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The Impact of Religious Beliefs and Cultural Values on the Adoption of Emerging Technologies and the Resilience of Women Entrepreneurs in Health Tourism

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Abstract

Health tourism, a rapidly expanding global sector, integrates medical services with cultural, ethical, and spiritual experiences. Women entrepreneurs play a central role in this domain; however, their engagement with emerging technologies and their entrepreneurial resilience are strongly shaped by religious beliefs and cultural values. Despite growing scholarly attention, the spiritual and cultural dimensions of women's entrepreneurship in health tourism have not been systematically reviewed or conceptually synthesized. To address this gap, this article conducts a systematic literature review of 70 peer-reviewed studies published between 2018 and 2025, following the PRISMA protocol and using thematic synthesis. The review identifies and integrates recurring themes that link religion, culture, resilience, and technology adoption among women entrepreneurs in health tourism. Findings show that religious beliefs—particularly within Muslim-majority contexts—are conceptualized as forms of spiritual capital that strengthen women's resilience, ethical leadership, legitimacy, and adaptive capacity. Cultural values such as collectivism, gender norms, and uncertainty avoidance emerge as both barriers and facilitators to technology adoption. Based on these synthesized insights, this review presents an integrative conceptual framework that maps how spirituality and culture interact to influence adaptive, technology-driven entrepreneurial strategies. The framework advances theoretical understanding at the intersection of tourism, culture, and spirituality, offers cross-cultural and gender-sensitive insights, and provides guidance for policymakers and practitioners to design empowerment and digital training programs aligned with religious and cultural contexts. Ultimately, this review contributes to the development of inclusive, ethics-driven, and sustainable health tourism ecosystems worldwide.

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Introduction

The global tourism landscape is experiencing rapid transformation at the intersection of globalization, digitalization, and spirituality. Among its emerging subfields, health tourism has become a dynamic domain influenced by technological innovation and culturally grounded service expectations. Within this context, women entrepreneurs are increasingly recognized as key actors who provide personalized, ethically guided, and community-sensitive health services (Azman et al., 2024; Roomi et al., 2018). However, women's engagement with advanced technologies, such as telemedicine platforms, AI-based diagnostics, or blockchain-enabled health records, is shaped not only by access and capability, but also by deeply embedded religious beliefs and cultural values (Musallam & Kamarudin, 2021; Namatovu et al., 2018; Ririh et al., 2020). These socio-cultural factors play a critical role in shaping women's entrepreneurial behavior, particularly in societies where collectivist traditions, spiritual norms, and gender roles significantly influence innovation pathways (Al Boinin, 2023; Bonetto et al., 2022; Sunny et al., 2019).

Although numerous studies across entrepreneurship and tourism have addressed these issues, there remains a lack of systematic and integrative analysis explaining how religious beliefs and cultural values influence women's technology adoption and entrepreneurial resilience in the health tourism sector. While extensive research exists on women's entrepreneurship, digital transformation in tourism, and resilience theory, only a limited number of studies have demonstrated how these dimensions intertwine within religious and cultural contexts, particularly in non-Western and faith-oriented societies (Hernández et al., 2024; Seyfi et al., 2025). Existing theoretical frameworks are often secular, individualistic, and culturally neutral, thereby overlooking the lived realities of women entrepreneurs whose decision-making and innovation are often rooted in moral, spiritual, and collective value systems (Ali, 2023; Haddoud et al., 2025). This conceptual gap underscores the need for a structured and integrative synthesis of the literature to unify theoretical perspectives and empirical insights in this domain.

To address this gap, the present article conducts a systematic review of peer-reviewed studies published between 2018 and 2025. It synthesizes recurring themes and patterns regarding the influence of religious and cultural frameworks on women entrepreneurs' technology adoption and resilience-building processes in the health tourism sector (Jasim, 2025; Purwoto et al., 2025). The analysis integrates insights from three major theoretical perspectives. First, technology acceptance theories provide an understanding of how individuals perceive, evaluate, and adopt innovations. Second, Hofstede's cultural dimensions highlight the ways in which collective norms, social values, and gender roles shape entrepreneurial decision-making. Third, entrepreneurial resilience frameworks emphasize

adaptive strategies and coping mechanisms that women employ to navigate institutional and cultural constraints (Dey, 2025; Hofstede, 2011; Salamzadeh et al., 2024; Stylianou et al., 2025).

Moreover, existing evidence indicates that religious faith serves as a source of intrinsic motivation and moral capital, enhancing women's confidence, ethical reasoning, and ability to navigate complex socio-cultural environments (Block et al., 2020; Musallam & Kamarudin, 2021; Namatovu et al., 2018; Ririh et al., 2020). Cultural values, including collectivism and traditional gender roles, influence risk perception, openness to digital innovation, and strategies for managing social and institutional limitations (Bonetto et al., 2022; Hernández et al., 2024; Sunny et al., 2019). Similarly, resilience, nourished by spirituality and cultural identity, enables women to transform constraints into adaptive opportunities, sustain business continuity, and effectively engage with emerging technologies such as telemedicine, AI, and digital health platforms (Dryglas & Smith, 2025; Purwoto et al., 2025; Seyfi et al., 2025; Stylianou et al., 2025).

By integrating these frameworks and findings, this study provides a comprehensive conceptual understanding of how spirituality, culture, and resilience interact to shape adaptive, technology-driven entrepreneurial strategies in the health tourism sector. Rather than proposing a new empirical model, this paper systematically analyzes and synthesizes the existing literature to enrich theoretical understanding of the cultural and spiritual dimensions underpinning women's entrepreneurship. Ultimately, this analytical review not only extends the theoretical discourse at the intersection of tourism, culture, and spirituality, but also offers practical implications for policymakers, digital support institutions, and development practitioners. The findings highlight culturally and spiritually responsive strategies that can strengthen women's technological empowerment, entrepreneurial resilience, and sustainable innovation within culturally sensitive health tourism ecosystems.

Methodology

This study employed a systematic literature review (SLR) guided by the PRISMA 2020 framework to ensure transparency, rigor, and reproducibility. The review synthesized empirical and theoretical insights on the interplay of religious beliefs, cultural values, resilience, and technology adoption among women entrepreneurs in health tourism. The methodology was designed to capture recent interdisciplinary advancements while maintaining methodological robustness.

