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Cross-Cultural Differences and Intercultural Cooperation in the Context of Change and Uncertainty: Americans and Finns in the Workplace

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CROSS-CULTURAL DIFFERENCES AND INTERCULTURAL COOPERATION

IN THE CONTEXT OF CHANGE AND UNCERTAINTY:

AMERICANS AND FINNS IN THE WORK PLACE

by

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ABSTRACT

CROSS-CULTURAL DIFFERENCES AND INTERCULTURAL COOPERATION IN THE CONTEXT OF CHANGE AND UNCERTAINTY: AMERICANS AND FINNS IN THE WORK PLACE.

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Old Dominion University, 1996
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American and Finnish workers in financial institutions in the United States and in Finland were interviewed in their respective languages to explore cross-cultural differences in response to change and uncertainty in the work place. Changes were explored in the domains of organizational, process, procedure and work content, and technological changes in the work place. As a point of departure for this study, Hofstede's IBM study, as it pertains to Uncertainty Avoidance--a measure he used to evaluate culture-based resistance to change--was used for this study.

Differences in the kinds of change considered difficult to adjust to were found in the cross-cultural study. American workers found process, procedure, and work content changes most difficult to adjust to. Finnish workers, on the other hand, found organizational change, because of its resulting in changes in relationships between people, most difficult. Also, differences in the meaning of work were observed. Comparison to Hofstede's findings indicated that the results of this study differ from his findings.

Building on these results, American and Finnish workers in a Finnish financial institution's wholly owned subsidiary operating in the United States were interviewed, again in their respective languages, to discover how the differences emerging from the cross-cultural study played out in an intercultural organizational setting. In addition, it was explored whether other issues would become salient in intercultural cooperation in an organization where members of the two cultures work together. In the intercultural part of the study, differences in management and communication issues, as well as in issues

pertaining to work ethic emerged, implying a need for businesses to take inter-cultural issues into consideration in the process of planning international operations.

DEDICATION

In Memoriam

Toini Fagerström, my mother,

and

Gordon Pask, honored friend

To

John, my husband

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CHAPTER 1

INTRODUCTION

During the last decade, US industries have had to adapt to two major changes. The "merger mania" of the mid- to late 1980's and the resulting disappearance of many large companies--both industrial and services, such as banks and insurance--that had acted as stable employers for decades caused a major shake-up in many communities through lay-offs, re-organizings and reductions in work force, and a sense of insecurity in the whole nation's work force. The seeking of returns for the investors has continued the drive for productivity and efficiency through re-organizing which has continued reductions in numbers of employees, witness the re-organizing of AT&T in announced at the beginning of 1996, according to which forty thousand AT&T employees would be let go. The other major change--which began in industry, also in the mid-1980's, and has spread all through the US business world in an effort to regain lost market share in the world market and to increase productivity while cutting costs--has been the introduction of the concepts of Total Quality Management (TQM). This has happened, not only in industrial production, but in the services industries, as well. In its semi-autonomous team approach to work versus the earlier individualistic approach, TQM is a clear departure from the earlier practices of producing goods and services. What aspects of TQM are, in fact, applied at the companies professing adherence to its concepts differs widely, but it seems that a focus on statistical reporting is largely adopted and used.

In addition to the departure from traditional work relationships both among line workers and management, TQM principles require more than the old methods of management, detailed goal setting and quantification of production at various stages and its statistical reporting using computer-generated graphing and spread sheets. This computer-based reporting is no longer the responsibility of specially trained analysts, but

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has become part of the line worker's job, who is having to learn at least the basic statistical skills and the computer skills which enable him to produce the required reports. Also, this reporting enables management to exert more control over the productivity of individual employees than was possible earlier.

The disintegration of the former Soviet Union and the resulting political turbulence and economical difficulties have had an adverse effect on the Finnish economy. Since the twenty percent of all Finnish trade that was enacted with the so-called Eastern Block countries has dwindled into practically nothing because of those countries' lack of buying power, the Finnish companies whose major trading partners were Eastern Block countries are in the process of re-directing their trade and adjusting to new ways of doing business. As a whole, the diminishing of Eastern trade and the simultaneous world economical slump have caused in Finland an unemployment of, at times, over twenty percent. Finnish companies, as their counterparts in the US, have gone through mergers, sweeping down-sizings, reorganizations, and efforts to increase productivity using fewer employees.

Changes, especially in the work place, if one's livelihood is dependent on having a job, are stressors, whether they are considered positive or negative. According to Henry Honkanen (1989, 125)

> changes may confront the employees with totally new challenges; the new organization and working within it, is more demanding. People are afraid that they may be unable to perform in these situations. The feeling of one's inability or deficiency can be a strong motivator for resisting change. People may also think that agreeing to changes might be understood as their earlier activities having been somehow wrong or inept.

In case of major changes, such as the re-organizing of the company or its merging with another, where it is understood that overlapping functions exist, and as a consequence, employees will be let go, it is understandable that uncertainties about one's ability to continue one's employment with the company will arise.

As in the US, efficiencies are strived at through technological changes in the work place, such as a higher level of computerization. This, in addition to organizational changes, creates a work place where not only human relationships and reporting relationships are changing, but also how the work itself is being accomplished.

From the employee's perspective, rules, be they stated or unstated, create a secure environment. They may be limiting and stifling, but one is safe within their limitations. They give structure to daily functions, they define relationships among employees, and they define roles. When rules are changed, and before the employees become comfortable with the new ones, there is a window of time, where learning is required and some exploration as to the specific applications of the new rules takes place. During this time employees will feel uncertainty about their environment--the old, comfortable, and known is changing into something else.

The formal structure of an organization provides clarity, predictability, and security. Formal roles prescribe duties and outline how work is to be performed. Policies and standard operating procedures synchronize various efforts into coordinated actions. The formal distribution of authority lets everyone know who is in charge, when, and over what. But change undermines these structural arrangements, creating ambiguity, confusion, and distrust. People no longer know what they are expected to do or what they can expect from others (Bolman and Deal 1991, 381).

With the advent of large trading entities (e.g., NAFTA and EU), that provide large tariff-free zones for their members to trade in, but that tend to be not quite as benevolent to outsiders, it is advantageous for companies from outside these entities to obtain presence inside them. Through this presence they are treated as if they were member-country enterprises, thus avoiding the tariffs. Consequently, it is expedient for companies to seek opportunities of presence in foreign countries through subsidiaries or joint ventures of some kind. This need to expand outside of one's domestic borders requires, naturally, the knowledge of the target country's business laws and practices, but it

requires, also, understanding of the culture to which one is intending to establish a more or less permanent connection. If, let's say, American methods of management are imported as such into some foreign country where management methods are very different, how could one expect to work together with the local workers whose good will and cooperation are needed for the enterprise to succeed? Different languages make communication difficult, and even though a common language is found, how do we still know that the message intended is the message received? The usage of English varies widely from one English speaking country to another; how, then, when English is a foreign language to one of the parties? And the understanding of words is only the beginning; how about silences, how about those things that are understood in one culture without them being said?

In this environment, where so many unknowns and uncertainties prevail and to which employees have to adjust, and where cultural differences, subtle though they may be, jeopardize the success of cooperation and communication, how could a company aspiring to go international expect to succeed? The success of the cooperation between cultures in a shared work place, inter-cultural cooperation, is dependent on the willingness of both cultures to cooperate, and this, again, is dependent on the differences between the cultures. If the differences are small, and not in crucial areas, all possibilities for success are there. But if the differences are in issues central to a culture in areas such as religion, family, and what is important in life--in other words, values--unless handled with proper care, the exercise may well result in failure.

This research was conducted to explore the differences between the American and Finnish cultures as evidenced in organizational environments of financial institutions in the United States and in Finland and to find out how these differences affect the day-to-day operations of a Finnish owned financial institution operating in the United States.

CHAPTER 2

LITERATURE REVIEW

Organizational Uncertainty

Geert Hofstede (1984, 45), in his study of cultural values, based on an IBM survey of its employees in the late 1960's and early 1970's, discusses the need for security as a value in different cultures. He describes what he calls "uncertainty avoidance index" (UAI) as

> the extent to which a society feels threatened by uncertain and ambiguous situations and tries to avoid these situations by providing greater career stability, establishing more formal rules, not tolerating deviant ideas and behaviors, and believing in absolute truths and the attainment of expertise. Nevertheless, societies in which uncertainty avoidance is strong are also characterized by a higher level of anxiety and aggressiveness that creates, among other things, a strong inner urge in people to work hard.

In analyzing the responses of the IBM employees, he ranks the countries according to UAI, indexing them from a high cultural uncertainty avoidance of 112 in Greece to the low cultural uncertainty avoidance of eight in Singapore. According to Hofstede (1984, 123),

> respondents in high UAI countries tend to differ from those in low UAI countries on the following issues:
>
> 1. a lower ambition for advancement and a preference for specialist over manager positions;
> 2. a preference for large over small organizations, and more approval for loyalty to those organizations, while the more senior managers are considered to be the better ones;
> 3. a tendency to avoid competition among employees and to prefer group decisions and consultative management over individual decisions and more authoritative management;
> 4. dislike of working for a foreigner as a manager;
> 5. resistance against change;

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6.	a pessimistic outlook on the motives guiding companies (in spite of admiration for loyalty to companies);

7.	finally, the level of overall satisfaction scored in a country is positively related to UAI.

According to this UAI ranking the Finnish culture has an UAI of fifty-nine and the US forty-six (1984, 122). Since Hofstede's scale ranges from eight to 112, both countries fall close to each other at mid-scale, but even so the results indicate, according to Hofstede, that US workers are more tolerant of ambiguity and uncertainty than the Finnish ones, and that they would have less anxiety about changes in the work place than the Finns. A higher UAI also indicates a lesser willingness to change jobs and a higher willingness to making group decisions, which can be "seen as a way of avoiding risk for the individual" (1984, 123-4).

This difference has implications about the possibilities of successful transferring of corporate and national cultures from one country to another, in this case from the US to Finland and vice versa. Andre Laurent (1993, 182) notes, in the context of companies aspiring to a universal corporate culture that

> behavioral adjustment may occur at a superficial level and provide the designer from headquarters with an illusory feeling of satisfaction in front of apparent homogeneity across subsidiaries.

and recounts an example of "playing by the book," with no real cultural change having taken place:

> In the French subsidiary of a Swedish firm, whose corporate values include an almost religious reliance upon informality, French shop-floor employees were recently observed as addressing their managers by their first names and using the intimate "tu" form within the boundaries of the firm. The same individuals immediately reverted to "Monsieur le Directeur" and the more formal "vous" form whenever meeting outside the firm (1993, 181).

He deems it

illusionary to expect that the recent and short history of modern corporations could shape the basic assumptions of their members to an extent that would even approximate the age-long shaping of civilizations and nations (1993, 180),

and draws the conclusion that if need be, "organizational members may very well play the expected game without abdicating their own personal values" (1993, 181). Also, in the area of transferring corporate culture to another country, Susan C. Schneider stresses the underlying assumptions embedded in national cultures. She questions

> whether the behaviors, values, and beliefs prescribed by corporate culture are merely complied with or truly incorporated. This is particularly relevant to concerns regarding motivation, commitment, and the possibility of employees sharing a common "worldview," i.e., the very reasons for promoting a strong corporate culture (1993, 161),

and goes on to express her doubts about its feasibility:

> Although it can be argued that changes in behavior may result in changes in underlying assumptions over time, the unconscious nature of these assumptions makes this unlikely (1993, 161).

Cultural differences of these types will, even though individuals may very well--on the surface--"play the game," affect the cooperation among individuals whose values are very different. They will, certainly, affect a company's policies in areas of personnel policies, the company's goal setting, and the style of management adopted in the foreign branch. In view of the above, an effort to transfer culture, whether national or corporate, without recognition of and allowance for local values seems to be a risky undertaking. To avoid costly mistakes in this area, the careful weighing of what should be transferred and how, may well be worth while.

Uncertainty about Policies and Procedures

In the more specific areas of policies and procedures, e.g., in the specificity of job descriptions, uncertainty and its avoidance plays a significant role. Schneider observes that

> in Japan job descriptions are left vague and flexible to fit uncertainty and to strengthen the bond between the individual and the company. In the US and France, the job descriptions tend to be more specific, which may reduce uncertainty but which permits more job mobility between organizations (1993, 163).

Changes in policies and procedures are readily imposed on workers at the initiation of any change. Reporting structures are changed, paperwork changes, from the layout and design of forms to the required authorizations, and to what can and what cannot be done. Employees have to learn new ways to accomplish things. Even such mundane things as applying for leave and ordering office supplies are often affected. Things that seem of small import can be considered by workers as being only the "tip of the iceberg," and as such, indicators of larger issues affecting their security in doing their jobs, and even of job security itself.

In studying the consequences of personnel problems in the context of success of mergers and acquisitions, Jeannette A. Davy et al. found that changes in a company's policies and procedures following an acquisition, compounded by a managerial trend to withhold information from employees, can cause feelings of job insecurity. Their study indicates that, over time, a steady decline in commitment and job satisfaction developed among the employees. Strong evidence was also found that employees were psychologically withdrawing from the organization (Davy 1989, 84-90).

Uncertainty about Technology

In addition to organizational and policy and procedure changes, technological changes are affecting workers both in Finland and the US. Looking at this process from a cross-cultural perspective, and considering Hofstede's UAI's, the attitudes of workers in the two cultures towards and their acceptance of technological development and innovation could be expected to differ. The impact of technological changes and their potentially alienating effects on workers in the US, West Germany, Sweden, Japan, and Israel was examined by Ephraim Yuchtman-Yaar and Avi Gottlieb. Their findings indicate that there are large intersocietal differences in the perceived magnitude of such changes. Alienation from work, though, did not appear to have increased in these societies, with the exception of Japan, where a relatively high proportion of workers attributed some alienating effects on the work role to technology (Yuchtman-Yaar and Gottlieb 1985, 603-621). The results of this study indicate that there are cross-cultural differences in the acceptance of technological change, and consequently, this is an area of work where consideration might need to be given to cultural differences when initiating change.

The impact of micro-computers on the efficiency of businesses has been recognized, and consequently their use has spread significantly over the last fifteen years. This has meant that the computer has become a tool used not only by the few main-frame specialists in companies, but by a variety of workers at various levels of the organizations. In the US, especially lately with the implementation of total quality management (TQM) in many organizations and its requirements of measuring and graphic presentation of statistical information, the micro-computer is becoming a piece of equipment whose use needs to be, if not mastered, but understood at least at a working level by workers from the shop floor to the corporate executives of companies. The same development, though not yet much the context of TQM, can be seen in Finnish companies who strive for efficient use of time in their effort to survive the present difficult business environment. This change to the use of computers by workers who have very little or no formal training

in their use may be a cause of anxiety in the work place. George A. Marcoulides studied the attitudes and reactions of two samples of undergraduate college students in Los Angeles, CA, and in Hunan, People's Republic of China, toward computers. He found that both student populations were anxious about the use of computers, and that the anxiety was present to a similar degree in both samples (1991, 281-289). This would indicate that if college students, who are in a learning environment of their free will, experience anxiety in dealing with computers, workers, who are confronted with learning the use of computers as a new, additional requirement of their jobs, would experience feelings of anxiety to a higher degree than the students. Also, one would expect that in addition to the anxiety, they would fear that the consequences of possibly not learning as quickly as expected by the management may present them as less promotable and possibly even as affecting their job security.

Organizational changes, new policies, procedures, and technologies, whether they be introduced in the context of a merger, an acquisition, or in search of efficiencies, have created a work environment where change has replaced "business as usual," disrupting learned, comfortable ways of operating. As noted before, there are many reasons for workers to feel apprehensive and fearful of change. Acknowledging this, W. Edwards Deming discusses fear of change as one aspect of his eighth principle, "drive out fear" from the company to obtain quality, noting that:

> no one can put in his best performance unless he feels secure. . . . Fear takes on
> many faces. A common denominator of fear in any form, anywhere, is loss from
> impaired performance and padded figures (1986, 61).

Some examples of change and ambiguity that Deming points out are workers' comments, such as:

I am afraid that I may lose my job because the company will go out of business.

I have a feeling that Dave (higher up) may move to another company. If he does, what will happen to me?

I could do my job better if I understood what happens next . . . (1986, 60-61).

Workers' Reactions to Change

Laird Mealiea, looking at resistance to change as caused by the perceived effects on individuals' needs, suggests methods by which the needs might be satisfied in order to accomplish an easier transition. In discussing planned change within an organization, he notes that change introduced by management has the potential of blocking affected employees from satisfying their dominant need structures. As a result, the employees learn to associate anxiety, frustration, or fear with the introduced change. He suggests that the existence of the perceived link between the introduced change and the blocked need satisfaction increases the probability that employees will resist future change programs, and posits that through various strategies, such as supplying information about the change, allowing participation in the change process, permitting a non-evaluative adjustment time, keeping the change as simple as possible, dividing the change into amounts easily learned, fitting the change to the present program when possible, relying on informal leaders in the organization, and through allowing "formal avenues of appeal," management may reduce the probability of employee resistance to the introduced change (Mealiea 1978, 211-223). Whether his suggested strategies would be universally applicable in facilitating change processes, or would there be cultural differences in their acceptance, is not discussed.

Change in organizations and the workers' resistance to change have been, and still are, subjects to many studies and writings. These range from how-to books to studies on why change is resisted, and what should be done about this resistance. Quite often the important effect of resistance to change is indicated, and many findings of studies point out that the difficulties organizations experience in implementing change are caused by their employees' unwillingness or inability to deal with and adjust to the change. Little,

though, is said about cultural differences in the individual worker's values, perceptions, experiences, feelings and his methods to deal with it. In a multi-cultural work environment, it seems that the recognition and the taking into consideration of the cultural differences in reacting to change between the employees should be an important part of any management's concerns in implementing change in this kind of an environment.

Workers' feelings, their reactions, and experiences of insecurity about their jobs have been the subject of many studies lately. The relationship between the job insecurity associated with layoffs and the work effort of employees who survived it was studied by Joel Brockner et al. The relationship took the form of an inverted U, particularly among survivors whose economic need to work was relatively high. It was found that the survivors' high need to work translated their feelings of job insecurity into their level of work effort (Brockner 1992, 413-25).

Ingwer Borg and Dov Elizur studied job insecurity and its relationship to employees' various attitudes and opinions toward their work and the organization. The data were drawn from eleven European high-technology organizations with a total of 8,483 respondents. It was found that job insecurity is associated with more negative evaluations of all aspects of the company and the job, including more objective variables such as the quality of products and services. Particularly high correlations were observed between job insecurity and negative judgments on management and the company in general (Borg and Elizur 1992, 13-26). This indicates, then, the deterioration of the employees' good-will toward their companies and even the deterioration of the quality of the products produced by these companies as a result of the employees' insecurity about their jobs.

Susan Ashford et al. studied the causes and consequences of job insecurity using a variety of organizations in the northeastern US as their sample. Their results show that personal, job, and organizational realities linked with a perceived lack of control are correlated with measured job insecurity. This, in turn, leads to attitudinal reactions, such

as intention to quit, reduced commitment, and reduced satisfaction. The results also suggest the potential importance of information in reducing job insecurity (Ashford 1989, 803-29).

Resistance to change has been, and still is, found even at the level of organizations. Craft and Rubin examined US unions' resistance to change, and found it resulting from their officials' difficulties in dealing with change because of the culture of insecurity and defensiveness. They conclude that change will only occur when it is absolutely necessary, and even then it will be encumbered with much foot-dragging (1991, 393-405).

Even when it is recognized that change is necessary, and there is an official agreement that this is so, resistance by those individuals most threatened by it may still occur, writes Irving N. Berlin (1979, 119-128). In his paper, Berlin does not, however, address the individuals' perceptions of the threats involved or their efforts to deal with the change at an individual level.

Neal Gross, in his case study focusing on the meager successes of the efforts to introduce major innovations to school curricula, and the schools' organizational arrangements and modes of operation, presents as his findings that the methods used to try to overcome resistance to change are simplistic because they overlook important stages in organizational change and internal and external conditions that can have an important impact on the fate of innovations. (Gross 1977, 71-87).

As discussed earlier, resistance to change wells from various sources. Insecurities about ability to learn, to perform at an accepted level after that learning if time for adjustment is given, and overcoming the feeling that how things were done earlier were not wrong--only different: all these contribute to not wanting the change.

Role Ambiguity

Though insecurity about one's job may be the ultimate cause of fear and anxiety, there are other aspects of change that may present themselves as being ambiguous and

thus causing uncertainty. One of these, often present in the work environment, and accentuated by changes in the organization, is role ambiguity. The findings of Magid Igbaria and Tor Guimaraes in their study of job satisfaction among information center (IC) employees shows that role ambiguity was the most dysfunctional variable for IC employees in relation to job satisfaction. The study also confirmed the importance of job satisfaction in predicting organizational commitment (Igbaria and Guimaraes 1993, 145-174). Role ambiguity, especially in the sense of employees not having a clear understanding of what is expected of them--and consequently not knowing what yard stick they are measured against--is a cause of uncertainty for the affected employees. Here, possible cultural differences, as noted above by Schneider in the context of the level of specificity in job descriptions in Japanese and US companies, can play an important role in a foreign owned company.

Using Hofstede's four cultural values as bases for their study of role conflict and role ambiguity of chief executive officers heading international joint ventures, Oded Shankar and Yoram Zeira found that role ambiguity was lower when the corporate executive officer had more years of education, when the power distance and masculinity-femininity gap between parent companies were lower, and when the individualism-collectivism and uncertainty avoidance gaps were higher (Shankar and Zeira 1992, 55-75).

Role ambiguity as a stressor is discussed in articles in both the Journal of Management by Lee, who states that role stress occurs when the individual is uncertain of his or her role in an organization of how and where to perform given tasks (1980, 177-87), and the Personnel Review (UK) where Firth shows through his research that role ambiguity has been related to: 1) lowered self-esteem, 2) life and job dissatisfaction, and 3) a decreased motivation to work (1983, 11-5). Since job descriptions, reporting structures, and performance expectations are subject to change in the processes of organizational and technological changes, it can be expected that there be cultural differences in how the workers perceive role ambiguity and how they react and adjust to

these. Role ambiguity was found to be, in addition to satisfaction with promotions, one of the consistent cross-cultural differences related to the characteristics of the three cultures studied (Druse, Jews of North African origin, and Jews of Georgian origin) by Boas Shamir and Amos Drory (1981, 267-282). Consequently, this may be an area where cultural differences in reactions between the Finnish and the US worker could be detected, and to which, in an inter-cultural setting, consideration should be given.

Communication Issues

Culture-based differences in communicating within the organization, in day-to-day working situations may affect the ways in which the communication is understood--or misunderstood. "When a person's ability to speak a second or third language is weak, he is likely, lacking the skills in affective language, to sound more blunt, more directive than he intends." (Condon and Yousef 1975, 30). A person, in an effort to convey a message in a foreign language may sound unfriendly, demanding, or even threatening to the listener, though nothing such was intended. Also, a foreign language may not seem to the speaker as conveying the same emotional impact than the words of his own language, thus frustrating the speaker, and perhaps the message being understood as far more emphatic than the speaker realizes, as observed by Condon and Yousef (1975, 25) in that:

> any person who has learned to speak another language probably realizes that foreign swear words are not likely to express his anger as effectively as his native language does. In this sense, it may be more difficult to communicate with ourselves in a foreign language than it is to communicate with others.

Cross-cultural differences in communications can even take very pronounced forms, as Condon and Yousef observe in stating that ". . . a European expresses anger and this anger embarrasses his Japanese counterpart, who then expresses his embarrassment through laughter" (1975, 25). To a European, laughing at him when he expresses his

anger, would be insulting in that he would understand that he was not being taken seriously, and this would probably make him even angrier.

When comparing communication patterns in a British family and an American family, which they use as examples of authority in social organizations, Condon and Yousef (1975, 76) draw on Margaret Mead's observations about the typical English father as being

> the head of the household, and that no one questions his authority. Thus the father speaks at the table from a position of authority. Since it is unnecessary to establish his authority through arguing, the father may uderstate his opinions; the children, seen but not heard listen attentively and in growing up come to imitate the authority style of father.

and describe the American family as

> more democratic or child-centered, and since the children may do more of the speaking, dinner-table conversations bear the characteristics of children's talk: exaggeration, loud voices, discontinuity. The result, Mead suggests, is that American children grow up with no other model than themselves and become only older children. (The childlike if not childish style of people from the US has been mentioned by many foreign critics.)

In discussing inter-cultural competence (ICC), described by Samovar and Porter as including three aspects, namely: "(a) ability to deal with psychological stress, (b) ability to communicate effectively, and (c) ability to establish interpersonal relations." (1982, 32) the authors state that, as opposed to only visiting a foreign country,

> ICC is different in that a wide range of situations and types of performance are involved, together with a variety of goals. Intercultural skills may include some quite new skills, where quite different situations or rules are involved, such as bargaining, or special formal occasions. It may be necessary to perform familiar skills in a modified style, e.g., a more authoritarian kind of supervision, or more intimate social relationships.

They also observe that "several studies have shown that language fluency is a necessary condition for the adjustment of foreign students in the United States" (1982, 33).

Another aspect of both oral and written communication is what Edward T. Hall refers to as "context," specifically as high-context and low-context (Samovar and Porter 1988, 44-54). He indicates that in cases where the communicators have a common background, e.g., in case of twins who have grown up together (high context) are more economical in their communication than individuals who have not (low-context). This would point to a homogeneous culture having less need to be explicit than a heterogeneous one--high context and low context, respectively.

Given the many differences in communication, be they verbal or non-verbal, that affect the interaction of individuals of different nationalities, it is understandable that in a bi-cultural or multi-cultural organization, these issues would have a considerable effect on the ability of the employees to function together. Also, differences of these kinds will affect the relationship between the management and the associate level in understanding the inevitable two-way communication.

Related Publications

A variety of studies on organizational change and its worker related issues and mental hygiene in the work place have been conducted in Finland under the auspices of, among others:

1. Ammattienedistämislaitos (Institute of Occupational Development), a government agency,

2. Johtamistaidon opisto (Institute for Leadership), a research and schooling organization for Finnish managers funded by Finnish businesses,

3. Työterveyslaitos (Work Health Institute), a government agency,

4.   Työturvallisuuskeskus (Centre of Occupational Safety), funded by labor unions.

These four organizations also cooperate in some areas of research and publishing, and

5.   Tampereen Yliopisto (University of Tampere).

In his work <u>Organisaation ja työyhteisön kehittäminen</u>, Henry Honkanen (1989, 124-31) discusses employees' reactions to changes in the organization in which they work, and how to alleviate the stresses the employees might experience in dealing with the change. Material much to the same effect has been produced in the US and distributed to employees whose companies have either merged with or been acquired by another company.

Research Questions

The above indicates that it is well understood that changes in the work place affect the workers in many ways, both at work and in their private lives. Also, it is understood, that individuals in different cultures--based on their cultural value systems--react to changes in the work place in different ways, and that certain changes may not have a major effect on individuals in one culture, but in another, they may cause much uncertainty. In addition to the more tangible changes in organization, policies, procedures, and technology, changes in organizational communication in a multi-cultural work place can aggravate the uncertainties felt by the employees.

Given an inter-cultural work environment where changes occur, the following questions emerge:

1.   What culture-based differences are to be found in American and Finnish office workers' reactions and attitudes to changes in their working environments in the areas of organization, process, procedure, work content, and technology?

According to Hofstede (1984, 122), the Americans should be somewhat less disturbed by changes in the work place than the Finns. However, the difference is not

large, so one would expect that in an inter-cultural work environment their interaction should not be difficult. But, do the reactions to change that do exist in the same area of change? If they are, then in an organizational setting, management's efforts to ease the effects of change for both populations could be the same, but if the two nationalities consider different kinds of change difficult to adjust to, another approach is required from the management.

2. How do these differences affect an organization where both populations are working together?

If there is a difference in the kind of change that individuals of the two nationalities react to, and since the two populations need to be able to cooperate in the work place, how do they do this without friction--or can it be done? Based on the literature written about communication issues, it seems that knowing the other's language is of prime importance (Condon and Yousef 1975, 25). Another important issue is the understanding of each others' value systems. In some cultures, e.g., in the American, the cost of products and services is considered important and because of this, it is discussed early on in negotiations, whereas in the Finnish culture, the cost of products and services is equally important, but it is not considered good form to discuss these before first having built rapport with one's counterpart and discussed the properties of the products and services. In negotiations with Finns, price is mentioned late in the discussions and almost as a "by-the-way." In an inter-cultural work place, how do individuals from different cultures take cultural differences into consideration in order to be understood and to work smoothly together?

3. How do these compare to Hofstede's findings?

According to the researcher's knowledge of IBM's hiring practices in Finland in the 1960's and 1970's, quite specific requirements were set in the potential employees' language skills, their education, their adaptability to work in an inter-cultural environment, and their willingness to conform to the IBM dress code. Consequently, whether Finnish

IBM employees could be considered to be representative of the cultural values and qualities of the Finns, arose as a research question. Also, implications about changes in cultures could, perhaps, be found through using Hofstede's UAI questions over twenty years after Hofstede performed his study.

CHAPTER 3

METHODOLOGY

Introduction

The research was conducted as an exploratory comparative study to find out differences between American and Finnish office workers' reactions to changes in their work places, and how the individuals in the two nationalities work together in an organization requiring the attainment of mutual goals. It was performed in three financial institutions' wholly owned subsidiaries, and the data gathering instruments used were partly an open-ended interview schedule and a questionnaire with set options for responses, obtained from the questionnaire used by Geert Hofstede in his IBM studies (1980, 403-410).

Goals

With international trade alliances and the increased ease of international contacts and cooperation in the areas of exchanging information, goods, and services, it is becoming more and more commonplace for companies to work with enterprises in other countries than their own. This results in situations where an increasing number of people will be directly exposed to foreign cultures in a variety of settings, such as trade negotiations, planning, and working together in office environments where a sensitivity to cultural differences can be the deciding factor to the success or failure of the effort. It is, therefore, considered important to heighten the awareness of and sensitivity to peoples' culture-based responses to change.

The goals of the research were 1) to find out what culture-based differences are to be found in American and Finnish office workers' reactions and attitudes to changes in their working environments in the areas of organization, process, procedure, work content, and technology, 2) to understand how these differences affect an organization

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where both populations are working together, and 3) to provide data that would enable a comparison between Hofstede's findings about the Uncertainty Avoidance Index (1980, 154-209) of his American and Finnish subjects to the findings of this study.

Instruments

The instruments used for this study were open-ended interview schedules (Appendices 1 through 6) intended to solicit responses to the changes that had lately happened in the interviewees' companies, how the interviewees reacted to those changes and how their companies had introduced those changes, and the fifteen questions from Hofstede's IBM questionnaire (1980, 164 and 167) pertaining to Uncertainty Avoidance Index (UAI). The USCard interview schedule and the questions from Hofstede's questionnaire were in English. For the purposes of the FINCard interviews, the schedule and the questionnaire were translated into Finnish by the researcher. Another two sets of open-ended questions were designed by the researcher for the HYBCo interviews: one for interviewing English speaking associate level employees, and another for interviewing English speaking supervisory level associates. Both were translated into Finnish by the researcher to be used for respective Finnish speaking employees at HYBCo. The same set of fifteen Hofstede questions was used at each of the companies studied.

Type of Industry Chosen for Study

During the last decade and a half, important changes have happened--and they are still, at present, happening--in the ways service industries operate. In an effort to increase the productivity of their employees, companies in the financial and insurance industries have moved from manual to computerized systems lessening the need to increase the numbers of their employees, and, simultaneously, requiring new skills from the ones they employ. This has necessitated changes in the organizational structures of the companies, changes in the training of their employees, and reliance on electronic rather than manual--

and paper-based--media for recording and reporting of information. Also, in an effort to increase productivity, more and more efficient controls--thanks to the emergence of computer systems developed for these purposes--have been put into place to monitor and measure the individual employee's contribution to the company. Those functions, where no such systems are in place, are more closely monitored by management information reporting (MIS reporting), and managers and supervisors supervise larger numbers of employees. This rapid change is still in process, and employees in these companies are required to deal with them.

Three financial institutions' wholly owned subsidiaries were chosen to be studied because of: 1) the comparatively easy replaceability of workers, 2) the relatively high level of technology used, 3) the many changes that have happened lately in financial institutions, 4) the same type of employee bases in the US and in Finland, and 5) the researcher's familiarity with this type of industry. The first company to be studied was to be an American company operating in the US, the second, a Finnish company operating in Finland, and the third was to be a "hybrid" company, namely a Finnish company operating in the US and employing both American and Finnish employees.

The Comparatively easy Replaceability of Workers

As the financial institutions' processes have become increasingly computerized and standardized, the facility of developing training courses to enable new employees to "hit the ground running" has increased. Simultaneously, the employees' need and authority to make independent decisions in their work has decreased. Through these developments it has become possible to train employees within a few weeks to a level where they are able perform their jobs in an office production environment at a satisfactory level. Since the processes, procedures, and work content are highly standardized, the employees themselves have become interchangeable. Also, since the companies train their new employees, no earlier work experience is required from the employees. Thus, young

individuals directly from school can be trained for the jobs in a few weeks. This results in both countries in a large pool of potential quickly trainable employees with little need of cross-training. Because of this, companies need not help borderline-productive employees to improve their performance, but can replace those with relative ease. From the point of view of the employees, on the other hand, this can be considered a factor creating uncertainty in that one knows that one is a "replaceable part" of the production machine.

The Relatively High Level of Technology used

Employees in the financial industry today work with either main-frame computer terminals or PCs that emulate those terminals. All account information is on the main-frame computer data-bases, so debits, credits, fees--all transactions--can, and most of them are, performed in real-time. From one year to another, the hardware may stay the same, but as new financial products are introduced and old ones discontinued--and this happens quite frequently--new programs are developed to handle their processing, and the employees need to learn this processing. Most of this learning occurs on the job using written material distributed to the employees. This reading and understanding of the material, and the learning to use the new procedures are expected to occur while the employee is performing his/her job functions, often serving customers either face-to-face or by telephone. In this scenario, uncertainties evolving from possible errors in the performance of one's job and one's ability to read, understand, and learn the new procedures at the speed required by the management can be expected.

Many Changes have happened lately in Financial Institutions

The last ten or so years have been times of significant changes in financial institutions both in the US and in Finland. Banks have merged, been taken over--in a hostile or not hostile manner--they have down-sized, branches have been sold and closed, new products have been introduced and old ones discontinued. And this is still going on.

Naturally, as a consequence of these corporate changes, organizational structures have been and are being adjusted to accommodate the new corporate structures. Likewise, the management information structures and reporting must be changed to accommodate the organizational changes. In environments like these, stable, long-term supervisor/manager-subordinate relationships, where each knew what to expect of the other have become a thing of the past. The employees' need to adjust to new supervisors'/managers' styles and expectations, and vice versa, can be expected to create uncertainty in that it is not easy for the employee to figure out what is expected of him/her, and on the other hand, the supervisor/manager is ignorant of the employee's capabilities and personality. Often, also, the new supervisor/manager is ignorant of the work being performed in his/her new department, and unless he/she is willing to admit his/her lack of knowledge, inappropriate decisions may be made, which will exacerbate the associates' uncertainty and hamper the building of trust between managers and associates.

