs into practice, and communities can model, reinforce and sustain them. Companies may declare their values, but people must make them real through their behaviour.

The organisational significance is therefore practical. Innovation, integrity and people focus do not become real merely because they appear on a website or office wall. They depend on people who question constructively, pursue knowledge, tell the truth, accept responsibility, exercise judgement, serve others and recognise their dignity. For many employees, religion or belief is one of the places where these dispositions are formed, practised and continually renewed.

This is why a faith-friendly workplace can contribute more than accommodation or belonging. When employees feel they must leave an important source of their values and identity outside the workplace, organisations may also leave outside insights, practices and perspectives that could strengthen the culture they say they want. Creating appropriate space through employee resource groups, recognition of religious practices and holidays, and a culture in which people can contribute perspectives informed by their faith or belief without coercion can allow more of that human contribution to enter organisational life. The point is not that religion or belief guarantees innovation, integrity or people focus. It is that organisations may already depend on qualities of character that religion or belief helps some of their people form, practise and continually renew.

III: From faith or belief to organisational capability

Points 9-10

9. Five pathways through which faith or belief can become organisational capability

The existence of character within a workforce does not automatically make it an organisational asset. Employees may bring judgement, integrity, responsibility, trustworthiness, courage, stewardship and care for others, but organisations benefit when these qualities find expression through behaviour, relationships, decisions and ways of working. Human capability becomes organisational capability through translation: when what people bring is recognised and reinforced through leadership, culture, management practice, learning, policies, systems and accountability.

As Figure 9 illustrates, the five case studies show different pathways through which this translation can occur. Full versions of each case study are available online.



Figure 9: Five Pathways from Faith or Belief to Organisational Capability

At **Equinix**, faith-informed judgement and awareness of religious practice shaped leadership decisions during crisis, including employee safety, Ramadan observance, customer continuity, risk and trust. At **Accenture**, employee faith networks and practical support became catalysts for wider organisational capability across leadership, culture, talent, policy, innovation and systems. At **Coca-Cola Consolidated**, Christian purpose has been translated into servant leadership, people development, service and the company's *t-factor* learning platform. At **Japan Airlines**, Kazuo Inamori's Buddhist, spiritual and philosophical formation became a shared management philosophy reinforced through education, leadership expectations, decision criteria and accountability. At **Philip Morris International**, an independently commissioned study drew on Jewish, Christian and Islamic wisdom as sources of insight into institutional trust, responsibility, repair and transformation.

The cases differ in sector, geography, scale and level of implementation, but together demonstrate an important principle: there is no single pathway through which faith or belief becomes organisationally relevant. Translation can begin with leadership, employee networks, organisational purpose, management philosophy or intentional engagement with religious wisdom. What matters is

whether insights and qualities formed in people are able to find consistent and repeatable expression in organisational life.

In many organisations, however, that translation remains fragmented, dependent on individual leaders or insufficiently embedded in organisational practice. The five cases demonstrate that translation is possible and already occurring. The next question is how widely organisations are creating the conditions for it to happen.

10. Uneven practice reveals both the gap and the opportunity

The Religious Freedom & Business Foundation (RFBF) produces two complementary measures of faith-and-belief inclusion in the workplace. The REDI Monitor tracks how leading companies publicly recognise and support religion or belief, examining public-facing evidence across major corporate benchmarks, including the Fortune 500 in the United States and FTSE 100 in the United Kingdom. The Faith-Friendly Workplace "REDI" Index, also produced by RFBF, is an opt-in benchmarking survey through which participating organisations assess and develop their own practice. Unlike the Index, the REDI Monitor requires no company participation and systematically examines publicly available evidence. The REDI Index is discussed later in this paper.

As Figure 10 shows, the 2026 FTSE 100 results reveal practice that is both established and uneven. Forty-two companies displayed emerging, developing or leading visible practice, including 18 with leading practice. A further 22 showed minimal visible practice, while 36 showed no visible evidence. Because the Monitor examines public-facing evidence, it cannot capture every internal activity. Even so, the pattern is clear: meaningful practice is possible, but far from consistent.