Search Strategy and Databases

A comprehensive search was conducted across five academic databases: Scopus, Web of Science, ScienceDirect, Google Scholar, and EBSCOhost. The search targeted peer-reviewed journal articles published in English between January 2018 and May 2025. Keywords included combinations of "health tourism" OR "medical tourism," "women entrepreneurs," "religious beliefs" OR "religiosity," "cultural

values,” “resilience,” and “technology adoption” OR “emerging technologies.” Boolean operators (AND, OR) were employed to construct queries, such as: ("health tourism" OR "medical tourism") AND "women entrepreneurs" AND ("religious beliefs" OR "religiosity") AND "cultural values" AND "resilience" AND ("technology adoption" OR "emerging technologies")

Inclusion and Exclusion Criteria

Studies were included if they focused on women entrepreneurs in health or medical tourism and addressed at least one of the key variables: religious beliefs, cultural values, resilience, or technology adoption. Only peer-reviewed journal articles published in English between 2018 and 2025 were eligible. Exclusion criteria encompassed studies focusing on male entrepreneurs, sectors outside health tourism, non-peer-reviewed sources (e.g., conference papers, book chapters, theses, or reports), and articles in languages other than English.

Screening and Selection Process

The initial search yielded 684 records. After removing 138 duplicates, 546 articles underwent title and abstract screening, resulting in 174 articles for full-text review. Following quality appraisal and application of inclusion criteria, 63 studies were selected for final synthesis. The process is depicted in the PRISMA flow diagram (Figure 1). Reference management was facilitated using Zotero, and two independent reviewers screened and coded studies to minimize bias, resolving discrepancies through consensus.

Methodological quality was assessed using the Critical Appraisal Skills Programme (CASP) checklist, with a focus on qualitative and mixed-methods studies. Studies lacking methodological transparency or relevance to the research question were excluded. Data were extracted into a structured matrix detailing authorship, publication year, study location, focus area, methodology, and key findings (Table 2).

Thematic Synthesis and Conceptual Integration

Data analysis employed thematic synthesis to identify recurring patterns and relationships across diverse contexts. Key themes included the role of religious identity in shaping entrepreneurial motivation, the influence of cultural values on digital engagement, the mediating role of resilience, and the context-dependent interplay of these variables. This synthesis informed the development of a conceptual framework (Figure 2), which illustrates the dynamic relationships among religious beliefs, cultural values, resilience, and technology adoption.

PRISMA Flow Diagram

The PRISMA 2020 flow diagram (Figure 1) outlines the screening and selection process. From 684 initial records, 138 duplicates were removed, and subsequent screening of titles, abstracts, and full texts resulted in 70 peer-reviewed articles included in the review. This rigorous process ensured that all 70

studies, selected for their methodological quality and thematic relevance, were fully utilized in the synthesis to provide a comprehensive analysis.

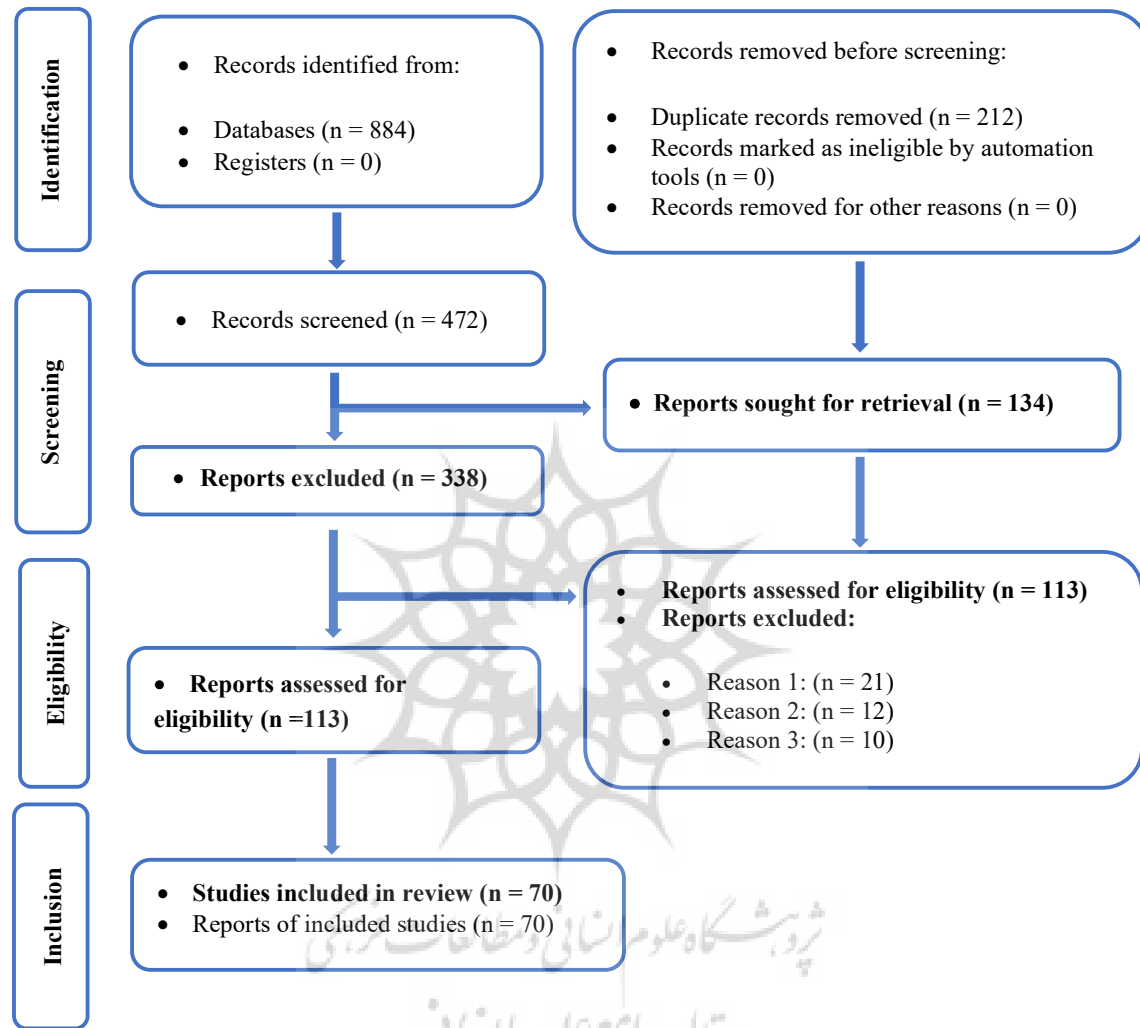


Figure 1. PRISMA Flow Diagram Illustrating the Study Selection Process

Results and Discussion

A systematic review of 70 peer-reviewed studies demonstrated that religious beliefs, cultural values, resilience, and technology adoption dynamically interact to shape women's entrepreneurial behavior in health tourism. By integrating foundational theories, recent empirical findings, and conceptual insights, this section develops the proposed conceptual framework (Figure 1), wherein resilience functions as a mediating mechanism. This mechanism is influenced by religious and cultural norms and ultimately

facilitates or constrains technology adoption. A synthesized overview of the selected studies, including their theoretical, empirical, and contextual contributions, is presented in Table 2 in the supplementary file.