The same Type of Employees in the Industry in the US and in Finland

The employee bases both in the US and in Finland are much the same, namely: white-collar, mostly female, high school graduates and college degreed individuals. The societal status of the financial industry employees is much the same in both countries, though in the US it is "common knowledge" that bank employees are not well paid, whereas in Finland, resulting from the unionization of the industry, banks are employers of choice partly because of the good pay and benefits offered to the employees. Because of traditional perceptions--prevailing both in the US and Finland--such as "banker's hours," and the pin-striped suit, a clean, quiet, and expensive-looking work environment, the social status of the bank employee in both countries is a fairly attractive one.

The Researcher's familiarity with this Type of Industry

It was considered by the researcher that her having worked in financial institutions both in Finland and in the US, and as a result, being knowledgeable of the industry in both countries and understanding the concepts and jargon of the trade, it would be beneficial for the purpose of the study to research companies where this background knowledge could be used. This background knowledge was expected to be helpful especially where the interviewees might describe some process or procedure, and in that it would enable the researcher to ask more relevant probing questions. Also, the researcher's background in banking was expected to help her in building rapport and a higher level of trust with the interviewees than would have been otherwise possible.

Selection of Companies

The US and Finland both being modern, industrialized, wealthy western countries where religion plays practically no part (in Finland even less than in the US) in government and business, one would expect that the cultures would not differ greatly one from the other. Also, according to Hofstede's findings, the difference between American and Finnish IBM employees' UAI's (1980, 315) is fairly small, (forty-six and fifty-nine, respectively, where the lowest index is eight for Singapore and the highest is 112 for Greece out of forty countries, and the mean index being sixty-four), but the Finnish IBM employees are more avoiding of uncertainty than their American counterparts. According to Hofstede, Americans seem to be, because of their culture, more willing to take risks and less resistant to change. If differences that affect employees' cooperation in the workplace could be found between these two cultures through this study, how much more important would sensitivity to differences in cultures be when dealing with cultures where the UAIs would be farther apart--to use as an example the extremes of those scores above: when contemplating business cooperation between Greeks and Singaporeans!

It was decided, for the purposes of this study, to research three companies: an American financial institution operating in the US, a Finnish financial institution operating in Finland, and a Finnish financial institution operating in the US with employees of both nationalities. It was considered important to first find out what types of change in the workplace create uncertainty for the Americans and the Finns. Based on the findings from the two companies, the third company, the hybrid company, was considered important for the research because it's study was expected to reveal whether and/or how the differences expected to have been found between the employees from the two cultures could be bridged to enable the smooth operation of a company, and what would be areas susceptible to friction. Also, the responses from the hybrid company were expected to reveal differences that might emerge when individuals of the two cultures find themselves in a situation where cooperation is necessary and required.

Entry Issues

Access to three financial services companies' wholly owned subsidiaries, one purely American operating in the US, one purely Finnish operating in Finland, and a Finnish company operating in the US and employing individuals of both nationalities was solicited, first orally, and then in writing. This was considered necessary because possible changes in company ownership (mergers, acquisitions), management, or organization occurring during entry and research might have a critical impact on the completion of the research. It was also considered important that the companies involved would obtain an adequate level of trust in the researcher, and this could be accomplished most appropriately through written communication involving a proposal for the study including an overview of the research questions, a description of the rationale, and the researcher's credentials.

Since the researcher worked for the company solicited for the research in the US, entry to the American company in the US was solicited, first orally, by the researcher from

the researcher's manager. Since this manager was not empowered to give approval, and especially, since the research was to be conducted in another department, a proposal to be forwarded up the hierarchical chain to the president of the company was prepared. In addition to this, the researcher's manager wrote a recommendation letter to accompany the proposal.

Entry to the Finnish company in Finland was solicited through the researcher's Finnish acquaintances both orally over the telephone and through sending a proposal, a suggested schedule, and a draft of the interview schedule to these acquaintances who performed the overtures to the Finnish company. Once the researcher's acquaintances had obtained an expression of interest from a Finnish financial institution, the researcher was informed as to who to contact for the logistics. This was done, initially through telephone contact, and then through mail.

Entry to the "hybrid" company in the US was solicited first through contacting the managing director of HYBCo by telephone. The Finnish contact person in Finland had informed the researcher of HYBCo's managing director's name, telephone number, and HYBCo's address. Subsequently, a written proposal and other material requested by HYBCo's managing director was sent to him.

To render the process mutually beneficial, and to interest the companies to allow access, each company chosen as subject for study was promised, and after the research was completed in each company, provided, synopses of the findings regarding their company and the other companies involved in the study. All three companies expressed an interest in receiving a copy of the final dissertation.

Goals of Research Process in Reference to Entry

The goals of the research necessitated that all three companies were either financial institutions or, at least, office environments in the services industries. The preference was that they all be of the same type of service industry. This requirement was established to

provide as closely comparable answers to the research questions as possible, the late developments of the industries--take-overs, mergers, re-organizings, re-engineering of the work flows, reductions in force, fast-paced technological advances in both banking and insurance in both countries--the type of employees by gender mix and education, and the social status of the industries in both countries being practically the same. Also, since the goal was to first research the single-nationality companies, and only last the hybrid, entry to the single-nationality companies needed to be acquired first, and the hybrid only after some analysis of the data obtained from the single-nationality companies had been performed. This was to enable the researcher to create the data gathering instruments for the hybrid company that would elicit answers to questions about cooperation among the two nationalities in a common work place, and how cultural differences affected that cooperation.

How Goals would Affect Entry

Considering that the goals of the research at the single-nationality companies was to find out the uncertainties that their employees experienced in the changing environment they perform their work in, and that asking employees about such issues might be somewhat of a sensitive subject if the decision-makers in the companies were not sure that changes introduced in their companies were well prepared--both in the tangible aspects of the change and in employee information and training--or well accepted by their employees, the researcher needed, in soliciting entry, to stress the benefits to be possibly derived of the research to the companies. To this effect, the interview instruments were to incorporate some questions about what the companies had done to alleviate uncertainties in the introduction of changes, and how the interviewees viewed their companies' success in doing so. All three companies were also guaranteed anonymity in that the real names of the companies were not to be disclosed in the synopses or in the eventual dissertation based on the findings. Also, it was promised to the companies that any possible future

writings based on the data gathered in the companies would disclose the companies' names only if written consent from the companies was acquired by the researcher.

It was also understood by the researcher from her work experience that management in companies is aware that the employees are under some strain caused by the changes occurring in their work places. It was surmised that they might be interested in the results of the research for the purpose of finding out what types of change their employees have most difficulties in adapting to so that management could concentrate and/or improve their efforts to alleviate the negative effects of those kinds of change.

Considering the above, entry to the companies was dependent on their managements' honest willingness to learn how their employees react to changes in the work place and in what areas improvement in the introduction of changes was needed.

Developing the Instruments

Rationale

It is the researcher's view that structured questionnaires are designed to be easy to summarize, and because of this, well suitable for large samples, but do not contain any mechanism for personal comments, ideas, and suggestions, thus producing shallower data than what was needed for the purposes of this study. Also, the sample sizes in this research were too small to produce statistically reliable data. For the study to yield in-depth information, an open-ended, interactive survey methodology was needed to enhance creativity, encourage feedback, and foster a sense of participation as suggested by Patton (1990, 283):

> The interview guide provides topics or subject areas within which the interviewer is free to explore, probe, and ask questions that will elucidate and illuminate the particular subject. Thus the interviewer remains free to build a conversation within a particular subject area, to word questions spontaneously, and to establish a conversational style--but with the focus on a particular subject that has been predetermined.

It was considered more important for the purposes of this study to use an interview technique that would yield in-depth data, and where a confidential and understanding rapport between the interviewee and the researcher would enable probing of a personal nature, more so, than the rather impersonal questionnaire, which does not allow deviation from prescribed responses. Thus, the more in-depth understanding of the perceived ambiguities and uncertainties, and the methods used to dealing with them, open-ended interviews were to be conducted with each interviewee.

Since it had not been possible to observe the employees prior to the introduction of the changes, observation results would not have produced information on the evolution of the workers' attitudes and methods of dealing with change. Consequently, observation was not considered a usable method of inquiry for this research.

In consideration of the companies where the study was to be performed, to avoid possible difficulties in entry, the length of the whole interview was determined to be approximately one hour. Longer interviews may have produced more and/or more detailed data, but entry may have been jeopardized by asking for the companies to donate more time for the interviews. Also, it was considered that the interviewees, if having thought about the issues to be discussed in the interviews--as requested by the researcher in the briefings--could discuss the issues in the allotted hour. More than an hour, also, may have been too long a time for some interviewees to concentrate on issues that may not have been easy for them to verbalize.

Translating

All translating work from English to Finnish necessitated by the research in Finland and at HYBCo, and the Finnish to English translating that was necessary for the reporting of the findings was performed by the researcher, who, because of her background, is fully English-Finnish bilingual. It was deemed important, even though the Finns' command of

the English language in general can be considered good, that the interviews in Finland be conducted in Finnish, and that the interviewees at HYBCo have the option of being interviewed in the language of their choice. Incidentally, all Finnish interviewees at HYBCo chose Finnish as the language they preferred to be interviewed in. The level of comfort that one derives from being able to speak one's own language, even though one might know another language well, was considered a factor that would contribute to better and more in-depth information than if the interviewees would have had to speak a language foreign to them. Also, through the researcher's knowledge of the two languages, differences in meaning resulting from word choice and even possible misinterpretations that may have resulted from using English as the interview language with Finnish interviewees were avoided. The use of a translator/interpreter was also rendered unnecessary through the researcher's knowledge of both languages.

In the context of this study, the verb "manage" and the nouns "manager" and "management" caused some complications, since the Finnish language does not have a direct one-word equivalent. To capture the concept, being conscious of the incompatibility of the two languages as concerns the usage of this word, the Finns today, as a result of much of the management science literature studied in English in, for example, in business curricula, use the "Finnicized" noun "managementti," where the "-ti" ending brings it phonetically acceptable to the Finnish. The verb "manage" has been "Finnicized" into "manageerata," with the root having been taken from the English, and the phonetically fitting Finnish verb ending tacked to it. The letter "g," a guttural in Finnish, phonetically equivalent to the "g" in the English noun "gap" does not fit the Finnish language or phonetics, being a foreign sound. The letter "g" appears in Finnish only in the combination "ng" whose phonetic equivalent would be "ng," as pronounced in the present participle ending "-ing" in English. Consequently, it is cumbersome and clumsy in the Finn's mouth, and has not yet become an acceptable work in the Finnish vocabulary. So, if one wishes to use proper Finnish words, one is compelled to use

multiple Finnish words for "manage" and "management" depending on the context in which they are used. Some choices are equivalents of the English terms "govern - governor," "direct - director," "lead - leader," "tame - tamer," "handle - handler," "practice - practice," "control - controller," and there are others.

Another verb-noun combination in the context of this research with no equivalent in Finnish is "supervise - supervisor." The concept does not exist in Finnish, and consequently no words exist to describe it. No "Finnicized" version of the terms exist, either. For the purposes of this research, the verb "supervise" was translated into the Finnish equivalent of the verb "lead," namely "johtaa." The noun "supervisor," on the other hand was translated to the closest Finnish equivalent "esimies," which describes any individual in the "chain of command" of an organization who has authority over another individual.

The Interview Schedules

The primary tool for obtaining data was an interview schedule of open-ended questions, developed by the researcher, used in interviews with employees to enable in-depth probing of the research issues. For all interviews, the questions from Hofstede's questionnaire that pertained to UAI were used to enable comparison between the IBM samples of Americans and Finns of 1972 to the ones interviewed for this study. These are identified in *Culture's Consequences* as: B60, A43, A37, A15, A58, B9, B44, B54, B55, B57, C10, C11, C12, C16, and C17 (Hofstede 1980, 164 and 167). For FINCard and those HYBCo employees who wished to be interviewed in Finnish, these the interview schedules and the Hofstede questions were translated into Finnish by the researcher.

The interview schedules were tested for the understandability of the questions before use in this study. This was performed in the US through test-interviewing four of the researcher's co-workers, and in Finland through test-interviewing two of the researcher's acquaintances who work in office environments. The English language

interview guides for HYBCo were read by two of the researcher's co-workers at USCard to ensure the questions' understandability and then translated by the researcher into Finnish. The Finnish interview guides to be used at HYBCo were not tested, since it was considered that the translated versions of the English interview schedules would not present problems in understanding for the Finnish interviewees at HYBCo. If, despite of this, such problems arose, clarification as to the meanings of the questions could be given by the researcher during the interviews. Also, at the time, no Finnish speaking person was available to the researcher to read the interview schedules for understandability.

It was decided that the same interview schedule would be used for USCard and FINCard to give comparable responses, and another, to elicit information about how the two populations worked together, would be necessary for HYBCo. To find out whether at HYBCo management and associates had different views about the issues of working together, two interview schedules were developed for HYBCo: one for supervisors/managers and another for the associate level employees. Also, to elicit responses about how associate level individuals from the two cultures view their supervisors/managers and co-workers of the other nationality and how supervisory/managerial individuals view their counterparts and their subordinates of the other nationality, questions eliciting responses to these issues were incorporated in the two HYBCo interview schedules.

The first part of all interview schedules dealt with the demographics of the interviewees. The responses to the question dealing with the length of employment with the company would verify to the researcher that the interviewees had worked with the company long enough to have experienced changes in their work. The question asking for other reasons for the interviewees' working than monetary ones, was included to find out whether Americans and Finns work for different reasons, and if so, could those reasons be reflected in the interviewees' responses to changes in the work place and their views about work, in general.

The questions in the HYBCo interviews dealing with the company backgrounds of the interviewees and their coming to work with the company were asked to enable the researcher to answer questions possibly to be asked by the general manager of HYBCo about the success of the cohesion efforts of the two companies' employees more so than for the purposes of this study. It was anticipated by the researcher that this would be an important issue for the company's management to know, and their being included in the interview schedule was considered helpful in attaining access to the company.

The interview schedules were designed to elicit descriptive responses from the interviewees and to direct the conversation. It was anticipated in their design that responses to some questions might include responses to others, so that all questions needed not be asked in all interviews, since responses to those would have been obtained during a discussion about another question. Therefore, the analysis of the interviews (Chapter 5) was based--save for the questions where a single response from each interviewee was obtained--on a holistic analysis of the complete interviews rather than on a question-by-question approach.

The Questions - USCard and FINCard

Questions 1, 2, 3, 4, 5, 6, 7, 11, 16, 17, and 18 (Appendices 1 and 2) of the body of the interview schedules deal directly with UAI in that their function is to elicit responses describing the changes that have occurred in the work place, the feelings of the interviewees in regard to these changes, and how they have affected their life at work and outside of work. The goal was to find out what kinds of changes have happened, what types of change the interviewees had most difficulties in adjusting to, and how these affected them in the performance of their work, their relationships to their fellow workers, and their private lives, and how they have adapted, or are trying to adapt, to these changes.

Questions 8, 9, and 10 were designed to elicit responses that would give indications about how the changes had affected the interviewees' attitudes towards the company, its management, and their co-workers. These were deemed important for purposes of entry, since it was anticipated that the companies may not have a high level of interest in the uncertainties the implemented changes had on their employees, *per se*, but that they would be more likely to be interested in the possibly adverse effects of those changes on their employees' ability to perform their jobs and on their motivation. Questions 12, 13, 14, and 15 probe the interviewees' views on how the successful the company has been in its efforts to inform its employees about the changes and help them to adjust to those.

Once the English questions had been developed, the interview schedule was tested in four pilot interviews of the researcher's co-workers at USCard. After some minor adjustments to the questions in the area of clear understandability, the interview schedule was translated into Finnish. Once in Finland for the part of the research to be conducted at FINCard, the researcher tested the interview schedule with two Finnish individuals working in office environments. No changes to the interview schedule were needed to elicit desired responses.

Both the USCard and FINCard interviews included the Hofstede questions pertaining to UAI. For FINCard these were translated into Finnish.

The Questions - HYBCo

The HYBCo interview schedules (Appendices 3 through 6) were developed partly based on the USCard and FINCard findings, and partly to find out what other UAI-related issues might emerge from the cooperation between American and Finnish employees. The rationale for the latter was to find out how individuals who find themselves in a situation where they need to attain goals with people from another culture respond to the other culture, and how they view the cultural aspects of the other culture in the context of

working together towards those goals. It is understood that one does not easily see one's own "peculiarities," but someone else's peculiarities are quite obvious. The Hofstede questions pertaining to UAI were included without modification in the HYBCo interview schedules.

Two questionnaires were designed for use at HYBCo: one for managerial level employees, and the other for associates, though most of the questions for both were the same. Since management's style and its foci can be considered contributors to the general atmosphere of a work place, it was decided that some questions at HYBCo would address the management styles of the two nationalities as compared one to the other by the interviewees. It was also considered important for the purpose of finding out how the individuals from the two cultural groups cooperated, to ask questions pertaining to 1) the differences the two supervisory/management groups found between each other, 2) the differences the two associate level groups found between each other, 3) how did supervisors/managers manage subordinates of another nationality, and 4) how associates viewed their supervisors/managers who were of a different nationality. The answers to these questions would also give an indication of possible causes of friction the differences in these might produce in the cooperation of the individuals from the two cultures. It was also hoped that suggestions for bridging the cultural differences would emerge from the responses. Since at USCard and at FINCard a comparison of this kind would not have been a relevant issue, these questions were not included in those interview schedules.

In the HYBCo interview schedules, some questions (questions 12, 13, 14, and 15 in the associate level interview schedule, Appendices 3 and 5) were asked only of the associate level employees and some only of the supervisory/management level employees (questions 12, 13, 14, 15, 18, 19, and 22 in the supervisor/manager interview schedule, Appendices 4 and 6). This was to probe for responses giving light to how associates of one nationality viewed their supervisors/managers of another nationality in that role, and to find out how the supervisors/managers viewed associates of the other nationality as

subordinates. The supervisor/manager question 22 was asked to find out what, if any, of the possible differences in management approach affected the decision-making process of the management.

As for the questions differing from one nationality's interview schedule to the other, questions 2, 3, and 4 were asked to elicit answers about the general differences perceived by the employees when working either in a foreign-owned company in the US or in a company of their own nationality abroad, and to find out if these differences were difficult to adjust to. Question 22 in the associate interview schedule and 25 in the supervisor/manager interview schedule was asked to find out whether Finnish or American benefits were offered to the employees, and whether they were different from one nationality to the other. Since the Finnish benefits offered to employees in Finland are more encompassing than the ones generally offered to workers in the US, if the American workers at HYBCo received only those benefits commonly extended to American workers in American companies, this could very well be a cause for ill feelings and friction among the employees. Both HYBCo interviews included the Hofstede questions pertaining to UAI. For the HYBCo Finns, the Finnish translation for FINCard was used.

Samples

The criteria were be purposefully chosen, and the two sample groups were homogeneous within themselves in type of work and education across all companies to enable the resulting data to be comparable. This was considered important in an effort to minimize the possible skewing of the data through comparisons between heterogeneous sample populations. To this end, the samples were chosen from individuals as close to each other in their type of work and level of education as possible. These criteria were also considered important in that cultural appreciation of specific kinds of work and levels of formal education do not seem to be substantially different in the two countries. In both countries white-collar jobs are considered socially more attractive than blue-collar jobs. In

both countries supervisory positions hold a higher societal prestige than non-supervisory jobs. Also, in both countries, academic education is held in higher esteem than vocational training.

Patton recommends that a homogeneous sample strategy be used when the researcher wishes ". . . to describe some particular subgroup in depth" (1990, 173). Since the purpose of this research was to 1) bring forth the ambiguities and uncertainties perceived by white-collar workers as present in working in a company where a variety of changes are occurring; 2) to find out how the workers in each company deal with the change, and to compare these across the three companies' workers; 3) to find out how cultural differences are played out in an inter-cultural working environment; 4) and since it was expected that the methods of dealing with change among staff and supervisory employees would be different--as that they would be different also in the two compared cultures--it was considered relevant to study a vertical section of the employee base.

The gender of the participants was not considered to be a factor affecting the study's findings, since both in Finland and in the US females constitute approximately one-half of the employed population, and since Finnish and American women both bear nearly the same financial responsibility in the family as their male counterparts. Also, the traditional work-roles of males and females in the US and Finland are mostly similar.

For the purposes of the research, the samples were determined to include ten associate level employees and five supervisory level employees in each of the three companies to enable the research to produce a more complete understanding of the work cultures of the populations. The numbers per company among associates and supervisory/managerial employees were chosen in view of the fact that there are more associate level employees than there are managers in companies, and were deemed sufficiently large to provide an ample overview of the issues studied, and for the open-ended interview technique to unearth underlying cultural differences in values and attitudes. The sample individuals were chosen through a lottery from among employees

who had experienced the latest change(s). To this end, one screening criterion was used: that the individuals selected for the interviews had to have been employed by the company for at least six months. At USCard and FINCard, the above method was used as such. At HYBCo, the employees were divided into Finns and Americans, disqualifying other nationalities, and the lottery was conducted separately for each nationality. This was done to enable the sample to include, as far as possible, the same number of employees from both nationalities. Since the sample was to include five supervisory employees, the researcher decided to include three supervisory Americans and two supervisory Finns, since in the company as a whole, Americans held the majority of supervisory positions.

Briefing of the Potential Interviewees

Briefings in each company were held in conference rooms whose uses were arranged by the coordinators. At USCard, two briefings were held, at FINCard, one, and at HYBCo, two. The number of the briefings in each company was dependent on the availability of the prospective interviewees at any one time. The coordinators were present in each meeting.

The method of selection of the prospective interviewees (primarily through drawings) was described to the prospective interviewees in the briefing, and the goals and focus of the research were explained. In the cases of FINCard and HYBCo, the previously performed data gathering was mentioned. In the briefings at USCard, the prospective interviewees were informed about the future FINCard and HYBCo data gatherings.

To build rapport and confidence, the researcher gave the prospective interviewees a short description of her background, and about how their company had been chosen as subject for the data gathering. It was also made quite clear to the prospective interviewees that they had no obligation to participate, and that their participation, though highly appreciated by the researcher, was totally voluntary.

One prospective interviewee at FINCard was out of the office the day of the briefing, but he/she was briefed by the researcher at the beginning of the interview. Two prospective interviewees were unable to attend either briefing at HYBCo because of work constraints. They were briefed by the researcher at the beginning of their interviews. In all three cases, the same information was imparted as in the group briefings.

Confidentiality of Interviews

In order to obtain honest and frank responses to the research questions, the individuals selected as samples were told in the briefing that took place before the interviews that the interviews were to be conducted with only the interviewer and the interviewee present, that though the interviews would be taped, the tapes would be erased by the researcher after transcription, and that the interviewees' names would appear neither on the tape nor on the transcripts nor in any papers reporting the findings. The interviewees were given codes of identification at the beginning of the interviewees, and this code was recorded on the tapes, and during the interviews, special attention was given by the researcher not to mention the interviewees' names. To comply with this guarantee of anonymity of the interviewees, no individual will be mentioned by name in this paper, but the following codes will be used:

> US for USCard supervisors/managers
>
> UA for USCard associates
>
> FS for FINCard supervisors/managers
>
> FA for FINCard associates
>
> HSU for HYBCo American supervisors/managers
>
> HAU for HYBCo American associates
>
> HSF for HYBCo Finnish supervisors/managers
>
> HAF for HYBCo Finnish associates.

The numeric code following each of these alpha numeric codes indicates the interviewee's standing in the sequence of the interviews so that interviewee HAU1 is the first American associate interviewed at HYBCo. Since the sample sizes, especially in each of the HYBCo groups were small, an additional confidentiality providing element is added in the reporting of the findings of this study by using for the third person singular pronoun "he/she" rather than the gender-identifying "he" or "she." Also, since the names of the interviewees and the dates and times of their interviews were known by the coordinators for purposes of logistics, the bibliography of this paper will not include the dates of the interviews, but will give the beginning and ending dates of the interviews at the company.

Analysis of Data

A text-analysis, similar to that of literary analysis, was performed on the transcripts of the interview responses to obtain an understanding of the workers' attitudes towards different kinds of change, the effects of the changes on the employees, what the workers did to deal with them, and how successful they deem their methods of dealing with the change.

As suggested by Patton (1990, 376) as one method of analyzing data gathered through use of an interview schedule, the analysis was performed, first through studying the data gathered from each group to find recurrent observations in choices of words and phrases within the group. As these were extracted from the transcripts, the Finnish words and phrases were translated into English by the researcher for comparability. Based on issues that emerged from this analysis, the findings were then clustered to describe each group's perceptions and feelings about the topics discussed in the interviews.

The second part of the analysis consists of a comparison of the responses of the four groups of respondents, namely the USCard, the FINCard, the HYBCo American, and the HYBCO Finnish ones. This was performed through calculating the percentages of responses or individuals responding in a certain way to the questions to find out what

differences in the groups' views about change would emerge. For a sample of a comparison work sheet, see Appendix 7.

It was expected that from the results of the USCard and HYBCo American, and the FINCard and HYBCo Finns comparisons, despite some expected differences between the groups, also some intra-cultural similarities would be found. Based on the expected intra-cultural similarities, and the expected inter-cultural differences, a cross-cultural comparison was performed from one company's employees to the others' employees to surface the similarities and dissimilarities in the attitudes toward change from one culture to another.

The last part of the text analysis was to compare the American and Finnish interviewees at HYBCo to each other with the added information from the single nationality companies. This was performed to find out what cultural features come into play in the inter-cultural setting of an organization: what are the frictions that they may cause, and how these difficulties could be bridged to enable the two nationalities to work productively together.

The responses to the Hofstede questionnaire were then analyzed by comparing the median response scores of the four sample populations, and those of the combined two American and the combined two Finnish samples of Hofstede's questions pertaining to UAI. Since Hofstede concluded that Americans have a lower UAI than the Finns, it was considered interesting to find out whether the results of this study would concur, or if, during the nearly twenty-five years between Hofstede's surveys and this study, the reactions of workers in the two countries to uncertainties in the work place might have changed.

CHAPTER 4

RESEARCH PROCESS

In view of the research goals, it was necessary to gain entry to an American, a Finnish, and a "hybrid" company, all preferably in the financial services industry, and in this order. This order was important in that study of the American and the Finnish companies would indicate differences in the nationalities' reactions to changes in the work place, and thus enable the creating of the research instrument for the hybrid company, where these differences were expected to emerge in situations of cooperation of the two nationalities in the work place. The companies are described below in the order they were studied.

Below, when mentioning individuals related to this study, the following naming convention will be adhered to:

1.   Individuals not working in the subject companies, but through whose efforts entry was obtained, or who are quoted in the text are called by their real names.

2.   Individuals working in the subject companies, but not having been interviewees, are called Mr. or Ms. followed by two initials.

3.   Interviewees are identified by codes given to them by the researcher. The meanings of these codes is described in Chapter 3 under "Confidentiality of Interviews."

Description of the Companies

USCard

USCard is a credit card company issuing both Visa and MasterCard, and is wholly owned by a large US banking corporation that includes, among others, a leasing company, a credit company, and over 1,500 bank branches in many states. The corporation is a result of, as many such institutions today, several mergers and multiple acquisitions of

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smaller banks and other financial institutions. The corporation has also banking branches in a few foreign locations, such as London and Singapore, but does not have an important foreign presence, and is not internationally well known. Presently, the total number of people employed by the corporation is approximately 50,000, about 1,800 of whom work in the credit card company, here called USCard.

USCard was, at the time of the research, divided into six divisions, namely: Customer Services, Risk Control, Business Development, Quality & Administration, Merchant Division, and Support Services (Appendix 8). Customer Services, as the name implies, services customers' credit card accounts and consequently, has a large Customer Inquiry department of approximately four hundred employees. Customer Inquiry's employees work three shifts, and the center is open 365 days a year. Other departments of this division are: Credit Services, which handles approvals of customers' credit card applications and credit limit increase requests; Chargeback that handles erroneous and disputed charges; Telemarketing, whose function is to try to retain customers who have expressed the wish to close their credit card accounts with the company; Efficiency Planning, which is a so-called back-room operation whose goal is to increase the division's productivity through improved use of technology; and Operations Services, another back-door operation that keeps account records and performs required research on payment posting errors and the like on cardholders' accounts; and

The annual turnover in Customer Inquiry is approximately forty-five percent, which results in high training costs. Organizational changes are frequent as USCard executives seek to optimize the company's resources and to increase its productivity, which is calculated in the customer contact area as the number of customer calls handled per hour per customer service representative (CSR). This figure also plays an important role in the individual CSR's performance reviews. Changes in technology--especially in the programming concerning account information, and how and what of it is or can be retrieved by the CSR onto her PC screen--are frequent, and these affect the CSRs'

productivity directly. Training for changes in account conditions and in technology is given, depending on the magnitude of the change, mostly through information flyers and information meetings. When major technological changes are put in place, such that will have a strong impact on how the CSRs do their work, courses are designed by the Training department, and the CSRs are sent to these. Training is staggered because of the three shift work, and the fact that staffing is planned based on call volume forecasts. This results in that only around ten percent of the CSRs can be released from the "floor" at any one time.

The research was conducted in the Customer Inquiry department of USCard. About eight months before the data gathering the department head, the call center manager, three unit managers, and the assistant to the call center manager had changed. Other changes occurred about four months before the data gathering began. Because of unavailability of sufficient floor space in the open work area where desks are separated from each other by four feet high partitions, the CSRs, who had already shared their desks with employees working other shifts, completely lost their assigned desks. Now, every day when coming to work, they had to look for and find an unoccupied desk. This was called by management the "nomad concept." The CSRs' desks were standardized at this time. This meant that all items in and on the desk were the same as on every other desk, that they were in the same location, no items beyond the standardized ones were to be on the desk, and no personal effects were allowed. There was also a constant change in the material that the CSRs needed to know or needed to be able to find immediately when the issue arose, namely: various solicitations with different rates, time frames, fees and benefits; changes in the CSRs' empowerment to waive fees and charges, and scripts to be used when opening each call and at the end of each call.

The CSRs' work was monitored primarily through a call monitoring system that recorded when the CSRs began their work by "signing on" to the call directing system that received inbound customer calls and directed them to the next available CSR. It also

recorded the number of calls that the CSRs handled, the numbers of transfers from the CSRs to other destinations, and the hold times, and kept a running average of the length of the time the CSR spent per call. The system produced daily, weekly, monthly, and annual reports on these issues at the individual CSR level of detail. Every time the CSRs left the work stations, they were required to "sign off," and to "sign on" again at their return. At the end of their shifts, they were again required to "sign off," and the system kept a daily, weekly, monthly, and annual running total of the hours and minutes the CSR had been "signed on" and "signed off." As an additional monitoring method, supervisory listening was used to measure the "quality" of the calls. This entailed the following of the script, correctness of the information imparted to the customer, and negotiation skills when a waiver of some fee or charge was in question, and if the CSR was able to remain "professional" even when dealing with an angry or unreasonable customer. A separate group, organization-wise belonging to Quality & Administration, the Customer Listening Group, listened to calls from their remote listening site strictly for customer satisfaction. Also, the executives of USCard listened to calls from time to time. An outside consulting company was also used to interview USCard's customers concerning their satisfaction with the service they received. Consequently, the CSRs' performance was reported on by five separate entities, and this was known to the CSRs.

FINCard

FINCard, an issuer of proprietary credit cards in Finland, was a wholly owned company of NatBank, a large Finnish financial corporation consisting of the same types of operations as the parent corporation of USCard. The banking side of NatBank had a nation-wide branch network with over three hundred branches and several foreign branches, though the bank did not have a major foreign presence. The corporation was over one hundred years old, and was considered by the Finns as one of the "permanent institutions" of the country. During the last few years, the corporation had suffered heavy

losses resulting from the economic slump in the country that had caused many large, earlier solid, enterprises to go bankrupt and a larger than expected number of mortgages that had been defaulted on. The situation was somewhat similar to what happened to several financial institutions in the US in the Washington, DC area at the beginning of the 1990s, when a long time real estate and industrial boom turned unexpectedly into a rapid downward trend. NatBank corporation employed approximately nine thousand employees, one hundred of whom worked at USCard.

FINCard was divided into five departments, namely: Financial Control and Administration, Legal, Customer Service, Marketing, and Information Systems (Appendix 9). The sample was drawn from the employees of the whole company, since the Customer Service department employed less than fifteen employees, and the total number of employees here was less than one-third of USCard's Customer Inquiry employees. The company does not operate multiple shifts, but is open to customers only during regular business hours: 8:30 a.m. to 4:30 p.m. Shortly prior to the time of the research, the installation of a second shift had been discussed, but because of the merger, all plans for change had been put on hold.

There are no call monitoring systems in place at FINCard, nor are the CSRs listened to by anyone either for productivity or quality of service. A main-frame computer system is in place, through which the CSRs are able to follow account events. There is another main-frame computer system that is used for approval of credit applications and for credit limit increase requests.

The most important change in the last few years was, of course, the merger of NatBank and ComBank. At the time of the research, the only information about what was going to happen at FINCard that was received from the corporate offices was that FINCard would be headed by the managing director who had left there a couple of years earlier to head another NatBank company, and that the new company would have two credit card companies: a cardholder side company and a merchant side company. Other

changes during the last two years had been the change of the managing director (from a very human centered, participatory one to a managing director who came from an industrial environment, and who was considered much more production oriented than the previous one had been); the acquisition of another credit card company, which added five employees from the acquired company to FINCard; and a new computer system--the credit decisioning system--used in the CSRs' work.

There is no "open office" at FINCard. The CSRs work in walled offices with windows, each of which houses three or four employees. Though in many Finnish offices "work stations" are used, the FINCard set-up does not include these. Thus, FINCard, in its lay-out, is very much of a traditional office environment as compared to USCard, where movable partitions are used to separate the work stations.

HYBCo

HYBCo is a wholly owned foreign branch of NewBank (result of the merger of NatBank and ComBank) that operates as a commercial bank in New York, NY. It does not serve private individuals, but does business primarily with companies dealing with Finnish counterparts, but is not restricted to these. HYBCo is divided into four departments, namely: Commercial Banking, Treasury, Credit, and Administration (Appendix 10). The number of employees is approximately seventy-five. The sample was drawn from the employees of the whole company, since there is no customer service department in the sense that there would be individuals whose work would solely be to answer incoming calls, but both the Commercial Baking and the Treasury departments have customer contacts. The company does not operate multiple shifts, but is open to customers only during regular business hours: 9:00 a.m. to 5:00 p.m.

The company is a multi-cultural company composed of a majority of Americans of a variety of ethnic backgrounds, about ten percent Finns--most of these sent from NatBank and ComBank from Finland, but with some US resident Finns--Swedes,

Irishmen, and Britts. The management committee that includes the general manager and the four department heads consists of one Irish, one Finnish, one American, and two British individuals, all male.

