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How does national culture influence individuals' attitude and behaviours towards risk ?

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Abstract

Purpose - This thesis aims to shed light on how the national culture influences individual's attitude and behaviour towards risk.

Design/methodology/Approach - This exploratory research draws on secondary research to frame the empirical research which has been conducted through interviews. The analysis is structured by the cultural dimensions of the GLOBE project. The population is made of employees and managers who are operating in a culture that is different from theirs. This enables to have individuals who are aware of cultural differences at work and to understand how these influence the attitude and behaviours towards risk.

Main findings - Attitudes and behaviours towards risk change across cultures. Employees may not feel tuned in with the organisation's risk attitude due to the different cultural background in which the employee and the organisation have been existing.

Research limitations/implications - The qualitative findings come from individuals' feeling, perception and experiences and are thus not necessarily the absolute truth. In fact, the findings could serve as hypotheses for future quantitative research to validate or invalidate these.

Practical implications - This thesis enables organisations and executive managers to know the potential pain points where attention needs to be paid to the attitude and behaviours towards risk when their organisation goes international or employs individuals from different cultures.

Originality/value - This research uses all nine cultural dimensions of the GLOBE project to analyse how national culture may influence the risk culture. Moreover, it provides an illustrative model for better understanding.

Key words - risk management, risk culture, national culture, risk attitude, behaviour, GLOBE Project

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1. Introduction

From the financial crisis of 2008, through the Fukushima nuclear accident in 2011, to the global health crisis of Covid-19 and the current price surge following the war in Ukraine, we can notice that all four events have a common element which is risk management. There exist several types of risks. The ones above are examples of a financial, an environmental, a sanitary, and a political risks. A risk is the effect of uncertainty on objectives.

In a global survey conducted by PriceWaterhouseCoopers in May 2008 on the factors that created the conditions for the global financial crisis, 73% of participants put the blame on "culture and excessive risk-taking" (Ashraf et al., 2016).

Companies and nations are increasingly aware of the importance of managing risk, but it is far from an easy task. Nowadays, the standard for risk management, ISO 31000, helps in defining a framework and common methodology for managing risk. Over the past years, much progress has been made in developing frameworks, standards and processes for risk management. However, they are not sufficient to ensure that organisations can properly control risks and achieve their strategic objectives. There need to be more focus on the behavioural aspects of risk management and governance (The Institute of Risk Management, 2012). The risk management initiatives must be driven by the top management and integrated into the company's values and culture.

The organisational culture is a system of values, beliefs, and knowledge, shared among an organisation, that influence attitudes, behaviours and decision making. Consequently, the system of values, beliefs, and knowledge about risk, shared by a group of people, is called the risk culture. To paraphrase the words of Paul Moxey, Head of Corporate Governance and Risk Management at the global professional accounting body ACCA: *"risk culture is probably both the most important but, least understood, aspect of risk management, and indeed of corporate governance"* (The Institute of Risk Management, 2012).

It's essential to understand that this risk culture will guide the way we act, the way we behave, and the decision we make around risk. It is the risk culture of the company that will guide decisions made by employees according to the priorities that they perceive to be the real ones of the company, not necessarily the priorities written in the codes of conduct or processes.

Furthermore, in a global context with companies dealing with more and more stakeholders from beyond their borders or simply expanding abroad, the question arises of how these companies keep the same attitude and behaviours towards risk across countries and national cultures. In order to answer this question, we must first understand how national culture can influence risk culture. This is what I am exploring in this thesis. Each employee has its cultural background that he or she brings to the organisation. What I am then interested in, is to know what are the national cultural factors that can influence the risk culture of the organisation. For example, some national cultures are more avoiding uncertainty than others, thus, how does an employee with a higher uncertainty avoidance influences the risk culture of the organisation? On the other hand, in some culture a person would say ‘yes’ to a request meaning that he is going to do his best to meet the request, while in another culture ‘yes’ means the certainty of fulfilling the request.

Fortunately, in cross-cultural research, cultural dimensions have been created to more easily read and analyse a culture. Some of these cultural dimensions are the uncertainty avoidance, performance orientation, power distance, collectivism, and future orientation. Through interviews with employees working in a cultural environment different from theirs, I will attempt to identify which of these dimensions can influence the risk culture.

Finally, this thesis will provide recommendations to keep a consistent risk culture across subsidiaries.

2. Literature review

2.1 Enterprise Risk Management and culture

First of all, it is essential to define what risk exactly is and to understand what enterprise risk management (ERM) is. Following the standard ISO 31000:2018 risk is “the effect of uncertainty on objectives.” In this definition, an effect is a deviation from what is expected. It can be positive, negative or both, and can address, create or result in opportunities or threats. Risk is often expressed in terms of a combination of the consequences of an event and the associated likelihood of occurrence . (ISO, 2018).

The financial crisis of 2008 can partially be attributed to weaknesses in corporate governance and more specifically to failures of risk management systems (Lundqvist, 2015). It is not so much the technical risk estimation models of the time and the traditional risk management techniques that are in question but rather the corporate governance decisions. Consequently, auditors, regulators, boards and risk management agencies have pushed for more integrated and structured risk management in the firm in order to increase control of the risk management system. This integrated and holistic approach is commonly called Enterprise Risk Management (ERM). It is a term that has been around for many years but has come more and more to the fore in recent years (Lundqvist, 2015). Various working definitions of ERM exist. The Committee of Sponsoring Organisations (COSO) defines it as *“a process, effected by an entity’s Board of Directors, management and other personnel, applied in strategy setting and across the enterprise, designed to identify potential events that may affect the entity, and manage risk to be within its risk appetite, to provide reasonable assurance regarding the achievement of entity objectives”* (COSO, 2004). The purpose of ERM is to take a holistic view of risk instead of managing it in silos. In this definition we already notice some revealing elements for the continuation of this literature review. Every actor of the entity can be subject to risk and consequently may influence the ERM. This definition also leaves room for both positive (opportunities) and negative (threats) events. The term risk appetite also appears in this definition. Risk appetite can be defined as *“the amount of risk an organisation is willing to accept in pursuit of strategic objectives”* (PwC, 2014). When properly defined and communicated, it drives behaviour by setting the boundaries for running the business. Lastly, the COSO emphasises on a strategically embedded ERM that aims to support the entity's objectives.