Religious Beliefs as the Foundation of Entrepreneurial Intentions and Identity in Health Tourism

Religious beliefs provide a foundational lens through which individuals understand their roles, values, and behaviors, including those associated with health tourism. Beyond personal convictions, religion offers structured guidance for decision-making, ethical conduct, and emotional resilience (Faizin et al., 2025; Matharu & Juneja, 2024; Roomi et al., 2018). Typically, religious beliefs emphasize social responsibility, patience, ethical behavior, and perseverance, all of which are closely linked to the concept of resilience (Haddoud et al., 2025).

Research in predominantly Muslim communities indicates that religiosity supplies a spiritual basis that enhances women's ability to navigate uncertainty and environmental pressures in health tourism (Azman et al., 2024; Namatovu et al., 2018). Recent studies further suggest that religiosity not only shapes entrepreneurial intentions and opportunity recognition directly but also moderates technological and managerial decisions. For instance, research on 146 micro- and small-business owners in Indonesia revealed a strong correlation between religiosity and entrepreneurial intentions, emphasizing its role in fostering sustainable growth mindsets and ethical management practices (Musallam & Kamarudin, 2021; Ririh et al., 2020; Smith et al., 2023).

Religious institutions act as supportive networks that strengthen women's resilience, align ethical considerations with business strategies, and serve as driving forces for technology adoption and innovation (Block et al., 2020; Seyfi et al., 2025). Research has also shown that religiosity can facilitate the adoption of digital technologies among Muslim women entrepreneurs in health tourism. For example, a study conducted in Malaysia identified religiosity as a key predictor of innovation adoption within this group (Faizin et al., 2025). Moreover, religious beliefs serve as spiritual capital, which—through intrinsic motivation and reliance on divine support—strengthens resilience, particularly among Muslim women in the Middle East and North Africa (Haddoud et al., 2025).

Recent findings indicate that Islamic beliefs empower women entrepreneurs by providing moral legitimacy and social credibility (Haddoud et al., 2025). Seyfi et al. (2025) found that in religious environments, spiritual and social support helps women overcome cultural and technological barriers (Seyfi et al., 2025). Similarly, Jasim (2025) demonstrated that religiosity enhances the link between technology adoption and resilience, creating synergy when innovations align with religious values and collective well-being (Jasim, 2025). This perspective redefines faith not as a limiting force but as a source of adaptation in entrepreneurial behavior. In line with this, Black et al. (2020) provide robust theoretical foundations for the role of spirituality in entrepreneurial behavior (Block et al., 2020). These

studies suggest that religiosity can facilitate entrepreneurial intentions, particularly when entrepreneurship is understood as a socially responsible and ethical activity aligned with personal faith (Ali, 2023). Therefore, religion should not be seen merely as a constraint on entrepreneurial resilience; rather, when coupled with family and community support, it can act as a catalyst (Matharu & Juneja, 2024).

The influence of religion varies by cultural and institutional context. In Middle Eastern societies, it strongly supports women's resilience, whereas in secular or migrant communities, cultural and institutional factors play a larger role in shaping innovation and technology adoption (Wiig et al., 2024). Mechanisms such as religious reinterpretation by community leaders, social and educational support, and institutional policies help facilitate this process.

Evidence from health tourism also confirms this dynamic. Studies show that adherence to cultural and spiritual values can provide intrinsic motivation for adopting new technologies in health services, particularly when technological tools align with ethical and religious principles (Shahrabi Farahani & Ramezanloo, 2023). For example, Platforms like digital booking systems or international patient management tools are more readily adopted when consistent with spiritual standards. Research linking tourism, religion, and spirituality highlights that spiritual health complements the tourism experience and reinforces resilience and innovation in the health sector (Jahanian, 2022). In conclusion, religious beliefs act as a foundational determinant of entrepreneurial intentions and identity in health tourism. They function as motivational and supportive resources that enhance resilience, ethical behavior, and technology adoption, enabling women to overcome social, cultural, and technological barriers and achieve adaptive, sustainable growth. These findings emphasize the crucial role of religiosity in fostering management, innovation, and resilience among women entrepreneurs across diverse cultural contexts, positioning religion as the core of entrepreneurial intent and identity in this study's conceptual model (Figure 2).

Cultural Values as Barriers and Enablers of Technology Adoption in Health Tourism

Cultural values significantly shape how entrepreneurs engage with technology, as highlighted by Hofstede's cultural dimensions, including collectivism versus individualism and uncertainty avoidance. High uncertainty avoidance often reduces willingness to adopt new technologies due to fear of the unknown, whereas societies with lower power distance and stronger innovation tendencies demonstrate greater creativity and technology acceptance (Bonetto et al., 2022; Hofstede, 2011; Sunny et al., 2019).

In high-context cultures, technology adoption is not determined solely by perceived usefulness but is profoundly shaped by social expectations, gender norms, and generational traditions. In traditional societies, women often encounter cultural resistance when engaging with digital tools. Multiple studies conducted in Latin America and Asia indicate that gender-based cultural expectations restrict women's

digital competencies and hinder their participation in technology-driven entrepreneurship (Abreu et al., 2024; Khoo et al., 2024). Thus, cultural values and gender norms critically shape entrepreneurial behavior and the extent to which digital technologies are adopted in the health tourism sector (Kabir et al., 2023; Malaquias et al., 2022). Local cultural factors such as gender roles, family norms, and social structures define the ecosystem in which women entrepreneurs operate, affecting their access to and comfort with digital technologies (Bin Adzahar et al., 2024; Foroozanfar et al., 2025; Ghimire, 2024; Sanjna et al., 2025). Research has shown that women in conservative regions, such as parts of Latin America, frequently face challenges such as limited technological infrastructure, family dependency, safety concerns, and difficulties balancing work and family life. However, when they can leverage social networks and technology, they experience greater empowerment and self-efficacy (Khoo et al., 2024).