There is daily contact with NewBank in Helsinki, Finland via telephone and telefax, and most of this is conducted in English, which is the "official" language of the company. All reporting to NewBank also occurs in English. Business trips to NewBank are common, and though, in a sense, HYBCo is a fairly autonomous company, the link to Finland is clearly felt by the employees.

The work environment at HYBCo was mixed because of the two offices of the merger partners being in the process of consolidation at the time of the research. NatBank's offices had been mostly large rooms with several employees working in each. Supervisory employees had had their own offices. The same structure, though more work station style with movable partitions and larger open spaces had been prevalent at ComBank. While the research was conducted, the NatBank offices were being dismantled, and all employees were to move to the former ComBank offices that were being expanded to house them.

For the Finnish employees sent to HYBCo by NatBank and ComBank prior to the merger, called in the HYBCo internal jargon "ex-pats," the merger was a considerable change in that the re-organizings at NewBank disrupted their sponsor/mentor relationships and their contacts in general back home. These ex-pats are individuals who had been recommended for their jobs at HYBCo by their superiors, who had been tested for working in multi-cultural environments, who all have advanced college degrees, and who had good career prospects in their respective banks later on. The merger also placed them at a disadvantage in that they were away from the events, which prevented them from building new support structures in the new corporation.

Another change that had occurred on the NatBank side of the house before the research was that the number of employees had been reduced about a year earlier. No

such change had happened on the ComBank side of HYBCo. Changes in technology--
new software packages, enhancements to reporting and accounting systems and the like--
were routine for both sides of the house. For the NatBank side employees an important
change resulting from the merger was that all reporting and control systems in HYBCo
(and also at NewBank in Finland) were adopted directly from ComBank. Both
populations, however, experienced the loss of co-workers through the merger, since the
combined number of employees was reduced from about one hundred to seventy-five.
The NatBank side employees also were to move to new offices, a couple of blocks away,
in early 1996. As far as organizational changes go, there have been changes in the
management from the general management on that have affected both populations, but it
seems that the NatBank side employees are more affected by these, since the ComBank
management style, more hierarchical than the one that was practiced at the NatBank side,
has been adopted. In addition to these changes that had affected one side of the present
company or the other, the two corporate cultures that had been quite dissimilar--that of
NatBank informal and risk-taking with a low degree of bureaucracy, and that of
ComBank, a more formal, conservative, and controlled corporate culture--had to be
brought together. Also, the two employee populations needed to adjust to working with
each other and to operate in a joint work environment.

Entry Process

Contact Persons/Coordinators

The contact person for USCard was the manager of the Customer Inquiry
department, from among whose subordinates the sample for this study was selected. This
manager had been told by his division head that a study was to be conducted in his area,
and that the mandate for the study had been obtained from the company's president. Upon
the researcher's contacting him, and the researcher being an employee of another
department in the company and thus personally knowing the manager and having an idea

of his busy schedule, the researcher suggested that he, perhaps, would like to designate a coordinator to work with the researcher. He designated his assistant manager to work with the researcher in the practical matters involved in the research.

The contact person to FINCard was a manager at NatBank, FINCard's parent company, and did not work at FINCard. He acquired permission for the researcher to perform the study at FINCard and provided the researcher with the name, address and telephone numbers of FINCard's managing director, whom the researcher needed to contact for scheduling the research. The managing director of FINCard designated his secretary to serve as coordinator, so that all practical matters were discussed with her after the researcher had sent him suggestions for dates to conduct the research and a proposal for how the study was to be conducted.

The contact person to HYBCo was the managing director of the company. The researcher contacted him directly, based on the information she had received from her contact person to FINCard. The managing director of HYBCo assigned the logistics of the scheduling and any other practicalities that might arise to his secretary.

The coordinator's help was needed for selecting the samples within the framework of acquiring homogeneous samples for each of the two groups (staff, and managers). Her help was also needed to provide meeting rooms for the initial briefings. At FINCard and at HYBCo, she also informed the selected interviewees of their selection to participate in the study and about the time and place of the information meetings and arranged for a room where the interviews were conducted. At USCard, these functions were performed by the researcher. At both FINCard and at HYBCo the coordinator also served as a coordination point for changes in the scheduled interview dates and times exacted by changes in the interviewees' work schedules, such as unexpected meetings and other interfering occurrences. Since the coordinator at USCard did not offer to take responsibility for this part of the coordination, and the researcher had no way of

controlling the information flow between the supervisors and the interviewees, a few irregularities occurred at USCard.

Entry to USCard

Initially, entry was solicited through the researcher's manager at USCard, Mr. DM. The researcher indicated her wish to complete the US part of the research at USCard and described the intended focus of the research to him. Mr. DM suggested that the researcher write a short proposal and process description that he could forward to his manager, Ms. SD. This done, Mr. DM submitted the material with an accompanying recommendation memo from himself to Ms. SD, who in turn submitted them to Ms. EF, the president of the company. Permission to conduct the research was then forwarded down the chain of command to Mr. DM, who informed the researcher of the approval. Later, in an Executive Group meeting, Ms. EF informed the division heads about the upcoming research and asked for their cooperation.

A few months after receipt of approval to conduct the data gathering at USCard, the researcher's manager changed, and since the new manager's management style, his knowledge about the researcher's situation in terms of her school work was practically non-existent, and the researcher having certain doubts (resulting from the new manager's management style) about his willingness to approve research that was not work-related, and that might require some company time, the researcher decided to prepare for the research as soon as possible. Upon describing the research to her new manager, the new manager's main concern was that the research in no respect hamper the researcher's conducting of her day-to-day job duties.

The researcher then contacted the manager of Customer Inquiry (customer service telephone center, where customer telephone calls on USCard credit card issues are received), Mr. KM, to discuss the research and to come to agreement about its timing. During this conversation Mr. KM expressed his concern about having to draw the

required number of employees from the "floor" at the same time. Also, of concern was the fact that Mondays were busy days, and the Customer Inquiry manager requested that no interviews be scheduled for that day. It was agreed that two information meetings would be held so that the production statistics in the call center would suffer as little as possible. The researcher, being aware of the manager's heavy work load, asked if he would prefer to have someone else in his department coordinate the research. Mr. KM assigned the task to the associate manager, Ms. LS.

After the permission to perform data gathering at USCard at the requested time had been obtained, the researcher contacted Ms. LS, the coordinator assigned by the manager of Customer Inquiry. She helped in providing employee lists that included the CSRs' shifts, the supervisors and the managers for selecting the sample. She also, in her supervisors' meeting, advised the supervisors about the research, and that the researcher would contact them to arrange for their subordinates' presence in the information meetings and for the interviews. No further assistance was offered to the researcher. The remaining arrangements were to be performed by the researcher who was, at that time, employed by USCard as a member of the Customer Listening Group.

Entry to FINCard

Mr. Raimo Veranen, a Finnish acquaintance of the researcher, was contacted by the researcher to, in turn, solicit his cousin, Mr. Jukka Virkkunen, Editor in Chief of Helsingin Sanomat, the largest daily newspaper in Helsinki, Finland, to contact his acquaintances in Finnish financial institutions for entry. The researcher provided Mr. Veranen, in Finnish, with a short proposal for the research and a draft of the interview schedule, again in Finnish, to be used by Mr. Virkkunen as information for potential companies to enable decision making on the issue. The researcher eventually received a telefax from Mr. Virkkunen informing her that entry had been approved to a large Finnish financial corporation, NatBank, and indicated the name and telephone number of a contact

person at the managerial level, Mr. JK, at NatBank, whom the researcher was to contact for all details regarding the research there.

The researcher then contacted Mr. JK by telephone. During the discussion, it became clear that Mr. JK had not received all the material originally supplied by the researcher, and the proposal was missing. While on the phone, the researcher described the study to Mr. JK, and expressed the wish to be able to perform the interviews in a credit card customer service area within NatBank, since the US interviews would be performed in such an environment. Mr. JK told the researcher that NatBank had that kind of an operation, for the purposes of this study to be called FINCard, that he knew its managing director, Mr. AT, and that he would contact Mr. AT. He also requested that the researcher send him, in addition to the proposal for the study, a detailed proposal for the scheduling of the interviews, and the time period at which the interviewer would like to perform her study at FINCard, so that when soliciting approval from Mr. AT, he could provide Mr. AT with adequate material for him to make his decision. This material, all in Finnish, was sent to Mr. JK via US Mail, since at the time, the researcher did not have foreign access on a telefax machine. During this phone call, it was agreed that the researcher would call Mr. JK after a couple of weeks to make sure the material had been received.

Two weeks later, the researcher called Mr. JK. The material had been received and in turn telefaxed to Mr. AT by Mr. JK. Mr. JK informed the researcher that she was welcome to FINCard and provided the researcher with Mr. AT's name, address, and phone number to enable her to contact Mr. AT directly. At this time, the researcher asked Mr. JK whether he still wanted to act as an intermediary between the researcher and Mr. AT, or if Mr. AT had wished to discuss relevant issues with the researcher directly. Mr. JK informed the researcher that both he and Mr. AT would prefer that the researcher contact Mr. AT directly.

The researcher then called FINCard to discuss with Mr. AT issues of interest or concern that he might have in reference to the research and to find out which of the suggested two time frames was more convenient for FINCard. Mr. AT was unavailable at this time, but he had discussed the materials sent by the researcher with his secretary, Ms. LS, whom he had tasked with cooperating with the researcher in the coordinating of the research logistics, and to assist the researcher in any other way necessary during the researcher's stay in the company. Ms. LS and the researcher came to agreement about the date the researcher would arrive at FINCard, which had been one of the two options given by the researcher in the written material sent to Mr. JK. Ms. LS was to leave for her winter vacation on the following day from the researcher's arrival at FINCard, but she informed the researcher that she would recruit someone else to take care of all arrangements that could not be taken care of by that date. It was agreed that the researcher would meet her at her office upon her arrival at FINCard.

Five weeks before the agreed-upon date of the beginning of the data gathering at FINCard, the researcher learned through her Finnish contacts that NatBank was merging with another large Finnish bank, ComBank. Also, she was informed that the transaction was called a merger, but that in reality ComBank had acquired NatBank that had been in some financial difficulties during the last couple of years. The researcher contacted Mr. JK, with whom she had developed a congenial relationship during earlier phone discussions, to find out within what time frame the consolidation of the operations of the two financial institutions would take place, what the ramifications to NatBank's operations, branch network, and its employees would be, and how this event might affect the completion of the research. Mr. JK informed the researcher that no change in the operations of FINCard were to be expected in the next few months, but he recommended that the researcher contact Mr. AT at FINCard to confirm that no change in the arrangements would be necessary. The researcher then contacted Mr. AT, who assured her that there was no need for any changes, and that he would be most interested in seeing

the results of the research, especially considering the dramatic, even possibly traumatic, effects of the merger announcement upon the employees.

It is to be noted, here, that in the afternoon of the first day of the researcher's stay at FINCard, the first news of personnel changes at the wholly owned companies of NatBank--of which FINCard was one--were announced. As a result, Mr. AT lost his job as managing director of FINCard, and the previous managing director, Mr. MW, who in the interim had held the position of managing director of another NatBank company, was re-assigned the position of managing director of FINCard. The change took effect immediately, but Mr. AT was to remain, essentially without a position, for the following two weeks. (Had he, like all non-managerial employees in the company, been covered by union contracts, the company would have been required to give him one month's notice and 550 days of severance pay.) Further changes in the management of FINCard were imminent, and were to be effected by the in-coming managing director.

Entry to HYBCo

Simultaneously with working on entry to FINCard, access was being requested to the US subsidiary of NatBank through Mr. JK. While discussing issues of entry to FINCard with Mr. JK, the researcher asked about him possibly serving as an entry agent for the researcher to HYBCo, which the researcher knew was located in New York, NY, and that was a wholly owned foreign commercial bank branch of NatBank. Mr. JK indicated to the researcher that he knew the managing director of HYBCo, and that he would telefax the proposal and the draft of the interview schedule to New York, and at the same time request to be informed of HYBCo's managing director's views about allowing the research to be conducted at HYBCo. Before Mr. JK had received any response from HYBCo, the merger took place, and a new managing director for HYBCo was installed. The new managing director of HYBCo was not known to Mr. JK, so he suggested that the researcher contact HYBCo independently. He gave the name of

HYBCo's new managing director, his telephone number, and HYBCo's address to the researcher.

Subsequently, the researcher telephoned HYBCo to establish contact and discuss the possibilities of conducting the third part of the research there. At the time of the call, the managing director, Mr. TM was unavailable, but the researcher reached his secretary, Ms. HK, and gave her general information about the research, the previously conducted research at FINCard, and Mr. JK's name, so that she could prepare Mr. TM for the researcher's call later on. She informed the researcher that Mr. TM would be in the office, and most likely available, early next morning.

The following morning, the researcher called HYBCo and was able to discuss the research with Mr. TM, who told the researcher that he was, in principle, positively inclined towards the research, but that he would like to see some written material on it and some information on the researcher's background. During the call, he also wished to know whether the research would in any way prove derogatory to his company. Mr. TM indicated that he was leaving for a two-week vacation a fortnight from the call, so he preferred to receive the material within in a week. It was agreed that the researcher send him a proposal, a description of the research issues, a draft of an interview schedule, a proposal for the research schedule (dates and times), and information about herself (short vitae and letter from Old Dominion University, School of Engineering, Engineering Management, confirming her status as a degree seeking Ph.D. student).

During the initial telephone call, it also emerged that the researcher's preferred time of data gathering, September-October, was not convenient for HYBCo, since their work load increases considerably at the beginning of September each year. Consequently, the latest convenient time for the research to be completed in 1995 was the last week of August (August 28 through September 1). Since the next possible time period available would have been the end of June, the following year, the researcher agreed upon the week

suggested by Mr. TM, though it required considerable shortening of the time planned for the completion of the interview schedules for HYBCo.

At the beginning of the following week, the material having been sent five days earlier, the researcher called Mr. TM, and he advised her that she was welcome to HYBCo to complete the research, and that the suggested schedule for the interview process was acceptable to him. It was agreed that, unless otherwise advised, the researcher would meet Ms. HK, whom Mr. TM had tasked with the coordination of the research, at the HYBCo (previously ComBank's) offices.

Observations about the Companies during Data Gathering

USCard

After the coordinator's initial help in providing the researcher with the telephone listings of the Customer Inquiry department's employees and arranging for a meeting room for the information meetings, all remaining arrangements were performed by the researcher. Since there were no meeting rooms available for the interviews in the Customer Inquiry floor, the researcher reserved meeting rooms in the area where she worked at the time--an area whose access was controlled by individual card keys. Consequently, the interviewees had to be met by the researcher at the entry to the area. The researcher provided each interviewee with a memo stating the date and time of his/her interview. Copies of the memos were given to the interviewees' supervisors, so that they would release the associates for the interviews. Despite both the interviewees and the supervisors being--as the researcher thought--adequately informed, four interviewees, three associates and one supervisor, failed to arrive in time. The researcher, then called the associates' supervisors reminding them of the interviews and asking for the interviewees to be released. She called the supervisor who had not arrived in time directly. All had forgotten that they were to be interviewed at that time. Also, another associate failing to arrive and the researcher calling her supervisor, the researcher was

informed that the associate had left the company. The supervisor had not thought of informing the researcher of this though she knew about the pending interview. Because of this, another associate was drawn from the employee pool as a replacement.

Permission to perform the research had been granted by the president of the company, and the division heads had been informed by the president about the pending study. At no time before the data gathering at USCard did the president or any management level employee indicate to the researcher any interest in the research. After the completion of the data gathering at Customer Inquiry, the researcher sent the president of the company a synopsis of the findings. Its receipt was in no way acknowledged. Over six months after the completion of the research at USCard, when the new division head, under whose management Customer Inquiry fell, was interested in any material the Quality & Administration department may have as to quality issues in Customer Inquiry, the researcher's manager requested that the researcher prepare a short presentation based on her research findings to be given at a Customer Inquiry manager's meeting. The time allotted her was fifteen minutes.

FINCard

When the researcher arrived at FINCard, she was met by Ms. LS, who informed her that Mr. AT would like to meet with her, and directed her to Mr. AT's office, where coffee and cookies were set at the conference table. Mr. AT welcomed the researcher, and a discussion ensued on the topics of the research, the company's present situation, and his management philosophy. His approach to managing was, according to what he told the researcher, to give primary importance to the company's profitability. After that came the customer, and then the employee, whose responsibility it was to give "quality service" to the customer. On the whole, though, he indicated that in his view, all employees worked together towards the customer's satisfaction, and through this the company would be profitable. He also told the researcher that his background was that of manufacturing

industry. It became clear that he was well aware of the employees' views on the differences between his management philosophy and that of the previous managing director, who had been very much a human-centered consensus-builder, who had approached management from the point of view that if employees are happy and well trained, they would be able to satisfy the customer, and thus, make the company profitable.

Mr. AT informed the researcher that the selection of the managing director for FINCard was to be made public in the very near future, and that he did not know whether he would be offered the position. In addition, he stated that he saw no need to inform all FINCard employees about the research, but considered it sufficient that the individuals selected for the interviews be informed. Obviously, there had been a misunderstanding in this respect, since the intention of the researcher had been to leave this issue to the decision-makers of each company, but Mr. AT had understood that it had been the researcher's intent to inform all employees.

Mr. AT seemed very much interested in the research and asked the researcher about her reasons for selecting this topic for her dissertation, information about her findings at USCard, and if she had any hypothesis about what she might find at FINCard. He also indicated his wish to speak with the researcher after the data gathering had been completed to find out what the researcher's impressions were as to topmost issues related to the research at FINCard.

This meeting with Mr. AT lasted for an hour at the end of which the researcher returned to Ms. LS. Ms. LS had reserved a conference room for the researcher for the duration of the interviews (nearly two weeks). Ms. LS indicated to the researcher that only one information meeting would be needed at FINCard, since fifteen employees' absence from their work simultaneously for about thirty minutes would not cause any disruption.

The selection of the interviewees was conducted with Ms. LS helping the researcher to cut the personnel phone list into strips for the "lottery," and informing the researcher as to who were the supervisory employees. The drawing completed, and the time of the information meeting set at the following morning, Ms. LS reserved a conference room for the meeting, assigned the task of informing the selected individuals about the meeting to the switchboard operator/receptionist, and took the researcher to meet the employee, Ms. RH, whom she had recruited to serve as the research coordinator after she would leave for her vacation, which began the following day. During the discussion with Ms. RH, it became evident that the researcher's keeping track of the interviews would be easier if she had the use of a computer. Ms. RH arranged for a lap-top computer for the researcher's use to be brought into the conference room reserved for the interviews. Ms. LS had also arranged for the switchboard operator/receptionist to remind the interviewees ten minutes before their interviews, so that no disruption to the researcher's schedule would occur. All interviewees arrived on time and the interviews were completed as scheduled.

In the meeting with Mr. AT--now the out-going managing director--after the completion of the data gathering he indicated a strong interest about the findings and asked what the researcher's impressions about the employees' attitudes were and what they thought about the situation. Not having even transcribed the interviews, the researcher could give no detailed information. What the researcher could say, though, was that the employees were clearly divided into two "camps": those happy about the return of Mr. MW, and those who would have liked to see Mr. AT remain; that all were quite upset about the merger, and the reasons for both. Also, she could inform him about the employees' dissatisfaction about how the information about the merger had been disseminated.

Having met with Mr. AT, and meeting Ms. RH to thank her for her help, Ms. RH told the researcher that the in-coming managing director would like to meet with her, but

that he was not at the FINCard site. His offices were still at the NatBank company that he had headed for the last couple of years. Ms. RH asked whether the researcher was willing to meet Mr. MW at his office the following morning. The researcher being available and very much willing to meet Mr. MW at that time, a meeting was arranged.

At the meeting, Mr. MW wanted to know things about the researcher's background, about the research issues, and the findings. Again, not much could be imparted by the researcher, not having had the time to even begin to transcribe the interviews. Upon hearing that one of the issues that had surfaced in the interviews was the dis-unity of the FINCard employees in respect to the change of managing director, and that there were strong sentiments in both directions, he did not indicate any concern. Neither did he seem concerned about the fact that the researcher had found that some employees perceived that there had been favoritism on his part when he was managing director at FINCard earlier. It was the researcher's impression that he was aware of both issues and did not consider them important.

The merger of NatBank and ComBank, and the resulting name change--still pending at the time of the research at FINCard--had also a strong effect on the Finnish population at large. "To think that one won't see NatBank's name or logo anywhere anymore! It seems that such a thing cannot happen. It's always been there." commented one of the researcher's Finnish acquaintances.

HYBCo

Upon the researcher's arrival at HYBCo, at what had been the ComBank site, she was met by Ms. HK, who had been tasked with the coordination of the data gathering. Mr. TM was not in the office that day. Ms. HK provided the researcher with a list of HYBCo employees and identified the supervisory individuals for the drawing of the sample. The Finns were identifiable to the researcher by their names, but she verified every employee's nationality with Ms. HK. After the selection of the interviewees, Ms.

HK sent an e-mail memo to all employees of HYBCo to inform them of the research that was to take place in the company, of the individuals to be interviewed, and the time and place of the two briefing meetings to be held that afternoon. HYBCo was the only one of the three companies where all employees were informed about the on-going research. It had been indicated to the researcher by Ms. HK that two information meetings were preferable to one, since it would be disruptive to the performance of the daily work to draw fifteen employees to a thirty-minute meeting simultaneously.

There was some uncertainty as to where the interviews were to be conducted, since at this site, there was only one meeting room, and that room was in frequent daily use. During the first information meeting, however, one of the interviewees suggested that the interviews be conducted at what had been the NatBank location, where several offices were vacant as the result of personnel cuts. It was decided that the researcher would go to that site the following morning to select an office for the interviews. Ms. HK, who was present at the first briefing, volunteered to let all interviewees know that the interviews would be conducted at that site. She also volunteered to serve as the coordination point during the week that the researcher was to work at the company in the sense that the interviewees would inform her about possible changes to the dates and times selected by them during the briefings, and that the researcher would contact her every morning upon her arrival at the interview site and again after lunch to find out if changes in the sequence of interviewees had occurred.

On the second day that the researcher worked at HYBCo, she met briefly with Mr. TM, and it was agreed that the researcher meet with him the following morning at his office to discuss the research issues in more depth than what had been presented to Mr. TM in the written material the researcher had sent him, and to enable the researcher to ask questions about the company. During this meeting, it became obvious that Mr. TM was aware of some cultural differences between the Americans and Finns. Since he was British, and in that sense considered himself somewhat of an outsider, he indicated that he

could see the cultures in perhaps a more objective way than individuals of either nationality. He also discussed his approach to management, which was to manage through the managing committee whose members were division heads. Decisions affecting the whole company were discussed in the management committee, while others, such as management styles, were left to the division heads. In addition, Mr. TM told the researcher about the changes that had occurred in the company, especially at the NatBank side, both before the merger and as a result thereof. It was agreed that, once all interviews had been conducted, the researcher would meet with him again to give him an oral overview of the prevalent impressions she had obtained from the interviews.

Several changes in the interview times selected by the interviewees occurred, but resulting from the coordinator's efforts, these were not disruptive. Two individuals, both Finnish non-supervisory ex-pats, who had not attended the briefings, canceled their participation in the research because of work hindrances. This resulted in the final numbers of interviewees for HYBCo to be: five American associates, three American supervisors/managers, three Finnish associates, and two Finnish supervisors/managers. Considering that only ten percent of HYBCo's employees are Finns, the number of Finns interviewed for the research was considered sufficient.

After the completion of the interviews, the researcher again met Mr. TM, and discussed with him her impressions about the interaction of the two nationalities at HYBCo, and issues relating to the different managing styles of each, and what the interviewees thought of them. Mr. TM indicated that he was aware of these differences, but did not indicate that he considered them important enough to need any action. The researcher also told him about the difficulties that the previous NatBank employees were experiencing in trying to adjust to the NewBank culture, which was, as Mr. TM admitted, very much inherited from ComBank. His response to this was to the effect that either they adjust, or they need to find another place of employment.

Data Gathering Procedures

The research was conducted openly, giving the prospective interviewees the choice whether to participate or not. This was done to secure a willing and open sharing of information by the interviewees. Had some of the prospective interviewees refused to participate, others would have had to be obtained in their stead, since the goal was to interview fifteen employees at each company in order to secure valid data. This did not, however, happen at HYBCo, because the last two interviews (Finnish associates) scheduled for the afternoon of the last day of the researcher's presence at HYBCo did not materialize because of work hindrances. The other three Finnish associate interviews having been quite productive, five Finns total at HYBCo were considered a large enough sample to enable the researcher to draw conclusions about the inter-cultural cooperation at HYBCo from the Finnish point of view.

Selecting the Samples

The samples in each company were selected through a lottery. Since USCard has approximately eighteen hundred employees, the Customer Inquiry Department's day shift with about 175 employees was chosen as the base for the US sample. The USCard's Customer Inquiry Department's employee list and FINCard's and HYBCo's internal telephone directories, provided to the researcher by the coordinators in each company, were used to first differentiate between the associates and supervisors/managers. Next, the list was cut into strips with one name each, the associates separated from the supervisors/managers. The strips were then folded and put into a container from which a drawing was performed--one for the associates and another for the supervisors/managers. At USCard, an employee of USCard not working in the Customer Inquiry Department drew the names, and at FINCard and at HYBCo the drawing was performed by the researcher, since she did not know any of the employees in those companies.

Briefings

Each group of sample employees was briefed by the researcher about the goals of the research, the steps to be taken to guarantee the confidentiality of the interviews and of the acquired information, and the method of research, so that everyone participating in the study knew what his or her role was going to be. During these briefings, the prospective interviewees were also informed about the researcher's background, the reasons for her interest in the research issues, and the interview process itself. This was done to enable the prospective interviewees to begin to think about the research issues ahead of time, to establish rapport between them and the researcher, and to eliminate possible apprehension about the interview situation itself by preparing them to what they could expect when they would be interviewed. It is the researcher's view that the interviews would yield better results if the research was conducted openly rather than have the sample population suspect a hidden agenda, and if the interviewees knew before the interview what to expect. The selected individuals were given the option to refuse to participate at this time. Also, in the briefings, the researcher opened the floor to questions about any issues of concern to the selected interviewees. At the end of the briefings, each interviewee chose a date and time from a date and time sign-up sheet prepared by the researcher, and beside this choice, wrote his or her name. At HYBCo, another item requested in this sign-up sheet was whether the interviewee wished to be interviewed in English or in Finnish. An additional reason to have the briefings in person rather than in a written format was to establish rapport and to facilitate communication between the interviewees and the researcher, to lessen the possible apprehension of the participating employees, and to obtain their good will towards the research project. All workers in all three companies selected for the interviews agreed to participate.

Interviews

In all companies the interviews were conducted in complete confidentiality in that only the researcher and the interviewee were present at the interview. Permission to record the interviews was requested from the interviewees, and it was made clear to the interviewees that no-one but the researcher will have access to the tapes or their transcripts. For the tapes, each interviewee was assigned a code for identification rather than using his/her name. This was done as an additional confidentiality measure to make sure that the interviewee's name would not appear on the tape. The interviewees were also informed that the tapes would be erased after they had been transcribed, and that no interview tapes would be left in the offices overnight, but that the researcher would take them to her lodgings when leaving the offices after the day's interviews.

Since some of the interview questions were considered such that they may have been difficult to address by the interviewees for personal reasons, no specific order of placing the questions was imposed to make the interview situation as congenial as possible. Through leading questions, these sensitive issues could be approached gradually, once the interviewee seemed ready to discuss them.

It was hoped that by using this method of interviewing, an in-depth understanding of the workers' perceptions and feelings would be obtained, more so than through a rigidly structured interview technique or through questionnaires that allow the respondent only certain choices. It was also hoped that this technique would yield information on how might companies present upcoming changes and prepare their workers for them to make the transition as smooth and acceptable for the workers as possible. The technique was also chosen to avoid imposing any answer options on the interviewees.

One interviewee at USCard seemed initially to be apprehensive about speaking openly, but as the interview progressed, she became comfortable with the situation. Two interviewees, one supervisor and one associate, told the researcher that it was good to talk frankly about these issues, since their friends outside the company could sympathize with

them, but not really understand them as the researcher could, since the researcher was "in the same stew."

All interviewees at FINCard were very cooperative and open, and it seemed to the researcher that they were happy to talk about these issues to an outsider whom they could trust and whom they seemed to perceive as understanding of their situation, especially in the area of the merger. Before the interviews began, the researcher had made it a point to tell the interviewees that she had been in a similar situation at a predecessor to USCard's holding company a few years earlier.

Eleven of the interviewees at HYBCo were very willing to impart information in a candid, open manner. One Finnish ex-pat interviewee seemed initially to consider the interview as a waste of his/her time seeming to try to answer each question as curtly as possible. As the interview progressed, he/she became more willing to give of him/herself, but when asked to respond to the Hofstede questionnaire, he/she became un-cooperative. This was apparent in several of his responses to the questions, such as, "No matter what I answer, it won't be anywhere near accurate," and "I don't believe in these kinds of surveys. I know all about them." This individual not had not been present in either of the briefings, and had perhaps felt compelled to participate because of the wording of the e-mail sent to all HYBCo employees by Ms. HK indicating that the managing director wished that they cooperate in the data gathering. Two other ex-pats canceled their interviews so late that it was not possible to select other interviewees in their stead.

CHAPTER 5

ANALYSIS OF GATHERED DATA

The sample sizes for the companies were fifteen for USCard, fifteen for FINCard, and thirteen for HYBCo, five of whom were Finns and seven of whom were Americans. In the following analysis, however, the numbers of responses do not always agree with the sample sizes, since individual interviewees gave, on occasion, more than one response to a single interview question. This is the case in questions, such as, "Are there any specific kinds of change in the work place that you find difficult to adjust to," where the interviewee may have difficulties in adjusting to more than one kind of change, e.g., to both organizational change and to technological change. Also, clear responses were not obtained from all the interviewees to some questions. As a consequence, where possible, the number of responses equals the number of respondents, but in many areas of the analysis this was not considered as being the most indicative or revealing method to bring forth emerging issues when analyzing the responses.

Vocabulary Issues

In translating the interview schedules, cultural differences between the two nationalities' views of individuals' positions in organizational settings became evident in the vocabulary used to describe their positions in the organizational structures. With one exception, the American vocabulary describes a vertical organizational structure, whereas, again with one exception the Finnish vocabulary describes a horizontal one. The English words "president," "manager," "supervisor, and "boss" all have implications of a person standing above other persons and exerting control from above. The respective Finnish words are: "toimitusjohtaja," "päällikkö," and "työnjohtaja," and "esimies." The root of the nouns "toimitusjohtaja" and "työnjohtaja" is the noun "johtaja," translated into the English business term "director," the root of which is "johtaa," meaning in the general,

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non-business usage "lead," a person who stands or goes in front of others with the implication of leadership, thus describing a horizontal structure. The only deviant noun is "päällikkö," which translates literally into English as "chief."

- The concept "President" vs. "Toimitusjohtaja"

Beginning from the terminology used to describe the head of an organization, one notes the cultural difference in the understanding and viewing of an organization. The usage in the US is to call that person the "president" of the company. The English term "president" means "1: an official chosen to preside over a meeting or assembly 2: an appointed governor of a subordinate political unit . . ." according to the two first meanings of the noun given in Webster's Ninth Collegiate Dictionary (1984, 931). Both meanings describe a vertical structure with "preside over" and "subordinate political unit." In Finland, that person is called "toimitusjohtaja," the word "president" in Finland being reserved for the highest elected executive of the republic, only. The noun "toimitusjohtaja," is composed of two parts, namely the verb "toimittaa," which means "perform," carry out," "execute" as in "I will perform/carry out/execute this task," "take care of," or "to handle" as in "I will take care of/handle this matter," or "to edit," as used in journalism; and "johtaja," a noun meaning in the business usage "director," "guide," or "steersman" (Porko 1971, 35). This Finnish term, that could be translated verbatim into "leader (director) of performance," does not have the same vertical implication as does the term "president," but rather, it implies a horizontal structure, where the "toimitusjohtaja" goes in front of the organization, and the organization follows where he leads or gives direction to the organization. Even when translating the Finnish term "toimitusjohtaja" into English for an English speaking audience, the Finns most often use the term "managing director," rather than "president." The head of the company is still a leader, just as the manager is (as described below), but with the additional responsibility of making sure that the business is performed, carried out.

One hears, also, the acronym "TJ" used to define the president of the company. This acronym is derived from the two nouns composing the word "toimitusjohtaja." The value of this acronym would be the equivalent of the American term "prez," which is not used to indicate a president of a company. The Finnish acronym "TJ" is devoid of connotations dealing with respect or authority, but is used as a rather friendly and familiar term.

The Concept "Department Manager" vs. "Osastopäällikkö"

The noun "department" can be directly translated into the noun "osasto." The difficulty--and the cultural difference--emerges when translating the verb "manage" and its derivatives into Finnish, since no equivalent verb exists in Finnish. The closest one--used in the business world--is the verb "johtaa," which translates into the English verb "lead." The verb "manage" is described (Webster's 1984, 722) as meaning: ". . . 1: to handle or direct with a degree of skill or address: as a: to make and keep submissive . . . b: to exercise executive, administrative, and supervisory direction of . . ." This description of the meaning of the verb implies control over people and processes--a vertical image where the manager is above the subordinates and the processes that are being kept submissive.

The Finnish term that, in an organizational setting, is equivalent in usage to the noun "manager" is "päällikkö," primarily meaning "chief." The word "päällikkö" is the only one in the Finnish usage describing a person's position in an organization that has connotations of verticality. The root of the word, "pääll-," has meanings to the effect of "head" and "above," thus describing one who is above others in a vertical sense. It does not, however, have the same implication of control that the verb "manage" or the noun "manager" have.

The Concept "Supervisor" vs. "Työnjohtaja"

When analyzing the noun "supervisor," we see that it is derived from the Latin prefix "super," meaning "above" and "over," and the verb "videre," to "see." These two taken together, then, mean to oversee, bringing to mind, in their combined noun form, a person who, from above, watches something being done or someone doing something. The Finnish word for this first level of management is "työnjohtaja," (Porko 1971, 281) literally meaning "leader of work," and it is used only manufacturing industries. Here, again, the horizontal view of organizations is to be observed. In office environments there is no equivalent for the word "supervisor," but the term "esimies" (as described below) is used.

The Concept "Boss" vs. "Esimies"

Another cultural difference in describing organizational positions appears in the way of expressing the concept of management in general: the English "boss" and the Finnish "esimies" (Porko 1971, 23). The English word has a clear vertical hierarchical connotation, where the boss is "one who exercises control or authority" (Webster's 1984, 170), whereas the Finnish word describes a horizontal organizational structure, where the "esimies," directly translatable into English as "foreman," stands or goes in front of the people to whom he serves as foreman. The Finnish noun "esimies" is derived from the prefix "esi," the equivalent of the English Latinate prefix "pre" or the Middle English adverb "fore" (Webster's 1984, 482), which is used as a prefix to describe something that is situated at the front of something else, and the noun "mies," meaning "man." These two taken together, then, mean someone who goes or stands in front of something, someone, or some persons. In the US this term, however, is only used in manufacturing, and is the only term in the English usage describing hierarchical levels in organizations that implies horizontality.