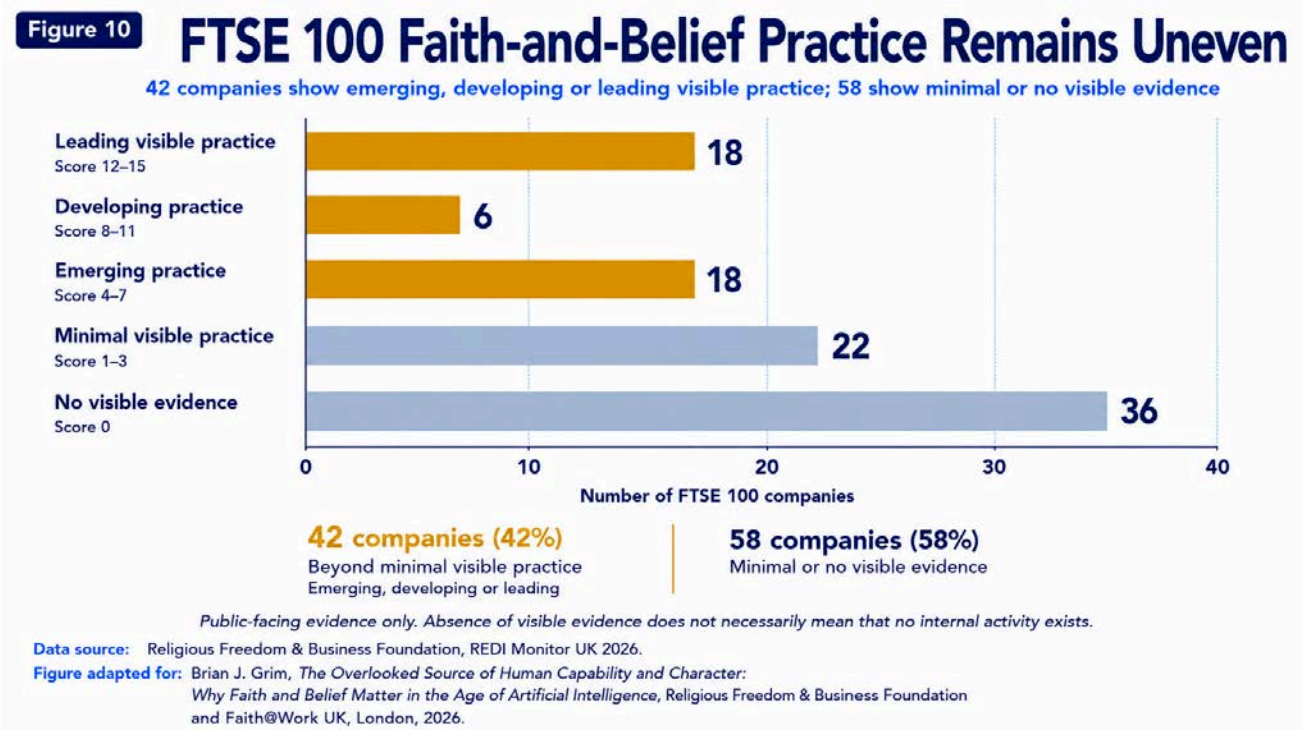

Figure 10: FTSE 100 Faith-and-Belief Practice Remains Uneven

More than two in five of Britain's largest listed companies have moved beyond minimal visible practice. This matters because it demonstrates that recognising and supporting religion or belief is not an untested proposition. Organisations are already integrating it into organisational life through

leadership, employee support, learning, policies and culture. Yet 58% still show either minimal or no visible evidence of practice, revealing substantial scope for more consistent approaches.

The strategic question is therefore no longer whether progress is possible, but why more developed approaches remain concentrated in a minority of organisations and how Boards can accelerate the transition from compliance and isolated activity to consistent practice, trusted culture and strategic capability.

IV: Creating the conditions for religion or belief to contribute

Points 11-13

Section III showed that religion or belief can contribute to organisational capability through multiple pathways, and that meaningful practice already exists across a substantial minority of leading companies. Yet practice remains uneven. The question is therefore no longer simply whether religion or belief can have organisational relevance, but how that relevance should be recognised and supported responsibly.

This requires governance. Religion or belief can involve deeply held convictions, different practices and competing rights, and organisations must maintain fairness, voluntary participation and protection from coercion. The task for Boards is to create fair and trusted organisational conditions in which people can contribute fully, including insights and capabilities shaped by religion or belief, while respecting the rights and dignity of others.

11. Objections require governance, not avoidance

Greater attention to religion or belief raises legitimate organisational concerns. Leaders may worry that it will divide teams, invite proselytising, create competing rights claims, generate difficult accommodation requests, confer special treatment or intrude into matters employees regard as private.