Conversely, studies conducted in countries such as Turkey and Tunisia demonstrate that in societies where religious values remain significant but cultural reforms have enhanced women's social participation—and where institutional trust and gender norms are more flexible—women exhibit greater acceptance of emerging technologies and a more positive attitude toward digital entrepreneurship (Azman et al., 2024; Goncalves et al., 2025; Jabbari et al., 2023). In more conservative societies, decisions regarding technology adoption often depend on the approval of religious authorities or male family members (Faizin et al., 2025). In contrast, in migrant or secular contexts, women show greater autonomy in embracing digital innovations, while cultural values and institutional trust emerge as key moderating factors (Shahrabi Farahani & Ramezanloo, 2023; Wiig et al., 2024).

From a critical perspective, These findings indicate that culture can function both as a barrier and an enabler. In traditional and religious contexts, norms and gender roles may restrict women's technology adoption; however, with institutional support, engagement of religious leaders, and digital education, these barriers can be mitigated, enhancing resilience (Wiig et al., 2024). Moreover, research in the broader tourism field reveals that cultural and religious values are not merely restrictive factors; when aligned with tourism experiences, they can foster spiritual well-being and strengthen resilience (Jahanian, 2022). Overall, the findings confirm that cultural values function as antecedent variables in the conceptual model (Figure 2), influencing both resilience and technology adoption among women entrepreneurs in the health tourism sector.

Resilience as a Mediating and Strategic Force in Health Tourism

Resilience is conceptualized as the capacity to adapt and flourish amid adversity, socio-cultural pressures, and crises, emerging from the dynamic interplay between internal belief systems and external social structures (Dryglas & Smith, 2025). In health tourism, resilience represents a key entrepreneurial competence, allowing women to navigate market fluctuations, regulatory changes, and cultural sensitivities. Rather than being a fixed personal trait, resilience emerges as a socially constructed and

contextually embedded process, shaped through the interplay of spirituality, cultural identity, and institutional support (Faizin et al., 2025; Azman et al., 2024; Haddoud et al., 2025; Jabbari et al., 2023; Seyfi et al., 2025). Empirical evidence underscores the pivotal role of spirituality, social support, and familial networks in enhancing resilience among women-led ventures in the health and wellness tourism sector. Religiosity has been shown to strengthen women's capacity to endure adversities and sustain their entrepreneurial efforts through mechanisms of meaning-making, social cohesion, and entrepreneurial persistence (Dubard Barbosa & Smith, 2024; Haddoud et al., 2025; Hernández et al., 2024; Purwoto et al., 2025).]. For example, Haddoud et al. (2025) found that spiritual beliefs cultivate purpose and perseverance, while Jassim (2025) demonstrated that religiosity boosts internal resilience, facilitating technology adoption during crises (Haddoud et al., 2025; Jasim, 2025).

Resilience also operates through social and collective mechanisms. Community participation, mentoring programs, and religious rituals provide adaptive resources that help women entrepreneurs navigate uncertainty and institutional limitations (Sawangchai et al., 2025; Seyfi et al., 2025). Parallel research in digital transformation has emphasized the construct of digital resilience, suggesting that faith and social networks serve as vital adaptive mechanisms for coping with technological disruptions and improving women's capacity to effectively deploy emerging technologies—even in resource-limited contexts (Azman et al., 2024; Salamzadeh et al., 2024; Woods-Giscombe et al., 2023; Zahwa et al., 2025). From a cultural perspective, resilience operates as a socio-culturally embedded process that bridges traditional norms with the imperatives of modern entrepreneurship (Faizin et al., 2025; Azman et al., 2024; Matharu & Juneja, 2024). In conservative societies, resilience is primarily cultivated through religious motivation, family support, and collective solidarity, whereas in secular or migrant contexts, institutional policies, digital literacy, and technological accessibility play more dominant roles in fostering resilience (Seyfi et al., 2025; Wiig et al., 2024). These contextual distinctions highlight resilience as a causal and dynamic mechanism that synthesizes the influences of religion, culture, and institutional environments. In the proposed conceptual framework (Figure 2), resilience functions as a mediating variable linking religious beliefs, cultural values, and technology adoption. By reinforcing these interrelations, resilience not only enables technological empowerment and innovation but also sustains women's entrepreneurial continuity within the evolving ecosystem of health tourism (Foroozanfar et al., 2025; Jabbari et al., 2023; Wiig et al., 2024). Women leveraging technology through religious guidance and social networks exhibit higher adaptive capacity and contribute to advancing health and spiritual tourism services (Foroozanfar et al., 2025; Wiig et al., 2024).

Dynamic Ecosystems and Contextual Interactions in Women's Health Tourism

Health tourism in culturally conservative societies extends beyond commercial exchange, combining care, spirituality, and innovation. Women entrepreneurs navigate the tension between traditional care

practices and modern technology, balancing faith, culture, and innovation for service quality and sustainable business performance (Khoo et al., 2024; Tulbure & Covalenco, 2024). Entrepreneurial adaptation in health tourism is inherently context-dependent. Supportive religious and institutional environments facilitate digital adoption and culturally aligned services (Mweha, 2025). Conversely, in rigid or conservative environments, resilience acts as a compensatory mechanism, enabling women to thrive through internal motivation, informal social networks, and faith-based support structures (Salamzadeh et al., 2024; Wiig et al., 2024).

The interplay among religion, resilience, and technology is non-linear and highly contingent on social, political, and institutional contexts (Jasim, 2025). In restrictive settings, such as rural areas of Pakistan or Gulf countries, women's engagement with technology is often constrained until validated by religious, familial, or political institutions (Faizin et al., 2025; Bin Adzahar et al., 2024). These constraints, rooted in traditional gender norms and conservative cultural expectations, condition technology adoption on alignment with ethical and spiritual values. In contrast, in migrant and multicultural communities, such as those in North America and Europe, religious identity has gradually distanced itself from traditional gendered restrictions. This shift allows women to leverage technological and entrepreneurial innovations in health and spiritual tourism with greater flexibility, while maintaining their spiritual beliefs and strengthening resilience (Foroozanfar et al., 2025; Lenz et al., 2025; Wiig et al., 2024). Such transformations are frequently supported by institutional reforms, digital education, and the redefinition of gender roles within multicultural ecosystems, enabling women to integrate technology into business development and service design (Dryglas & Smith, 2025; Kumar, 2025; Tulbure & Covalenco, 2024).