The Finnish usage of the word "esimies" is mostly to denote one's immediate superior, be he a supervisor, a manager, or the president of the company. The American usage, however, often makes a distinction by the hierarchy level of the superior, as in, "my supervisor," and "my manager." An American would not call the president of the company "my foreman," but "esimieheni" is the most commonly used term in Finland for one's superior, where the suffix "-ni" means "my."

Another noun, namely the rather slangy term "pomo" is occasionally used in Finnish to describe any supervisory level employee in a company, though mostly in the manufacturing industries. It's closest equivalent in English is the American caricature of a 1930's labor "boss"--uncouth, cigar-smoking, big-bellied, and loud--and it is rarely used in an office environment.

Table 1

USAGE OF TERMS DESCRIBING CHAIN OF COMMAND

American Usage		Finnish Usage	
Term	Description	Term	Description
President	one who presides over	Toimitus-johtaja	one who leads the activities
Division/ department head	one who thinks, one who is at the top	Jaosto/osasto -päällikkö	division/department chief--one who is above others
Manager	one who controls	Johtaja	one who leads, directs
Supervisor	one who looks from above	Työnjohtaja	one who leads the work (manufacturing only)
Foreman	one who goes in front (manufacturing only)	Työnjohtaja	as above
Boss	one who tells others what to do	Esimies	one who goes in front
Boss	as used for labor leaders in 1930's	Pomo	as used for US labor leaders in 1930's (slangy)

Why do Americans and Finns Work?

One of the interview questions relating to the interviewees' backgrounds was, "Are there any other reasons why you work in addition to financial ones? Yes/No. What are they?" From the analysis of the responses, the following categories of reasons emerged: 1) personal satisfaction, here called "Ego," 2) avoiding boredom, here called "Mental/boredom," 3) personal growth, here called "Mental/growth," 4) mental health reasons, here called "Mental/sanity," 5) solely for the money, here called "Money," 6) social interaction, here called "Social/self," 7) contribution to society, here called "Social/society," and 8) because of reasons related to the cultural value system, here called "Value." The following Tables 2 a and 2 b describe the numbers and percentages of responses by the interviewees falling into each of the eight categories:

Table 2 a

REASONS FOR WORKING, IN ADDITION TO SALARY/WAGE

Category	Number of Observations					
	US Card	FIN Card	HYBCo Am.	HYBCo Finns	All Am.	All Finns
Ego	13	4	5	1	18	5
Mental/boredom	8	3	3	1	11	4
Mental/growth	8	9	7	5	15	14
Mental/sanity	0	3	0	0	0	3
Money	2	0	2	0	4	0
Social/self	1	6	0	1	1	7
Social/society	2	2	0	3	2	5
Value	0	6	0	1	0	7
Total # of Resp.	34	33	17	12	51	45

Table 2 b

REASONS FOR WORKING, IN ADDITION TO SALARY/WAGE

Category	Percent of Observations					
	US Card	FIN Card	HYBCo Am.	HYBCo Fin.	All Am.	All Fin.
Ego	38.2	12.1	29.4	8.3	35.3	11.1
Mental/boredom	23.5	9.1	17.6	8.3	21.6	8.9
Mental/growth	23.5	27.3	41.2	41.7	29.4	31.1
Mental/sanity	0	9.1	0	0	0	6.7
Money	5.9	0	11.8	0	7.9	0
Social/self	2.9	18.2	0	8.3	2.0	15.6
Social/society	5.9	6.1	0	25.0	3.9	11.1
Value	0	18.2	0	8.3	0	15.6
Total # of Resp.	99.9*	100.1*	100.0	99.9*	100.1*	100.1*

* Do not add up to 100.0 percent because of rounding.

A similarity among all four respondent groups, USCard, FINCard, HYBCo

Americans, and HYBCo Finns was observed in that work as related to mental issues, be

they the avoidance of boredom, reasons of personal growth, or of retaining one's sanity, is

approximately of equal importance to both the Finnish and the American interviewees.

Some Finns, however, seem to relate it to issues pertaining to the retention of one's sanity,

whereas this aspect was not observed among the American interviewees. Mental issues,

though, were the most important reasons why both populations worked in addition to

financial ones; the percentage of responses dealing with mental issues among the American

interviewees was 51.0, and among the Finnish interviewees, 46.7.

It can be noted that work in the context of its importance as affecting how one

feels about oneself is a distinctly more important factor to the American workers than it is

to the Finns; the percentages of responses referring to "ego" of the total numbers of

responses were 35.3 and 11.1, respectively. It seems that the Americans derive a sense of

personal importance through their work more so than the Finns do, and this is a more

important issue to them than it is to the Finns. It is also interesting to note that four of the interviewed Americans work solely for the money, whereas this is not the case with any of the Finnish interviewees.

Work as a social issue, be it obtaining a satisfaction from the sense of being a member of the society through one's work or as an active contributor to society, is more important to the Finnish than it is to the American interviewees. The respective percentages of the total responses are: Americans 5.9 and the Finns 26.7. Work as a value in and of itself, seems to be a part of the Finnish cultural value system, but does not seem to be considered as such by the American interviewees. This finding does not seem consistent with the "American work ethic" in general, and is perhaps a phenomenon limited to the American office environment.

The following chart describes the percentages of responses by nationality in the larger categories, where all three categories dealing with mental issues have been combined, as have the two categories in the area of social issues.

Table 2 c

WHY PEOPLE WORK, IN ADDITION TO SALARY/WAGE

	Percent	
Category	All Americans	All Finns
Ego	33.3	11.1
Mental	51.0	46.7
Societal	5.9	26.7
Money	7.9	0.0
Value	0.0	15.6
Total	100.1*	100.1*

* Do not add up to 100.0 percent because of rounding.

Though it may be understood that Finns who decide to move permanently, or for work reasons, temporarily, to a foreign country, may not be fully representative of the

Finns as a whole, the responses to the question why they work indicate that certain cultural aspects are retained by the ones who have been willing to move to a foreign country. Among the Finns, both at FINCard and HYBCo, ego issues do not seem to play an important role. Also, noteworthy is the fact that neither Finnish populations' want to work is solely caused by the financial rewards to be obtained from the activity. The social aspects of working also seem to be important to both Finnish populations, and work is still seen as a value in itself among the HYBCo Finns, though not as markedly as within the FINCard population.

What Kinds of Change have occurred lately?

All three companies are organizations run along the modern business views of using improved technology to increase productivity instead of hiring new employees. All three, also, draw on their managers' creativity to improve processes and procedures through organizational changes, relying on a new manager seeing inefficiencies where the previous manager had not seen opportunities for improvement. As a result, the employees of all these companies had, in the two years, experienced organizational changes, changes in technology, and as a consequence of these, changes in work processes, work procedures, and work content. Employees at USCard and at HYBCo had also experiences changes in their work environments. For the purposes of this study, these changes are to be understood as:

1. Organizational changes are changes in management structures that often result in the shifting of employees--managers and associates--from one job to another.

2. Technological changes are changes in the tools used for the performance of one's job--hardware, as well as soft-ware.

3. Changes in work processes are those affecting the sequence of steps leading to the completion of the task, such as, when using a computer program, having to first do something in order to be later able to do something else.

4. Changes in work procedures are those affecting the management-defined steps describing how the work is to be completed, such as having to fill a form to request research from another department on a payment error.

5. Environmental changes, though not originally within the scope of the study, emerged from the responses. These are changes in the physical setting in which the work is being performed.

At USCard, during the last year and one-half, the division head, the department head, and many of the unit managers had changed. Also, supervisors and team leaders change at few months' intervals. Work processes and procedures change every time there is a technological improvement, and these are frequent at USCard. With every technological change, aspects of the job, such as the procedures to access customer accounts to find necessary information or to maintain an account change. Procedures, such as the necessity to use paper forms to request back-room services, e.g., research on a misposted payment, either diminishes or is eliminated through technological changes. Changes in work content at USCard are most frequent in that, through marketing efforts, new products are offered with varying interest rates and so-called benefits, such as frequent flier miles, accrual of points toward the purchase of goods, and the like. Another change, a work environment change, had taken place at USCard, namely the implementing of the so-called nomad system. Now, instead of each customer service representative having his/her permanent desk, shared by another customer service representative during another shift, the customer service representatives no longer had their permanent desks. When arriving at work, they were required to retrieve their head-sets from their assigned drawers, and walk around the office to find a vacant work station. Though they were paid from the time of arrival at the office, their daily statistics were affected by their not being able to begin taking calls immediately upon their arrival.

At FINCard, the most recent, and the most unsettling, recent change was the news of the merger of NatBank and ComBank—a major organizational change. Another

organizational change, a couple of years before the data gathering, had been the change of the managing director. Other organizational changes had happened in that a new department had been formed under the new managing director, and some changes of managers from heading one department to heading another had also occurred; and a small financing company had been bought by NatBank and merged into FINCard. This last-mentioned had happened about four years previous to the time of the data gathering. As far as technological changes go, a tailor-made micro-computer system to hold account information and another one designed for decision-making on credit card applications and credit line increases had been introduced about one year ago. As results of the technological changes and of Finland's joining the EU, changes in work processes, procedures, and work content had occurred. No environmental changes had happened at FINCard as of late, but as a result of the merger, with the employees expected from the ComBank side of the house, a move to larger offices was to be expected.

At HYBCo, also, the merger of NatBank and ComBank, and the consequent re-organization of the whole company from managing director on down had been the latest organizational change. This re-organization also resulted in the loss of some co-workers because of overlapping functions. The most important technological change--affecting the employees coming from the NatBank side--was the decision to use all reporting systems that had been in use at ComBank. Also, some new reporting systems had been implemented recently, and these affected employees from both sides of the house. The introduction of new micro-computer software packages at HYBCo was recurrent. Also, partly as a result of the merger, and partly because of the new reporting systems, the work processes, procedures, and the work contents of the employees had undergone major changes. A change in the work environment was in progress during the data gathering at HYBCo. A decision to merge both sides of the house to the ComBank premises had been made, and part of the NatBank employees had already moved there. The remaining

employees from the NatBank side were to move a few months from the data gathering to adjacent office space that was being renovated for them.

Which Change was difficult to adjust to?

The following table 3 describes the percentages of respondents from each company indicating difficulties with dealing with changes in the earlier defined categories. Since several of the respondents indicated multiple types of change as being difficult to adjust to, the percentages in the table may add to more than one hundred percent for each company.

Table 3

CHANGES CONSIDERED DIFFICULT TO ADJUST TO.
RESPONSES BY CATEGORY

Change Category	USCard Number	USCard Percent	FIN-Card Number	FIN-Card Percent	HYBCo Am. Number	HYBCo Am. Percent	HYBCo Fin. Number	HYBCo Fin. Percent
Organization	5	33.3	10	75.0	6	75.0	3	60.0
Technology	5	33.3	0	0.0	1	12.5	0	0.0
Proc., Proced., Work Content	9	60.0	3	20.0	3	37.5	0	0.0
Work Environment	4	26.7	0	0.0	0	0.0	0	0.0
None	0	0.0	3	20.0	0	0.0	2	40.0

We note that organizational changes are difficult to adjust to for each sample population, though the FINCard and HYBCo Americans who experience difficulties in adjusting to change report it most frequently. Sixty percent of the HYBCo Finns also consider organizational change difficult to adjust to. The sample population least affected by organizational change is that from USCard, of whom one third considers it difficult to adjust to. The only sample populations considering technological changes difficult were

the Americans, both at USCard and at HYBCo. Changes in work processes, procedures, and in work content are considered difficult to adjust to by all sample population individuals except for the HYBCo Finns. The largest group considering these changes difficult was found at USCard. The only sample indicating environmental changes as being difficult to adjust to was at USCard. The sample populations having no problems with any category of change were the Finns, both at FINCard and at HYBCo. Of the original three change categories, technological changes were the ones to which all sample populations had the least difficulties adjusting.

Preferred Frequency of Change

This question was asked from the USCard and the FINCard sample populations, only, to find out whether differences were to be found between the populations' views about the acceptable frequency of change. The resulting data for both the USCard and the FINCard populations indicate that employees prefer a comfort level to be reached after each change before another one is implemented. The sample employees in both companies feel that one cannot perform at one's best unless one feels comfortable with what one does and with the people one performs one's work with. The USCard population's concerns about frequency of change are mostly in the area of process, procedure, and work content change, whereas the FINCard population's concerns lie mostly in the area or organizational change, as is shown in table 3.

Effects of Change on Attitude, Motivation, and Loyalty

This question, again, was asked of the sample populations of USCard and FINCard, only. This question was asked to find out possible cultural differences among the populations' reactions to change in areas that would have an effect on employees' productivity (attitude and motivation) and their feelings toward the company (loyalty).

Table 4 shows the percentages of each population whose attitude, motivation, and/or loyalty changed because of the implemented change(s):

Table 4

ATTITUDES, MOTIVATION, AND LOYALTY AFFECTED BY CHANGES.
PERCENT OF SAMPLES

Area Affected	USCard Number of Resps.	USCard Percent of Resps.	FINCard Number of Resps.	FINCard Percent of Resps.
Attitude & Motivation	15	66.7	15	80.0
Loyalty	15	20.0	15	33.3

The percentages show that changes considered difficult to adjust to affect employees' attitudes and motivation in both cultures more than their loyalty to the company. The FINCard sample indicates that the Finns would be more affected in both areas by difficult changes. This result may, however, have resulted from the merger that can be considered a major organizational change affecting the job security of all FINCard employees, whereas no change of such magnitude had occurred at USCard.

How People try to adjust to difficult Changes

This question was, as the two last ones, asked only at FINCard and USCard, to see if any cultural differences would emerge from the responses in the individuals' efforts to cope with the changes they found difficult to adjust to.

Table 5

METHODS OF COPING WITH CHANGES CONSIDERED DIFFICULT TO ADJUST TO

Method of Coping	USCard Number of Resps.	USCard Percent of Resps.	FINCard Number of Resps.	FINCard Percent of Resps.
Accepting change	4	15.4	0	0.0
Avoiding thinking about change	1	3.8	6	11.8
Being careful who you gripe to	2	7.7	1	2.0
Concentrated effort to learn and adjust	2	7.7	0	0.0
Planning for future	3	11.5	5	9.8
Practicing positive thinking	2	7.7	6	11.8
Putting things in order of importance	0	0.0	4	7.8
Reading material on positive thinking	0	0.0	2	3.9
Seeking medical and therapeutic help	0	0.0	1	2.0
Self-evaluation	0	0.0	2	3.9
Taking care of each other in work place	0	0.0	2	3.9
Talking with co-workers	5	19.2	12	23.5
Withdrawal from peers	2	7.7	3	5.9
Working harder and better to prove oneself	5	19.2	7	13.7
Total	26	99.9*	51	100.0

* Does not add up to 100 percent because of rounding.

The responses to the above question indicate that in both samples, relief to the pressures resulting from the difficult change is sought for by talking with co-workers. Working harder and better to prove oneself is a tactic also frequently used by both sample populations. This could be construed as a defense-mechanism in an effort to make sure of one's own survival when facing either job loss or when one's future promotions or raises are perceived as being at risk.

The acceptance of the difficult change and making a concentrated effort to learn as methods to cope seem to be particular to the American sample. The avoiding of thinking about the difficulties seems to be a Finnish method of coping, as are evaluating the importance of work as compared to other things in life, reading material on positive attitude building, self-evaluation, and taking care of each other.

Effects of Change on Employees' Emotions and their physical Well-Being

These questions were asked of the USCard, FINCard, and HYBCo respondents to find out whether cultural differences could be found in the interviewees' responses to changes they considered difficult to adjust to. The following chart describes the effects of change that is experienced as difficult to adjust to as indicated by the responses:

Chart 1

CHANGES DIFFICULT TO ADJUST TO.
EFFECTS ON EMPLOYEES

```
                      ┌─────────────┐
                      │  RESPONSES  │
                      │  TO CHANGE  │
                      └─────────────┘
          ┌─────────────────────────────────────────┐
   ┌─────────────┐                            ┌─────────────┐
   │  EMOTIONAL  │                            │  PHYSICAL   │
   └─────────────┘                            └─────────────┘
   ┌─────────┐         ┌─────────┐            ┌─────────┐
   │  ABUSE  │         │ STRESS  │            │  OTHER  │
   └─────────┘         └─────────┘            └─────────┘
        ┌──────────────┐    ┌──────────────┐
        │   ANTAGON-   │    │ UNCERTAINTY/ │
        │     ISM      │    │    FEAR      │
        └──────────────┘    └──────────────┘
```
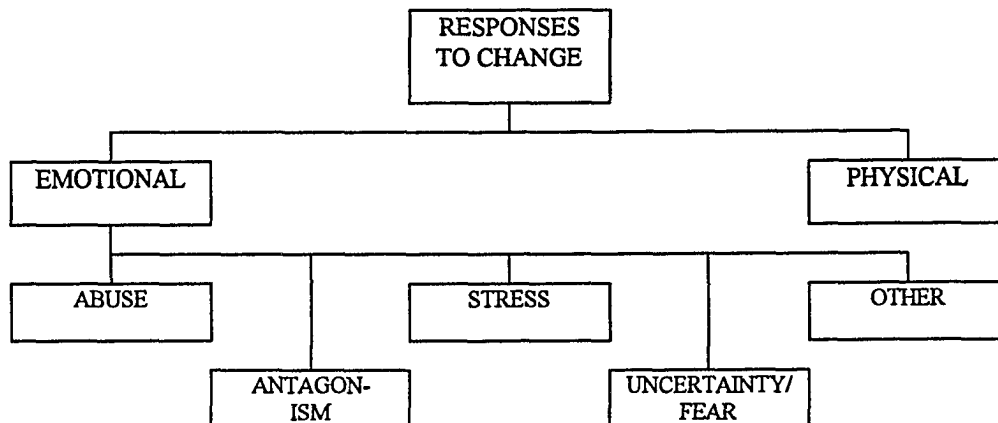
The category "Abuse" consists of responses indicating feelings of having been treated badly or unfairly by the company. Also feelings of having been made feel stupid,

incapable, insulted, embarrassed, and one's trust having been betrayed are included in this category.

The category "Antagonism" consists of responses indicating feelings of anger, hatred, bitterness, frustration, hostility, impatience, need to get back at the company, and resentment. Also the need to blame, the shift of attitude from pleasant to a bad one, and becoming moody in the work place are included in this category.

The category "Stress" consists of feelings of strain caused by the change. Interviewees' statements using the word "stress" and "pressure" are included in this category.

The category "Uncertainty/Fear" consists of responses indicating elements such as: unavailability of help, loss of belongingness, lack of knowledge about what is expected of one as an employee, feelings of insecurity, loss of security blanket, lack of control, helplessness, loss of faith in oneself, and loss of trust toward the management. Fear of losing one's job, one's potential for promotions being jeopardized, one's potential for salary increases being put at risk, and a general feeling of being disorganized are included in this category.

The category "Physical" includes physical reactions of the interviewees to changes are being experienced as difficult to adjust to. The only sample population where physical reactions to change was reported was the one at FINCard. These were reported by four interviewees, and were: sleeplessness, tiredness, and headaches.

The category "Other" consists of, at:

USCard: worry about a fellow worker,

FINCard: concerns about fellow workers and relationships at work,

HYBCo-Am.: changes in co-workers and one's managers,

HYBCo-Fin: feelings of loss, unhappiness, being narrowed down.

Table 6 describes the numbers and percentages of responses by sample group having experienced emotional effects of the change considered difficult to adjust to:

Table 6

EMOTIONAL EFFECTS OF DIFFICULT CHANGE

	Abuse	Antagon-ism	Stress	Un-certainty/ Fear	Other	Total Resps.
USCard: #	59	29	14	128	1	231
USCard: %	25.5	12.6	6.1	55.4	0.4	100.0
FINCard: #	36	11	6	126	56	235
FINCard: %	15.3	4.7	2.6	53.6	23.8	100.0
HYBCo Am.: #	0	0	1	7	2	10
HYBCo Am.: %	0.0	0.0	10.0	70.0	20.0	100.0
HYBCo Finns: #	6	1	0	0	8	15
HYBCo Finns: %	40.0	6.7	0.0	0.0	53.3	100.0
Total: #	101	41	21	261	67	491
Total: %	20.6	8.4	4.3	53.2	13.6	100.1*

* Does not add up to 100.0 percent because of rounding.

The above figures indicate that, as a whole, by far the largest category of emotional effects of changes that are experienced as being difficult to adjust to is "Uncertainty/Fear." The next largest category is "Abuse" that describes feelings of having been treated unfairly, having been ill used, and one's job made difficult to perform by the change that was imposed on one.

The category "Other," as described above, includes mostly "people-issues." For the FINCard sample, all were related to feelings of worry, pity, and concern for one's co-workers, and changes in relationships among people in the work place. The one USCard response falling into this category also dealt with concern about one's co-worker. What is noteworthy, here, is the high percentage (23.8) of all FINCard responses that fell into this category, since one would, perhaps, not expect in a situation where everyone's job is on the line, that caring for others would not be this prevalent.

Effects of difficult Changes on private Life

This question was asked only of the USCard and FINCard interviewees to find out

if the changes at the work place had affected the interviewees' private lives. The responses

are shown in the table 7 below:

Table 7

EFFECTS OF DIFFICULT CHANGES ON INTERVIEWEES' PRIVATE LIVES

	USCard Number of Resps.	USCard Percent of Resps.	FINCard Number of Resps.	FINCard Percent of Resps.
Affected private life	6	40.0	12	80.0
No effect	9	60.0	3	20.0
Total	15	100.0	15	100.0

There seems to be a clear difference between how deeply the two sample

populations experience the changes in the work place that they consider difficult to adjust

to. The Finns' private lives are distinctly more affected by these changes, whereas the

Americans responses indicate that they are able to leave work worries at work, or "at the

door step" to home. It is understood, though, that the change that most affected the Finns

at the time of the data gathering was the merger of their company with another, bringing

with it a distinct possibility of losing one's job, whereas the changes the Americans were

concerned with at the time did not contain the element of imminent job loss. In other

circumstances, the FINCard interviewees' responses may have been different.

The responses by both sample populations indicate, however, that in cases where

changes in the work place do have an effect on the workers' private lives, these effects

manifest themselves in the need to talk about the change, irritability, and withdrawal from the family to think about the issue. In the case of two FINCard interviewees, inability to sleep was experienced, and one FINCard interviewee indicated that he/she was always tired, and that he/she suffered from panic attacks both at work and outside of work to the degree that he/she had needed to seek psychiatric help.

Liking Change in one's Job

This question was asked of the USCard and FINCard employees, only, to find out whether differences were to be found between the two sample populations' acceptance of change in the jobs that they perform. The responses (likes change in one's job or does not like change in one's job) are presented in table 8:

Table 8

ACCEPTANCE OF CHANGE IN THE INDIVIDUALS' JOBS

	USCard Number	USCard Percent	FINCard Number	FINCard Percent
Likes change	6	40.0	11	73.3
Does not like change	6	40.0	1	6.7
Qualified liking of change	3	30.0	3	20.0
Total	15	100.0	15	100.0

The "Qualified liking of change"-category in table 8 describes those individuals who indicated that they liked change under certain conditions. For the three USCard sample interviewees who qualified their responses, the qualifiers were: 1) likes change if the change were well prepared, 2) likes changes that make the job better, and 3) likes change if not "thrown into it." For the three FINCard interviewees, who qualified their

responses, the qualifiers were: 1) continuous changes are not welcome, 2) likes small changes and additions to variety, and 3) some changes are fine; does not like routine.

The above, then, indicates that unqualified liking of change in one's job is more prevalent among the FINCard sample than it is among the USCard employees. The unqualified dislike of change, on the other hand, is more prevalent among the USCard employees.

Propensity of going Abroad to work for One's Company

This questions was asked from the USCard and FINCard workers to find out how the American and Finnish samples would react to an offer by their companies to go to work abroad for a couple of years. The responses are presented in the following table:

Table 9 a

WILLINGNESS TO WORK ABROAD FOR ONE'S COMPANY

	USCard Number of Resps.	USCard Percent of Resps.	FINCard Number of Resps.	FINCard Percent of Resps.
Would go	7	46.7	14	93.3
Would not go	1	0.7	0	0.0
Qualified "would go"/probably	7	46.7	1	0.7

We note from the above that the Finns' willingness to go abroad to work for their company is considerably higher than the Americans'. Two of the Americans stated as their condition for going to work abroad, "if the money was right," and five said that they would probably go, but needed to think about it, or prepare themselves to it by studying the culture and traditions of the country before going, and one American responded with a

firm "no." The single Finn who did not give an unqualified "yes" as his/her answer to the question said that he/she would probably go.

The responses to why the respondents would go abroad to work and the percentages of responses for each reason are shown in the following table:

Table 9 b

WHY AMERICANS AND FINNS WOULD GO ABROAD
TO WORK FOR THEIR COMPANIES

Word/phrase	USCard Number of Resps.	USCard Percent of Resps.	FINCard Number of Resps.	FINCard Percent of Resps.
challenge	1	9.1	3	12.5
change	1	9.1	1	4.2
curiosity	1	9.1	0	0.0
gaining experience	1	9.1	7	29.2
get to know another culture	1	9.1	6	25.0
get to know other peoples	0	0.0	1	4.2
personal growth/learning	4	36.4	6	25.0
see the world	2	18.2	0	0.0
Total	11	100.1*	24	100.1*

* Do not add up to 100.0 percent because of rounding.

We note that the reasons why respondents would go abroad to work for their companies. Two statements by the USCard respondents had no direct equivalents in the FINCard respondents' statements, those being: curiosity and seeing the world, and one FINCard response had no equivalent among the USCard responses, namely: get to know other peoples. The largest percentages of responses of the USCard interviewees were in the areas of personal growth/learning and wanting to see the world, whereas the largest percentages of the FINCard interviewees' responses were in the areas of gaining experience, and, with twenty-five percent each, in the areas of learning about another culture and in personal growth/learning.

Differences in working at HYBCo, in Finland, or in an American Company

This was a question asked of the HYBCo interviewees to discover what the two

nationalities considered as differences between working in a company of their own

nationalities in their own respective countries. Table 10 describes the responses obtained

from the interviewees:

Table 10

DIFFERENCES IN WORKING AT HYBCO VS. WORKING IN A COMPANY OF
ONE'S OWN NATIONALITY/IN ONE'S OWN COUNTRY

	HYBCo Am. Number of Resps.	HYBCo Am. Percent of Resps.	HYBCo Fin. Number of Resps.	HYBCo Fin. Percent of Resps.
Communicat./Language	6	20.7	3	27.3
Decision making	3	10.3	0	0.0
Loyalty to customer	2	6.9	0	0.0
Management issues	15	51.7	3	27.3
Processes/methods	0	0.0	1	9.1
Straight forwardness	3	10.3	0	0.0
Tasking	0	0.0	1	9.1
Work quality/working	0	0.0	3	27.3
Total	29	99.9*	11	100.1*

* Do not add up to 100.0 percent because of rounding.

From the above, it is to be noted that the two most important issues that make

working at HYBCo different from either, for the Americans, working in an American

company in the US, and for the Finns, working in a Finnish company in Finland, are issues

dealing with communication and language, and differences in managing. The American

sample indicated that Finns are not "easy to read," that one needs to build rapport with

them before addressing issues at hand, that they are comfortable with silences, and that

they do not seem to become irritated or angry as easily as the Americans. In the area of

managing, the Americans view the Finnish management style as personable, respecting the employees, being friendly, less bureaucratic than the American management style, and as giving the employees much authority and independence. The Finns, on the other hand, are of the opinion that Americans use softer language and long explanations--this in their view being an attempt of avoiding conflict and that for them communication is easier in Finnish than it is in English. In the area of management style, the Finns acknowledge that the management traditions in the two countries are different, and because of the American compensation system, which rewards individual accomplishment, the American emphasis in management is strictly productivity.

Operating in the Inter-Cultural Environment

To find out what employees do to operate smoothly in an environment where there is a constant need for interaction between two different cultures, and as indicated by the responses to the question about what is different about working at HYBCo as compared to working in a single-culture organization, the HYBCo interviewees were asked to describe what they do in that situation. Table 11 describes the methods used by the two nationalities:

Table 11

METHODS USED BY HYBCO INTERVIEWEES TO OPERATE SMOOTHLY IN
THE INTER-CULTURAL ENVIRONMENT OF THE WORK PLACE

	HYBCo Am. Number of Resps.	HYBCo Am. Percent of Resps.	HYBCo Fin. Number of Resps.	HYBCo Fin. Percent of Resps.
Checking work for quality before turning it in	1	10.0	0	0.0
Focusing on the essentials presenting issues	1	10.0	0	0.0
Being flexible	0	0.0	2	18.1
Getting to know other nationality at personal level	2	20.0	0	0.0
Being honest and open	0	0.0	3	27.3
Learning through observing	1	10.0	0	0.0
Listening	0	0.0	2	18.1
Being courteous	0	0.0	1	9.1
Thinking of how to present issues	0	0.0	2	18.1
Toning oneself down	2	20.0	0	0.0
Doing nothing special	3	30.0	1	9.1
Total	10	100.0	11	99.8*

* Does not add up to 100.0 percent because of rounding.

From the above, we note that three (42.9 percent) of the seven Americans and one

(twenty percent) of the five Finns do not consciously do anything to try to adjust to

working in the mixed environment. The methods of adjusting are dissimilar in that no

American method is used by the Finns and vice versa. It is to be noted, however, that if

the above table 11 is collapsed into larger categories, communication issues come to the

fore:

Table 12

OPERATING SMOOTHLY IN THE INTER-CULTURAL WORK PLACE.
METHODS IN THE AREA OF COMMUNICATION

	HYBCo Am. Number of Res- ponses	HYBCo Am. Percent of Res- ponses	HYBCo Finns Number of Res- ponses	HYBCo Finns Percent of Res- ponses
Focusing on the essentials presenting issues	1	20.0	0	0.0
Getting to know other nationality at personal level	2	40.0	0	0.0
Being honest and open	0	0.0	3	50.0
Being courteous	0	0.0	1	16.7
Thinking of how to present issues	0	0.0	2	33.3
Toning oneself down	2	40.0	0	0.0
Total	5	100.0	6	100.0

It is obvious that both populations at HYBCo are aware of the differences between the nationalities in the area of communication. Consequently, each, in an effort to be correctly understood by the other, makes an effort to interact in ways that would leave as little room for misunderstanding as possible.

Communication Issues at HYBCo

Communication issues emerged as an important aspect of working together at HYBCo. Comments dealing with communication were obtained from responses to multiple interview questions and they were extracted into a separate category when it became evident during this analysis that these were of major import to the HYBCo employees. The following tables describe the two nationalities' views of themselves and each other in the context of communication:

Table 13 a

DIFFERENCES IN COMMUNICATION AS VIEWED BY HYBCO INTERVIEWEES

	Am. by Am. Number of Res-ponses	Am. by Am. Percent of Res-ponses	Am. by Finns Number of Res-ponses	Am. by Finns Percent of Res-ponses
Elaboration in tasking	2	28.6	0	0.0
No silences	1	14.3	0	0.0
Need to choose one's words	0	0.0	7	100.0
Strong expression of emotions	2	28.6	0	0.0
Think out loud	1	14.3	0	0.0
Talk easily about money	1	14.3	0	0.0
Total	7	100.1*	7	100.0

* Does not add up to 100.0 percent because of rounding.

The HYBCo American interviewees view American as more elaborating than the Finns, and, as a whole, being more expressive of emotions than the Finns. The Finns, on the other hand, feel the need to "package" their message to the Americans--having to choose their words in the sense of softening their message. The HYBCo Finnish interviewees indicated that it was cumbersome to always have to think of how to present issues rather than bluntly bringing the issue forth. The HYBCo Finns consider this "packaging" a waste of time.

Table 13 b

DIFFERENCES IN COMMUNICATION AS VIEWED BY HYBCO INTERVIEWEES

	Finns by Am. Number of Res-ponses	Finns by Am. Percent of Res-ponses	Finns by Finns Number of Res-ponses	Finns by Finns Percent of Res-ponses
Understanding the unsaid	0	0.0	3	50.0
Use of language	0	0.0	3	50.0
Introversion/closed	8	29.6	0	0.0
Lack of feed-back	3	11.1	0	0.0
Sparseness of expression	8	29.6	0	0.0
Seeking of consensus	1	3.7	0	0.0
Rational	1	3.7	0	0.0
Need to establish rapport	1	3.7	0	0.0
Impoliteness using Finnish	3	11.1	0	0.0
Civility of expression	2	6.9	0	0.0
Total	27	99.4*	6	100.0

* Does not add up to 100.0 percent because of rounding.

The above data indicate that the HYBCo American interviewees experience more trouble with issues dealing with communication with their Finnish counterparts in the work place than the Finns do with their American counterparts. The Finns are not considered very good communicators by the Americans at HYBCo because of their sparse use of the language (English), and possibly because of this sparseness, their perceived closedness. Another aspect of the closedness can be seen in the lack of feed-back from the Finns experienced by the HYBCo American interviewees. The American interviewees at HYBCo noted that the Finns are always civil in negotiation situations in that the "decibel-level" does not rise as it often does among the Americans when they disagree. Interestingly, contrary to this civility in disagreements, the Finns' exhibit an impolite behavior noted by the HYBCo American interviewees: at times, they speak Finnish among themselves though Americans are within hearing distance. The HYBCo Finnish interviewees, indicated that their ease of understanding each other can be contributed to

their mutual Finnish background, which enables much to be understood without being expressly said, and to the much higher degree of cohesiveness in the use of the Finnish language than what prevails in the use of English in the US.

Differences in Managing as viewed by HYBCo Interviewees

Differences in American and Finnish managing emerged as responses to specific questions about preferences in management styles, and how, considering the possibility of differences in management styles, were the management able to come to agreement with each other in the managing of the company. The following tables describe the responses of the two nationalities, both as they see their own and the counterpart's:

Table 14 a

DIFFERENCES IN THE AMERICAN AND FINNISH MANAGEMENT STYLES AS SEEN BY HYBCO INTERVIEWEES

	Am. by Am. Number of Responses	Am. by Am. Percent of Responses	Am. by Finns Number of Responses	Am. by Finns Percent of Responses
Production-oriented	5	33.3	4	15.4
Treatment of employees could be better	4	26.7	4	15.4
Adherence to hierarchy	1	6.7	4	15.4
Hands-on/controlling	2	13.3	7	26.9
Different treatment of big and small clients	2	13.3	0	0.0
Inflexibility of organization	0	0.0	4	15.4
Dictatorial style/managing through fear	1	6.7	3	11.5
Total	15	100.0	26	100.0

The above indicates that the views of both the HYBCo American interviewees and their Finnish counterparts mostly agree on the issue of American management style. The American management style, for both populations has strong elements of control, as shown in the responses indicating attention to hierarchy, hands-on managing, inflexibility of organization, and a dictatorial managing through fear. The aspects of American management most pronounced among the American interviewees were the American management's concentration on production and the perceived lack of consideration for the employees. The Finns, on the other hand, indicated the American management style's penchant to hands-on managing--what the Finns consider micro-managing--as the prevalent feature of the American management style. Inconsideration of the employees, production-orientedness, adherence to hierarchy, and organizational inflexibility were also considered by the Finnish interviewees as strong features of the American management style.