The COSO provides a framework that clarifies the importance of enterprise risk management in strategic planning. The framework is a set of principles organized into five interrelated components. The first one to be mentioned is *Governance and Culture*. Once again, the importance of having a culture aligned with the objectives in order to create value is stressed. As the CSOS states: *"culture pertains to ethical values, desired behaviours, and understanding of risk in the entity"* (COSO, 2017).

Figure 1: COSO integrated ERM framework

Since the 1930's-40's, researchers apply a cultural perspective to organisations. The researchers have conceptualized organisational culture mainly in two different ways.

On the one hand, some researchers focus on cultures as something organisations *have*. With this objectivist-functionalist view, researchers consider the culture as a variable that is affected by other attributes and that, on his turn, affects organisational variables. The interest is then to understand how culture is linked to effectiveness and outcomes and therefore how it can be shaped and aligned with strategy to make the organisation more productive and effective (Cartwright et al., 2001).

On the other hand, some researchers describe culture as something organisations *are*. The root metaphor to better understand this view is that *"organisational culture is just not another piece of the puzzle, it is the puzzle"* (Ehrhart et al., 2014). Researches with this subjectivist-interpretive view try to understand what it means for people to be part of an organisation and the processes by which it is understood and put into effect (Cartwright et al., 2001).

Organisational culture has also been conceptualised in many other ways over the years. To give a flavour of this variety, Alvesson (2002) offers eight root metaphors (see appendix 9.4). Two of them are interesting to highlight in a risk management context: culture as compass and culture as exchange-regulator. In culture as a compass, the culture gives shared values that serve as a guide to employees' behaviour to be aligned with organisational goals, policies, and strategies. In culture as exchange-regulator, the culture is seen as a control mechanism to handle complex exchange relations. It helps employees to determine what is in the best interest of the collective. It thus decreases the risk of opportunistic behaviour and can replace the need for direct controlling and close monitoring (Alvesson, 2002). A culture that works as a compass and as a regulator is often what is sought in risk management.

The indefinite nature of organisational culture as a concept has led to a proliferation of definitions from various researchers. Nonetheless, culture is commonly illustrated with the help of an iceberg (see appendix 9.5). It is a way of explaining the distinct parts of a society's culture that are literally visible and invisible. The line created by the water represents the divide between aspects that are accessible and easily assimilated and the ones who are not easily discernible. The visible elements of a culture are the artefacts which includes the language, clothing, music, food, gestures, greetings and literature. The submerged part represents the elements that really define the culture. The cultural iceberg model implies that the visible parts of the culture are only expressions of its invisible parts. We can perceive the visible parts of the iceberg, but we cannot immediately see on which hidden part of the iceberg they're based on. Following Schein (2004), the submerged part of the iceberg is itself divided in two layers based on their accessibility: the espoused values and the basic assumptions.

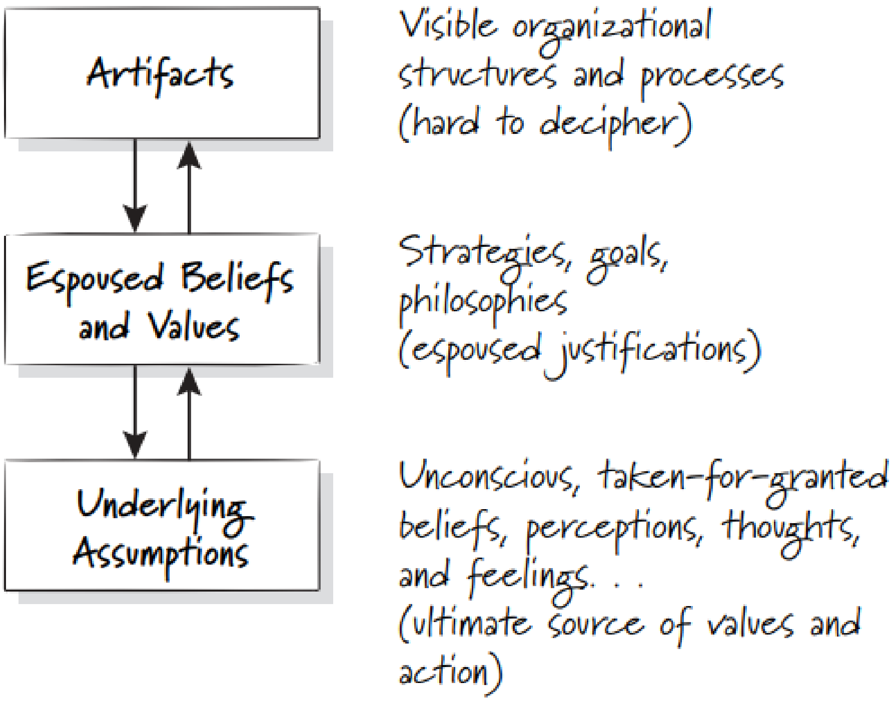

Figure 2: levels of culture (Schein, 2004)

The three layers, i.e. artifacts, espoused values, and basic assumptions interact together. In the context of an organisation, artifacts include visible behaviours, structures and processes. This level of the culture is easy to observe but hard to decipher. To do so, one needs to analyse espoused values, rules, and norms that provide the principles by which members of the group guide their behaviour (Roeschmann, 2014). This takes us to the next level of cultural analysis: espoused values. Roeschmann (2014) defines the espoused values as *"the organisation's stated or desired cultural elements"*. The values at this conscious level predict much of the behaviour that can be observed at the artifacts level. When the espoused values are reliable and have proven to work repeatedly, they are taken for granted and ultimately become basic assumptions in the deepest layer of the organisation. Schein (2004) defines organisational culture as *"a pattern of shared basic assumptions learned by an organisation as it solved its problems of external adaptation and internal integration, which has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems"*.