Empirical evidence confirms these contextual variations. Seyfi et al. (2025) demonstrated that in sanctioned regions, women entrepreneurs relied on religious beliefs and social networks to bolster resilience and overcome technological barriers (Seyfi et al., 2025). Similarly, in conservative African communities, women mitigate structural constraints and enhance access to health-related technologies through cultural and religious resilience (Ngalesoni et al., 2024). In contrast, in urban settings with advanced infrastructures, such as China, women entrepreneurs enhance resilience against economic and institutional shocks by leveraging digital innovations (Wiig et al., 2024). From a systemic perspective, institutional support, policy frameworks, digital education, and the reinterpretation of religious narratives are key mechanisms that strengthen women's resilience and innovation capacity in health tourism (Azman et al., 2024; Mweha, 2025; Sawangchai et al., 2025). Notably, religious reinterpretations by faith leaders act as facilitating mechanisms, legitimizing digital adoption and accelerating innovation among women entrepreneurs (Azman et al., 2024).

Constraints in traditional societies and opportunities in migrant communities create substantial contextual differences that directly influence technology adoption and resilience. These contextual interactions suggest that women's resilience in health tourism emerges from the synergy of cultural values, technology adoption, and institutional support (Haddoud et al., 2025). The dynamic ecosystem that arises from this interplay not only facilitates adaptive behavior but positions resilience as a central mediating force, linking religious and cultural beliefs with technological and entrepreneurial innovation. Overall, the findings indicate that contextual interactions and dynamic ecosystems enhance resilience as a driving force for sustainable innovation and development in health tourism (Bin Adzahar et al., 2024; Jabbari et al., 2023; Kumar, 2025; Wiig et al., 2024).

Synergy of Religious Beliefs, Cultural Values, and Technology in Strengthening Resilience of Women Entrepreneurs in Health Tourism

The health tourism sector is increasingly shaped by the dynamic interplay of socio-cultural, technological, and gender-related factors, particularly in contexts where religious beliefs and cultural values play a profound role in shaping entrepreneurial activities (Dryglas & Smith, 2025; Shahrabi Farahani & Ramezanloo, 2023; Tulbure & Covalenco, 2024).. Within this evolving ecosystem, women entrepreneurs face dual challenges: on one hand, keeping pace with rapid technological advancements, and on the other, meeting socially embedded expectations rooted in religious and cultural traditions (Khoo et al., 2024; Sawangchai et al., 2025). A systematic review of the literature reveals that religious beliefs and cultural values play a foundational role in shaping the behavior of women entrepreneurs in the health tourism industry (Jabbari et al., 2023). These belief systems serve as intrinsic sources of meaning, motivation, and ethical guidance, enabling women to navigate uncertainty and entrepreneurial challenges in the health domain with greater resilience (Haddoud et al., 2025; Jasim, 2025). Religious beliefs, in particular, influence ethical decision-making and provide a cognitive framework for evaluating the acceptance or rejection of emerging technologies in health-related entrepreneurial activities. In societies where religion constitutes the core of social culture, women entrepreneurs tend to adopt technological innovations only when these align with their spiritual values and cultural norms (Faizin et al., 2025; Azman et al., 2024).

Technology applications in this sector include telemedicine, digital marketing, online booking, international patient management systems, and AI-based platforms. While adopting these technologies requires technical skills, openness, and experimentation, it often conflicts with traditional cultural norms (Salamzadeh et al., 2024; Zahwa et al., 2025). Therefore, adoption depends not only on technical capability but also on alignment with cultural norms and individual resilience. Evidence shows that women have successfully globalized services via digital platforms while respecting cultural traditions (Dong & Khan, 2023; Salamzadeh et al., 2024). Moreover, digital platforms promote collaboration and

knowledge exchange among women, particularly in contexts where traditional networks are restricted by cultural norms (Mweha, 2025; Shahrabi Farahani & Ramezanloo, 2023).

Women entrepreneurs leverage culturally grounded resilience mechanisms, including faith-based coping, social solidarity, and moral persistence, to navigate the tension between innovation and tradition (Montañés-Del-Río & Medina-Garrido, 2020; Seyfi et al., 2025). Technology further enhances resilience, helping women overcome challenges such as sanctions, market instability, or limited institutional support while exploiting emerging opportunities in health tourism (Jabbari et al., 2023; Matharu & Juneja, 2024). This resilience, rooted in religious and cultural meaning systems, operates not only as an emotional response but also as a cognitive and meaning-making process that fosters creativity, risk-taking, and innovation (Tulbure & Covalenco, 2024).

Technology adoption among women entrepreneurs extends beyond technical or economic benefits, being strongly influenced by cultural and religious frameworks. Adoption is pursued not only for efficiency but also to enable ethical, meaningful, and trust-based interactions with patients and international clients (Dong & Khan, 2023; Jahanian, 2022; Lenz et al., 2025). Therefore, the convergence of religion, culture, and technology facilitates the creation of locally grounded, ethical, and sustainable solutions in health tourism, highlighting women as cultural and technological intermediaries advancing the sector (Sanjna, Pyla Narayana Rao, Priyanka Ostwal, 2025; Stylianou et al., 2025). Nevertheless, barriers such as digital illiteracy, system distrust, and culturally rooted fear of change may hinder technology adoption (Zahwa et al., 2025). Ethical and religious concerns about AI and IoT, such as reduced human interaction, data misuse, or incompatibility with spiritual values add further challenges (Ashraf, 2022; Zahwa et al., 2025). These barriers are particularly significant for women, who often require technologies to align with religious and cultural norms to build trust and ensure acceptance (Azman et al., 2024; Ty, 2023).

In many contexts, such challenges arise not only from individual attitudes but also from broader social norms limiting women's traditional roles in technological domains. Nevertheless, interventions like digital education, culturally responsive technology design, promotion of female role models, and institutional support can mitigate these barriers and strengthen women's resilience in adopting technology (Foroozanfar et al., 2025; Kumar, 2025; Mweha, 2025). Overall, the interaction of religion, culture, and technology enhances women entrepreneurs' resilience, fosters innovation, and supports the development of locally grounded, ethical, and sustainable solutions in health tourism. Consequently, women entrepreneurs emerge as central cultural and technological intermediaries driving inclusive and sustainable transformation in the sector.