Table 14 b

DIFFERENCES IN THE AMERICAN AND FINNISH MANAGEMENT STYLES AS
SEEN BY HYBCO INTERVIEWEES

	Finns by Am. Number of Responses	Finns by Am. Percent of Responses	Finns by Finns Number of Responses	Finns by Finns Percent of Responses
Respect and recognition of employees	4	15.4	0	0.0
Employees well treated	10	38.5	0	0.0
No adherence to hierarchy	2	7.7	0	0.0
Hands-off/lack of control	2	7.7	0	0.0
Equal treatment of big and small clients	1	3.8	0	0.0
No fear of management	2	7.7	5	35.7
No pressure to produce	2	7.7	1	7.1
Lack of instruction	3	11.5	0	0.0
Non-controlling	0	0.0	7	50.0
Attention to motivation, atmosphere, work environment	0	0.0	1	7.1
Total	26	100.0	14	99.9*

* Does not add up to 100.0 percent because of rounding.

The American HYBCo interviewees indicated that the Finnish management style

takes the employee more into consideration than the American management style. This is

evident from their responses indicating that the Finns recognize and respect the

employees, and that they treat their employees better than the Americans do. An aspect of

the Finnish management style, the lack of instruction in tasking, seems to be a source of

some difficulties for American employees. The Americans seem to feel that lack of

instruction by the Finnish managers creates uncertainty in that the American employees do

not know how to proceed with their given tasks. The Finns, on the other hand, seem to

consider the egalitarian relationship between management and associates and the lack of

hands-on management as prevalent features of the Finnish management style.

The supervisors'/managers' responses as to how they were able to come to

agreement in issues of managing the company, considering the possible differences in

management styles and in the cultures, the responses are presented in the following table:

Table 14 c

HOW AMERICAN AND FINNISH MANAGERS COOPERATE

American Managers	Finnish Managers
The Finns have a paternalistic view of employment and a different view of benefits than the Americans. This is obvious also in the decision making in this company.	Differences in views are obvious, but, since American managers manage mostly the operational side of the company, where also no Finns work, their way of managing is suitable to these areas.
Getting closure when Finns are involved is not easy.	The Management Committee works well together.
The Management Committee concentrates on issues, and nationality has very little to do with it. Things need to be done, and that is what the Committee concentrates on.	There is a need to think, however, when presenting things to the Management Committee, about the management style of the manager affected, and take this aspect into consideration--how purely American it is.

Considering the above statements, it is evident that the differences in the two

management styles, Finnish companies' relationships to their employees, and the Finns'

cultural feature of being somewhat nebulous in their decision making do affect the

workings of the Management Committee at HYBCo. These may not hamper the ability of

the company to function, but obviously they are aspects that are taken into consideration

by the management of HYBCo in their role as managers.

How HYBCo Interviewees view the other Nationality

The following tables were derived from the responses to questions posed to the

HYBCo sample, both the American and the Finnish. No single question in the interview

schedule addressed the issue directly; consequently, the data were gleaned from statements contained in several different questions, as indicators of how members of the two nationalities view each other. Table 15 a describes the American sample's views about their Finnish co-workers, and table 15 b describes the Finnish samples' views of their American counterparts.

Table 15 a

AMERICAN HYBCO INTERVIEWEES' VIEWS OF THE HYBCO FINNS

Finns in the work place are:	Number of Responses	Percent of Responses
Accepting of uncertainty	3	6.5
Calm	4	8.8
Cautious	5	10.9
Dependable	3	6.5
Honest	6	13.0
Insular	3	6.5
Lacking of self-interest	3	6.5
People-oriented	3	6.5
Pragmatic	6	13.0
Responsible	2	4.3
Other*	8	17.4
Total number of responses	46	99.9**

* The category "Other" consists of the following: less confrontational, casual, not quite as open as Americans, serious, not quite as sociable as Americans, willing to work things out, having a long-term view, having a hard time discussing pricing.
** Does not add up to 100.0 percent because of rounding.

Table 15 b

FINNISH HYBCO INTERVIEWEES' VIEWS OF THE HYBCO AMERICANS

Americans in the work place are:	Number of Responses	Percent of Responses
Boxed into their jobs	5	13.5
Emotional/impulsive	2	5.4
Lack commitment to people	2	5.4
Need of detailed instruction	2	5.4
Prone to speculating	2	5.4
Respectful of authority	2	5.4
Show self-interest	6	16.2
Status and turf sensitive	12	32.4
Other*	4	10.8
Total number of responses	37	99.9**

* The category "Other" consists of the following: more politicking among Americans; superficial; management says it cares, but really doesn't; not serious about work.

** Does not add up to 100.0 percent because of rounding.

Comparison to Hofstede's Conclusions

Hofstede's surveys were performed between the years 1967 and 1969, and 1971

and 1973 among IBM employees in forty countries. The number of responses in the US

was 3967 (survey of 1967-1969), and in Finland 425 (survey of 1971-1973) (1980, 411).

According to Hofstede, the uncertainty avoidance indices (UAI), for the US and Finland

do not differ much, being 46 and 59, respectively (the extremes being eight for Singapore

and 112 for Greece, and with a mean of 64) (1980, 315), with Finland exhibiting a higher

rate of uncertainty avoidance than the US. The questionnaire used in this study consisted

of the questions Hofstede used to produce his uncertainty avoidance indices (questions

A37, A43, and B60), and all other questions in the IBM study that are related to UAI, all

verbatim. As Hofstede describes it, the UAI's were

compiled on the basis of the country mean scores for the three questions:

(a) Rule orientation: Agreement with the statement "Company rules should not be broken--even when the employee thinks it is in the company's best interest" (B60).
(b) Employment stability: Employees' statement that they intend to continue with the company (1) for two years at the most, or (2) from two to five years; this, of course taken with a negative sign (A43).
(c) Stress, as expressed in the mean answer to the question "How often do you feel nervous or tense at work?" (A37). (1980, 164)

The means of the response scores for the above three UAI-defining questions

derive from the responses to these questions in this study are the following:

Table 16

COMPARISON BETWEEN AMERICANS AND FINNS
HOFSTEDE QUESTIONS NUMBER B60, A43, AND A37

Question #	USCard	HYBCo Am.	FINCard	HYBCo Fin.	All Americans	All Finns
B60	3.40	3.38	3.33	3.00	3.39	3.25
A43	2.73	3.00	2.33	2.60	2.83	2.40
A37	3.53	3.25	3.80	3.80	3.43	3.80

Question B60 addresses the employees' willingness to take risks on the job in

stating, "Company rules should not be broken--even when the employee thinks it is in the

company's best interests" (1980, 409). Individuals in cultures with a high UAI score

would tend to be more rule oriented and thus agree with this statement more readily than

those with a low UAI score. Here, the lower the mean, the less likely the employees are

to break company rules, and the higher the UAI score. The findings of this study indicate

that both groups of Americans are more likely than the Finns to break company rules even

for the advantage of the company, though the difference in the means is not large. These

findings agree with Hofstede's conclusions.

Question A43 addresses the willingness of the employees to stay with the

company. A low score indicates an anticipated short duration of employment, whereas a

score of 5 would indicate the employee's hope to stay with the company till retirement.

The responses of the sample populations to this question indicate that the Finns tend to be more mobile in the job market than the Americans, since both Finnish sample populations anticipate staying with their companies for a shorter time than their American counterparts. This finding does not agree with Hofstede's conclusion of the Finnish culture being higher in UAI than the American.

Question A37 addresses the frequency of the employees' nervousness or tenseness at work. The higher the response score to this question, the more relaxed the employees are in their work place, and consequently the lower the UAI. Both American sample populations showed a higher level of nervousness and tenseness at work than either of the Finnish sample populations. This finding does not agree with Hofstede's conclusion of the Finnish culture being higher in UAI than the American. It is interesting that the HYBCo Americans seem to be the most stressed group of employees of the sample.

Because of the small sample sizes in this study, no effort has been made to replicate Hofstede's UAI calculations for its findings. As earlier noted, the sample sizes of this study do not render the derived numbers statistically reliable.

Other IBM study questions are, according to Hofstede, "significantly correlated with the Uncertainty Avoidance Index" (1980, 166). He indicates that

respondents in high UAI countries tend to differ from those in low UAI countries on the following issues:
(1) a lower ambition for advancement (A15) and a preference for specialist over manager positions (B9);
(2) a preference for large over small organizations (C17), and more approval for loyalty to those organizations (C12), while the more senior managers are considered to be the better ones (C11);
(3) a tendency to avoid competition among employees (B54) and to prefer group decisions (B57) and consultative management (B55) over individual decisions and more authoritative management . . .
(4) dislike of working for a foreigner as a manager (B44);
(5) resistance against change (C16);
(6) a pessimistic outlook on the motives guiding companies (C10: in spite of admiration for loyalty to companies);

(7) finally, the level of overall satisfaction scored (A58) in a country is positively related to UAI. (1980, 167)

The sample sizes for this study being fifteen at USCard, fifteen at FINCard, the total of thirteen at HYBCo, of which five were Finns and eight Americans, no effort has been made to replicate Hofstede's UAI calculations for the purposes of the present comparison. Both studies were made in office environments, but the employees at IBM have traditionally been very closely screened for work in that company both in the areas of education and work experience, and their adaptability to working in an international company. Neither the employees of USCard or FINCard had been screened for adaptability to working in an international company. As for HYBCo, it is understood that their American workers may not be fully representative of the American population at large, having chosen to work for a foreign company, and that the Finns working at HYBCo may not be fully representative of the Finnish population at large, having either moved more or less permanently to a foreign country or having chosen to work abroad. It was considered interesting, however, to see whether Hofstede's conclusions and the findings of this study would agree.

The means of the findings derived from the responses to the questions in this study show the following in reference to point (1) in the above:

Table 17

COMPARISON BETWEEN AMERICANS AND FINNS
HOFSTEDE QUESTIONS NUMBER A15 AND B9

Question #	USCard	HYBCo Am.	FINCard	HYBCo Fin.	All Americans	All Finns
A15	1.80	1.88	3.20	2.80	1.83	3.10
B9	2.27	3.13	2.47	2.40	2.57	2.45

The findings of this research indicate that Finns have a lower level of ambition for advancement both in the combined samples, at FINCard, and at HYBCo, though the HYBCo Finns seem to be more ambitious than the FINCard Finns. This finding agrees with Hofstede's view that in higher UAI cultures, individuals show a lower level of ambition for advancement than in lower UAI cultures. Also, the HYBCo Americans seem to be less ambitious than the USCard Americans.

As a whole, the Americans seem, slightly more than the Finns, to prefer a managerial position as compared to a specialist position. Contrary to Hofstede's conclusions, the FINCard Finns seem to be more likely than their counterparts at USCard to prefer a management position over a specialist position. At HYBCo, though, the higher preference of the HYBCo Americans for a management job than their Finnish counterparts is pronounced.

The means of the findings in this study derived from the responses to the questions in reference to point (2) in the above are as follows:

Table 18

COMPARISON BETWEEN AMERICANS AND FINNS
HOFSTEDE QUESTIONS NUMBER C17, C12, AND C11

Question #	USCard	HYBCo Am.	FINCard	HYBCo Fin.	All Americans	All Finns
C17	2.73	3.63	3.40	2.40	3.04	3.15
C12	2.73	3.13	3.33	4.40	2.87	3.60
C11	3.73	4.00	4.47	4.40	3.83	4.45

There does not seem to be much difference between the American samples' and the Finnish samples' preference towards working in a large company rather than in a small one. The FINCard sample and the HYBCo Americans show the least preference for a big company, whereas the USCard Americans and the HYBCo Finns both show a higher

preference for big companies. According to Hofstede, individuals in high UAI cultures prefer working in large companies.

Contrary to Hofstede's conclusions, the findings of this study indicate that the Americans approve of loyalty towards one's employer more so than the Finns. It is interesting to note, however, that the HYBCo Finns feel that loyalty is less important than the FINCard Finns do, though in their case the merger, and the resulting reduction in the company's number of employees had been completed at the time of this study, whereas at FINCard, at the time of this study, the merger had been announced, but no reductions in force had been publicized yet.

Again, in the area of considering more senior management being better than managers with lesser seniority, the findings of this study do not agree with Hofstede's conclusions. Both American sample populations have a higher regard for more senior managers over junior ones, the responses falling between the answer options "undecided" and "disagree," whereas both Finnish sample populations' responses fell between the answer options "disagree" or "strongly disagree."

The means of the findings of this study show the following in reference to point (3) in the above:

Table 19

COMPARISON BETWEEN AMERICANS AND FINNS
HOFSTEDE QUESTIONS NUMBER B54, B57, AND B55

Question #	USCard	HYBCo Am.	FINCard	HYBCo Fin.	All Americans	All Finns
B54	3.20	3.25	3.33	2.80	3.22	3.20
B57	3.93	3.88	3.40	3.20	3.91	3.35
B55	4.13	4.50	4.33	4.80	4.26	4.45

In considering competition among employees beneficial to the company, there does not seem to be much difference in opinion between the American and Finnish sample populations. The largest difference in the responses emerges from the difference of opinion among the FINCard Finns, who see the most benefit to the company from competition among employees, and the HYBCo Finns, who see the least. The American populations seem to slightly lean towards the opinion that competition among employees is not beneficial to the company. Hofstede's conclusions indicate that in cultures with high UAI scores, competition among employees is avoided.

In the area of the quality of decisions made by individuals and those made by groups, both American groups seem to be more likely to regard group decisions as being better than those made by individuals. This finding does not agree with Hofstede's conclusions that indicate that in cultures with high UAI, group decisions are preferred.

It seems that the USCard employees are the most likely group to accept an authoritative management style from the four sample groups of this study, though all groups showed disagreement with the statement, "Employees lose respect for a manager who asks them for their advice before he makes a final decision" (Hofstede 1980, 408). It is interesting to note that both HYBCo samples showed the highest degree of disagreement with this statement. Hofstede indicates that individuals in high UAI cultures tend to prefer consultative management over authoritative management.

The means of the findings of this study show the following in reference to point (4) in the above:

Table 20

COMPARISON BETWEEN AMERICANS AND FINNS
HOFSTEDE QUESTION NUMBER B44

Question #	USCard	HYBCo Am.	FINCard	HYBCo Fin.	All Americans	All Finns
B44	2.00	2.00	1.87	1.80	2.00	1.85

A slightly higher preference towards working for a manager of one's own nationality can be observed among the Finns than the Americans. According to Hofstede, individuals in cultures with high UAI have a preference towards working with a manager of their own nationality.

The means of the findings of this study show the following in reference to point (5) in the above:

Table 21

COMPARISON BETWEEN AMERICANS AND FINNS
HOFSTEDE QUESTION NUMBER C16

Question #	USCard	HYBCo Am.	FINCard	HYBCo Fin.	All Americans	All Finns
C16	2.73	3.38	3.87	4.00	2.96	3.90

Question C16 is worded "By and large, companies change their policies and practices much too often" (Hofstede 1980, 410). According to Hofstede's conclusions, individuals in high UAI cultures are resisting to change, and would, consequently, tend to agree with the statement. Contrary, though, to his findings, the responses of both Finnish sample populations of this study to this statement indicate a markedly higher level of disagreement with it than the American samples' responses.

The means of the findings of this study show the following in reference to point (6) in the above:

Table 22

COMPARISON BETWEEN AMERICANS AND FINNS
HOFSTEDE QUESTION NUMBER C10

Question #	USCard	HYBCo Am.	FINCard	HYBCo Fin.	All Americans	All Finns
C10	3.00	3.38	2.80	3.20	3.13	2.90

The wording of this question is, "Most companies have a genuine interest in the welfare of their employees" (Hofstede 1980, 410). The American view seems to be more skeptical towards their companies' motives than the Finnish view. The FINCard sample has most faith in the company's good will towards its employees. Both HYBCo populations seem to view their company's concern about its employees in the least favorable light. Hofstede's conclusions based on the IBM study do not agree with the findings of this study, for they indicate that individuals in high UAI cultures tend not to have much faith in their companies' good will towards their employees.

The means of the findings of this study show the following in reference to point (7) in the above:

Table 23

COMPARISON BETWEEN AMERICANS AND FINNS
HOFSTEDE QUESTION NUMBER A58

Question #	USCard	HYBCo Am.	FINCard	HYBCo Fin.	All Americans	All Finns
A58	3.00	2.38	3.40	3.60	2.78	3.45

Of the sample populations, the Finns, both at FINCard and at HYBCo were the least satisfied with their companies. Whether this is reflective of the employees' reaction to the shock and the resulting turbulent environment caused by the merger of NatBank and ComBank--that was a shock to the whole Finnish population, and not only to the FINCard and HYBCo employees--cannot be extracted from this study. According to Hofstede, there is a positive relationship between the people's satisfaction in the company they work in and a high UAI score. The responses to question A58 in this study do not agree with Hofstede's conclusions in the area of satisfaction with one's company.

Because of the small sample sizes in this study, as stated above, no reliable comparison can be made between Hofstede's conclusions and the findings of this study. However, the following comparison in table 24 is made to demonstrate the differences between the findings in the sense that Hofstede found that Finns were more uncertainty avoiding than the Americans. The results of this study, however, indicate that for most of Hofstede's questions, the Americans were more uncertainty avoiding than the Finns. It is to be noted, here, 1) that the samples for this research were small and drawn from an industry different from that of Hofstede's study, 2) that a quarter of a century has elapsed since his study, and 3) that the results of this study were derived as part of an interview that focused not on change as a general concept, but on differentiating between specific kinds of change, where the interviewees were deliberately asked to respond to questions about change, which was not the case in Hofstede's questionnaire. The implications of the responses according to Hofstede are described in detail on page 105 of this dissertation. The following table 24 is a comparison of response results between the American samples and the Finnish samples of this study.

Table 24

UAI BY QUESTION
RESPONSE MEDIANS BY NATIONALITY

Question Number	All Americans' Median	All Finns' Median	Lower UAI	Meaning of Lower Score
B60*	3.39	3.25	Amer.	less likely to break company rules
A43*	2.83	2.40	Finns	propensity for short employment with company
A37*	3.43	3.80	Finns	less relaxed at work
A15	1.83	3.10	Finns	less ambition for advancement
B9	2.57	2.45	Amer.	preference of specialist job over managerial
C17	3.04	3.15	Amer.	preference to work in a small company
C12	2.87	3.60	Finns	more loyalty towards company
C11	3.83	4.45	Finns	preference of managers with seniority
B54	3.22	3.20	Amer.	competition among employees less good for company
B57	3.91	3.35	Amer.	preference of individual vs. group decisions
B55	4.26	4.45	Amer.	less acceptance of authoritative management
B44	2.00	1.85	Amer.	preference of manager of one's nationality
C16	2.96	3.90	Finns	preference of less change in policies & practices
C10	3.13	2.90	Finns	faith in company's interest in employees' welfare
A58	2.78	3.45	Finns	more satisfied with one's company

* Questions the responses to which were used
by Hofstede to determine the UAI.

CHAPTER 6

CONCLUSIONS

In conducting this research, it was understood that employees' reactions to change might differ depending also on factors other than cultural ones. Factors, such as who initiated the change, what are one's expectations in reference to the results of the change, whether the change is continuous or discontinuous, and what is the level of one's control over the change, will affect one's attitude toward the change. In the context of this study, however, the changes were ones imposed on the employees in ways that they had very little, if any, control over the changes; no part, or very little, in planning them; and no input, or very little, into the ways in which the changes were implemented. That is to say, the changes had to be accepted as givens with the only alternative of leaving the company left to the employees. At USCard another alternative would have been to look for another job within the company, but knowing that the same scenario would be repeated in the other job, no matter where one went within the company. At FINCard and at HYBCo none of the interviewees had had any control over the merger of NatBank and ComBank.

It is also understood, that in any environment, changes that affect only a part of a whole are easier to deal with than if the whole is subjected to change. This is to say that if one's job stays mostly the same, and the change affects only some aspects of it, this may be considered a welcome event that will enable the employee to learn new things still retaining the security of an un-changed base-job where the security is derived from the comfort of mastering--and through the mastery--a control over the majority of the work. Strong reactions to change can be expected when, as at FINCard and at HYBCo, the whole organization undergoes a change and when considerable change in processes, procedures and work content are imposed on the employees, resulting in the loss of their comfort zones altogether, or when these are severely diminished.

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In view of the above, the analysis of the gathered data indicated several differences between the two cultures. These differences could well have an impact on the success of an American company's success in Finland and vice versa. Differences were found in the following areas.

Organization

As indicated by the linguistic differences in describing the chain of command in organizations (table 1), the fundamental view of the organization as an entity comprised of individuals performing different kinds of tasks toward a common goal differs between the two cultures. "Since communication is based on the same conceptual system that we use in thinking and acting, language is an important source of evidence for what that system is like" (Lakoff and Johnson 1980, 3). This leads to the realization that what we call things, how we name them, has an effect on how we think about them. The American words used to describe the various supervisory/managerial positions in a business organization, except for one term that is not used in the office environment, namely "foreman," describe a vertical structure with clear definitions about who is above and who is below--who takes orders from whom and is controlled by whom. The concept of choice of whether to comply or not is not present in this usage. It can be construed, then, that this type of usage is conducive to authoritarian and dictatorial practices that perpetuate the relaying of orders from the top towards the bottom with no channel provided for two-way communication. The Finnish terminology, on the other hand, based, as it is, heavily on the concepts of leading and following--a horizontal structure--implies a choice, that of following or not, since the usage (with one exception: "päällikkö") does not allow for categorical orders. In managerial practices, then, this would be a structure more conducive to negotiating and to the seeking of consensus, since the structure implies an option for the followers.

In comparing the organization charts of the companies--specifically those of USCard and FINCard (Appendices 4 and 5), we note that though neither makes an effort to include the "rank-and-file," that the linguistic differences mentioned above, do reflect themselves into the views about managing and the flow of tasking-related communication. USCard's organization is the one typically seen in US organizations in general, with the president at the top, and the various levels of management in steps from the ones holding more power to the less powerful below. The cultural, physical-based metaphor described by Lakoff and Johnson by "Force is up; being subject to control or force is down," as deriving from the view that "physical size typically correlates with physical strength, and the victor in a fight is typically on top" (1980, 15) is evident in the top-to-bottom lay-out of USCard's organization chart, as well as the observation of "high status is up; low status is down," where "status is correlated with (social) power and (physical) power is UP" (1980, 16). From this can be construed that, in management practices, the status of the individual as a manager would be important to him. The USCard organization chart is also descriptive of Hofstede's findings in the concept he defines as a country's Masculinity Index (MAI) of the American culture, where, out of thirty-nine countries, the US ranks thirteenth (Hofstede 1980, 279), indicating that the aspects of masculinity are an important part of the American culture.

FINCard's organization chart, on the other hand, indicates an effort to describe the horizontal structure of organization that the language already does. For it to fully agree with the linguistic description of an organization, and to comply with the western linear description of going forward from left to right, the managing director would need to be at the right, and the organization chart a mirror image of the present one. But the effort is there. According to Hofstede's MAI, Finland ranks thirty-fifth (1980, 279), indicating that as compared to the American culture, Finland's is a much more feminine one.

HYBCo's organization chart has the traditional American top-to-bottom structure, even with the general manager and the senior vice presidents in bold-bordered boxes, and,

as another departure from the USCard and FINCard organization charts, with the officers' titles included. It is to be noted here that HYBCo's general manager is British, and it is by his office that this organization chart was published. Whether the importance of titles is an aspect of the British culture or not, is beyond the scope of this work. An interesting aspect of HYBCo's organization chart is, however, that every employee is included. This implies an effort by the general manager to include everyone in the organization and to consider all employees as sharing in the whole.

Through the analysis of the American and Finnish use of language in describing organizational relationships, and the two respective organization charts, what emerge are important cultural differences in the concept of what a business represents and, consequently, how it is to be run. These differences contain implications about 1) the managing of the company and style of managing people, 2) the relationships between management and the workers, 3) what kinds of change the employees react to as being difficult to adjust to and uncertainty-creating, and, 4) when in need of cooperation in an inter-cultural work environment, how individuals of the two nationalities view each other as co-workers. From these differences, then, emerge clues as to what needs to be taken into consideration in establishing an American-Finnish or a Finnish-American organization--business or some other.

Managing the Company

In the managing of a company, the differing views of the organization's relationship to its employees are evidenced in structuring of the fringe benefits that the company offers its employees, and in the ways that decisions, such as budgeting, are made. In Finland, as opposed to the US, employee benefits are mostly governed by laws and through employer-labor contracts, and the option of exceeding those benefits is left open for the employers. At HYBCo, however, since the company operates in the US, those laws no longer apply. Despite the possibility of totally divorcing themselves from

the Finnish practices, HYBCo offers its employees a complete medical care package, a three week's vacation from the beginning of employment for associates, four weeks for associate vice presidents and five weeks for vice presidents. On the NatBank side of the house, minimum severance pay was six months' full pay with a maximum of thirteen months and medical coverage paid by the company for that time. NewBank, and consequently, HYBCo, now offers full-pay severance for three months. The ex-pats receive the HYBCo medical coverage and their Finnish vacation--a minimum of five weeks. Commenting on the American benefits, in general, interviewee HAF2 said that

> even the big banks here can treat people in such strange ways. Of course they can do it, since there are no unions. People can be treated any which way since they have no recourse. Vacation and maternity benefits here are terrible. They are down right criminal. (1995)

The above-stated opinion about American companies' benefit offerings to their employees was agreed upon by HYBCo American employees, as well. The HYBCo benefits are considered so good by the American employees that they seem to be an important reason for their continued employment in this company. When discussing HYBCo's benefits, interviewee HSU2 (1995) compared them to benefits offered by American companies, saying:

> The American companies these days--the insurance coverage is terrible and you're constantly scrambling around to find a doctor in your system, and we don't have anything like that here. I mean, you don't have to worry about medical bills. We have very good coverage here. You can go to any doctor you want, and you're covered. The people who are on HMO's--you always hear them screaming, "I need a specialist," and you can't have one. And to me, in that sense, and a lot of the Americans that work here will admit, that one of the reasons for their working here are the good benefits. I think that in American companies, when they say that their workers are their most valued assets, that's just talk, whereas in Finland that is more true. In the American companies they really don't care. There, every year, you see your insurance premiums going up and your coverage going down.

In the area of management's decision making, cultural differences also emerged both in the ways employees fit into the equation, and in communication. As stated earlier, communication issues will be discussed below. A description of the differences in management decision making was given by interviewee HSU1 (1995) in the context of budgeting:

> My experience of it, so far, has been that the Finns, somehow, in approaching the work, tend to have a more humanistic element as a larger part of their thinking, planning--if you use budgeting as the evidence of planning. I would, typically, as an American, write down the numbers first, and look at the implications second, because that's how I'm trained to do things. And I'd tend to look at the human aspects as an adjunct or an add-on. That isn't to say that we wouldn't be mindful, or cold and calculating. But we just see it as the business work. That's the way it's been since W.W.II. I think that that would be the difference in approach. The American would start from the numbers, and only later look at the human element, whereas a Finnish person could not and would not do that. A Finn would not separate between the two.

Interviewee HSF1 (1995) commented--exaggerating to make a point--on the issue of American budget making, which according to his/her view is driven by fear of the budget maker's superior, and his striving for a bonus, as follows:

> Take for example the making of a budget. There's no way that an American could come up with a budget that would show losses. [Could a Finn do that?] Sure, I've seen. Black will not turn into white no matter how much one may want it to. A Finn will accept more easily a budget showing a loss or activity showing less revenue, and that the number of employees is not so much a variable cost than it is to the Americans. But in general, the reason why a Finn can maybe admit realities better comes from the fact that a manager here can say to his Finnish superior in Finland, "Sorry, you do see that this is how things stand." That one can, without "fear of god," man to man, say that kind of thing. Somehow I think that the American way to operate would be to paint a positive future, and then, along the road, use the good oratory and explanatory skills possessed by most of these people here, and say, "How in the world did we end up in the red though we should have ended up otherwise"? I think that it works so that if an American manager believes his personal bonuses would increase by his budgeting the number of employees to one-half of what it was last year, then OK, he'll do it.

Though exaggerated, HSF1's views do agree with the views of HSU1 in that in American managing, the business of business is taken as a separate entity from the people side of business. How this affects the employees may be deplorable, but if so, it cannot be helped. HSF1's statement about the number employees not being such a variable item in the Finnish budgeting, and HSU1's mention about the Finnish budgeting, where people are an integral part of the equation, indicate that there is a basic difference in the two cultures' views of what business is all about.

The cultural difference in managing companies is also to be seen in the actions companies have taken to improve profitability in the two countries. In the US, employees have been terminated, not to keep the companies from going bankrupt, but mostly to increase the stock market value of their shares, whereas in Finland, because of the very difficult economic situation, other opportunities to keep the companies solvent have been looked for first, as described by Carita Fagerström, one of the two individuals who later read the FINCard interview schedule for understandability, and who worked in a Finnish company in financial difficulties at the time, in a telephone conversation:

> They try to diminish the number of employees first by attrition, and if that doesn't work, they try offering retirement packages. The next thing they do, is to cut everyone's hours--and pay--so that they wouldn't have to put people in the street. Of course, there have been terminations, too, in situations where the company has been real bad off. But it seems to me that they're at least willing to look for other solutions first. (Fagerström, 1995.)

The differences between the two management philosophies were recognized in HYBCo's management committee in that the members were aware of these differences. In their decision-making and in presenting issues for consideration, the point of departure of the other culture was an integral part of the process, as is seen in table 14c.

Managing People

The information about the three companies and the interviews reveal cultural differences in management styles, though questions about these issues were not asked at USCard or at FINCard, that agree with the above description of company management. At USCard, as described in Chapter 4, the employees' performance is monitored by five different entities, four in-house, and one exterior one. Also, at the supervisory level, this control is being acutely felt, as described by US3 (1995),

> There's been two incidences in the last week where things that I've done . . . Andy [name changed to ensure confidentiality] would come to me, but you know that the reason why Andy is coming to you is because somebody else has gone to him. It just makes me feel uncomfortable that your every action is being scrutinized and monitored to that point.

This can be interpreted as an indication of the production/control-orientedness of the American view of how business is to be run. We see, also, that the person(s) telling on US3 did not go directly to him/her with the complaints, but went to his/her superior, following the established chain of command. The American production/control-orientedness runs through management to the associate level, where attention to productivity is reflected in the kinds of change the USCard employees have difficulties in adjusting to (table 3).

At FINCard no monitoring systems are in place--neither technological nor otherwise--to track employees' performance. At FINCard, an important issue, described in Chapter 4, was the change of managing director. Production-orientedness was considered an undesirable element by the employees, and they preferred a more people-oriented management style, as can be seen in the importance of the societal element in why the Finns at FINCard work (table 2c), and in what kinds of change they have difficulties in adjusting to (table 3). Also, at FINCard, hierarchy is lacking and the atmosphere is relaxed, as described by FA1 (1995), ". . . the atmosphere and people here are more

relaxed, and people are not labeled . . . ," as indicated by her ability to go to talk with anybody, managers included, at any time, to "exchange the time of day" (FA1 1995).

At HYBCo, both sample populations agreed that the American management style contains strong elements of control, implied in the American managers' adherence to hierarchy, their close, hands-on managing, their tendency to manage through fear, and the American organizations' inflexible organization. The American managers concentrate on production, and lack consideration for the employees. The Finnish management style relies on treating the employees well, on lack of obvious control, on lack of adherence to hierarchy, on no fear of managers, and on lack of production-focus. An aspect of the Finnish management style--also to be considered a communication issue--is that there is so little instruction from the Finnish managers that the American employees see that as creating uncertainty in that they do not know what is expected from them. This emerges clearly from interviewee HAU5's (1995) quandary in that,

> what I do like, but it's almost a dual edged sword, is that no-one's constantly over me saying, you know, are you getting this done, or what's going on here? They give me a lot of freedom, which I really like. I think that's really good, but I guess, on the other side, I'd like to, I'd like to know how they think I'm doing. . . . if I ask a question from a Finnish boss, it's usually the very narrow response that I get back, be it "yes," "no," or whatever. . . . They seem to be a little bit more nebulous in their responses.

In the above, interviewee HAU5 describes clearly the basic differences of the two management styles, and touches on an important communication issue that arose from the interviews. Communication issues will be discussed below. HAU5's, in the above, conversely implying that the American hands-on management style gives detailed direction to employees, touches on interviewee HAF3's (1995) complaint about her one-time American manager:

His understanding was that a European woman has no brains, and is incapable of
doing--maybe making copies, if one explains to her exactly how many one wants.
It was somewhat difficult with him. . . . It went so far that I said to him one day
that I do [stressed] have a brain of my own.

The above indicates that if one is used to detailed direction, difficulties arise when one is
given none, and on the other hand, if one is used to independent working, detailed
directions and checking on one's work can be perceived as insulting.

The views of HAU5 and HAF3 come together in the observations of HSF1 (1995)
on the issue of what difficulties may arise in a company like HYBCo when an associate
works for two superiors of different nationalities:

Especially those associates who work for more than one superior, and the Finnish
superior expects the associate to use his brains. . . . It may be that the Finnish
superior is disappointed when the subordinate does not do what the superior
thought he would do, and the subordinate, again, thinks he is right in thinking that
he was never told to do something like that. On the other hand, he may have
another superior from whom he receives tasks, and who may be very detailed in his
task giving. This, here, is a clear situation for falling into a trap.

The management styles of the two cultures correspond with the view of the
organization evident in language and presented in the organization charts of USCard and
FINCard in that the American management style is seen as controlling and directive, as
also described by an American HYBCo associate level interviewee, who had worked at
HYBCo for less than one year and came from an American financial institution, "I'm used
to the American side, where focus is more for getting the deals done, and you're being
grilled from all sides. In that sense, it was a lot more intimidating . . ." (HAU5 1995, 5).
The Finnish management style is seen as considering the employee more as an equal, a
person, and less as a tool for production. This is evident from the statement of HAU2
(1995), who said, "You know, at the head office [Helsinki, Finland], they also know that
you're there, and not just a number," and continued,

ain't no bosses here, 'cause everybody's always willing to help. Just jump in and help. Nobody's too big for you to go in and ask a question. I'm serious. You can go to anybody and ask a question, just anybody.