Schein (2009) takes a pragmatic and dynamic perspective on organisational culture. He sees both culture as something an organisation *has* and *is*. This thesis shares the same perspective. Indeed, this thesis seeks to understand the influence of the national culture on the attitudes and behaviours towards risk, hence viewing culture as something an organisation *is*. In addition, this thesis offers solutions to lessen this influence in order to have a culture that supports the management of risk, hence viewing culture has something an organisation *has*.

Culture in general, not solely organisational culture, serves as guiding principles in people's live (Hofstede, 2001). (Hofstede, 1980) defines culture as *"the collective mental programming of the mind which distinguishes the members of one human group from another"*. Therefore, the organisational culture of an organisation distinguishes one company from another. An organisational culture that helps to reach the organisation's objectives is even considered as a sustained competitive advantage over other companies (Chan et al., 2004; Meeahan et al., 2008). By guiding human behaviour, cultural values reflects what a society or group considers good or bad, acceptable or unacceptable, legitimate or illegitimate, ethical or unethical. The set of norms and values truly constitutes blueprints for behaviour. In case of unknown or uncontrollable events, the set of norms and values serves as a guide and as a way of dealing with the uncertainty (Schein, 2004).

In an organisation, the beliefs and values that influence behaviour related to risk form the subset of the organisation's overall culture referred as risk culture. A simple definition of risk culture is thus *the values, beliefs, knowledge, attitudes and understanding about risk shared by a group of people with a common purpose* (The Institute of Risk Management, 2012).

(Roeschmann, 2014) matrixes Schein's level of organisational culture (figure 2) with the COSO's 2004 framework (see appendix 9.6) to provide an understanding of the structure of risk culture (figure 3). The most visible layer of risk culture consists of the systems, structures and formal processes prescribing how the organisation's members should manage risk. The espoused values are the ethical statements or risk philosophy issued by the organisation to guide employees on how to put these structures and processes into practice. This corresponds with the internal environment component of COSO's ERM as it is defined as the tone for how risk is perceived and addressed by an entity's members. However, in COSO there is no equivalent for the basic assumptions of the organisation. It is therefore appropriate to derive Schein's work specifically for risk. Basic assumptions are the beliefs and values of a group that have been learned over time as the group has made decisions about risk and that have proven effective enough to be considered as the right way to think, perceive, and act about risk management.

The internal nature of culture, which is difficult to perceive and access, causes difficulties for an organisation to improve or change any aspect of its culture. The A-B-C model created by the Institute of Risk Management (IRM) can help to understand how these difficulties can be addressed. The model relies on three considerations. Firstly, the culture of a group arises from the repeated behaviours of its members. Secondly, The behaviour of the group and its individuals is shaped by their underlying attitudes. Thirdly, both attitude and behaviour are influenced by the predominant culture of the group (The Institute of Risk Management, 2012).

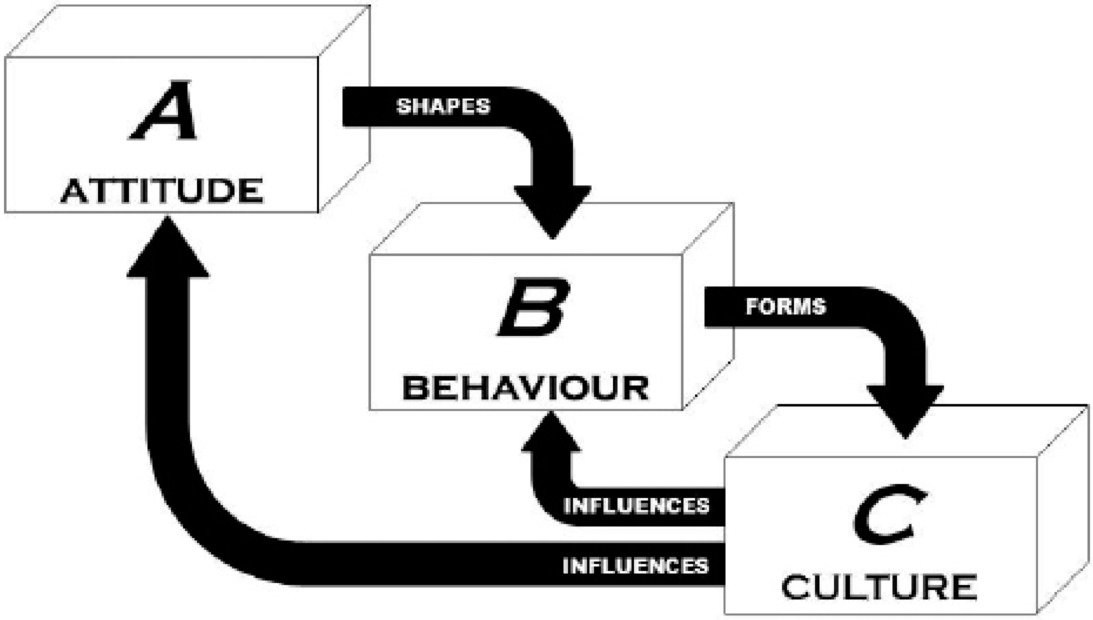

Figure 3: The A-B-C model

We can quickly draw a parallel between this model and Schein's level of culture. The espoused values are similar to the attitude which is defined as *the chosen position adopted by an individual or group in relation to a given situation, influenced by perception* (The Institute of Risk Management, 2012). The behaviours comprise external observable actions, including decisions, processes, communications etc., which resonate with the artifacts layer of Schein's model.

Finally, and rather disturbingly, what the IRM defines as culture in its A-B-C model corresponds to Schein's basic assumptions, whereas Schein defines culture as encompassing the 3 layers.

The risk variant definitions of attitude and behaviour are the following (The Institute of Risk Management, 2012):

- *Risk attitude (or attitude towards risk) can be defined as the chosen position adopted by an individual or group concerning the uncertainties that could have a positive or negative effect on objectives.*
- *Risk behaviour comprises external observable risk-related actions, including risk-based decision-making, risk processes, risk communications etc.*

Risk culture is useful for the organisation as formal controls cannot predict all possible situations or cover each detail, culture saves monitoring and communication costs if the employees can guess the actions they should take in a scenario that is off the books. (Trice & Beyer, 1993) have taken this a step further by advocating that culture is essential to scope with the chaos that is always threatening.