Integrated Conceptual Framework and Theoretical Synthesis

The findings of this systematic review confirm that religious beliefs and cultural values, by enhancing resilience, significantly influence technology adoption and ultimately lead to the success and sustainability of women entrepreneurs in health tourism. This dynamic and iterative interaction—supported by religious, familial, and institutional mechanisms—not only helps women overcome barriers but also creates opportunities for sustainable innovation and inclusive economic development (Foroozanfar et al., 2025; Sawangchai et al., 2025; Shahrabi Farahani & Ramezanloo, 2023; Stylianou et al., 2025). Accordingly, this study integrates the results of seventy peer-reviewed studies to propose a conceptual framework that illustrates the dynamic interaction among religious beliefs, cultural values, resilience, and technology adoption in the context of women entrepreneurs engaged in health tourism. This framework (Figure 2) demonstrates how these elements interact within specific socio-cultural contexts to influence innovation and sustainable development in the sector. The conceptual definitions and the role of each construct are summarized in Table 1.

Table 1. Summary of key literature on religion, culture, resilience, technology adoption, and health tourism

Construct	Definition	Role	Main Effects
Religious Beliefs	Core spiritual values and ethical norms guiding entrepreneurial behavior	Independent / Antecedent	Influences resilience and technology adoption; provides spiritual capital and intrinsic motivation
Cultural Values	Societal norms, gender expectations, and collective practices shaping behavior	Independent / Antecedent	Shapes resilience and technology adoption; moderates engagement with digital innovation
Resilience	Ability to adapt and thrive under uncertainty, socio-cultural pressures, and crises	Mediator	Mediates the effect of religious beliefs and cultural values on technology adoption; enables coping and strategic adjustment
Technology Adoption	Implementation and use of digital tools (telemedicine, AI, digital records) in health tourism	Dependent / Outcome	Reflects adaptability and innovation; affects feedback on belief systems and cultural practices
Health Tourism Entrepreneurship	Women-led health tourism ventures delivering culturally sensitive and technologically enabled services	Dependent / Outcome	Reflects business performance, service quality, and integration of cultural, spiritual, and technological dimensions

Resilience operates as a mediating variable, serving as an adaptive bridge between traditional belief systems and modern entrepreneurial practices. It enables innovation and perseverance in the face of adversity. The reviewed studies repeatedly highlight that resilience is rooted in spiritual faith and cultural belonging, helping women sustain their businesses and ethical commitments despite

uncertainty, institutional voids, and gender-based discrimination. This capacity allows them to navigate tensions arising from the coexistence or conflict of religious and cultural narratives while maintaining their innovative trajectory. Through resilience, women entrepreneurs integrate spiritual motivation with adaptive capabilities, transforming constraints into opportunities for innovation and growth (Dryglas & Smith, 2025; Sawangchai et al., 2025; Seyfi et al., 2025).

Technology adoption, as a dependent construct, reflects women's adaptability and serves as a catalyst for innovation through digital tools such as telemedicine, artificial intelligence, and digital health platforms. Technology enhances transparency, accessibility, and competitiveness. However, the success and acceptance of technology in health tourism must align with religious, ethical, and caregiving values to ensure cultural legitimacy. The interaction between values and technology is inherently bidirectional: digital tools may challenge, reinforce, or reinterpret belief systems, generating a dynamic, co-evolutionary process between culture and technology (Khoo et al., 2024; Purwoto et al., 2025; Zahwa et al., 2025). Thus, technology is not merely a modern tool but a transformative force that strengthens women's resilience in designing innovative health tourism services.

A key feature of this framework is its feedback mechanism, which highlights the iterative and dialogical nature of these processes. It illustrates how engagement with technology and digital tools can challenge, reinforce, or reinterpret belief systems and cultural norms, while also showing how values and technologies co-evolve within dynamic cultural–environmental ecosystems. The ultimate outcome of this interactive process is the entrepreneurial role of women in health tourism, which reflects not only business innovation and performance but also their capacity to integrate spiritual, cultural, and technological dimensions in the design and delivery of services. By leveraging their belief systems, cultural contexts, individual and social resilience, and technological capabilities, women entrepreneurs can develop innovative solutions that are responsive to the needs of patients and international tourists. They can also design and deliver culturally sensitive and ethically responsible health services. This multidimensional approach enhances not only their individual success but also the ethical and sustainable development of the broader health tourism ecosystem.

The studies summarized in Table 2 reinforce the theoretical and practical coherence of this framework. They indicate that integrating religion, culture, and technology facilitates the creation of locally grounded, ethically aligned models in health tourism. Moreover, this integration enhances women's resilience in navigating both constraints and opportunities, positioning them as central drivers of sustainable development in the sector.

Overall, this integrated conceptual framework demonstrates that the synergy among spirituality, culture, resilience, and technology forms the core foundation of women's entrepreneurial success in health tourism. Therefore, the framework serves both as a theoretical lens for understanding culturally

embedded entrepreneurship and as a practical roadmap for policymakers to foster women's empowerment through inclusive and innovative strategies. It also provides a solid scientific basis for developing testable hypotheses in future empirical studies. Researchers may apply this framework through structured surveys or mixed-method designs to explore the dynamic and causal relationships among belief systems, culture, resilience, and innovation across different socio-cultural contexts. Furthermore, this systematic review offers valuable insights into the lived experiences of women entrepreneurs in health tourism, highlighting how the synergistic interaction of spirituality, culture, resilience, and technology shapes entrepreneurial pathways and the culturally attuned design of health services for international tourists.