Relationships between Management and Associates

Cultural differences in the ways that associates and supervisors/managers see and think of each other emerged from the study. These vary from associates viewing their supervisors/managers as somewhat frightening authority figures, as indicated by US3 (1995) in her wish that

> in the business, for everything to run smoothly, everybody should feel like they could approach each individual on--not maybe on equal basis, but at least on a professional level . . . . I feel that if you have a question, it's not bad to go to the manager [two levels up], or if you're asked a question, that you can tell exactly how you feel, and not wonder if it's the proper thing to do or the politically correct thing to do at the time. Just get out and say it, and then go on with your business.

to viewing them as co-workers and helpers, as described by HAU2 above. The supervisors'/managers' views of their subordinates, on the other hand, does not vary to the same degree, but their treatment of their subordinates, especially in tasking, varies from believing that the subordinates need to be told in detail what needs to be done, how, and when, and checking into the progress of the subordinate of the American supervisors, to the non-advising, non-checking tasking of the Finnish supervisors, as described above in the context of HYBCo, who tend only to inform their subordinates what needs to be done and by when, without any indication of how it is to be performed and without checking on their progress.

Supervisors from Associates' Point of View

Associates at USCard have little to do with other levels of management except their immediate supervisors. At USCard, management changes beyond the change of

one's supervisor seemed to have little or no effect on the associate. The upper management is seen there as remote decision makers, who concentrate on productivity and "bottom line" issues with little regard for the individual associate.

At USCard, the immediate supervisors are viewed often as intermediaries and buffers between the associates and the upper management. The associates understand that the supervisors have a hard job being in between trying to satisfy the upper management's demands on productivity, and trying to deal with associates' problems, performance, scheduling, and the like.

Though the associates at FINCard, like those at USCard, have few dealings with levels of management beyond their direct supervisors, there seems to be a different relationship between the associate and management levels. One interviewee (FA1 1995) at FINCard regretted the change of managing director one and one-half a year ago, since she had been used to going to the former managing director to talk one-on-one about both work and private matters. She did not feel comfortable doing that with the present managing director, whom she considered remote. On this issue, she commented, though, that it was the present managing director's personality that stopped her from doing this, and not anything that he had done or said. It is evident, that the Finnish associates expect all levels of management to be available for them when they deem it necessary to discuss issues with the management, and that they would like to be able to approach even the highest levels of company management without fear.

At FINCard, the immediate supervisors are seen as co-workers, helpers, and people who give guidance when needed, and who act as communicators of the upper management's and the company's needs for work to be done. No Finnish associate expressed any thoughts about the supervisor's role as possibly being an intermediary or a buffer.

Associates at HYBCo did not have many dealings with management other than their immediate supervisors, either. They do feel that, if necessary, they could go to the

general manager on both work and private issues. However, they would prefer to go to their immediate supervisors first. At HYBCo, the Finnish associates seemed to be less "in awe" of the general manager, in the sense that they seemed to be more at ease with the idea of needing to talk with him. This became clear from the immediate, unhesitant responses received from the Finnish associates as compared with the hesitating and thinking-about-the-question responses of the American associates.

At HYBCo, all associates, both Finns and Americans, would like to regard their supervisors as co-workers, helpers, and guides, but the perception of what the supervisors are, differs by nationality. The American associates see their Finnish supervisors as quiet, friendly, helpful, and fair. The problem that they have with their Finnish supervisors is that these hardly ever, when tasking, describe to them details of the task and give no direction as to how they expect it to be done. This method of tasking is to them quite perplexing, but this is relieved, though, by the friendliness of the supervisors, so the associates feel comfortable in going to them for further information and advice, when needed. Another perplexing quality of the Finnish supervisors to the American associates is that they find the Finns reluctant to tell their associates what they think of these associates' performance. Interviewee HAU5 (1995) commented on the subject,

> I think that I knew what my managers thought of me, domestically. I find it a little bit more difficult to get feedback in regards to how management views me as a player on their team, here in the Finnish organization.

and continued by explaining that the Finns are hard to read, and that he/she was preparing himself/herself to ask his/her Finnish superior about how his/her performance was viewed. Based on the American associates' view of their Finnish supervisors being friendly, it is interesting to note that they still seem to be reluctant to ask their Finnish supervisors about their performance. It is to be noted, here, that in Finland, the concept of a formal, written performance review is unknown.

The Finns see their American supervisors as highly conscious of their supervisory positions, as being patronizing, and not giving the associates credit for having brains of their own. The Finnish associates consider the detailed tasking by the American supervisors an insult to their intelligence. The Finns see their American supervisors as "control freaks," who are afraid of admitting that they do not know everything. To explain this attitude, the Finnish associates blame what they view as the American business and management culture that puts managers at all levels at risk for their jobs if failing to meet set goals, and that is so "bottom-line" oriented that the human element is disregarded in the process.

Associates from the supervisory Point of View

The differences between the American and Finnish supervisors' views of their associates became evident in all three companies. At USCard the difference is to be observed in the lack of trust in the associate as indicated by the strict monitoring of the associates' productivity measures; at FINCard the trust in the associate to perform his work without controls, and at HYBCo, these emerge from the American and Finnish supervisors' different approaches to tasking. American managers, when giving a task to their associates, explain the task in detail, and then to follow through, step by step, the completion of the task. The Finnish managers, on the other hand, are very concise in giving explanations about the task. They tell the associate what needs to be done and when the task is to be completed, leaving the associate to complete it in the given time. It seems that the Finnish managers expect the subordinate to ask questions if something is not clear and wait for the finished product rather than asking for progress reports.

From the above, the following can be construed: 1) the American supervisors feel that the associates probably need help in figuring out what the task entails and how it is to be done, and that he cannot be left to his own devices to complete the task, whereas the Finnish supervisors seem to be confident that these things can be left to the associate to be

figured out; 2) the American supervisors seem to feel that the associate, for whatever reason, will not come to him to ask for help in case he/she needs it, whereas the Finnish supervisors believe that the associate will come and ask for help or guidance; 3) the American supervisors feel that the associates cannot be trusted to complete the task correctly, or the way he/she wants it to be performed, in the given time without being monitored, whereas the Finnish supervisors trust their associates to complete the task in an acceptable way in the given time.

As can be seen from the above, clear differences between the company and employee management philosophies exist between the Americans and the Finns. In the case of an effort to transplant the American philosophy to Finland, many problems can be anticipated, since the Finnish employees would be hardly likely to adjust easily to the controls, the hierarchy, and the authoritarian methods of an American management. Some American usages, such as not compensating exempt employees for overtime would also be illegal in Finland. Considering the American HYBCo employees' liking of the Finnish management style, the transplanting of the Finnish management philosophy, with its integral consideration of the employee, would not cause problems to American employees. The American employees, however, would have difficulties in adjusting to the Finnish management style of not giving much direction. This can be seen as both a management style issue and a communication issue.

Communication Issues

From the HYBCo interviews, and the researcher's discussion with HYBCo's managing director (TM 1995)--who considers himself, being British, an outsider in this issue--cultural differences in the area of communication between the two nationalities emerged. These differences affect the way in which the HYBCo management committee works and in the ways the two cultures inter-act in the day-to-day cooperation within the company necessitated by the performing of the work. Some frustrations because of the

differences between the ways each nationality is used to communicate are seen on both sides. Communication issues are presented in tables 13 a and 13 b.

In the working of the management committee, communication issues emerge, according to TM, in that the Americans "tire you out by talking" and that they act in an excited manner in their effort to convince the listener to accept the point that they are advocating, though the argument may not be quite as valid as could be hoped for. The Finns, on the other hand, state their position, only, without expressions of emotion, and seem to expect the listener to provide the reasons for it himself. If questioned, the Finns will provide the reasons, and they are well thought through. These behaviors can be observed in the American and Finnish management styles, especially in tasking, as noted above.

The display of emotions of the Americans, and the calm kept by the Finns was mentioned by HSU3 (1995) in the context of a discussion about differences in negotiation situations between Americans and Finns,

> I think there is a bit of a difference. I don't think it's terribly radical, but you know that if you are going to have a discussion with a Finnish person, whether it's a supervisor or a colleague, that it's going to be a civil discussion. That the decibel level is not going to rise terribly high, and I think that it's going to be very rational, lots of explanations on what the points of view are. It may not be as conclusive as a similar type of discussion with an American might be, but I think that you'll have an idea of where you stand. The Americans, in a similar situation would tend to be more confrontational. I think that if everybody had a palette or a tool kit of organization styles, the Americans would tend to draw on the sledge hammer a little bit more easily and they would definitely be quicker to pull rank.

In negotiation situations, when seeking conclusion and decisions, the Americans find difficulties in understanding the Finns, as expressed by HSU1 (1995),

> Americans in meetings like to have things resolved. But sometimes I feel that getting closure with a Finnish person is more difficult. I get an answer, but I'm not sure if it's an, "I'll think about it. I'm not really agreeing; I'm not really disagreeing.

I want to come back and talk about it more, perhaps," whereas what I'd like to hear is, "I agree," and then go to the next thing. Closure does not come easily with the Finns.

This dilemma was shared by HSU2 (1995), when commenting on the Finns' lack of expressing themselves emotionally or orally,

the Finns have a more, sort of, even keel. They are not as excitable and as emotional. It's a little bit harder, though, because communication is a little bit more difficult. They don't give a lot of feedback. When you try to talk about a deal, they say very little. You have to always kind of guess what they're thinking, and I find that that makes it--not difficult--but it's challenging. They don't elaborate, whereas Americans will sort of think out loud.

Another cultural communication issue, observed by HSU2 is the silences appearing in Finnish communication. Having visited Helsinki on a business trip, he/she observed, relating a discussion with a British friend later on, about a meeting that she had attended there:

I told him that, "You get these Finns discussing what you're going to discuss and nodding for five minutes." So he started laughing, and he said, "That must kill you Americans, because you can't stand silence." "You're right, it does." So he says, "You have to understand that they're just being polite and thinking about whether they had anything else to add before everybody walks out." Silence makes us Americans uncomfortable.

The cultural characteristics of communication have naturally an effect on the day-to-day cooperation of the two nationalities. The Americans find it difficult to get advice from their Finnish superiors, and cannot figure out how their Finnish superiors evaluate their performance--the lack of knowing the yard-stick against which one is measured is a factor causing uncertainty, which will be discussed below. The Finns, from their cultural background of low-key communication, see the Americans as emotional and unable to handle blunt, straight-forward talk. This results in the Finns' perception that

they have to "package" what they want to say into softer language, and they consider it a waste of effort and time.

The differences between the two cultures in the area of communication are such that many possibilities for misunderstanding of the intended message are evident. The Americans do not know how to interpret the Finns, and the Finns tend to become impatient with what they consider as superfluity and unnecessary emotionality. If the two parties are not familiar in each other's business culture, the differences in management philosophies may compound the problem in that neither party is familiar with the other's point of departure, making it difficult to understand why things are said in the way they are said.

Work as a Value

Tables 2 a, 2 b, and 2 c describe the reasons for Americans' and Finns' working in addition to financial gain. In this area, again, considerable differences are to be found, though issues dealing with mental well-being plays an important role with both nationalities. In this area, however, avoiding boredom emerges as the largest category among the USCard interviewees, and working as a tool for retaining one's sanity is only observed among the FINCard interviewees. Work as defining self and giving status to the worker has a strong presence in the views of both American samples, the USCard and the HYBCo Americans, whereas among the Finns, this aspect of work is much less important. On the other hand, the meaning of work in relationship to the individual's need to give to society through his work, and the individual's obtaining membership in society through his work, is considerably more pronounced among the Finns of the two Finnish samples than among the American samples. Work as a value in itself, appears as a reason for working only among the Finnish samples. Working solely for financial reasons appeared only among the American samples.

The above can be translated into an American need to be individually recognized in the work place (ego issues) more so than the Finns, and to a more cooperative, people oriented view of work of the Finns (societal). The Americans, also, work for the tangible rewards--position, money--whereas the Finns work because working is "an integral part of being human" (HAF2 1995), and the interaction--give and take--with people.

Here, again, there is room for conflict to develop between the American and Finnish management philosophies in that the drivers of the two nationalities are very different. Promises of added "soft values," such as better cooperation or camaraderie, would not easily serve to spur Americans into better performance, and promise of an increase in salary or of a promotion would not mean much to Finns.

How Americans and Finns see each other as Co-Workers

A comparison between the Americans' and the Finns' behaviors in high pressure situations at work towards each other was supplied by interviewee HSU2 (1995):

> I find that even relationships in the workplace . . . there's a big support there when people are busy, and I was there in the midst of a transaction, and I was having a real harried day one time, and one of the Finnish people came along and asked, "Is there anything that I can do to help you through? Is there any work that I can take from you so you can get this done"? And, in the long run there's better bonding between the people. It just takes longer. So, I think that the office environment is calmer because of this attitude, "Let's just get the work done." And they don't worry so much about who gets credit for it, or "This is your job, so you've got to do your job," and "it's too bad you're having a busy day." I hear them say, "So and so is having a bad day today, so let's do this for them." And there's more of a teamwork spirit. They don't call it teamwork, but they just do it to be nice to each other. . . . Americans will invite you out to lunch, or whatever, but I don't see them pitching in unless you are really close friends.

The above interviewee also observed that,

> with Europeans in general, in the beginning it's harder, because they're not quite as open when meeting people. . . . They want to check it out first before they get too

friendly, whereas Americans would be real friendly first thing you're there and then they never talk to you again.

From the interviews at HYBCo, it became also clear that the Finns do not readily mix work and their private time and will stay in the office after hours only when they see compelling reasons to do so, e.g., if a dead-line needs to be met. They prefer to spend the working hours as effectively as possible to avoid having to stay after hours because they feel that their private lives are as important to them as their working lives. The Finns at HYBCo thought it odd that the American employees in the company had their family photographs on their desks, that they knew each others' husbands' and childrens' names, and that family issues were discussed among the American employees. Also, they thought odd the American employees' custom of decorating their cubicles for holidays, such as Halloween, Easter, and Christmas. This is not something that is done in Finland, and the Finnish employees at HYBCo thought that the American custom of doing so originated from the American employees' being away from their extended families--rootless in New York--so they needed to create a holiday atmosphere at work, their co-workers serving as substitutes for the extended family.

Finns appear to have a more conceptual approach to work in that they wish to only know what needs to be done, and by when, rather than wishing to receive details about its performance. Americans, on the other hand, approach work at a pragmatic, tangible level, where what needs to be known is what needs to be done, and how it is to be done. Finns need to have it right the first time so that no time needs to be "wasted" in re-doing or fixing, whereas Americans seem to approach tasks in steps, where a draft is submitted--to find out whether it is to the superior's liking or not--and then the draft is fixed to the superior's liking.

The American associates see their Finnish counterparts as having their "noses to the grind" and not very sociable in the work place. They are seen as matter-of-fact and

not seeking many contacts with their American co-workers except in work situations. The Finnish associates, on the other hand, see their American counterparts as spending much time "around the coffee cup," and wasting Monday mornings in exchanging descriptions of week-end experiences, and in general, spending much time in social "chit chat." According to the Finnish associates, this is one of the reasons the American employees tend to have to stay after hours to finish their work. Other reasons for the American's need for staying after hours at work, according to the Finns' view, were that work was not done right the first time, and the Finns' perception that American supervisors/managers value employees who spend long hours at work. The Finns' opinion is that the work should be completed within working hours.

The above tendency of the Finns to keep their noses to the grind stems, according to the American perception of the Finns wanting to keep their work times and their leisure times distinctly separated. "I think they know better when to take off their wing-tips and put on their sneakers, and sometimes, I think, the Americans are wearing their wing-tips a little bit longer than their sneakers" (HAU5 1995). It seems that the Finns do not know how to, or are unwilling to relax when there is work to be done.

It does not seem that there would be many cultural differences between the Americans' and the Finns' cooperating with each other in the work place, except that the Americans might consider the Finns somewhat aloof and unsociable at first, and the Americans' not addressing work issues with the same intensity as the Finns do, might be cause for some irritation.

What kinds of Change are considered difficult

In judging the difficulty of adjusting to different kinds of change (table 3), changes in work process, procedure, and content play an important role in the work lives of the USCard sample. This can be seen as a reflection of both the production-orientedness of the company and the frequency of changes in this area, where the employees do not have a

chance to become comfortable working according to the guidelines of the previous change before another one is introduced, since, though these kinds of changes are found difficult to adjust to by some HYBCo American employees, the percentage of total responses there is nowhere near as pronounced. At FINCard responses describing work procedure, process, and content changes were few, and among the HYBCo sample Finns, no-one reported these kinds of change as being difficult to adjust to.

Changes in technology do not seem to be much of a problem with any sample, except for the USCard. The highest percentage of responses in this category came from USCard, where one-third of the responses indicated employees' difficulties in this area. The other sample group indicating difficulty in adjusting to technological change was at HYBCo, where one American employee reported feeling uncomfortable with technological change. No responses indicating difficulties in adjusting to technological changes came from either Finnish sample.

All samples had difficulties in adjusting to organizational change, though at USCard these types of change had the least adverse effect. The FINCard sample and the HYBCo Americans had the highest percentage of their responses in this category, and the HYBCo Finns had no difficulties with any other kind of change.

Changes in work environment was not an original category of change to be studied, but emerged from the interviews at USCard, where the only responses in this area were recorded. This change was the loss of one's own desk and having to find a desk at the beginning of one's shift--the nomad concept. It is also to be noted, that this change had happened about four months before the data gathering was conducted at USCard, and it was imparted by the interviewees that this was still a sore point at the time of the interviews.

Changes in Work Processes, Procedures, and Content

The responses to the questions referring to the kinds of change the employees had most difficulties in dealing with, indicate that the USCard employees' uncertainties lie in the areas of the actual performance of the work (table 3). The American employees are mostly concerned about changes in work processes, procedures and its content--issues directly related to the work at hand--production. On the other hand, FINCard employees do not seem to have many concerns in these areas. Their uncertainties lie in the areas of organizational changes--changes in their supervisors and the new supervisor's/manager's expectations and the ability to work with the new supervisor/manager. These are relationship and communication issues rather than issues pertaining directly to the actual performance of the job.

The result, then, in a mixed company, is that the American managers apply this knowledge to both nationalities, and the Finns, who feel little uncertainty in these areas, feel that they are being micro-managed. In this situation, the Finnish associates do not seem to be eager to discuss the issue with their managers--maybe because the American supervisory level employees are considered by the Finns to distance themselves from the associate level--and thus the matter is not openly discussed.

The FINCard respondents, on the other hand, experience their uncertainties in organizational matters and issues dealing with relationships among the employees. As a consequence, these are matters that the Finnish managers would apply their understanding of the Finnish employees' areas of uncertainty to both nationalities, considering work process, procedure, and content issues of lesser importance, and the Americans subordinates, who feel they need support in production related issues, feel that they are not getting the guidance that they need. The result, in a mixed company, is that the Finnish managers do not give enough detailed process, procedure, and work content direction to their American associates. This is, however, alleviated at HYBCo by the

perception that the Finnish supervisory level individuals are friendly and approachable, so one can ask them for additional information and/or help when needed.

Technological Change

The two sample groups where difficulties in adjusting to technological changes were observed were the two American samples. The issue with both samples was in having to learn to work with micro-computers and computer systems. The two interviewees who expressed having difficulties with micro-computers had had little or no exposure to them before. The approach of the companies to these difficulties, however was different. At USCard, the interviewee with the micro-computer difficulties was not told about company-offered courses, but was expected to learn on his/her own, and now allowance for lesser productivity was given. His/her strain and frustration can be clearly felt in the following:

> I get nervous . . . . You know, how you ask someone to help you, to show you how to do something; they show you one time. I try to write it down, but with the PC, you really don't know what's really going on . . . so, I'm not comfortable with it, because I really do not know how to use it satisfactory, even for myself. And I feel like I'm being a bother to someone else, when I have to ask them all the time. . . . you hit a key, or something, you lose it. You can't get back into it. You find out you've hidden it somewhere in the PC, so I have to get someone to pull it back up for me. And if I could get a little bit more training on it, I wouldn't feel as negative about it . . . . You go to the screen, and they've got all these things up here . . . . I feel that I should have been given a course or a class to tell me, "This is what we do, and this is how it's going to be done." I don't mean to give me a year's education on it, but give me something. (US2 1995)

whereas at HYBCo, the interviewee was offered help, training, and his/her supervisor's' support in learning. It was also made clear to him/her that it was understood that he/she was learning new things and no pressure was put on him/her. His/her response to the question about what kinds of change are difficult for him/her is markedly different from

US2's in that the strain and frustration is not felt; only some fear of the internal workings of the computer:

> like they make a change, I try to stay away from it first, and then later take my time with it. When they make changes there, I'm always afraid I'll push the wrong button . . . they have you take classes where everybody has the option of attending, and I find them adequate . . . they don't rush you. As long as you get the job done. . . . They allow you to take your time. (HAU2 1995)

At USCard, also the responses about technological changes being difficult to adjust to were received about main-frame based systems, and these were difficult because of inadequate training, and the pressures to produce as before though learning a new system.

Organizational Change

Organizational changes, in general, did not seem to worry the American associates much at USCard. Upper management at USCard seems remote, and the associates have few contacts or feelings about individuals at those levels, except that orders and demands are imparted by the upper management, and then executed by the associates under the direction of the immediate supervisor. Change of the immediate supervisor is considered somewhat of a strain, especially if the old supervisor was thought well of, and the new one was either unknown or not as much liked. Change in one's co-workers was difficult to adjust to because the help that one had received earlier was perhaps no longer available. This caused a disruption to one's support structure in the work place, and was considered a cause for uncertainty.

For the FINCard interviewees, on the other hand, organizational changes were the most uncertainty-causing ones of all kinds of change in the work place. Partly, this may be a reflection of the situation there, with imminent organizational changes and a reduction in the number of employees, and many comments to this effect were recorded. The fairly

high percentage of responses in the category "Other" (table 6) at FINCard is entirely comprised of "people-issues,"--worrying about co-workers in this unnerving situation. Many responses, at FINCard, however dealt with the interaction between superior and subordinate, and the relationships between co-workers. The reason the Finns said that people-issues were more difficult than technological ones was that when people are concerned, there are always two players in the game, whereas with technology, the counterpart is only a machine.

Since the Finns' relationships to their superiors are egalitarian, and the superior is considered a co-worker, a helper, and an advisor--a mentor--the loss of one, and the receiving of a new one causes a sense of personal loss and is considered a major cause of uncertainty, since one will need to adjust to the ways and expectations of the new superior(s). The Finns seem to have a keen sense of the impact that a managing director has on the whole atmosphere of the work place, and consequently, even changes at the very top of the organization are considered disconcerting and uncertainty-causing. The holistic view of the organization as a social structure is strongly felt among the Finns even at the associate level, and it is likely that because of this, disruptions in this structure have an important effect on them.

The responses obtained from both the HYBCo Americans and the HYBCo Finns indicate that these employees considered organizational changes the most difficult of all kinds of change in the work place to adjust to. For the HYBCo Americans, these were experienced in the change of one's managers and one's co-workers because of the merger, and among the HYBCo Finns in the feelings of loss of a company culture (NatBank employees) and co-workers. The HYBCo Americans are a departure from the USCard interviewees in that organizational changes for them, as for the Finns are much more difficult to adjust to than work process, procedure, and content changes. Among the HYBCo Americans' responses, however, well over one-third related work process, procedure, and content changes as being difficult.

Emotional and physiological Reactions to Change

Chart 1 describes the categories of emotional reactions to change experienced by the interviewees. Responses reflecting physical reactions to change were reported in the FINCard sample, only, where four interviewees described having experienced sleeplessness, tiredness, and headaches as a physical reaction to the merger. Two of these had sought medical help to their problems.

In the area of emotional reactions to changes in the work place, the category "Uncertainty/Fear" (table 6) was the most prominent. There is, unexpectedly, considering the difference in magnitude of change between USCard and FINCard, where USCard changes had no implications of mass reductions in the work force, but that it was a company-communicated fact at FINCard that the number of employees was to be reduced, not a large difference in this category between the USCard and the FINCard sample. The unexpectedly low percentage of responses in this category obtained at FINCard may be reflective of 1) the generous severance package offered to the FINCard employees by the company, and 2) the social safety-net in Finland that guarantees unemployment benefits until another job is found or the worker reaches retirement age, and that 3) fear of bad reviews hampering one's career or diminishing one's aspirations for as good a raise as otherwise to be expected, did not appear in the Finnish responses.

Fear of bad reviews and bad production statistics because of not learning fast enough or making mistakes in one's work was an important part of the responses at USCard. Loss of belongingness because of the "nomad" method of seating was described as an uncertainty causing factor by several interviewees at USCard. The "nomad" also caused feelings of disorganization--lack of clarity among the USCard interviewees. The standardization of desks, where no individually held items were allowed, made employees feel insecure, because all the material that helped them perform their jobs that they had accumulated had to be thrown away. Unavailability of help, especially after a change had

been introduced, caused uncertainty at USCard. Perceptions of the management' not being trustworthy was also an uncertainty causing element at USCard in that promotion practices were considered unfair, and employees felt that they did not know what it took to get a promotion. This also caused uncertainty in that it was felt that one did not know what yard stick one was being measured against. The uncertainty-causing elements at USCard all deal with the employees ability to produce, excepting the one dealing with the building of a career.

Loss of trust toward the management was felt strongly by the FINCard interviewees, for they had been let understand, before the merger announcement, that everything would be fine, and that the company would pull through. Feelings of helplessness and lack of control were felt among the FINCard employees as uncertainty causing elements. Especially in changes of superior, the FINCard interviewees felt keenly the uncertainty caused by not knowing what their superiors' expected from them. Another uncertainty causing element among the FINCard interviewees was the fact that the in-coming general manager was considered by several of them as having favorites in the company. The return of the system of favoritism was felt as uncertainty causing, because the interviewees considered this system as unfair and unjust, and as affecting the atmosphere of the work place negatively. Also, the uncertainty about getting along well with one's new superior was mentioned by FINCard interviewees. Among the FINCard interviewees, all uncertainty-causing elements dealt with social aspects of work and the interaction between individuals.

Among the HYBCo Americans, "Uncertainty/Fear" was, again the largest category of emotional responses to change. Feelings of lack of trust because through the merger more control were put into place, feelings of not being able to be oneself, feelings of loss of empowerment, feelings of being in turmoil, and not knowing who is staying and who is not, were reported by the HYBCo Americans as uncertainty causing elements in changes. No responses by the HYBCo Finnish interviews fell into this category. These seem to

describe a general unease about the merger, and they can be seen as self finding it hard to deal with uncontrollable events. None of these statements relates directly to production. One statement, however, points to people issues--the social aspect of the work place-- namely, the one about who is staying and who is not.

Effects of Change on Life Outside of Work

Americans--since work does not seem to be such an integral or as deeply felt a part of their lives--are better able to leave their work at work. Finns understand work as an integral part of being human, and their link with society. Consequently, they tend to take work worries home more often than the Americans.

The individuals in both samples whose private lives were affected by the difficult changes in the work place, indicated that these worries resulted in short tempers, withdrawal from their spouses and friends, irritability, and fears that their children would be affected by their work worries. One FINCard interviewee (FS2, 1995) reported that though he/she was trying hard not to have his/her child suffer from his/her work problems, he/she noticed having less patience with the child. FS2, was also worried about the long-term effects of his/her worry on his/her child,

> especially now that I have thought about it later, I believe that it was the child who suffered most. So, that it did not have to say much to have me snap at it. Fortunately it is still so small that when it grows bigger, it won't remember. But, one can never tell what kind of trauma one caused it.

All interviewees reporting that the difficult changes affected their private lives said that they must be taxing on their spouses' and their friends' understanding and compassion. The FINCard interviewees reported also sleeplessness--serious enough to require medication--, headaches, tiredness, apathy, sadness, and even such severe symptoms as panic attacks requiring consultations with a psychiatrist.

The methods used by those affected by the difficult change in their private lives were in both samples: talking about their problems with family and friends, planning for the future, trying not to think about them, making efforts to control their tempers, and to be more patient with their children. Two USCard interviewees told the researcher that they were making efforts to learn to leave their work worries at work, but that it was not an easy skill to learn.

Methods of coping with difficult Change

Differences between the USCard and FINCard interviewees were observed in this area in that specifically American methods of coping with change were the acceptance of the change and making a concentrated effort to learn and to adjust to the change. Specifically Finnish methods of coping were the arranging of issues in order of importance, the reading of material on positive thinking, self-evaluation, seeking professional help to be able to cope, and taking care of each other in the work place. Both sample groups talked much among co-workers, worked harder and better to prove themselves, practiced positive thinking, and some individuals avoided thinking about the change.

The differences in efforts to cope would indicate that the USCard sample would adapt to the change more easily, since they seem to be more active than the FINCard sample in trying to adapt. The FINCard sample, on the other hand, seems to be more introverted in that the methods specific to them deal with the self in relation to the change rather than trying to espouse the change. As another departure from the American approach, the Finns show a concern for their co-workers in their efforts to alleviate the difficulties experienced in the situation.

Comparison to Hofstede's Conclusions

Judging by the medians derived from the responses to Hofstede's questions (table 24), both to the UAI determining ones and the questions related to these, the results of this study do not support Hofstede's findings of Finns being more resistant to change than the Americans. In the analysis of his findings, Hofstede includes Finland as one of the aggressor nations in W.W.I (1980, 177), which, he concludes, is a common factor with all high-UAI countries, and describes these as

> young democracies (which developed their present form of government after World War I or later)--Austria, Finland, France, Germany, Ireland, Israel, Italy, Japan, and Turkey--tend to show higher UAI scores than the old democracies-- Australia, Belgium, Canada, Denmark, Great Britain, the Netherlands, New Zealand, Norway, Sweden, Switzerland, and the United States.

but does not define the criteria by which these distinctions are made. Whether Finland should be included in the list of "aggressor" nations during W.W.I (Finland's civil war of independence was fought in 1917), is questionable, and it is also questionable if Finland should be counted among "new democracies" when her history, legislation, and form of government are closely tied to those of Sweden and Norway. Whether either of these criteria should be used to categorize cultures, again, is doubtful.

Whether, during the quarter century since Hofstede's studies, the UAI's of the United States and Finland have reversed themselves as results of important cultural changes in these countries is beyond the scope of this study. Also, the fact that Hofstede's sample was drawn from employees of a large multi-national company may partially explain the different results of his study and of this one.

Conclusions

Responses to Research Questions

Based on the above, we now can formulate responses to the research questions:

1. What culture-based differences are to be found in American and Finnish office workers' reactions and attitudes to changes in their working environments in the areas of organization, process, procedure, work content, and technology?

Starting from the linguistic usage of Americans and Finns in describing organizational hierarchy, and proceeding through the management styles, foci, and the basic understanding of what the goals of business are, to the uncertainties experienced by employees in the context of change, we see that there is a fundamental difference between the Americans and the Finns. The American organization is linguistically described as a vertical one, the managerial practices are process and control-oriented, and as a consequence, the workers' uncertainties lie in the area of processes, procedures, and work content. The business is narrowly focused on production through control, and that is reflected in the workers' being concentrated on the same. The reasons why Americans' work reflects the lack of concern for the social good is that they are mostly focused on individual benefit, such as issues dealing with one's feelings about oneself and the social status attained through working, the money gained through working, and the personal avoidance of boredom. The Finnish organization is linguistically described as a horizontal one, the managerial practices consider the worker as an integral part of the business equation and with little obvious control, and the workers' uncertainties lie in the area of organizational change which affects the relations between the people in the work place. Business is considered a part of society and a participant in it, and thus the workers consider the social relationships at work important, and changes in these difficult to adjust to. The societal concerns of the Finns reflected in the reasons for their working emerge

from the responses in that the contribution to the society, and work considered as a value in and of itself make up one-fourth of the responses.

Another difference emerging from the above is in the area of communication. Americans are wordy and emotional, whereas the Finns are sparse with words, and do not show their emotions. In their tasking--being wordy--the Americans impart much detail, whereas the Finns--being sparse with words--impart only what they consider necessary.

In the acceptance of change in general, the Americans do not appear as willing as do the Finns. This is evident from the responses presented in tables 8 and 9a.

2. How do these differences affect an organization where both populations are working together?

Communication/language, and management issues emerged as the most important areas where differences considered as causing difficulties in co-existence were observed at HYBCo. The Finns' sparse use of words both in tasking and presenting their views in negotiation caused problems for the Americans. Also the Finns' perceived nebulousness in decision making left the Americans uncertain. On the other hand, the Americans' wordiness and the perceived need to soften issues for presentation to Americans were annoying to the Finns who considered them as diluting the issues and as a waste of time. The differences in management styles was considered so important an issue at HYBCo that, at the time of data gathering there, a training program was being contemplated to bring them closer, though with a more Finnish slant (HSF2 1995).

In an organization where Americans and Finns work together, the issues of communication/language, and management--considering the differences between the two cultures--could cause serious problems to the smooth operation of the company. There seem to be many possibilities of mis-communication and misunderstanding because of the different ways of communication and the use of language between the cultures. The

management foci being so different opens possibilities of serious friction at all levels of the company.

The difference between the general willingness to accept change did not seem to play an role at HYBCo. As a determinant of the two nationalities' ability to work together this aspect was not observed to have any relevance. However, when looking at this from a management perspective, the difference in this quality might require consideration in that it would necessitate different ways of presenting change depending on the type of change in question and the nationality most affected by that change.

3.   How do Hofstede's findings compare to the findings of this study?

Hofstede's study was used as a basis--a starting point--for looking at cultural differences in reacting to changes between the Americans and the Finns. The focus of this study being more on the differences in reacting to change in relationship to the kind of change in the work place, and not the avoidance of change, in general, as was Hofstede's focus; the results of this research in relation to Hofstede's study can be considered only indicative and not conclusive.

The findings of this study do not validate Hofstede's findings about the relationship between the UAI's of the United States and Finland. The sample sizes of this study are not large enough to statistically demonstrate the fact, the studies were completed twenty-five years apart, and this research was focused on cultural differences in the context of change; but, the responses are consistent enough to warrant another look at the UAI's of these countries.

Inter-Cultural Findings

In the inter-cultural setting at HYBCo, communication/language issues and management issues were prominent in the day-to-day operating of the company. The differences in the ways of communication was noted, especially at the management level,

to be one that required consideration. An American manager expended effort in making sure that he was correctly understood, and a Finnish manager made sure that in presenting issues to his peers, he took the peers' management styles into consideration. The American associates were perplexed at the way their Finnish superiors tasked them, and a Finnish associate felt insulted by his/her American superior's way of giving him/her tasks. Two American associates had difficulties in coping with the lack of control exerted by their Finnish superiors, and a Finnish associate resented the control exerted by his/her American superior. The American employees at HYBCo considered the Finns as somewhat unsociable and being very much concentrated in working, and the Finnish employees thought that the American employees spent much working time ineffectively socializing with each other, and not caring how the work is done the first time around. These differences indicate a difference in work ethic.