These concerns should not be dismissed, but neither do they justify organisational avoidance. As Figure 11 shows, each of these recurring objections can be addressed through established governance principles, including respectful disagreement, voluntary participation, balanced treatment of competing rights, consistent approaches to accommodation, equal treatment, and respect for both privacy and the relevance religion or belief may have to working life.



Figure 11: Six Recurring Objections and the Governance Response

The underlying principle is straightforward. Organisations should apply neutral and consistent standards, protect employees from coercion and unfair treatment, and address conduct and workplace consequences rather than judging the legitimacy or truth of employees' beliefs. Complex situations will sometimes require careful judgement, but they are governance questions that organisations are capable of managing.

Handled well, governance does more than mitigate risk. It creates fair and trusted conditions in which people of all religions or beliefs can contribute fully, including insights and capabilities shaped by religion or belief, while respecting the rights and dignity of others.

12. The REDI Index makes organisational practice visible and improvable

Uneven practice cannot be addressed through aspiration alone. Boards need credible evidence of what the organisation is doing, where practice is consistent and where material gaps remain. The **REDI Monitor** introduced in Point 10 provides an external view by systematically examining publicly

visible practice across major groups of companies, including the FTSE 100. The **Faith-Friendly Workplace "REDI" Index** provides the complementary organisational tool: an opt-in benchmarking framework through which participating organisations can assess and improve their own observable practice relating to religion or belief.

The Index itself grew out of corporate demand for such a tool. After RFBF conducted the REDI Monitor in 2020 and 2021, representatives of Global Fortune 500 companies approached the Foundation with a practical challenge: public monitoring was useful, but a structured benchmarking survey could help their organisations assess their own practice and make further progress. RFBF subsequently convened focus groups with company representatives to develop the approach. The Faith-Friendly Workplace "REDI" Index was born from that process.

As Figure 12 shows, the Index examines practice across eleven areas, including public visibility, faith-and-belief employee resource groups, learning, spiritual care and chaplaincy, stakeholder engagement, religious accommodation, discrimination reporting, matched giving and holy-day recognition. A Bonus category recognises significant faith-friendly practices that fall outside these eleven areas, allowing the Index to capture innovation and emerging approaches rather than assuming that all meaningful practice fits within a fixed framework.



Figure 12: Faith-Friendly Workplace "REDI" Index

Together, the eleven areas and Bonus help organisations assess the visibility of their commitment, the breadth and consistency of documented practice, organisational capability and readiness, and priorities for learning and improvement. Appropriate practice will vary by sector, workforce, jurisdiction, strategy and organisational context.

Crucially, REDI assesses **organisational practice, not employees' personal beliefs**. It does not assess personal religiosity, the sincerity or strength of conviction, or the value or truth of any religion or belief. Nor should a REDI result be treated as a measure of organisational virtue or as a substitute for employee experience.

REDI is already used across sectors as an international benchmarking and improvement tool. UK organisations using it for benchmarking have included John Lewis Partnership, whose brands include Waitrose, Clifford Chance, EY UK, Rolls-Royce, OVO Energy and Nationwide. Globally, participants have included Accenture, Dell Technologies, Google, Intuit, Merck, Salesforce and Equinix. Their participation demonstrates that structured assessment of faith-and-belief inclusion is already practicable across different sectors and organisational contexts.

Used alongside employee experience, internal evidence and Board judgement, rather than as a stand-alone score, REDI provides a practical basis for comparison, learning and continuous improvement. **Boards cannot govern organisational practice that remains invisible. REDI helps make that practice visible, assessable and improvable.**

13. Boards govern organisational conditions

Once organisational practice is visible, Boards need a disciplined way to govern it. The starting point is the distinction at the heart of this paper: **Boards do not govern employees' beliefs. They govern the organisational conditions in which people contribute.** For religion or belief, this means neither directing what people believe nor treating it simply as a private matter to be kept outside organisational life. It means recognising that religion or belief may be an important source of character, values, perspectives and insights that employees bring to work.

Figure 13 translates this principle into four practical Board questions. **Recognise:** does the organisation recognise the potential contribution of religion or belief? This means considering whether an important source of character, values and perspective has remained largely invisible. **Enable:** can employees bring their religion or belief into working life appropriately and voluntarily? This includes appropriate expression, employee networks, religious practice and accommodation, while protecting privacy and freedom from coercion. **Value:** is the organisation open to perspectives and insights shaped by religion or belief? These may contribute to leadership, culture, learning, decision-making and the responsible use of technology. **Review:** are the organisational conditions working consistently and responsibly? REDI, employee experience and internal evidence can help identify gaps and opportunities for improvement.