Above all, what is important to take away is that culture, including risk culture, is not static. In the A-B-C model, the IRM insists on the feedback loop from the culture to both attitude and behaviour. Culture is formed by behaviour which is in turn shaped by attitude, but also culture influences current and future attitudes and behaviours. To put it in Schein's terminology and in a risk context, shared social experiences of a group influence the perception of formal risk management norms and rules. The group members learn through practice which of the rules and norms are important in the sense of behaviour in their context. Only these espoused values that continue to work eventually become the basic assumptions (Roeschmann, 2014).

As attitudes and behaviours are both inputs to risk culture and outcomes from it, the question arises then from which direction the risk culture is mainly defined. In fact risk culture can be defined from two directions: either intentionally and deliberately from the top or emerging from within the organisation.

Establishing a risk culture intentionally from the top requires a clear statement of intent from the top management in which they set out their vision and policy for risk management, describing the values related to risk. The desired risk culture should be actively communicated to all employees, so that no one is in any doubt about how to deal with risk within the organisation. Risk-sensitive situations that could turn into disaster scenarios shouldn't be kept secret. Open communication on the possible risk employees may encounter in their work is essential to ensure that everyone is well informed on how to deal with the risk and eventually turn it into benefits. To ensure that the desired risk culture is embedded, appropriate risk-related behaviour should be recognised and encouraged.

Allowing the risk culture to emerge naturally requires to put all the practical elements in place within the organisation to empower members in managing risk correctly through processes and tools. The aim is that within their routine they put into practice risk management which will have as effect fewer problems and enhanced benefits. They will realise the importance of managing risk and their belief in the value of the risk management processes and rules will reinforce the correct behaviour. A positive loop is then created between behaviour and culture.

Both top-down and bottom-up approaches work and probably the most effective strategy is a blend of both approaches to encourage the optimal risk culture. It's a complex task to steer it into the desired setting as the risk culture exists in the wider context of the organisation. An organisation exists in a particular place at a particular time and is constituted by its members. In this context, not everyone is equal when it comes to risk attitude and risk behaviour. Parameters to take into consideration are the personal predisposition towards risk and personal ethics. Each individual's predisposition to risk contributes to their ethical stance and how they behave. Moreover, the risk culture is influenced by the wider organisational culture in which it exists. All in all, risk culture is the sum of multiple interactions (The Institute of Risk Management, 2012). Due to all these interactions, it is hard to get consistency, while it is key for a well-developed risk culture to ensure a consistent application or risk management across departments, functions or countries in the case of multinationals. The issue is that keeping this consistency is complicated across subgroups. Subgroups are collectives of employees who share many of the basic assumptions of the total organisation but also distinct assumptions reflecting their functional tasks, cultural background or other experiences (Schein, 2009). Subgroup cultures are thus formed within the organisation. In the case of an organisation active in several countries, geographical subcultures may emerge in foreign subsidiaries. Indeed, it has been proven through various studies that the organisational culture is influenced by the national culture in which it operates through societal establishment (Gerhart, 2009; Hofstede et al., 2010). For this reason, this thesis will pay more attention to literature that aims to capture national culture's influence and to establish frameworks for a better understanding.

2.2 National culture

Since the onset of globalization, the influence of national culture on the organisation and leadership has become increasingly salient, as confrontation with foreign cultures has highlighted, often through misunderstandings, the impact culture can have on the way organisations operate. A variety of frameworks and research has shown that workplace attitudes and behaviour are related to national cultural values (Ervin et al., 1963; Hofstede, 1980; House & al., 2004; Ronen & Shenkar, 1985; Schwartz, 1994; Trompenaars, 1994). The two most influential cultural classifications are the one of Geert Hofstede and of the GLOBE project.

Hofstede defines national culture as "*the collective mental programming of the mind in a countrywide context"* (Hofstede, 2001). His studies have become famous because they have been designed to operationalize national culture. Initially, he identified four cultural dimensions: power distance, individualism versus collectivism, masculinity versus femininity, and uncertainty avoidance. Later on, he added two additional dimensions, namely long-term versus short-term orientation and indulgence versus restraint (Yorio et al., 2019).

A quarter of a century later, the GLOBE project offers nine cultural dimensions: performance orientation, future orientation, gender egalitarianism, assertiveness, in-group collectivism, institutional collectivism, humane orientation, uncertainty avoidance, and power distance. The GLOBE researchers have been heavily inspired by Hofstede and thus there is a considerable overlap between the two set of dimensions. Out of the nine GLOBE's cultural dimension, six found their origin in Hofstede's work, namely power distance, uncertainty avoidance, in-group collectivism, institutional collectivism, assertiveness, and gender egalitarianism (Shi & Wang, 2011). Thus, three additional dimensions are added in GLOBE: future orientation, humane orientation, and performance orientation. However, the future orientation dimension shares commonalities with Hofstede's long-term orientation dimension.

Both Hofstede Model and Globe model are valuable for international business and management research studies. In my case, I will rely on the GLOBE dimensions in order to capture two additional dimensions (humane orientation and performance orientation).

2.2.1 Power distance

It represents the degree to which members of an organisation or society expect and agree that power should be shared unequally (House & al., 2004). Hierarchical distance reveals how cultures organise themselves in layers and create levels of influence based on power, authority, status, prestige, wealth,… Furthermore, the means by which a leader exercises power (use of expertise, formal or informal authority, rewards, etc.) are strongly influenced by culture.

2.2.2 Uncertainty Avoidance

It reflects the extent to which members of collectives rely on social norms, rules, and formalized procedures to alleviate unpredictability of future events (House & al., 2004). Controlling uncertainty results in laws and processes that lead to more predictable outcomes. Contrarily, a high tolerance of uncertainty, as in the American culture for example, leads to a dynamic corporate culture where individuals are encouraged to take risks and make quick decisions, whereas uncertainty averse cultures tend to operate with slow and carefully considered decision-making procedures, which require a sustained and reliable commitment from the stakeholders.