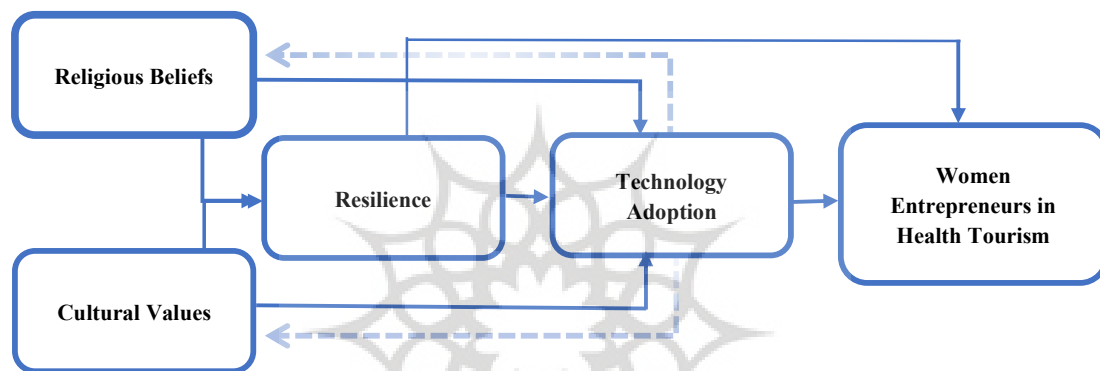


Figure 2. Conceptual Framework: The Impact of Religious Beliefs and Cultural Values on Technology Adoption and Resilience of Women Entrepreneurs in Health Tourism

The findings of this systematic review confirm that religious beliefs and cultural values play a key role in shaping women's engagement with digital technologies and their entrepreneurial resilience. This interaction is essential for developing policies and supportive programs in culturally diverse contexts. Cultural and social factors, including gender norms and family roles, influence women's entrepreneurial behavior and strategies, creating both opportunities and constraints (Al Boinin, 2023; Wiig et al., 2024). The integration of digital technologies into women's businesses is also affected by these factors, and policymakers should design frameworks that are sensitive to cultural and religious contexts to enhance women's resilience (Shahrabi Farahani & Ramezanloo, 2023; Zahwa et al., 2025).

Design of Culturally Embedded Entrepreneurial Programs

Policy frameworks must move beyond universalist approaches and instead incorporate cultural specificity and religious sensibilities. In many contexts, women's hesitation toward digital tools stems not from technological illiteracy, but from concerns related to modesty, social perception, and spiritual appropriateness (Akpuokwe et al., 2024b; Salamzadeh et al., 2024). Training programs should embed

spiritual ethics, allow for family engagement, and include gender-sensitive content delivery. For example, digital upskilling initiatives can align with local religious values through community-endorsed certifications or gender-specific learning environments (Jasim, 2025; Otokiti et al., 2021). This culturally sensitive approach not only enhances the relevance of the training but also fosters a supportive environment for women to engage with digital technologies confidently.

Faith-Driven and Community-Based Approaches to Building Entrepreneurial Resilience

As demonstrated in this review, resilience is not merely a psychological concept but encompasses deep social and spiritual dimensions rooted in individual beliefs and collective community support. Therefore, policymakers and development institutions should consider these multidimensional aspects and design culturally sensitive programs. Structures such as mentoring networks, peer learning circles, and business incubators can strengthen resilience through localized approaches—such as storytelling, prayer rituals, and values-based reflection (Maiocco et al., 2025; Margaça et al., 2022; Yeo & Lin, 2025). Moreover, investment in faith-based business associations and culturally attuned mentoring initiatives can empower women entrepreneurs who view their economic activities as intertwined with spiritual identity. Empirical findings indicate that combining religious support with socially embedded peer interactions enhances adaptive capacity and sustainable value creation in women-led enterprises (Ismail et al., 2025; Lenz et al., 2025; Ngalesoni et al., 2024; Quagraine et al., 2018). Consequently, community-driven and integrative approaches not only reinforce individual resilience but also foster culturally aligned support systems that promote innovation and social inclusion (Akpuokwe et al., 2024a; Mucollari, 2024). These findings highlight the importance of creating environments that support women's entrepreneurial efforts through mentorship and community engagement, ultimately leading to enhanced resilience and empowerment in their business endeavors.

Policy Flexibility and Regulatory Inclusiveness

Rigid regulations regarding women's digital presence, financing access, or business ownership often undermine policy effectiveness. Regulatory environments must offer flexibility to accommodate varying cultural attitudes toward technology. Instead, regulatory bodies should co-develop inclusive policies through dialogue with religious scholars, women entrepreneurs, and local civil society actors (Kumar, 2025; Nziku & Henry, 2020). This participatory approach ensures that policy solutions reflect lived realities, thereby improving implementation outcomes and trust.

Empirical evidence suggests that policies designed to support women's entrepreneurship must be contextualized to address specific cultural and economic barriers. For instance, in many developing countries, including those in sub-Saharan Africa, gender-based policies that facilitate access to credit and business registration are crucial for fostering women's entrepreneurship (Adegbile et al., 2024).

Furthermore, enhancing digital infrastructure and financial inclusion is essential for empowering women entrepreneurs, as these factors significantly influence their ability to engage in digital entrepreneurship (Ejaz & Qayum, 2023).

Technology Localization and Faith-Compatible Technology

Developers of health tourism technologies—including digital platforms, mobile apps, and marketing tools—should emphasize ethical and inclusive design to ensure accessibility and trust among women in conservative cultural settings (Ibrahim et al., 2024; Kumar, 2025). Incorporating elements such as gender-sensitive interfaces, robust privacy controls, and culturally relevant content enhances user comfort and engagement. Localized technological design expands market reach and fosters sustained digital interaction by minimizing cultural tensions (Gulati et al., 2024; Jasim, 2025; Sari, 2025).

The integration of faith-compatible features in technology design can significantly enhance user experience for women in religiously conservative societies. For instance, applications that respect religious practices and values can foster a sense of belonging and acceptance, thereby increasing user engagement (Ibrahim et al., 2024). Upholding ethical design standards further ensures that technology supports, rather than marginalizes, diverse cultural and religious identities (Kussebayev & Omirzak, 2025). Overall, integrating localization and faith-sensitive design principles is key to building effective, trusted, and enduring digital solutions for women in religiously conservative societies.

Integration into National Health Tourism Strategies

Integrating women entrepreneurs and cultural dimensions into national health tourism strategies is vital for inclusive and sustainable development. Studies highlight women's pivotal role in tourism sustainability, driven by self-efficacy, perceptions of women's work, and empowering leadership, which collectively strengthen participation and environmentally responsible practices (Dong & Khan, 2023). Government initiatives that promote collaborative networks and capacity-building can enhance women's human capital and resilience in tourism (Kimbu et al., 2019). Understanding the cultural and spiritual contexts in which women operate is crucial, as socio-cultural and economic barriers—such as traditional gender norms, limited financial access, and restrictive perceptions of leadership—often impede their entrepreneurial potential (Sanjna et al., 2025; Stylianou et al., 2025).