Figure 13

Four Board Questions on Religion or Belief at Work

A practical framework for creating the conditions in which religion or belief can contribute

BOARD LENS	BOARD QUESTION	WHAT TO CONSIDER
RECOGNISE	Does the organisation recognise the potential contribution of religion or belief?	Consider whether an important source of character, values and perspective has remained largely invisible.
ENABLE	Can employees bring their religion or belief into working life appropriately and voluntarily?	Consider appropriate expression, employee networks, religious practice and accommodation, while protecting privacy and freedom from coercion.
VALUE	Is the organisation open to perspectives and insights shaped by religion or belief?	Consider how they may contribute to leadership, culture, learning, decision-making and the responsible use of technology.
REVIEW	Are the organisational conditions working consistently and responsibly?	Use REDI, employee experience and internal evidence to identify gaps and opportunities for improvement.

The Board governs the conditions for contribution, not what employees believe.

Figure developed for: Brian J. Grim, *The Overlooked Source of Human Capability and Character: Why Faith and Belief Matter in the Age of Artificial Intelligence*, Religious Freedom & Business Foundation and Faith@Work UK, London, 2026.

Figure 13: Four Board Questions on Religion or Belief at Work

These are not four sequential steps, nor do they require Boards to become experts in religion or to assess the merits of particular beliefs. They are four lenses through which Boards can consider whether the organisation is creating appropriate conditions for religion or belief to contribute. The focus is practical: whether something potentially valuable has remained overlooked; whether employees who wish to do so have appropriate and voluntary space to bring their religion or belief into working life; whether the organisation is open to the perspectives and insights they may bring; and whether its practices are working consistently and responsibly.

This approach also clarifies what a faith-friendly workplace means in governance terms. It is not a workplace that promotes religion or privileges religious employees. Nor does it require people to disclose or express beliefs they would prefer to keep private. It is one in which religion or belief need not be unnecessarily hidden or excluded, and in which employees who wish to do so can contribute this part of themselves appropriately alongside other sources of identity, experience, character and perspective.

This does not create a new governance domain. These questions belong within existing Board oversight of strategy, culture, talent, risk, ethics, responsible AI and long-term value. The objective is to ensure that organisational conditions allow potentially valuable human contribution while safeguarding fairness, privacy and freedom of conscience. The Board governs the conditions for contribution, not what employees believe.

V: What Boards should now do

Points 14-15

Section IV established that Boards do not govern employees' beliefs. They govern the organisational conditions in which religion or belief can contribute, including whether its potential contribution is recognised, whether employees can participate appropriately and voluntarily, whether the organisation is open to relevant perspectives and insights, and whether practice is reviewed and improved.

The final question is therefore practical: what should Boards now do? The answer does not require a new governance structure or a major programme. It begins by treating human capability as a strategic asset and bringing a focused set of questions into existing Board oversight of strategy, culture, talent, risk and responsible AI.

14. Govern human capability as a strategic asset

The practical implication for Boards is not to create a new programme for religion or belief. It is to ask whether the organisation is making full use of the human capability already present in its people.

Throughout this paper, the argument has been that organisations depend on both competence and character. AI is changing the balance between them. As technology performs or augments more tasks requiring knowledge, analysis and technical skill, qualities such as wise judgement, integrity, responsibility, trustworthiness, courage, stewardship and care for others become more consequential. Yet organisations do not create these qualities from scratch. They arrive with people and continue to be formed and renewed through the influences that shape their lives, including, for many, religion or belief.

The Board question is therefore whether organisational conditions allow this source of human capability to contribute. Figure 14 turns the four Board lenses introduced in Figure 13 into a practical diagnostic. Its 12 questions ask whether the organisation recognises where religion or belief may be relevant; enables employees to express it appropriately and voluntarily; values relevant perspectives and insights that may arise from it; and reviews whether these organisational conditions are working.