2.2.3 Institutional Collectivism

It relates to the degree to which organisational and societal institutional practices encourage and reward collective distribution of resources and collective action (House & al., 2004). This dimensions represents whether group loyalty is valued at the expense of individual goals.

2.2.4 In-Group Collectivism

It relates to the degree to which individuals express pride, loyalty, and cohesiveness in their organisations or families (House & al., 2004). In cultures with a strong commitment to internal collectivism, members show a devotion to their group similar to family devotion, and expect everyone to take care of each other. Consensus and collaborative efforts are valued more than individual actions.

2.2.5 Humane Orientation

It reflects the degree to which a collective encourages and rewards individuals for being fair, altruistic, generous, caring, and kind to others (House & al., 2004). Humanistic societies emphasise sensitivity to others, social support and community values. This dimensions indicates the way people treat one another, which varies by culture.

2.2.6 Assertiveness

It relates to the degree to which individuals are assertive, confrontational, and aggressive in their relationships with others (House & al., 2004). Cultures that value assertiveness encourage individuals to be firm and aggressive in their dealings with others. Direct language and confrontational debate are seen as acceptable means of communication in a working environment. On the other hand, in less assertive cultures more flexibility and gentleness is expected in social relationships.

2.2.7 Performance Orientation

It represents the level at which a society values and rewards individual performance and excellence (House & al., 2004). In spite of the universal acceptance of job-related achievement as an important work goal, people from different nations use different criteria for measuring achievement. Career success can be defined in different ways (Laurent, 1986). In a performance-oriented society, individuals are rewarded for setting and achieving ambitious goals.

Hofstede did not directly assess performance orientation but his masculinity versus femininity dimension encompasses attributes such as challenge and job recognition and importance of money, which are both considered as masculine traits (Hofstede, 1980). However, Hofstede's *masculinity/femininity* dimensions also included gender egalitarianism and assertiveness.

Consequently, performance orientation is intermingled with other cultural attributes and is not directly assessed (House & al., 2004).

2.2.8 Gender Egalitarianism

The degree to which a collective minimizes gender inequality (House & al., 2004). Egalitarian cultures consider that gender does not determine the role that individuals can have in households, organisations or communities.

2.2.9 Future Orientation

Future orientation reflects the extent to which individuals engage in future-oriented behaviours such as delaying gratification, planning, and investing in the future (House & al., 2004). Future-oriented cultures prepare for the future, while those that place more emphasis on the present moment and spontaneity do not think of the future. It also represents the extent to which persons believe that their current actions will influence their future.

These cultural dimensions approaches have been criticized for reducing culture to an overly simplistic set of dimensions and failing to capture the malleability of culture over time (Kirkman et al., 2006). Moreover, the concept of national culture and the cultural dimensions to deconstruct them hold another shortcoming. It ignores within-country cultural heterogeneity. Within one country, several languages can be spoken and language is an important trademark of a culture. Some examples of countries where you have different cultural heterogeneity are Belgium, Switzerland… Within a country diverse ethnic groups may cohabit and also create a different set of values. Nonetheless, these cultural dimensions bring clarity and they resonate with managers, so in spite of criticism they have been used by researchers and so will I.

Within the GLOBE project, every cultural dimensions is conceptualized in two ways: practices (the way things are) and values (the way things should be). The study found that a low practice score was associated with a high value score. The explanation given is that when the practice is low of something perceived as good, its absence may lead the people to value it more.

Aside from comparing country scores, GLOBE researchers also explored the relationships of the cultural dimensions to each other. For example, future orientation values are positively correlated with the values of in-group collectivism, institutional collectivism, uncertainty avoidance, and performance orientation, but are negatively correlated with the values of gender egalitarianism. These relationships are interesting for having the bigger picture and to avoid analysing a culture in cultural dimensions' silos.

2.3 Further research on the influence of national culture on several organisational aspects

Several researchers have analysed the veracity of this relationship between national culture and organisational culture on more specific case studies (Gerhart, 2009; Lut, 2016; Nazarian et al., 2014; Owusu Ansah & Louw, 2019). However, this literature is focused on the relationship between national culture and organisational culture, there is no such literature specifically on risk culture. As we have learned earlier on, the organisational culture influences the risk culture as well. After all, since risk culture is only the variant of organisational culture that relates to risk, one may thus question whether national culture also does influence risk culture?

Related to the field of risk management, the research has mainly focused on whether the national culture influence the corporate risk-taking. Diez-Esteban et al. (2018) research contributes to the evidence of the effect of national culture on corporate risk-taking. They found that organisations in countries with a higher uncertainty avoidance tend to take less risks (Diez-Esteban et al., 2018). This view is shared by Li et al., (2013) who also argue that individualism is positively associated with corporate risk-taking. Mihet (2013) agrees with the two precedent researches and adds that corporate risk-taking is higher in countries with low tolerance for hierarchical relationships. This study investigates also whether domestic and foreign firms respond to cultural norms in the same way. It came to the conclusion that the host country's cultural values mostly do not explain the corporate risk-taking behaviour of foreign firms but that the parent country's cultural values do. In other words, foreign firm's risk-taking is best explained by the cultural norms of their country of origin (Mihet, 2013). However, this study does place some limitations on this finding. Firstly, their sample of foreign companies is relatively small (500) compared to the sample of domestic companies (around 20,000). Secondly, this analysis does not take into account the length of time the foreign company has been operating in the country, nor the cultural diversity of the management board.

Other research are more related to the financial sector. Beckmann et al., (2008) find that cultural differences translate into different investment behaviours. They point out that the relations are complex but important enough to be considered in fund management. Another study from Breuer et al. (2011) find that individualism, which is linked to overoptimism and overconfidence, has a significantly positive effect on the willingness of individuals to take financial risks. Lastly, Kanagaretnam et al. (2011) find that banks in high individualism societies take more risk, whereas banks in societies highly avoiding uncertainties tend to take less risks.