The linguistic and conceptual differences in describing and understanding relationships between the hierarchical levels seem to have an effect on the ways individuals at these levels perceive their relationships towards their co-workers. Since the Finnish terminology describing organizational structure implies a horizontal cultural view of an organization, and the vocabulary used leaves out much of the control aspect of managing, the Finnish employees' behaviors--be they associates or supervisors/managers--reflect this democratic approach in that supervisors/managers are considered by the associates to be helpers, mentors, and co-workers. The American vertical linguistic usage and the related concepts in their emphasis on who is above and who is below, and in their implications of control is likewise reflected in the relationships of the various levels of the hierarchy in that protocol is conformed to in approaching various hierarchical levels, and some subservience to one's superiors is expected and expressed.

The difference in tasking, where Americans describe the task in detail, give advice as to its completion, and inquire for "progress reports" during the completion, and the Finns, on the other hand, leave all detail to the associate's discretion, indicates the

heterogeneousness of the American culture as compared to the Finnish one. This phenomenon is described by Edward T. Hall when he writes about high-context and low-context messages (1988, 47):

> A high-context (HC) communication or message is one in which most of the information is either in the physical context or internalized in the person, while very little is in the coded, explicit, transmitted part of the message. A low-context (LC) communication is just the opposite; i.e., the mass of the information is vested in the explicit code. Twins who have grown up together can and do communicate more economically (HC) than two lawyers in a courtroom during a trial (LC) . . .

This expecting to be understood without being explicit as evident in the Finnish method of tasking--high context--has strong implications on inter-cultural cooperation. In the context of an American being the counterpart, it can be expected to result in the message not being understood and in a perplexed response from the tasked associate to the effect of "You never told me so." This may lead to ill feelings on both sides in that the associate--rightly so--would feel treated unfairly in that the expectations had not been clearly defined, and the supervisor/manager in that he would be disappointed in the associate's performance. In this case, neither is to blame; there was no malice or injury intended; both were approaching the situation based on their respective cultural backgrounds. The situation is reversed when an American supervisor/manager is doing the tasking, and the associate is a Finn. The American manager will give the task as he would give it to an American, with much detail--low context--and the Finn, unless very new to the job, would be insulted in that he is being told details that his supervisor/manager should be aware that he knows--in other words, treating him as a child or an inept worker. Here, again, neither is to blame; here, again, the point of departure, because of the differences in the cultures, is different.

From the inter-cultural differences observed at HYBCo, though the differences in reactions to change did not seem to be an important issue, and in addition to

communication/language and management issues, a difference in mixing work with non-work emerges. This was also observed by HAU5 in his earlier quoted reference to wearing wing-tips and sneakers. The unimportance of doing a job correctly the first time was observed by HAF3, according to whom the Americans' not caring how the work is done the first time results in much re-working and later correction of errors, which he/she considered quite unnecessary and in resulting in needless overtime.

This study was performed by interviewing workers from two western, modern, industrialized nations, both of which are among the one dozen wealthiest nations of the world. Even so, the differences that emerged were in as important as areas as communication, management style, and work ethic. Differences of these kinds play an important role in the success of any enterprise. Unless taken into consideration by both management and the associates, differences like these will cause at least friction among the nationalities, and ultimately make cooperation impossible.

Implications and Recommendations for Management of Inter-Cultural Corporations

From the above, we note that members of different cultures consider different kinds of change as being difficult to adjust to. The Americans consider changes in procedures, processes and work content as being the most difficult type of change in the work place, whereas the Finns view organizational change--especially in its replacing the people one works with--the most difficult change. Considering this, when initiating change in the company, e.g., when purchasing a fully staffed foreign company, and importing managers from the purchasing company, or in introducing changes in reporting structures and methods, there is a need to study which kinds of change the employees of the purchased company find difficult to adjust to, so that their needs for security and their trust in their parent company can be addressed.

The HYBCo employees' methods of operating smoothly in the inter-cultural environment were to be aware of the cultural differences, to be understanding of them,

being honest, open, and polite, and trying to get to know the other nationality at a personal level. All these imply creating trust in that one is not hostile, and that one approaches the other with good intentions without the will to offend or to hurt. Inter-cultural cooperation, according to the findings of this study, does not mean only that one studies which gestures are offensive to individuals of the other culture, which topics of discussion are taboo, or whether to be late--and how much--to an appointment is good or bad form. It means that one needs to create trust and that one needs to be consistent in that effort. There is a need, in inter-cultural dealings, to disseminate the uncertainty stemming from not knowing the motives of the other party through consideration of the other, through an honest effort to understand, and a disarming open admittance of one's lack of knowledge of the other culture. Learning the language of the other culture--mitigating difficulties in communication--and sensitivity to the cultural differences in its views as compared to one's own seem to be elements of a good start.

Issues of Reflexivity in the Context of this Study

During the time of obtaining permission for this study and the data gathering at USCard, the researcher was an associate level--non-supervisory--employee at USCard, though not at Customer Inquiry, where the data gathering was performed. For this reason, some issues of protocol emerged. First, the success of obtaining permission for the study was completely dependent on the researcher's manager's willingness to forward the case, because the observation of the chain of command in soliciting approval for the study to be performed in the company, in a department other than the one where the researcher worked, needed to be observed. At the request of her manager, the researcher wrote a short description and proposal for the performance of the study. This paper, along with his recommendation, was handed by the researcher's manager to his manager to forward to the president. The permission was then handed down the same chain of command.

Second, the researcher felt the need to mention the name of the person--the president of the company--from whom permission to perform the study had been obtained when approaching the manager of Customer Inquiry to begin arrangements for the study. This was to make sure that, though she was an associate level employee, she had the backing of a high enough manager to convince the Customer Inquiry manager that he needed to allow the study to be performed. Third, the researcher made sure not to cause any disruption to the productivity of Customer Inquiry during the study, and that no interview lasted longer than the allotted one hour. Also, since Mondays and Fridays were the busiest days in the work week, the researcher was told that arranging interviews for those days was unacceptable, and on the other days, no more than two interviewees could be allowed "off the floor." This resulted in the interviews at USCard extending over three weeks. All arrangements for obtaining meeting rooms for the interviews and making sure that the interviewees were reminded of their interviews were left to the researcher. As a result, some interviewees forgot about their interviews, and their supervisors, who had been given a list of the dates and times of their subordinates' interviews, failed to remind them. Also, one supervisor forgot to inform the researcher that one of her subordinate interviewees had left the company, so that the researcher could have chosen another person in his/her stead.

Had the researcher been an outsider to the company, she could have solicited entry directly from the president of the company, and would not have been affected by the associate versus manager authority structure. As an outsider, and having direct mandate from the president of the company, she would have had much more freedom in respect to the exact duration of the interviews, and the number of interviews conducted daily. Also, had she been an outsider, someone at USCard would have been assigned the task of coordinating the research, as had been the case of another doctoral student performing data gathering at USCard about one year earlier.

In the briefings before the interviews, especially at USCard, since the prospective interviewees there knew that she was an employee of the company, the researcher took much care to stress the confidentiality of the interviews, and that she was not performing the study for USCard, but for her doctoral studies. Despite of this, USCard was the only subject company where a prospective interviewee expressed uncertainty about wanting to participate. When asked, he/she responded that she was not quite sure about the confidentiality of the interviews in relation to the material being handed over to USCard. In neither of the other subject companies was confidentiality of the interviews raised as an issue by prospective interviewees. However, at the end of the interviews, after the tape recorder had been turned off, two USCard interviewees expressed their pleasure of having been able to "unload" freely to someone who understood what they were saying because she worked with the company and thus understood what they were saying. This, they told the researcher, was not the case with family or friends outside the company, because they could not look at the issues from the inside, as the researcher could.

Considering that the entry to universities in Finland is quite difficult--required grade point average from high school near to the equivalent of 4.0 on a scale of zero to four, highest grades possible obtained in the matriculation examination from high school, and extremely high scores in entry examinations to the university--and that a doctoral degree in Finland is rare and highly respected, the researcher was treated with consideration and respect at FINCard. Also, the fact that she was a Finn who had lived in the US for a considerable number of years, and retained her full, unaccented fluency in Finnish, and that she was studying for a doctorate in an American university--American universities for obtaining terminal degrees being considered good ones in Finland--added to her acceptance. This view was confirmed by two of the researcher's Finnish acquaintances when the issue was discussed with them. The consideration and respect shown to the researcher were evident in that, when arriving at FINCard, the coordinator told her that the managing director would like to talk with her, if this was convenient for

her. Upon entering in the managing director's office, the conference table was set with china for coffee and cookies. The managing director, who had been seated behind his desk, rose immediately, walked to the door to welcome the researcher and guided her into a chair at the conference table, and offered coffee and cookies before beginning to describe the company and asking the researcher about the study. At no time did he ask for evidence of the researcher's credentials.

In the briefing of the prospective interviewees, the researcher, in shortly describing her background, told the prospective interviewees that despite having lived in the US for fifteen years, she had retained her Finnish citizenship. Being a Finn, the researcher knew that this was be an item that would help create rapport between the interviewees and the researcher. Also, in describing her background, the researcher informed the prospective interviewees that she had worked in a bank while still in Finland and that she had worked in a financial institution also in the US. The mutual background of the interviewees and the researcher in the area of work experience and in understanding the concepts of banking and the professional jargon did, in the researcher's opinion, create an atmosphere of mutual understanding and trust that may not have been otherwise achieved. Since FINCard was, at the time of the data gathering, in the process of a merger and its consequences were yet to be known--but understandably much speculated on in the minds of the employees--the researcher also told the prospective interviewees that she had, during her work in a Finnish financial institution been let go as a result of its merger, and during her work in the American financial institution, experienced four mergers, so she knew what it was like. Towards the end of the briefing, some slight amusement among the prospective interviewees was sensed by the researcher. Upon asking the reason for this, she was told that the set-up of a Finn studying in the US performing a study on a Finnish company was considered somewhat humorous.

The sense of "we"--the researcher being one of "us"--was clearly evident during the interviews. Several interviewees used the expression "you know," which is hardly ever

used as a filler in Finnish, but is used to indicate that one knows that the person addressed is familiar with what one is talking about. The experience of both the interviewees and the researcher in respect to working in financial institutions, and that the researcher had survived mergers in companies where she had worked--as the interviewees were doing at present--resulted in very frank and open responses from the interviewees--though Finns rarely talk freely about their emotions, especially to strangers, as the researcher certainly was in terms of one-to-one personal contact with the interviewees--and the researcher's being treated, at times, almost as a therapist to whom one pours out one's worries and frustrations. This is evident from the statements of three FINCard interviewees to the effect that it feels good to talk about these things with someone who understands-- statements much like the ones obtained after interviews of two USCard interviewees.

The researcher's English language studies--she comes from a Finnish speaking family in Finland--began at the age of four in an American kindergarten and continued through an American junior high school--both in Helsinki, Finland--then through a Finnish high school in Espoo, Finland, as a foreign language, and later for two years as a foreign language in a junior college in Helsinki, Finland. Later, in the US, she acquired her MA in English. Through this bilingual education, she became fully bilingual in the two languages. Because of the American early education given her by American nuns, she learned to understand some aspects of the American culture as an American child would. Being simultaneously immersed in the Finnish culture through living in that environment, the Finnish culture became hers, as well. Aspects of the American culture remaining unlearned at that time were ones related to the work place.

The researcher's work experience in Finland includes several jobs with Finnish agents of foreign (French, American, British) computer companies and two jobs with Finnish financial institutions, all totaling to approximately thirteen years, two and one-half in financial institutions. Her work experience in the US is limited exclusively to work at a financial institution--approximately fifteen years--during which time the company has

undergone three mergers. The work experience in both countries in the field of financial industry, understanding from her own experience the concepts, the jargon, and the pressures of that field, and having also experienced the changes in organization, technology, and processes, procedure, and work content that the interviewees had experienced or were experiencing at the times of the interviews combined with the full knowledge of the two languages--their nuances and tacit meanings--gave her the atypical capability to perform this study. This background gave her the common ground with her interviewees to create the rapport necessary to obtain frank and honest personal responses to the research questions.

When thinking of the researcher's own cultural and work experiences as a backdrop to the interview situation, the interviewees, and their responses to the interview questions, and the sense of "we" as opposed to "the researcher vs. the interviewee," the state of the researcher became simultaneously that of an insider and outsider in her relationship *with/to* the interviewees. Through this observation we note that the researcher was, in the research process, "embedded in a reflexive loop that includes the inquirer who is at once an active observer" (Steier 1991, 163), and her responses to the interviewees' responses--be they probing questions to solicit more detail or non-verbal expressions in reaction to the interviewees' responses, did not remain unresponded to by the interviewees. Through acknowledging the circularity of this interview process, we can

> contextually recognize the various mutual relationships in which our knowing activities are embedded. These include, for example, a relationship between language and experience that allows us to see 'individual' experience as socially constructed, rooted in languaging activities whose possibilities for becoming our experience provides (Steier 1991, 163).

The circular feedback mechanisms observed in the above process result in "a second order cybernetics that forces an observer to accept responsibility for her or his observations, descriptions and explanations" (Steier 1991, 163).

Because of the nature of this study--explorative, the primary tool having been an interview schedule, and the researcher's background spanning the two studied cultures-- the researcher posits that what has been presented in this study is the result of this particular study, may possibly not be replicated, and that the views presented are those of the researcher. Consequently, the same study performed by an American might yield different results.

Suggestions for further Study

Several questions, whose study would add greatly to our understanding of cultures' effects on inter-cultural cooperation, emerged from the findings of this study. Some of the obvious ones are presented here, and more will be generated by the thoughtful reader of this study depending on his background and interests.

The first cluster of questions deals with language, and the two questions presented here are closely related: 1) does the language used to describe the organizational chain of command universally have an effect on the management practices among the speakers of that language? If so, the study of the language would yield implications about the management practices and the management style of the speakers of that language, and, going further, 2) is there a universal linkage from the language used to describe the organizational chain of command through management's focus and practices to the workers' reactions to different types of change?

The second cluster of questions arising from this research deals with the managing of companies and people. The first one of these would be an effort to look into the reasons behind the management foci and practices adapted by various cultures by asking the question: are management's focus and its practices strictly a product of culture, or language, or are there other factors involved? If so, what might those factors be? Another suggestion, dealing with management issues, would be to study the effects of management's focus and its practices on the employees: are management's focus and its

practices determinants for the specific types of change to which employees react with uncertainty, and if so, are these the only determinants? If management's focus and its practices are determinants for the types of change to which employees react with uncertainty, what would be the results of a change in management's focus and practices?

The two clusters above result in a chain: are management's focus and its practices results of the language in which they are discussed and talked about, and do management's focus and its practices have an effect on what the workers deem as changes that are difficult to adjust to? This begs the question: if they do not determine the kinds of change that the workers consider difficult, is the determining factor the language used to describe the organizational chain of command, or some other?

The third cluster of questions deals with inter-cultural issues, and the responses to these would shed more light on companies' prospects of success abroad in responding--at least through implication--to what and how cross-cultural differences should be taken into consideration in their creating inter-cultural work environments. There is a need to know to what extent individuals of any given culture can be expected to accept the management focus and practices of another? It would be beneficial also to know how, within long-established large multi-cultural corporations, such as Ford Motor Company, Shell Oil, and International Computers, PLC, the differences in cultures have been managed? Where were the most important difficulties found? And, in these companies, are there differences in approaches dependent on the country of origin of the parent company?

Since one cannot presume that what the interplay of two cultures in a Finnish owned company operating in the US reveals about the inter-cultural cooperation of the employees would be applicable if the scenario were reversed, one could ask whether an inter-cultural study performed in an American owned company operating in Finland would reveal the same kinds of differences? The multiplicity of factors affecting inter-cultural cooperation might generate very different results.

Hofstede's studies were performed at IBM in the late 1960's and early 1970's, the studies' focus was restricted to finding out cultural differences, and it did not address inter-cultural cooperation. In the context of Hofstede's studies, and in reference to the findings of this study, it might be fruitful to re-examine his findings, and to extend them to encompass the interplay of cultures in environments where a need to work productively together exists.

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APPENDIX 1

USCARD INTERVIEW SCHEDULE

INTERVIEW SCHEDULE   __ / __ /95   US/UA ____

Thank you for taking the time to talk with me. As we discussed in our meeting (at date X), I am interested in finding out how people in organizations react to changes in the organization they work in and the technology they use in their work.

I have here a list of issues about change that I would like to discuss with you. What I am hoping is that you would share with me your personal opinions and feelings about change in your workplace.

Please remember that everything we say here is confidential. Nothing that is discussed here will be reported anywhere in such a way that anybody could be identified as saying whatever. Because of this, we will identify you on the tape as interviewee ___. When I have transcribed the tape, I will erase it. Do you think we are ready to start?

PERSONAL DATA

1.   How long have you worked for this company? ___ years, ___ months

2.   Your position: manager____, supervisor ____, associate ____

3.   Are there any other reasons why you work in addition to financial ones? Yes ___, No ___. If so, what are they?

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1. Tell me, what kinds of organizational or technological changes have happened in your workplace lately and which of them, if any, do you consider having been difficult for you to adjust to.

2. What was it in that change that made it difficult to adjust to?

3. What do you consider as having been the most difficult of those? Why?

4. Some changes may be clear-cut, so that you know exactly how to behave and what to do. Some changes, however, have aspects that make them such that you don't really know what is expected of you and how you should behave when they have been put into place. Let's call these aspects uncertainties. If one or more of the changes you just told me about had these uncertainties, please tell me about those uncertainties--what they were, and what was it in the change that made it contain uncertainties?

5. How did you feel about being in that situation?

6. Do you think that the frequency of changes has something to do with the ease or difficulty in adjusting to the changes? Like if a change occurs every month or every six months or once a year?

7. Why do you think it would be better if the changes occurred at (interval X) rather than more often/at longer intervals?

8. Now, would you think again about the uncertainties (those were the things in the changes that made you feel that you didn't quite know what was expected of you and how you should behave). Did those uncertainties affect your attitude toward the change, or your motivation, or your attitude toward your work? How?

9. Did they have any effect on your loyalty to the company? How?

10. Have you noticed any change in your attitude towards your co-workers or towards your supervisor that you would say was caused by the uncertainties? Tell me about that.

11. Do you think that the uncertainties in the changes at work have affected your life outside of work? Please describe how.

12. Often companies do things to prepare their employees for the change, such as providing training and distributing newsletters, before and during the time they make changes. What has the company done of this sort?

13. What of it has helped to make the change clearer and/or easier to understand or accept?

14. Is there something else that they should have done or something that they should have done more of or better to lessen the uncertainties? What should they have done to make the change easier for you?

15. Was there something that the company did that didn't help at all or even made things more difficult?

16. What have you personally done to try to adjust to the uncertainties of the change(s)? Has that helped? Why do you think it has/has not?

17. Now, a question that seems maybe a bit out of line, but it may shed light to how people in different countries react to uncertainties. You remember, I told you that I was going to do this research also in a company in Finland. Let's say that you were single--had no dependents. How would you react if Card Services had an office overseas, and they offered you a job there for, let's say, 2 years? Why would you react in that way?

Hofstede questions

1. A large corporation is generally a more desirable place to work than a small company. (c17)
   1. Strongly agree
   2. Agree
   3. Undecided
   4. Disagree
   5. Strongly disagree

2. Most companies have a genuine interest in the welfare of their employees. (c10)
   1. Strongly agree
   2. Agree
   3. Undecided
   4. Disagree
   5. Strongly disagree

3. Company rules should not be broken--even when the employee thinks it is in the company's best interests. (b60)
   1. Strongly agree
   2. Agree
   3. Undecided
   4. Disagree
   5. Strongly disagree

4. There are few qualities in a person more admirable than dedication and loyalty to his/her company. (c12)
   1. Strongly agree
   2. Agree
   3. Undecided
   4. Disagree
   5. Strongly disagree

5. By and large, companies change their
    policies and practices much too often.
    (c16)

    1. Strongly agree
    2. Agree
    3. Undecided
    4. Disagree
    5. Strongly disagree

6. Employees lose respect for a manager
    who asks them for their advice before
    he makes a final decision. (b55)

    1. Strongly agree
    2. Agree
    3. Undecided
    4. Disagree
    5. Strongly disagree

7. In general, the better managers in a
    company are those who have been with
    the company the longest time. (c11)

    1. Strongly agree
    2. Agree
    3. Undecided
    4. Disagree
    5. Strongly disagree

8. Competition among employees usually does
    more harm than good. (b54)

    1. Strongly agree
    2. Agree
    3. Undecided
    4. Disagree
    5. Strongly disagree

9. Decisions made by individuals are
    usually of higher quality than decisions
    made by groups. (b57)

    1. Strongly agree
    2. Agree
    3. Undecided
    4. Disagree
    5. Strongly disagree

10. How important is it to you to have an
    opportunity for advancement to
    higher level jobs? (a15)

    1. Utmost importance
    2. Very important
    3. Moderate importance
    4. Of little importance
    5. Very little or none

11. If you had a choice of promotion to either a managerial or a specialist position and these jobs were at the same salary level, which would appeal to you most? (b9)

    1. I would have a *strong* preference for being a specialist.
    2. I would have some preference for being a specialist.
    3. It does not make any difference.
    4. I would have some preference for being a manager.
    5. I would have a strong preference for being a manager.

12. How do you feel or think you would feel about working for a manager who is from a country other than your own? (b44)

    1. In general, I would prefer to work for a manager of my own nationality.
    2. Nationality would make no difference to me.
    3. In general, I would prefer to work for a manager of a different nationality.

13. How often do you feel nervous or tense at work? (a37)

    1. I always feel this way
    2. Usually
    3. Sometimes
    4. Seldom
    5. I never feel this way

14. How long do you think you will continue working for this company? (a43)

    1. Two years at the most
    2. From two to five years
    3. More than five years (but I probably will leave before I retire)
    4. Until I retire

15. Considering everything, how would you rate your overall satisfaction in this company at the present time? (a58)

    1. I am completely satisfied
    2. Very satisfied
    3. Satisfied
    4. Neither satisfied nor dissatisfied
    5. Dissatisfied
    6. Very dissatisfied
    7. Completely dissatisfied

Let's move not back to the regular interview. Yet a couple of short questions.

18. Do you generally like a job in which you are often expected to do new tasks and the things you do change often, or do you prefer a job that remains mostly the same? Why?

19. Did anything about changes in the workplace come to mind during this interview that you didn't have the chance to talk about? Things that you would consider important from the worker's point of view? What were they? Please give me a short description of them to me.

Thank you very much for taking the time to discuss these issues with me. I very much appreciate your kind cooperation.

APPENDIX 2

FINCARD INTERVIEW SCHEDULE

HAASTATTELUKYSYMYKSET ___/___/95 FS/FA___

Erittäin ystävällistä sinulta varata tämä aika jutellaksesi minun kanssani. Kuten muistanet alkuperäisestä kokouksestamme, tarkoitukseni on saada selvyyttä siihen, miten työntekijät suhtautuvat työpaikalla tapahtuviin organisaation ja teknologian muutoksiin.

Minulla on tässä sarja kysymyksiä jotka kohdistuvat muutoksissa mahdollisesti esiintyviin tekijöihin. Haluaisin keskustella niistä kanssasi. Toivisin, että kertoisit minulle henkilökohtaisen näkokantasi ja henkilökohtaisista tunteistasi työpaikallasi tapahtuneisiin muutoksiin.

Toivon sinun myös muistavan, että kaikki mitä täällä sanomme, on luottamuksellista. Mitään minkä sanomme täällä ei raportoida eikä julkaista sellaisessa muodossa että ketään voitaisiin yksilöidä sen perusteella. Tämän vuoksi kutsumme sinua nauhalla haastateltava ___:ksi. Kun olen purkanut nauhan, pyyhin sen. Tuntuuko sinusta, että voimme alkaa?

<u>Henkilötietoja</u>:

1. Kuinka kauan olet ollut tämän yrityksen palveluksessa? ___ vuotta ___ kuukautta

2. Oletko esimiesasemassa ___ vai toimihenkilö ___?

7. Onko sinulla muita syitä siihen, että olet työssä? On ___, Ei ___. Jos on, mitkä ne ovat?

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Siirrytään nyt sitten juttelemaan työstäsi ja siinä tapahtuneista muutoksista

1. Kerrohan minulle millaisia organisaation ja/tai teknologian muutoksia on työpaikallasi tapahtunut viime aikoina ja mitkä niistä, jos mitkään, ovat olleet sellaisia, että niihin on ollut vaikea sopeutua.

2. Miksi mielestäsi juuri tuohon kuvailemaasi muutokseen sinun oli vaikea sopeutua?

3. Mikä näissä muutoksissa aiheutti sen, että niihin oli vaikea sopeutua?

4. Jotkin muutokset ovat ihan selviä, sellaisia, että niistä tietää ihan tarkalleen miten niissä tulee käyttäytyä ja miten pitää toimia. Mutta joissakin muutoksissa on tekijöitä jotka aiheuttavat sen ett'ei ihan tiedä kun ne on toteutettu, mitä toimihenkilöltä odotetaan ja miten pitäisi käyttäytyä. Kutsutaan tällaisia asioita epävarmuustekijöiksi. Oliko jossain, tai joissain kuvailemistasi muutoksista tällaisia tekijöitä? Jos oli, kerro minulle siitä/niistä, ja minkä takia ne olivat sellaisia?

5. Miltä sinusta tuntui kun olit siinä tilanteessa?

6. Arveletko, että muutosten tapahtumataajuudella on jotain tekemistä niihin sopeutumisen helppouden tai vaikeuden kanssa? Sanotaan vaikka, että muutoksia tapahtuu kerran kuukaudessa, kerran puolessa vuodessa, tai kerran vuodessa?

7. Miksi arvelet että olisi parempi että muutoksia tapahtuisi (X väliajoin) kuin lyhyemmin tai pitemmin väliajoin?

8. Ajattelisitko taas niitä epävarmuustekijöitä (tilanteita, joissa et ihan tiennyt mitä sinulta odotettiin ja miten sinun tuli käyttäytyä). Vaikuttivatko nuo epävarmuustekijät mitenkään suhtautumiseesi tuohon muutokseen, motivaatioosi, tai suhtautumiseesi työhösi? Miten?

9. Oliko niillä mitään vaikutusta työnantajaasi kohtaan tuntemaasi lojaalisuuteen?

10. Oletko huomannut mitään muutoksia suhtautumisessasi kanssa-työntekijöihisi tai esimieheesi, joiden sanoisit johtuvan noista epävarmuustekijöistä? Kerrohan minulle niistä?

11. Arveletko, että työpaikallasi tapahtuneista muutoksista johtuvilla epävarmuustekijöillä on ollut jotain vaikutusta elämääsi työpaikan ulkopuolella? Kuvailehan minulle mitä.

12. Usein firmat valmistavat toimihenkilöitään muutoksia varten. Ne järjestävät usein koulutusta ja jakavat tiedotuksia ennen kuin ne panevat toimeen muutoksia ja muutosten tapahtuessa. Miten sinun työnantajasi on valmistanut työntekijöitään?

13. Mitkä yhtiösi valmistelevista toimenpiteistä tekivät muutoksen selvemmäksi ja/tai helpommaksi ymmärtää ja/tai hyväksyä?

14. Onko jotain, mitä työnantajasi olisi pitänyt tehdä tai olisi pitänyt tehdä enemmän että epävarmuustekijöitä olisi ollut vähemmän? Mitä firmasi olisi pitänyt tehdä että muutos/muutokset olisivat olleet sinulle helpommat?

15. Tekikö työnantajasi mitään mikä ei tehnyt asioita ollenkaan helpommiksi tai mikä teki ne vaikeammiksi?

16. Mitä olet henkilökohtaisesti tehnyt sopeutuaksesi tämän muutoksen (näiden muutoksien) mukanaan tuomiin epävarmuustekijöihin? Onko se auttanut? Miksi arvelet että se on auttanut/ei ole auttanut?

17. Nyt kysymys, joka ei ehkä tunnu soveltuvan tähän haastatteluun, mutta voi olla että vastauksesi siihen antaa minulle tietoja siitä miten ihmiset eri maissa suhtautuvat muutoksissa ilmeneviin epävarmuustekijöihin. Muistanet, että suoritan osan tutkimuksestani U.S.A:laisessa firmassa. Olettaen, että työnantajallasi on ulkomainen tytäryhtiö, ja että sinä olisit vapaa velvoitteista, miten suhtautuisit firmasi tarjoukseen mennä töihin ulkomaille firmasi palvelukseen pariksi vuodeksi? Miksi suhtautuisit tuolla tavalla?

Seuraa Hofstede kysely:

1. Suuri yritys on yleensä ottaen toivottavampi työnantajana kuin pieni yritys. (c17)

   1. Ehdottomasti samaa mieltä
   2. Samaa mieltä
   3. Ei mielipidettä
   4. Eri mieltä
   5. Ehdottomasti eri mieltä

2. Useimmat yritykset ovat rehellisesti kiinnostuneita työntekijöidensä hyvinvoinnista. (c10)

   1. Ehdottomasti samaa mieltä
   2. Samaa mieltä
   3. Ei mielipidettä
   4. Eri mieltä
   5. Ehdottomasti eri mieltä

3. Firman sääntöjä ei tule rikkoa.
   --ei vaikka toimihenkilön mielestä
   rikkominen olisi firman etujen
   mukaista. (b60)

   1. Ehdottomasti samaa mieltä
   2. Samaa mieltä
   3. Ei mielipidettä
   4. Eri mieltä
   5. Ehdottomasti eri mieltä

4. Ihmisellä on vain harvoja ominai-
   suuksia jotka olisivat ihailta-
   vampia kuin hänen lojaalisuu-
   tensa hänen työnantajaansa
   kohtaan. (c12)

   1. Ehdottomasti samaa mieltä
   2. Samaa mieltä
   3. Ei mielipidettä
   4. Eri mieltä
   5. Ehdottomasti eri mieltä

5. Yleensä ottaen yritykset muuttavat
   toimintatapojaan ja -ohjeitaan aivan
   liian usein. (c16)

   1. Ehdottomasti samaa mieltä
   2. Samaa mieltä
   3. Ei mielipidettä
   4. Eri mieltä
   5. Ehdottomasti eri mieltä

6. Työntekijät menettävät kunnioituk-
   sensa sellaista esimiestä kohtaan
   joka pyytää heidän neuvoaan
   ennenkuin tekee päätöksensä.
   (b55)

   1. Ehdottomasti samaa mieltä
   2. Samaa mieltä
   3. Ei mielipidettä
   4. Eri mieltä
   5. Ehdottomasti eri mieltä

7. Yleensä, yrityksen parhaat johtajat
   ovat ne, jotka ovat olleet yrityksen
   palveluksessa pisimmän ajan. (c11)

   1. Ehdottomasti samaa mieltä
   2. Samaa mieltä
   3. Ei mielipidettä
   4. Eri mieltä
   5. Ehdottomasti eri mieltä

8. Työntekijöiden välinen kilpailu
   tuottaa tavallisesti enemmän haittaa
   kuin hyötyä. (b54)

   1. Ehdottomasti samaa mieltä
   2. Samaa mieltä
   3. Ei mielipidettä
   4. Eri mieltä
   5. Ehdottomasti eri mieltä

9. Yksilöiden tekemät päätökset
   ovat tavallisesti parempilaatuisia
   kuin ryhmien tekemät päätökset.
   (b57)

   1. Täysin samaa mieltä
   2. Samaa mieltä
   3. Ei mielipidettä
   4. Eri mieltä
   5. Ehdottomasti eri mieltä

10. Kuinka tärkeä sinulle on mah-   1. Ensisijaisen tärkää
dollisuus yletä korkeamman   2. Erittäin tärkeää
tason toimiin? (a15)   3. Kohtalaisen tärkeää
                                     4. Lievästi tärkeää
                                     5. Ei lainkaan tärkeää

11. Jos sinulla olisi mahdollisuus edetä joko esimiestason työhön tai asiantuntijan toimeen ja molemmat toimet olisivat samassa palkkaluokassa, kumman valitsisit mieluummin? (b9)

   1. Valitsisin asiantuntijatoimen paljon mieluummin.
   2. Valitsisin asiantuntijatoimen mieluummin.
   3. Kumman vain.
   4. Valitsisin esimiestason toimen mieluummin.
   5. Valitsisin esimiestason toimien paljon mieluummin.

12. Miltä sinusta tuntuisi tehdä työtä eri kansallisuutta olevan esimiehen alaisena? (b44)

   1. Yleensä ottaen, työskentelisin mieluummin omaa kansallisuuttani olevan esimiehen alaisena.
   2. Esimieheni kansallisuudella ei ole mitään merkitystä minulle.
   3. Yleensä ottaen, työskentelisin mieluummin eri kansallisuutta olevan esimiehen alaisena.

13. Kuinka usein olet hermostunut tai jännittynyt töissä? (a37)

   1. Aina   4. Harvoin
   2. Tavallisesti   5. En koskaan
   3. Joskus

14. Kuinka kauan arvelet jatkavasi työntekoa tämssä yrityksssä? (a43)

   1. Korkeintaan kaksi vuotta
   2. Kahdesta viiteen vuotta
   3. Pitempään kuin viisi vuotta (mutta todennäköisesti lähden ennen eläkkeelle jäämistä)
   4. Kunnes jään eläkkeelle

15. Kokonaisuutena ottaen, millaiseksi arvioisit yleisen tyytyväisyytesi työnantajaasi kohtaan tällä hetkellä. (a58)

        1.   Olen täysin tyytyväinen
        2.   Erittäin tyytyväinen
        3.   Tyytyväinen
        4.   En tyytyväinen enkä tyytymätön
        5.   Tyytymätön
        6.   Erittäin tyytymätön
        7.   Olen täysin tyytymätön

Siirrytäänpä sitten takaisin varsinaiseen haastatteluun. Vielä pari lyhyttä kysymystä:

18. Millaisesta työstä pidät eniten, sellaisesta joka pysyy saman sisältöisenä, vai sellaisesta, jossa tapahtuu muutoksia. Miksi?

19. Tuliko mieleesi tämän haastattelun aikana muutoksia koskevia asioita joista emme keskustelleet. Mitä ne ovat? Kertoisitko niistä minulle?

Monet kiitokset siitä, että uhrasit kallista aikaasi tätä haastattelua varten. Kiitos, ja näkemiin.

APPENDIX 3

HYBCO AMERICAN ASSOCIATES' INTERVIEW SCHEDULE

INTERVIEW SCHEDULE   __/__/95   HAU__

Thank you for taking the time to talk with me. As we discussed in our meeting on Monday, I am interested in finding out how people coming from different national cultures work together in organizations.

I have here a list of issues about change in the workplace that I would like to discuss with you. What I am hoping is that you would share with me your personal opinions, views, and feelings about working with people of another nationality and culture than your own.

Please remember that everything we say here is confidential. Nothing that is discussed here will be reported anywhere in such a way that anybody could be identified as saying whatever. Because of this, we will identify you on the tape as interviewee ___. When I have transcribed the tape, I will erase it. Do you think we are ready to start?

PERSONAL DATA

1.   How long have you worked for this company? __ years, __months

2.   Is your position a supervisory/managerial one or are you an associate?

3.   Are there any other reasons why you work in addition to financial ones?
      Yes ___   No ___. What are they?

4.   How did you come to work with this company?

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1. Do you think that the company has changed since the two banks merged? If so, what has changed?