Figure 14 **Board Diagnostic: Are the Conditions for Contribution in Place?**

12 conditions that enable religion or belief to contribute appropriately and voluntarily to organisational life

RESPONSE SCALE 0 — Not yet in place 1 — Partly in place 2 — Mostly in place 3 — Well established

BOARD LENS	CONDITION	0	1	2	3
RECOGNISE	1. Religion or belief is recognised as potentially relevant to employees' character, values and contribution.	○	○	○	○
	2. Leadership understands where religion or belief may matter to employees, customers, stakeholders or markets.	○	○	○	○
	3. Board discussions of culture and human capability consider religion or belief where relevant.	○	○	○	○
ENABLE	4. Employees can express religion or belief appropriately and voluntarily, without pressure to disclose or conform.	○	○	○	○
	5. Employees have trusted routes for support, participation and accommodation.	○	○	○	○
	6. The organisation protects privacy, conscience and freedom from coercion.	○	○	○	○
VALUE	7. Leaders are open to relevant perspectives and insights shaped by religion or belief.	○	○	○	○
	8. Faith-and-belief networks can contribute insights to wider organisational life.	○	○	○	○
	9. Religion or belief is considered where relevant to customers, stakeholders, markets or responsible technology.	○	○	○	○
REVIEW	10. **REDI Monitor:** Leadership can see how publicly visible practice compares with peers.	○	○	○	○
	11. **REDI Index:** The organisation assesses its own practice to identify opportunities for improvement.	○	○	○	○
	12. The Board receives sufficient evidence to judge progress and priorities.	○	○	○	○

The Board governs the conditions for contribution, not what employees believe.

Figure developed for: Brian J. Grim, *The Overlooked Source of Human Capability and Character: Why Faith and Belief Matter in the Age of Artificial Intelligence*, Religious Freedom & Business Foundation and Faith@Work UK, London, 2026.

Figure 14: Board Diagnostic: Are the Conditions for Contribution in Place?

The purpose is not to produce a score, but to reveal the pattern. Where are the conditions strongest or weakest? Which matters most in this organisation? Where might unnecessary barriers be limiting contribution? The evidence can come from several sources. The REDI Monitor provides an external perspective by showing how the organisation's publicly visible practice compares with its peers. The REDI Index provides an internal benchmarking tool through which an organisation can assess its own practice. Employee experience and other internal evidence complete the picture.

This changes the Board conversation. Religion or belief is no longer considered only when an accommodation request, discrimination case or workplace controversy arises. Nor is success defined simply by having policies or employee networks in place. The more strategic question is: are we creating the conditions in which an important source of character, judgement and human capability can contribute to the organisation?

That, in the age of AI, is a question about people, culture and long-term performance.

15. Begin with a focused Board conversation

The Board does not need to begin with a new programme. It can begin with a conversation.

The starting question is the one this paper has sought to answer: as AI changes what people and technology each contribute, what qualities of human capability will matter most to this organisation? That means considering not only the competencies the organisation will need, but the character on which trusted judgement, responsible action and organisational culture depend.

The conversation should then turn to a source of that character that may have received little attention. Could religion or belief be contributing more to the character, perspectives and human capability already present in our people? Figure 14 provides a way to examine whether the conditions for that contribution are in place. The REDI Monitor can show how publicly visible practice compares with peers, while the REDI Index can help the organisation assess its own practice.

Figure 15 brings these questions into a single Board conversation. In 60 minutes, directors can move from the implications of AI for human capability, to the character the organisation depends upon, to whether religion or belief has been overlooked, to what the evidence reveals and what deserves further attention.

Figure 15 **A 60-Minute Board Conversation**

Five questions to bring human capability, character and religion or belief into the Boardroom

TIME	FOCUS	BOARD QUESTION
0–10 minutes	AI and human capability	As AI changes work and decision-making, which human competencies and qualities of character will matter more to our organisation?
10–20 minutes	Character and culture	Which qualities of character does our strategy and culture depend upon, and where are they formed and renewed?
20–35 minutes	Religion or belief	Could religion or belief be an overlooked source of character, perspective and human capability in our people?
35–50 minutes	Our organisation	What do the Board Diagnostic, employee experience, REDI Monitor and REDI Index tell us about our current conditions and opportunities?
50–60 minutes	What next?	Is there something here we should understand or strengthen, and if so, what should happen next?

The first step is not a new programme. It is to ask the question.

Figure developed for: Brian J. Grim, *The Overlooked Source of Human Capability and Character: Why Faith and Belief Matter in the Age of Artificial Intelligence*, Religious Freedom & Business Foundation and Faith@Work UK, London, 2026.

Figure 15: A 60-Minute Board Conversation

The Board does not need to resolve every question in that hour. It does need to decide whether there is something here worth understanding better. If there is, the next steps can be proportionate: identify what the Board wants to know, who should take the work forward and when the subject should return for discussion.

The most important first step is therefore not a programme, policy or new governance structure. It is to ask the question.