Many of these researches either focus on the risk-taking at the corporate level or have a scope limited to the banking and financial sector. The research on the linkage between society and risk-taking have focused on the measurement of relationships, without specifying the mechanisms by which the influence is enacted. They have a broad data-driven approach but they don't provide an individual-level analysis of cultural traits.

Besides, it is not clear to what extent a national culture may influence the risk culture of an organisation. Some national cultures may permeate more than others. Gelfand et al., (2011) make the distinction between tight and lose cultures. Tight cultures have many strong norms and a low tolerance of deviant behaviour while lose cultures have weak social norms and a high tolerance of deviant behaviour (Gelfand et al., 2011). Tight national cultures are more likely to affect the norms, values, and behaviours of multinational companies but lose national cultures are less likely to have strong influence on multinational's risk culture.

Other research has focused on the impact of national culture on decision-making such as Tse et al. (1988) who found that the national culture do matter in marketing decision making of Chinese and Canadian executives. Graham et al. (2012) find that CEO's also are not immune to the effects of culture and that their decision-making is strongly influenced by cultural values such as uncertainty avoidance.

In another research field, the effects of national culture on employees' safety-related perceptions and behaviours have been studied (Casey et al., 2015). Yorio et al. (2019) studied how the national culture can influence organisational safety culture. Their study is highly valuable for this research's objective to bring awareness on how the national culture influences individuals' attitude and behaviours towards risk.

Consequently, a gap in the existing literature exists in explaining the mechanisms behind the influence of national culture on the risk culture through an individual-level analysis.

3. How national culture influences risk culture

3.1 Field research - Methodology

Initially, most research on enterprise risk management relied on archival data and was therefore unable to incorporate the notion of cultural risk elements. Consequently, little attention was being paid to studying the cultural aspects of an ERM system in an empirical setting (Braumann, 2018). Fortunately, in response, researchers have turned to qualitative studies to learn more about the importance of cultural factors on ERM. From this research, A. Mikes highlighted the crucial role of a firm's calculative culture on making ERM successful (Mikes, 2009). These researches have also aimed to learn more about risk dynamics within the organisation (Arena et al., 2010).

It is in this line of research that this thesis deep dives. Indeed, I noticed that there was a lack of research on the forces applied on risk management in an international organisation. In a global context with companies dealing with more and more stakeholders from beyond their borders or simply expanding abroad, the question arises of how these companies keep the same attitude and behaviours towards risk across countries and national cultures. In order to answer this question, we must first understand how national culture influences individuals' attitude and behaviour towards risk. As covered in the literature review, following the A-B-C model, the attitude shapes the behaviour which on his turn forms the culture (The Institute of Risk Management, 2012). Each employee has thus its cultural background that he or she brings to the organisation and which can influence organisational risk culture. In the literature review we clearly saw the pivotal role of risk culture in supporting ERM in order to reach the organisation's objectives.

The purpose of this thesis is thus to raise awareness on how national culture influences individuals' attitude and behaviours towards risk and consequently how it can influence organisational risk culture. Therefore, my research question is the following:

'How does national culture influence individuals' attitude and behaviours towards risk ?'

To guide and structure my research, I have used the cultural dimensions from the GLOBE study. As seen in the literature review, there are nine of them. To facilitate the analysis, I gather the in-group collectivism and institutional collectivism in one. The new formed dimension thus represents the degree of collectivism in the broader sense. It is possible to hypothesise that some cultural dimensions have more influence on risk culture than others. I am thinking mainly of the uncertainty avoidance, power distance and future orientation. However, the aim is not to categorically classify which ones have the most impact but to understand how they influence risk management within the organisation. This exploratory research is carried out to enrich the literature that can help formulate hypothesises for further research. The final objective is thus to deliver a model illustrating the links between national culture and risk culture that can be used for further research (quantitative research, for example). To construct this model, I have conducted a qualitative analysis through semi-directive interviews.

First of all, it's important to realize that in an organisation we are all exposed to risk. As risk manager pioneer Douglas Barlow said: "all management is risk management" (Lundqvist, 2015). Most of the management decision are driven by performance and risk concerns. If there is an official risk management function in a firm, he usually only addresses the most critical risk while they are many types of risks (Ashkenas, 2011). On a day-to-day basis, managers face many types of risks that are less visible and/or critical, and therefore, receive less attention. For example, a project manager is exposed to factors that might cause the project to be delayed or over budget. The project manager has to think through the risks that affect his project and how to avoid or weaken their impact. When an employee decides to perform a set of tasks in a specific order to ensure he achieves the end result, that is risk management. When a salesman selects a restaurant to dine at with a potential client because he thinks he will enjoy it, that is risk management as well. A lot of risk management in non-financial organisations are done unconsciously. As risk is the effect of an uncertainty, we manage more often risk than what we think (Wiener, 2015). Every decision-maker is a risk-taker because every decision has an element of doubt about them (Rogan, 2020).

Consequently, the population I have interviewed do not fill a certain position in their company. They are employees and managers who are operating in a culture that is different from theirs. They are several possible scenarios to have that crossing of cultures:

Scenario		Example
Scenario 1	Employee working abroad for home-based company	Belgian working in USA for an American company
Scenario 2	Employee working abroad for foreign company	Belgian working in Thailand for an American company
Scenario 3	Employee working in his home country for foreign company	Belgian working in Belgium for American company

Figure 4: possible interviewees

To sum up, what is sought is a cultural difference between the employee's culture and the national culture where the company comes from. This should help to highlight the influence of a culture that is, for example, high in power distance on the attitude and behaviours towards risk. Here below are the interviewees listed. In the appendices, the transcript of each interviewee can be found with bar charts preceding them. These bar charts show the country Practice Score's difference to the average GLOBE score in every cultural dimension of the country of origin of the employee, of the home country of the company and of the country where the interviewee is working if it's a different country than the previous ones. This highlights the cultural dimensions where there is a big difference in position between the culture of the employee and the culture of the company.

The interview guide can be found in appendix 9.1. Schaffer and Ridordan review of cross-cultural methodologies for organisational research has been of great guidance in forming the interview guide (Schaffer & Riordan, 2003). Most of the interviews have been conducted online, excepted two of them. The transcripts are available in the appendices, 5 have been conducted in English, 2 in French and one in Dutch.