2. Do you think it is different to work for a foreign company here in the States from working for an American company? If so, how?

3. What do you think causes these differences?

4. Did you/do you find any of these differences difficult to deal with? Why?

5. Are there any specific kinds of changes in the workplace that you find difficult to adjust to, e.g., changes in technology, in processes, procedures, work content, or organizational changes? If so, what are they, and why do you find them difficult?

6. What kinds of changes in the workplace are easy for you to adjust to? Why?

7. Have you noticed any differences between Americans and Finns in the workplace-- especially in the area of adjusting to change? Please describe these differences to me. Can you give me any examples?

8. Are these differences to be found both at the supervisory level and the associate level?

9. Do you find working with the Finns in the office different from working with people of your own nationality? What are the differences?

10. Do you think that these differences are caused by the peoples' positions in the organization, or that they have something to do with their nationality, or some other reason? Why?

11. What do you personally do to operate smoothly in this business environment considering these differences?

12. Since management consists of people of both nationalities, do you find differences in the managers' management style that you would contribute to the manager's nationality? If so, what are these differences, and how do they affect the associates? Can you give me an example?

13. Are there any differences in working for an American boss and a Finnish boss? What are they? Any examples?

14. Do you think those differences have to do with the personalities of the bosses or do you think they have more to do with their nationalities? Why?

15. Which management style do you personally prefer: managers focusing on the work (quantity and quality), and telling you what you need to do, or human-centered, where your boss would be more like a co-worker, helper and a resource than a boss? Why?

16. Do you notice that there would be differences in the employees' relationship to work that you would contribute to their nationalities? If so, what are they, and how do they manifest themselves in the workplace?

17. Do you notice that there would be differences in the employees' ability/willingness to accept change that you would contribute to their nationalities? If so, what are they, and how do they manifest themselves in the workplace? Or, does this depend upon something else?

18. Do you think that you could go directly to the managing director for information if you needed it, and you knew he had it? Why could you/couldn't you?

19. How about personal problems, would you feel comfortable going to him about such matters? Why could you/couldn't you?

20. When changes are planned, what are the things you most want to be informed about?

21. Would you describe for me your view of the best way to communicate a change to employees?

Hofstede questions (see Appendix 4)

22. What are the personnel policies (vacation, maternity leave, sick leave, severance, etc.) like in this company? Do they follow the Finnish practices or the American practices? Are they the same for both Finnish and American employees?

23. Is there anything about working in a company with people from multiple nationalities that came to mind during this interview that we did not talk about during the interview? If so, what?

Thank you very much for agreeing to this interview and taking the time to discuss these issues with me. Your input is very valuable to me.

APPENDIX 4

HYBCO AMERICAN SUPERVISORY INTERVIEW SCHEDULE

INTERVIEW SCHEDULE   __/__/95   HSU__

Thank you for taking the time to talk with me. As we discussed in our meeting, I am interested in finding out how people coming from different national cultures work together in organizations.

I have here a list of issues about change in the workplace that I would like to discuss with you. What I am hoping is that you would share with me your personal opinions, views, and feelings about working with people of another nationality and culture than your own.

Please remember that everything we say here is confidential. Nothing that is discussed here will be reported anywhere in such a way that anybody could be identified as saying whatever. Because of this, we will identify you on the tape as interviewee ___. When I have transcribed the tape, I will erase it. Do you think we are ready to start?

PERSONAL DATA

1.   How long have you worked for this company? __ years, __months

2.   Is your position a supervisory/managerial one or are you an associate?

3.   Are there any other reasons why you work in addition to financial ones? Yes ___ No ___. What are they?

4.   How did you come to work with this company?

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1.	Do you think that the company has changed because of the merger of the two banks? If so, what has changed?

2.	Do you think it is different to work for a foreign company here in the States from working for an American company? If so, how?

3.	What do you think causes these differences?

4.	Did you/do you find any of these differences difficult to deal with? Why?

5.	Are there any specific kinds of changes in the workplace that you find difficult to adjust to, e.g., changes in technology, in processes, procedures, work content, or organizational changes? If so, what are they, and why do you find them difficult?

6.	What kinds of changes in the workplace are easy for you to adjust to? Why?

7.	Have you noticed any differences between Americans and Finns in the workplace-- especially in the area of adjusting to change? Please describe these differences to me. Can you give me any examples?

8.	Are these differences to be found both at the supervisory level and the associate level?

9.	Do you find working with the Finns in the office different from working with people of your own nationality? What are the differences?

10.	Do you think that these differences are caused by the peoples' positions in the organization, or that they have something to do with their nationality, or some other reason? Why?

11.	What do you personally do to operate smoothly in this business environment considering these differences?

12.	Since management consists of people of both nationalities, how have you been able to come to agreement about policies concerning personnel practices and business issues? Or have you? Can you give me an example?

13.	Which management style do you personally prefer: managers focusing on the work (quantity and quality), and telling you what you need to do, or human-centered, where your boss would be more like a co-worker, helper and a resource than a boss? Why?

14. How do you feel about yourself in relation to your associates--e.g., a co-worker/helper, or do you think of yourself more as concentrating on the output and as a decision-maker?

15. What are the differences, if any, in managing American associates and Finnish associates? Do you think those differences have to do with the personalities of the associates, their nationalities or differences in the cultures, or something else?

16. Do you notice that there would be differences in the employees' relationships to work that you would contribute to their nationalities? If so, what are they, and how do they manifest themselves in the workplace?

17. Do you notice that there would be differences in the employees' ability/willingness to accept change that you would contribute to their nationalities? If so, what are they, and how do they manifest themselves in the workplace? Or does this depend on the kind of change?

18. Have you noticed that there would be differences in the management styles of the Finnish and American managers that you would contribute to their nationalities? What are they, and what effect do they have on the managing of the company? Any examples?

19. How do you manage people of two nationalities? How, if at all, do you take these differences into consideration in managing them? If you do, would you describe to me a specific situation where this would have arisen?

20. Do you think that you could go directly to the managing director for information if you needed it, and you knew he had it? Why could you/couldn't you?

21. How about personal problems, would you feel comfortable going to him about such matters? Why could you/couldn't you?

22. When deciding upon management policies and, e.g., submitting proposals for department budgets, do you feel that there is a different focus depending on the nationality of the manager? What would those differences be?

23. When changes are planned, what are the things you most want to be informed about?

24. Would you describe for me your view of the best way to communicate a change to employees?

Hofstede questions (see Appendix 4)

25. What are the personnel policies (vacation, maternity leave, sick leave, severance, etc.) like in this company? Do they follow the Finnish practices of the American practices? Are they the same for both Finnish and American employees?

26. Is there anything about working in a company with people from multiple nationalities that came to mind during this interview that we did not talk about during the interview? If so, what?

Thank you very much for agreeing to this interview and taking the time to discuss these issues with me. Your input is very valuable to me.

APPENDIX 5

HYBCO FINNISH ASSOCIATES' INTERVIEW SCHEDULE

HAASTATTELUKYSYMYKSET   __/__/95   HAF__

Oli kovin ystävällistä että suostuit haastateltavakseni. Kuten juttelimme siinä tiedotustilaisuudessa maanantaina, olen kiinnostunut tutkimaan kuinka eri kansallisuuksia olevat toimihenkilöt toimivat yhdessä organisaatioissa.

Minulla on tässä muutamia kysymyksiä työstä ja työpaikalla tapahtuvista muutoksista joista haluaisin jutella kanssasi. Toivoisin sinun kertovan minulle henkilökohtaisen mielipiteesi, näkökantasi ja tunteesi työnteosta toista kansallisuutta ja toisesta kulttuurista peräisin olevien työtovereiden kanssa.

Muistathan, että kaikki mitä sanomme täällä on luottamuksellista. Mitään mitä sanot tässä tilaisuudessa ei raportoida sellaisessa muodossa että sinut voitaisiin siitä tunnistaa. Tämän vuoksi annan sinulle nauhalla tunnuksen: haastateltava ___. Pyyhin nauhan heti kun olen purkanut sen. Tuntuuko sinusta, että voimme alkaa?

Henkilötietoja:

1. Kuinka kauan olet ollut tämän yrityksen palveluksessa? ___vuotta, ___ kuukautta?

2. Oletko esimiesasemassa vai toimihenkilö?

3. Onko sinulla muita syitä siihen että olet työssä kuin taloudelliset? ___ on ___ ei. Jos on, mitä?

4. Kuinka kauan olet ollut USA:ssa? ___ vuotta, ___ kuukautta

5. Miksi tulit USA:an?

6. Kuinka satuit tulemaan HYBCo:n palvelukseen?

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1. Onko mielestäsi firma muuttunut fuusion johdosta? Jos on, mitä muutoksia on tapahtunut?

2. Arveletko että on erilaista työskennellä suomalaisessa yrityksessä ulkomailla kuin Suomessa? Jos on, niin mikä on erilaista?

3. Mistä arvelet näiden erojen johtuvan?

4. Oliko tai onko mielestäsi näihin eroihin vaikea sopeutua? Miksi?

5. Yleensä ottaen, onko sinusta henkilökohtaisesti vaikea sopeutua joihinkin tietyntyyppisiin (teknologia, proseduuri/prosessi/työn sisältö, organisaation muutokset) muutoksiin? Jos on, mitkä ovat vaikeammat, ja minkä vuoksi ne ovat vaikeita?

6. Millaisiin työpaikalla tapahtuviin muutoksiin sinun on helppo sopeutua?

7. Oletko huomannut mitään eroja amerikkalaisten ja suomalaisten välillä työpaikalla--varsinkin muutoksiin sopeutumisen alueella? Kuvailisitko minulle näitä eroja? Kertoisitko minulle esimerkkejä työpaikalta?

8. Ovatko nämä erot havaittavissa sekä esimiestasolla että toimihenkilötasolla?

9. Onko sinusta erilaista työskennellä amerikkalaisten työtovereiden kanssa kuin työskentely suomalaisten kanssa? Mitä ne erot ovat?

10. Arveletko näiden erojen johtuvan näiden henkilöiden asemasta organisaatiossa, vai että niillä olisi jotain tekemistä heidän kansallisuutensa kanssa, tai jostain muusta syystä? Miksi?

11. Mitä teet henkilökohtaisesti voidaksesi toimia kitkattomasti tässä työympäristössä kun otetaan huomioon nämä eroavaisuudet?

12. Ottaen huomioon, että johto koostuu kummastakin kansallisuudesta, onko mielestäsi eroja esimiesten johtamistavoissa joiden sanoisit johtuvan heidän kansallisuudestaan. Jos on, mitä ne ovat ja miten ne vaikuttavat toimihenkilöihin? Kuvailisitko minulle jonkin tapauksen työpaikalta?

13. Onko työnteko erilaista amerikkalaisen esimiehen alaisena kuin suomalaisen esimiehen alaisena? Miten? Esimerkkejä?

14. Arveletko noiden erojen johtuvan esimiesten personallisuuksista vai arveletko niiden johtuvan enemmänkin heidän kansallisuudestaan? Miksi?

15. Millaisesta johtamistavasta pidät henkilökohtaisesti enemmän: sellaisesta, jossa esimiehesi keskittyy työhön (määrä ja laatu), ja osoittaa sinulle mitä tulee tehdä, vai ihmiskeskeisestä, jossa esimiehesi olisi enemmän kanssa-työntekijä, auttaja ja tiedon lähde kuin esimies? Miksi?

16. Oletko huomannut minkäänlaisia eroja toimihenkilöiden suhtautumisessa työhön itseensä joiden arvelisit olevan riippuvaisia heidän kansallisuudestaan? Jos olet, mitä ne ovat, ja millä lailla ne ilmenevät työpaikalla?

17. Oletko huomannut eroja kanssatyöntekijöittesi kyvyssä tai halukkudessa sopeutua muutoksiin joiden arvelisit johtuvan heidän kansallisuudestaan? Jos olet, mitä ne erot ovat, ja millä lailla ne ilmenevät työpaikalla? Vai onko olemassa jokin muu syy tähän halukkuuteen/kykyyn?

18. Arvelisitko voivasi mennä suoraan kysymään toimitusjohtajalta jotain työasiaa kun tarvitset jotain informatiota ja tiedät, että hän tietää sen? Miksi voisit/et voisi?

19. Entä henkilökohtaisissa ongelmissa? Voisitko mennä keskustelemaan hänen kanssaan sellaisista asioista? Miksi voisit/et voisi?

20. Kun muutoksia suunnitellaan, mistä asioista haluaisit ensisijaisesti tietää?

21. Voisitko kuvailla minulle parhaan tavan informoida henkilökuntaa muutoksista?

Hofstede kysely (see Appendix 5)

22. Millaiset henkilöpoliittiset säännöt (lomat, äitiyslomat, sairaslomat, irtisanominen, jne.) teillä on täällä? Seurataanko täällä suomalaisia lakeja ja asetuksia vai amerikkalaisia säännöksiä? Ovatko firman sisäiset henkilöpoliittiset säännöt ja ohjeet samat sekä suomalaisille työntekijöille että amerikkalaisille?

23. Tuliko mieleesi tämän haastattelun aikana mitään sellaista mistä ei olla juteltu mikä koskee työntekoa firmassa jossa on useaa kansallisuutta olevia toimihenkilöitä? Jos tuli, mitä?

Annan kovasti arvoa siitä, että suostuit haastateltavakseni. Monet kiitokset.

APPENDIX 6

HYBCO FINNISH SUPERVISORY INTERVIEW SCHEDULE

HAASTATTELUKYSYMYKSET   __/__/95   HSF__

Oli kovin ystävällistä että suostuit haastateltavakseni. Kuten juttelimme siinä
tiedotustilaisuudessa maanantaina, olen kiinnostunut tutkimaan kuinka eri kansallisuuksia
olevat toimihenkilöt toimivat yhdessä organisaatioissa.

Minulla on tässä muutamia kysymyksiä työstä ja työpaikalla tapahtuvista muutoksista
joista haluaisin jutella kanssasi. Toivoisin sinun kertovan minulle henkilökohtaisen
mielipiteesi, näkökantasi ja tunteesi työnteosta toista kansallisuutta ja toisesta kulttuurista
peräisin olevien työtovereiden kanssa.

Muistathan, että kaikki mitä sanomme täällä on luottamuksellista. Mitään mitä sanot tässä
tilaisuudessa ei raportoida sellaisessa muodossa että sinut voitaisiin siitä tunnistaa. Tämän
vuoksi annan sinulle nauhalla tunnuksen: haastateltava ___. Pyyhin nauhan heti kun olen
purkanut sen. Tuntuuko sinusta, että voimme alkaa?

Henkilötietoja:

1.   Kuinka kauan olet ollut tämän yrityksen palveluksessa? ___vuotta, ___ kuukautta

2.   Oletko esimiesasemassa vai toimihenkilö?

3.   Onko sinulla muita syitä siihen että olet työssä kuin taloudelliset? ___ on ___ ei.
      Jos on, mitä?

4.   Kuinka kauan olet ollut USA:ssa? ___ vuotta, ___ kuukautta

5.   Miksi tulit USA:an?

6.   Kuinka satuit tulemaan HYBCo:n palvelukseen?

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1.   Onko mielestäsi firma muuttunut fuusion johdosta? Jos on, mitä muutoksia on tapahtunut?

2.   Arveletko että on erilaista työskennellä suomalaisessa yrityksessä ulkomailla kuin Suomessa? Jos on, niin mikä on erilaista?

3.   Mistä arvelet näiden erojen johtuvan?

4.   Oliko tai onko mielestäsi näihin eroihin vaikea sopeutua? Miksi?

5.   Yleensä ottaen, onko sinusta henkilökohtaisesti vaikea sopeutua joihinkin tietyntyyppisiin (teknologia, proseduuri/prosessi/työn sisältö, organisaation muutokset) muutoksiin? Jos on, mitkä ovat vaikeammat, ja minkä vuoksi ne ovat vaikeita?

6.   Millaisiin työpaikalla tapahtuviin muutoksiin sinun on helppo sopeutua?

7.   Oletko huomannut mitään eroja amerikkalaisten ja suomalaisten välillä työpaikalla--varsinkin muutoksiin sopeutumisen alueella? Kuvailisitko minulle näitä eroja? Kertoisitko minulle esimerkkejä työpaikalta?

8.   Ovatko nämä erot havaittavissa sekä esimiestasolla että toimihenkilötasolla?

9.   Onko sinusta erilaista työskennellä amerikkalaisten työtovereiden kanssa kuin työskentely suomalaisten kanssa? Mitä ne erot ovat?

10.   Arveletko näiden erojen johtuvan näiden henkilöiden asemasta organisaatiossa, vai että niillä olisi jotain tekemistä heidän kansallisuutensa kanssa, tai jostain muusta syystä? Miksi?

11.   Mitä teet henkilökohtaisesti voidaksesi toimia kitkattomasti tässä työympäristössä kun otetaan huomioon nämä eroavaisuudet?

12.   Ottaen huomioon että johto koostuu molempiin kansallisuuksiin kuuluvista yksilöistä, miten olette voineet päätyä yksimielisyyteen henkilö- ja liikepoliittisissa asioissa? Vai oletteko? Voisitko kertoa minulle esimerkin?

13.   Millaisesta johtamistavasta pidät henkilökohtaisesti enemmän: sellaisesta, jossa esimiehesi keskittyy työhön (määrä ja laatu), ja osoittaa sinulle mitä tulee tehdä, vai ihmiskeskeisestä, jossa esimiehesi olisi enemmän kanssa-työntekijä, auttaja ja tiedon lähde kuin esimies? Miksi?

14. Millaisena päällikkönä näet itsesi suhteessasi alaisiisi: kanssa-
työntekijänä/auttajana, vai katsotko olevasi enemmän keskittynyt tulostukseen ja
päätöksentekoon?

15. Mitä eroja on olla esimiehenä amerikkalaisille toimihenkilöille ja suomalaisille
toimihenkilöille? Arveletko noiden erojen johtuvan heidän personallisuuksistaan,
kansallisuudestaan, kulttuureistaan, vai jostain muusta syystä?

16. Oletko huomannut minkäänlaisia eroja kanssatyöntekijöidesi suhtautumisessa
työhön itseensä joiden arvelisit olevan riippuvaisia heidän kansallisuudestaan? Jos
olet, mitä ne ovat, ja millä lailla ne ilmenevät työpaikalla?

17. Oletko huomannut eroja kanssatyöntekijöittesi kyvyssä tai halukkudessa sopeutua
muutoksiin joiden arvelisit johtuvan heidän kansallisuudestaan? Jos olet, mitä ne
erot ovat, ja millä lailla ne ilmenevät työpaikalla? Vai johtuuko tämä
halukkuus/kyky jostain muusta tekijästä?

18. Oletko huomannut, että suomalaisten ja amerikkalaisten esimiesten johtamistavassa
olisi eroja joiden sanoisit johtuvan heidän kansallisuudestaan? Mitä ne ovat, ja
miten ne vaikuttavat yrityksen johtamiseen? Voitko kertoa esimerkin?

19. Miten johdat kahta kansallisuutta olevia alaisia? Miten, jos lainkaan, otat
kansallisuudesta johtuvat erot huomioon? Jos otat ne huomioon, voisitko kuvailla
minulle jonkin tilanteen jossa tämä oli tarpeen?

20. Arvelisitko voivasi mennä suoraan kysymään toimitusjohtajalta jotain työasiaa kun
tarvitset jotain informatiota ja tiedät, että hän tietää sen? Miksi voisit/et voisi?

21. Entä henkilökohtaisissa ongelmissa? Voisitko mennä keskustelemaan hänen
kanssaan sellaisista asioista? Miksi voisit/et voisi?

22. Tuntuuko sinusta siltä, että päätöstä tekevän päällikön kansallisuudella olisi jotain
tekemistä esim. sellaisten asioiden kanssa kuin minkä tyyppisiä muutoksia hän
ehdottaa firman säännöksiin ja osaston budjetin suunnitteluun.

23. Kun muutoksia suunnitellaan, mistä asioista haluaisit ensisijaisesti tietää?

24. Voisitko kuvailla minulle omasta mielestäsi parhaan tavan informoida
henkilökuntaa muutoksista?

Hofstede kysely (see Appendix 5)

25. Millaiset henkilöpoliittiset säännöt (lomat, äitiyslomat, sairaslomat, irtisanominen,
jne.) teillä on täällä? Seurataanko täällä suomalaisia lakeja ja asetuksia vai

amerikkalaisia säännöksiä? Ovatko firman sisäiset henkilöpoliittiset säännöt ja ohjeet samat sekä suomalaisille työntekijöille että amerikkalaisille?

26. Tuliko mieleesi tämän haastattelun aikana mitään sellaista mistä ei olla juteltu mikä koskee työntekoa firmassa jossa on useaa kansallisuutta olevia toimihenkilöitä? Jos tuli, mitä?

Annan kovasti arvoa siitä, että suostuit haastateltavakseni. Monet kiitokset.

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Ego = self   Mental/growth = mg   Social/self = ss
Mental/boredom = mb Mental/sanity = ms   Social/society = sso
                                 Value = cultural value

USCARD Associate level:	#Obs	HYBCO US Associate level:	#Obs	FINCARD Associate level:	#Obs	HYBCO Fin. Associate lev	#Obs
ego increases appreciat. for se	2	ego self-respect	2	ego independence	2	mb keeping busy	1
ego self fulfillment/satisfactio	5	ego independence	1	mb life would be boring w/o w(	1	mg excitement	1
mb avoiding boredom	6	mb something to do	2	mb need to do things	1	mg satisfaction	1
mg enjoys responsibility	1	mg learning	3	mb avoidance of cabin fever	1	mg experience	1
mg personal advancement	1	mg intellectual stimulation	1	mg mental development	2	ss feel needed	1
mg broader use of talents	1	mg enjoy challenge	1	mg life would be narrow w/o w	1	sso integral part of bei	1
mg increase variety in life	1	money	2	mg my work interests me	1	sso give to society	1
mg learning	1			mg one stays up-to-date	2		
sso helping others	1			ms retain one's sanity	1		
money	1			ms sane adult talk	1		
				ss social interaction	4		
				sso contribution to society	1		
				value work is salt of life	1		
				value work/study are conditions f	1		
				value work is a value in itself	2		
				value work gives rythm and order	1		
				value work gives content to life	1		
Total	20	Total	12	Total	24	Total	7

USCARD Supervisory level:	# Obs	HYBCO US Supervisory level:	#Obs	FINCARD Supervisory level:	#Obs	HYBCO Fin. Supervisory	# Obs
ego self-satisfaction	4	ego self-fulfillment	1	ego self satisfaction	2	ego need of accomplisl	1
ego self esteem	1	ego satisfaction	1	mg self development	1	mg achievement	1
ego identity (empld vs. wife/n	1	mb keeping busy	1	mg new challenges	1	mg challenges	1
mb avoid boredom	2	mg excitement	1	mg dread of stagnation	1	sso give to society	1
mg interest in work	1	mg personal growth	1	ms sanity reasons	1	value self-discipline	1
mg intellectual stimulation	1			ss soc. relationships at work	2		
mg enjoys the challenge	1			sso contribution to society	1		
ss interaction with peers	1						
sso contributing to society	1						
money	1						
Total	14	Total	5	Total	9	Total	5

APPENDIX 8

USCARD ORGANIZATION CHART

USBank Card Services

FINCARD

```
                      ┌─────────────────────┐   ┌─────────────┐   ┌──────────────────┐
                      │ FINANCIAL CONTR &   │   │ ACCOUNTING  │   │ SPEC. FUNCTIONS  │
                      │ ADMINISTRATION      │   │ name        │   │ - financing      │
                      │ name                │   │             │   │ - cost analysis  │
                      └─────────────────────┘   └─────────────┘   │ - personnel issues│
                                                                  └──────────────────┘

                      ┌─────────────┐   ┌──────────────────┐
                      │ LEGAL       │   │ COLLECT & DEBT   │
                      │ name        │   │ ARRANGMENTS      │
                      │             │   │ name             │
                      └─────────────┘   └──────────────────┘

  ┌─────────────┐     ┌─────────────┐   ┌─────────────┐   ┌─────────────┐   ┌─────────────┐
  │ MANAGING    │     │ CUSTOMER    │   │ QUICK CREDIT│   │ CUSTOMER    │   │ ACCOUNT     │
  │ DIRECTOR    │     │ SERVICE     │   │ name        │   │ SERVICE     │   │ REPORTING   │
  │ name        │     │ name        │   │             │   │ name        │   │ name        │
  └─────────────┘     └─────────────┘   └─────────────┘   └─────────────┘   └─────────────┘

                                        ┌─────────────┐
                                        │ DEVELOPMENT │
                                        │ name        │
                                        └─────────────┘

                      ┌─────────────┐   ┌──────────────────┐   ┌──────────────┐   ┌─────────────┐
                      │ MARKETING   │   │ CAMPER AND       │   │ MERCHANT     │   │ MARKETING   │
                      │ name        │   │ BOAT FINANCING   │   │ SALES        │   │ SUPPORT     │
                      │             │   │ name             │   │ name         │   │ name        │
                      └─────────────┘   └──────────────────┘   └──────────────┘   └─────────────┘

                      ┌─────────────┐
                      │ INFORMATION │
                      │ SYSTEMS     │
                      │ name        │
                      └─────────────┘
```
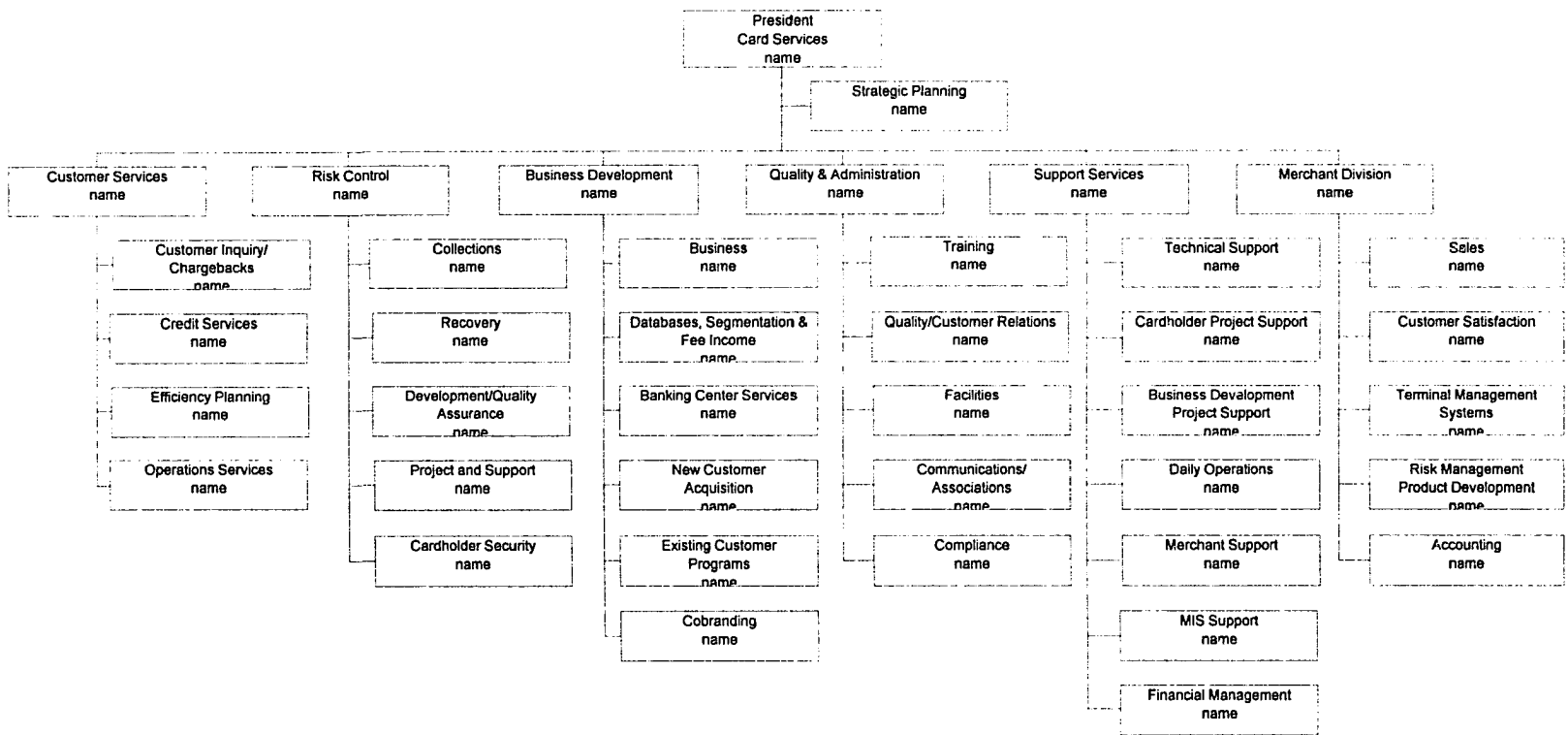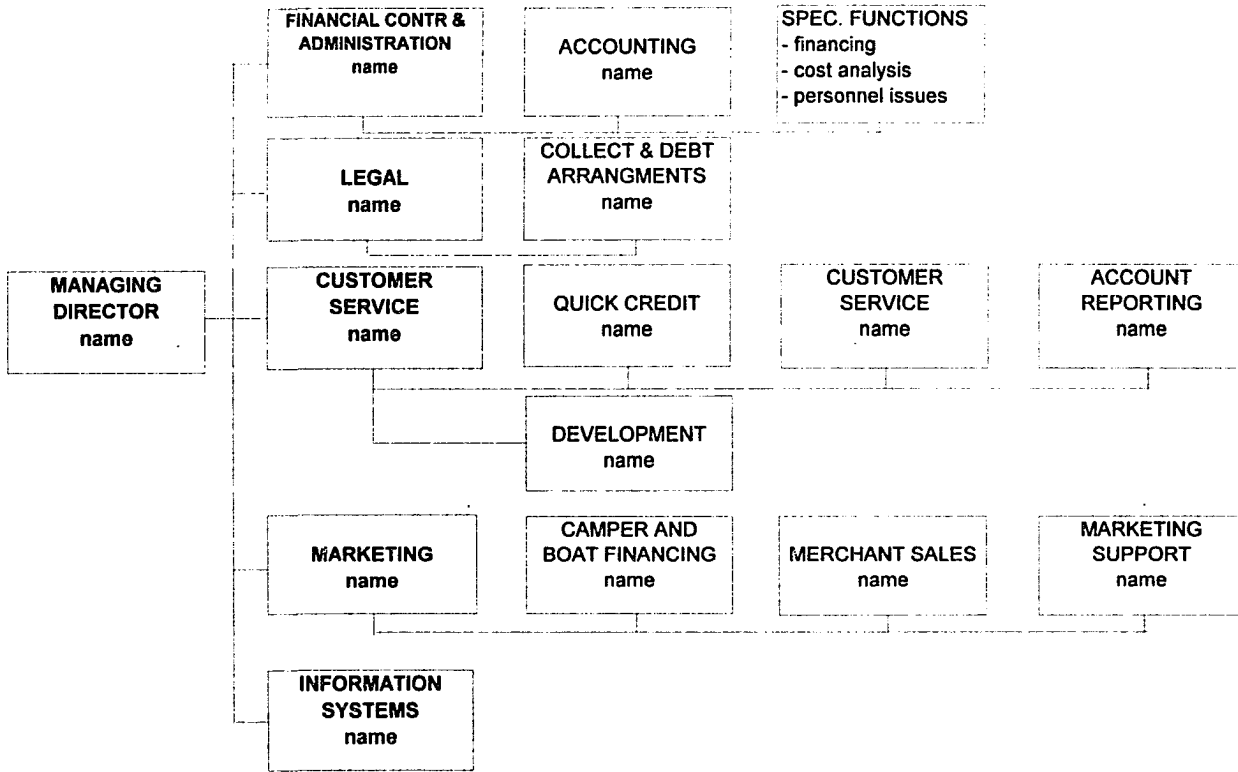
HYBCO ORGANIZATION CHART

NEWBANK
HYBCO

Name Executive Secretary	**Name** **General Manager**	- - - - - - - -	Name, AVP Auditor

Name Senior Vice President Commercial Banking	Name Senior Vice President Treasurer	Name Senior Vice President Credit	Name Senior Vice President Administration

Commercial Banking column:

Nordic Corp. Banking

Team #1:
Name, AVP
Name, AVP
Name, AT
Team #2:
Name, VP
Name, AVP
Name, AT

Name

U.S. Corp. Banking

Name, VP
Open

Telecommunications
Name, VP
Name, VP

Name

Trade & Expt Finance
Name, VP

Name, AT

Project Finance
Name, VP

Name, VP

Name

Treasurer column:

Money Market
Name, VP
Deputy Treasurer

Name, VP
Investment Portfolio

Name, VP
US$ Book
Name
Short Dates & Support
Name, AVP
Trading US$ Treasuries
Name, AT
Currencies on/Off Balance Sheet
Computer Support/New System D

Foreign Exhange
Name, VP
DEM/FIM & Scandies

Name
US$/DEM & European Crosses
Name, AVP
Spot Support, Reuters 2000 & Position
Name, AVP
FIM Forwards
FIM Bonds/IRS
Spot Support

Corporate Trading
Name, AVP

Name

Credit column:

Credit Analysis
Name, VP
Open, AVP
Name, AT
Name, AT

Credit Control
Name, VP

Name, AT
Name, AT

Credit Administration
Name, AVP
Name
Name
Name

Trade Finance Administration
Name, AVP
Name

Name
Executive Secretary

Administration column (Treasy Operations):

Treasy Operations
Name, VP
Name, AT
Name, AT
Name
Name
Name

Cash Management
Name, AVP
Name, AT
Name
Name
Name

Office Services
Name, AT

Administration column (Financial Control):

Financial Control
Name, VP
Controller

Taxation/Risk Manager
Name, VP
Deputy Controller

Personnel
Name, AVP
Name
Receptionist

Financial Control
Name, AVP
Name, AT
Name
Name

MIS
Name, VP
NYBS
Name, AVP
Name
LAN
Name, AT
Name

07-05-95

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VITA

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1986   B.A. Old Dominion University

1988   M.A. Old Dominion University

1996   Ph.D. Old Dominion University

MEMBERSHIP IN HONOR SOCIETIES:

PDF   Pi Delta Phi, Société d'Honneur Française

FKF   The Honor Society of Phi Kappa Phi

LANGUAGE AND WORK BACKGROUND

The researcher was born in Helsinki, Finland, into a Finnish speaking family, and went to an American school in Helsinki, Finland through junior high school. From there she transferred into a Finnish high school where she passed her matriculation examination and from where she graduated. Additional education in Finland includes a degree from a junior business college and studies of French and Art History at University of Helsinki. She moved to the US in 1980.

Her work experience includes thirteen years in Finland in office environments, including agents for American, English, and French computer companies and financial institutions. She has worked in a financial institution in the US since 1981 in various positions, among others as a research analyst.

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