Many women integrate family duties into their ventures, shaping unique strategies influenced by cultural identity and social expectations (Rahman et al., 2023). Effective support for women in health tourism requires gender-sensitive and culturally adaptive policies, recognizing their unique challenges and offering tailored mechanisms that foster resilience and adaptability (Tulbure & Covalenco, 2024). Addressing these challenges requires tailored, culturally aware policies that build adaptability and long-term success (Johnson, 2025). Empowering women entrepreneurs in health tourism demands more than

access to finance or technology; it requires a holistic, intersectional framework that acknowledges spiritual worldviews, cultural identity, and adaptive resilience (Haddoud et al., 2025; Jasim, 2025; Lugalla et al., 2024). Ultimately, embedding women's entrepreneurship and cultural awareness into national health tourism strategies strengthens sectoral resilience, inclusivity, and authenticity, fostering sustainable growth and meaningful socio-economic impact.

Limitations and Future Research Directions

Research Limitations

This systematic review provides a comprehensive synthesis of the role of religious beliefs, cultural values, resilience, and technology adoption among women entrepreneurs in health tourism. However, several limitations must be acknowledged to contextualize the findings. First, the review is restricted to peer-reviewed articles published between 2018 and 2025, ensuring recency but potentially excluding foundational studies that could offer deeper theoretical or historical insights into the interplay of religion, culture, and entrepreneurship (Block et al., 2020). Second, the geographical focus of the analyzed studies predominantly covers Muslim-majority countries in the Middle East, North Africa, and Southeast Asia (Faizin et al., 2025; Azman et al., 2024). This regional emphasis may limit the generalizability of findings to non-Muslim or secular contexts, or to religious minority women in Western societies (Wiig et al., 2024). Third, the reliance on qualitative and mixed-methods studies, while rich in contextual insights, restricts the ability to statistically quantify causal relationships among variables such as religiosity, resilience, and technology adoption (Haddoud et al., 2025). Finally, the fluid and context-dependent nature of religiosity, cultural values, and resilience, coupled with varying definitions across studies, poses challenges for consistent comparisons (Jasim, 2025; Matharu & Juneja, 2024).

Future Research Directions

To address these limitations and extend the current findings, future research should explore the following directions:

1. **Longitudinal and Mixed-Methods Studies:** Longitudinal studies are needed to examine how religious and cultural influences evolve over time in shaping entrepreneurial resilience and technology adoption. Integrating quantitative methods with qualitative insights could provide more robust and generalizable findings, building on prior work (Haddoud et al., 2025; Salamzadeh et al., 2024).
2. **Comparative Cross-Religious and Cross-Cultural Analyses:** Future research should investigate women entrepreneurs' experiences across diverse religious and cultural contexts, comparing their resilience and digital inclusion pathways with those in Muslim-majority societies to enhance generalizability (Lenz et al., 2025; Wiig et al., 2024).

3. Digital Platform Design and User Behavior: Empirical studies should explore how technology platforms (e.g., telemedicine apps, booking systems) can be designed to align with cultural and spiritual values, fostering greater trust and adoption among women entrepreneurs in health tourism (Kumar, 2025; Zahwa et al., 2025).
4. Policy Impact Assessments: Research should assess how national or regional policies on women's digital inclusion, entrepreneurship education, and religious rights influence the interplay of belief systems and innovation outcomes in health tourism (Dryglas & Smith, 2025; Mweha, 2025).
5. Marginalized and Diaspora Voices: Studies should focus on underrepresented groups, such as rural women, religious minorities, or diaspora entrepreneurs, whose unique experiences at the intersection of culture, gender, and faith could offer transformative insights (Ngalesoni et al., 2024; Seyfi et al., 2025)

By pursuing these directions, future scholarship can enhance the theoretical and practical understanding of the dynamic interplay between religion, culture, technology, and women's entrepreneurship in health tourism.

Conclusion

This systematic literature review provides a comprehensive synthesis of how religious beliefs and cultural values intersect to shape technology adoption and entrepreneurial resilience among women in health tourism. Despite the growing global presence of women-led ventures, prior research has not sufficiently examined how deeply embedded socio-cultural frameworks mediate digital engagement and entrepreneurial behavior. By analyzing 70 peer-reviewed studies published between 2018 and 2025, the review identifies resilience as a central mediating construct that enables women to reconcile traditional belief systems with the demands of innovation.

Findings indicate that religious beliefs, particularly in Muslim-majority and faith-oriented contexts, serve as psychological anchors supporting emotional endurance, ethical leadership, and long-term orientation. Concurrently, cultural values—such as collectivism, gender norms, and uncertainty avoidance—can either constrain or facilitate technology adoption depending on their alignment with evolving entrepreneurial expectations. These socio-cultural factors interact in complex, context-dependent ways, with their influence further shaped by policy environments, diasporic experiences, and institutional support systems. Resilience emerges as the transformative capacity that allows women to navigate tensions between sacred traditions and digital modernity, strengthened by faith-based social capital, culturally tailored mentorship, and education programs.

From a theoretical perspective, this review develops an integrative conceptual framework that combines religion, culture, and psychological resilience within the broader discourse on

entrepreneurship and technology adoption. Practically, the findings emphasize the need for culturally responsive policies and programs that align digital capacity-building initiatives with religious and ethical frameworks. Future research should employ empirical, mixed-methods, and longitudinal designs to explore how these dynamics evolve over time, across geographies, and at different levels of technological maturity. Comparative studies across diverse religious and cultural traditions would further enrich our understanding of how women entrepreneurs adapt to digital innovation while rooted in distinct belief systems.

Author Contribution

L. Hamdollahi proposed the research topic, designed and conceptualized the study, conducted the literature review, prepared the initial draft of the manuscript, analyzed and interpreted the results, and designed the figures. She also carried out the final revision and editing of the paper. H. Sadeghi contributed to the research design, supervised the work, and participated in the interpretation of results and manuscript preparation. R. Khaki contributed to the literature review, manuscript preparation, and the development of the research methodology and writing. All authors have read and approved the final version of the manuscript.

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Conflict of Interest

The authors declare that there is no potential or actual conflict of interest regarding the publication of this article. Furthermore, all ethical principles—including avoidance of plagiarism, informed consent, prevention of research misconduct, data fabrication or falsification, avoidance of multiple or redundant submissions, and prevention of duplicate publication, have been completely witnessed by the authors.

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