In the appendices, before the transcript of each interview, the differences of the values scores to the average GLOBE scores of the cultural dimensions are brought into bar charts. The countries selected represent the country to whom the interviewee belongs to, the country from where the company comes from and eventually the country where the interviewee is currently working at. The aim of these bar charts is to show where there is a big difference between the practices of the interviewee and the organisation he is working for. Often, interviewee are then more aware of how these cultural dimension impacts their attitude and behaviours towards risk.

Figure 5: interviewee list

Name	Cultural background	Company / international experience	Role(s)
Mike Goss	Half English – half Irish	Amenitiz: Barcelona based SaaS business. At the crossraods of 3 cultures: French culture coming from the 3 cofounders, SaaS culture coming from Silicon Valley, and Catalan culture	VP of operations
Emil	Finnish	DHL: German multinational logistic company	Development Support Specialist, Nordic desk in New York
Eugene Gassman	German	Worked for 2 Germans and one Austrian company in the USA. Worked for American based company in the USA. Overall, expatriated in the USA for 12 years	Global head of product management, head of marketing
Jean-Luc	French	Sony: Japanese technology multinational	Quality manager
K. Sekiguchi	Japanese	Dennemayer: international patent law firm (Luxembourg based)	Patent attorney in Munich managing a varied client portfolio
Hugues	Belgian	Sartorius: German multinational pharmaceutical and laboratory equipment supplier	Director of the Belgian and French subsidiaries
Bas	Dutch	Electrolux Professionals: formed from a Swedish and Italian branches	General director for the Benelux
Sara	Pakistani	Capgemini: global IT services and IT consulting of French origin.	Project Manager / consultant at the United Arab Emirates office

3.2 Findings

This chapter presents the empirical data from the eight interviews conducted. The findings are divided by the cultural dimensions. Through these interviews, I've been able to get a sense of their feelings and thoughts on how the national culture influences the attitudes and behaviours towards risk. Following the A-B-C model, where the attitude shapes the behaviour which on his turn forms the culture, it can be theorized that these interviews also give a sense of how the national culture influences the risk culture more globally. I would like to specify that these findings comes from individuals' feelings, perceptions and experiences, that thus could serve as hypotheses for future research.

All interviewee indicated that nationally held beliefs, norms, values and practices influence worker attitudes and behaviours within their organisations in regards to risk. Due to this influence, the effectiveness of different risk management systems, structures, and practices can be partially explained by the characteristics of the prevailing national culture. We should not fall into the trap of stereotyping and think that all individuals from a single culture hold the identical same set of values. Instead, the widespread socially accepted values at the national level create a context that can restrain individual behaviour (Johns, 2006). Even though other factors shape individuals' values, attitudes and behaviours such as gender, ethnicity, and religion, the national culture creates a backdrop for which locally legitimate and meaningful behaviour is justified (Yorio et al., 2019). This analysis of the interviews has for objective to analyse the influence of this backdrop on the attitudes and behaviours towards risk in organisations. This effort aims to provide a basic understanding of the influence of national culture on risk culture, while laying aside the others factors who would add a level of complexity.

Interviewees share how their national cultural background influences their attitude and behaviours towards risk but often they more easily recognise how colleagues' cultural background influences their behaviours and attitudes. It's often difficult to be aware of its own behaviours and to reflect on these, whereas it's sometimes easier to share reflections on someone else's behaviours because they struck us. This is also one of the reasons why I sought to interview people who work with colleagues from a different cultural background.

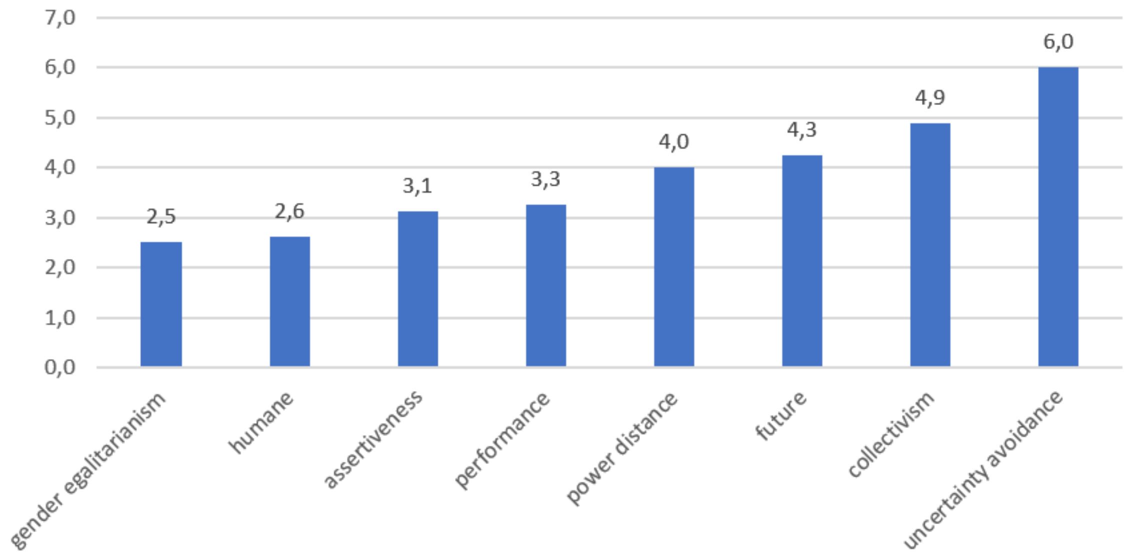

Figure 6: Average perceived influence of the cultural dimensions on attitude and behaviours towards risk

Figure 6 shows the interviewee's average perceived influence of the cultural dimensions on the attitude and behaviour towards risk. Interesting enough, the two most influential dimensions are also the ones that have been proven by (Diez-Esteban et al., 2018; Li et al., 2013) to influence corporate risk-taking. The scale goes from zero to seven with zero being not influential at all and 7 being very influential. Obviously, these are only the perceptions of 8 individuals but they can give a first idea of the influential dimensions. Note that on average the interviewees think that all the dimensions influence the attitude and behaviours towards risk.

To wrap it up, I propose an illustrative model for a simple understanding of how national culture influences risk culture.

3.2.1 Uncertainty avoidance

Uncertainty avoidance relates to the extent to which members of collectives rely on norms, rules, and procedures to avoid uncertainties (House & al., 2004). As risk is the effect of an uncertainty on an objective, there is a direct relationship between risk and uncertainty. Diez-Esteban et al., (2018), Li et al., (2013), and Mihet, (2013) have proven this correlation to be true through quantitative analysis. The more an individual is avoiding uncertainty, the less risk he is taking.

Low uncertainty avoidant individuals are comfortable with unpredictable and ambiguous situations. On the contrary, high uncertain avoidant individuals feel anxious in the presence of uncertainty and ambiguity. Individuals avoiding uncertainty appear also to be less creative and behave in a less innovative manner (Sarooghi et al., 2015).

Cultures scoring low in uncertainty avoidance may be more likely to rely on the common sense of workers to cope with challenges rather than impose specific rules. Consequently, the risk culture has to be aligned with the strategic objectives of the company. Employees will follow more what they believe is the right thing to do rather than following the rules. Individuals would dare to get of the bitten track to solve new and complex issues. Employee empowerment would play a greater role to solve the problems that arise. At the same time, this freedom taken by the employees could be counterproductive for the company and then the individual may be blamed for not having done it by the book.

On the other hand, individuals scoring high on uncertainty avoidance tend to rely on formalized processes and follow strictly the rules. Therefore, the need for specific rules for managing risk may be higher. The individuals themselves show desire to have established rules so they know how they should behave. It may thus be easier to implement risk management processes and procedures.

In the end, it is up to the manager to decide which he or she prefers, either individuals taking initiatives or a diligent person who follows the process. The attitude and behaviours of the employees towards uncertainty need to be aligned with the set of values set by the company.

Individuals scoring high on uncertainty avoidance tend to be resistant to change and reluctant to absorb new ideas and adopt procedures if they are perceived to change too much the current way of working (van Oudenhoven et al., 1998). They show stronger resistance to change. Such individuals may have a stronger preference for group decision and consultative management in order to reduce the risk for the individual decision maker. This premise is consistent with House & al., (2004) finding that uncertainty avoidance practices are positively correlated with the collectivism dimensions (institutional - and in-group collectivism). Individuals avoiding uncertainty prefer to have legal agreements written down on documents and legal contracts in order to reduce legal risks.

Individuals from a culture with a high uncertainty avoidance might take risks, but these are limited to known risks. On the other hand, low uncertainty avoidance cultures take both known and unknown risks and are more tolerant for both. In other words, people avoiding highly uncertainty have a “fear of failure” mentality while people with a low avoidance for uncertainty have a “hope of success” mentality.

3.2.2 Power distance

Power distance represents the degree to which members of an organisation or society expect and agree that power should be shared unequally (House & al., 2004).

Mihet, (2013) has already found a link between power distance and corporate risk-taking. He found that corporate risk-taking is higher in countries who score low on this dimension. To explain this negative relationship between these two variables, several explanations are possible.

Firstly, in a less hierarchical structure, the employees may better know their manager. A greater proximity may install a better trust relationship. The more trusting an employee is, the more initiative and risk he will take (Das & Teng, 2004). For example, when Emil was working for DHL in Finland, upper management was very accessible. The managing director knew all the employees even though he was appointed on top of the hierarchy by the German-based company. The risk attitude of individuals in a low hierarchical culture is thus less risk averse than in a highly hierarchical culture. If you have a closer relationship with your supervisor, it might be easier to explain him or her why you accepted or even took the risk. One value that is also increasingly seen in organisations’ culture is “be bold”. The value “be bold” means that you shouldn’t be shy or hesitating but you should rather take action if you notice that something should be fixed or simply done. Within a horizontal business where it feels that the responsibility is shared, people would dare to take more risks. Moreover, horizontal structures are perhaps inherently more likely to be a modern culture where mistakes, tests and failures are celebrated rather than chastised. As a result, it's more likely that individuals in horizontal structures accept and take more risk.

Secondly, in high power distance cultures, the danger is to have passive employees who just wait for orders. An employee who has been used to exist in a highly hierarchical structure may take less initiatives and wait too much on the orders from the management. Subordinates are then looking for a well-established hierarchical structure in which they seek for comfort and where they can hide from important decision-making in a quest for individual protection. The decision-making is concentrated into a couple of managers and if by some unforeseen event, the subordinate faces an uncertainty, he or she will wait for his supervisor's instruction to act. The problem is that the manager can't always be available, so the decision is not taken quickly and the organisation enters a state of immobility. On the contrary, a so-called "liberated", horizontal structure may not work, especially if it is set up against the nature of the employees. If a board of directors wants to force such a horizontal structure when employees are not used to it or that goes against the established culture, this can lead to a serious drift and be ineffective. Employees coming from a culture with high power distance are lost if they do not receive clear instructions. It is therefore up to the manager to set the attitudes and behaviours about risk. It's essential that it is the supervisor of the concerned employee who defines them because decentralized decisions and efforts to direct or influence attitudes and behaviours towards risk may not be effective. This presumption is consistent with the findings of (Brockner et al., 2001), in which they demonstrated that the level of voice considered as legitimate depends on national cultural norms. National cultures low in power distance legitimize more the voice of employees compared to higher power distance cultures.

Thirdly, in a more horizontal organisation, everyone’s meaning is more considered and feedback is more taken into account. Cultures scoring low in power distance may be more conducive to open communication and sharing of information about risk. Risk-sensitive situations that could turn into disaster scenarios shouldn’t be kept secret. For risk management to be effective, communication plays an essential role. Whistle-blowers are inclined to speak up if they perceive no potential threat.

Lastly, the level of power distance plays a role in the age at which managers are getting into upper hierarchy (Beckmann et al., 2008). Countries with more power distance put more emphasis on seniority so the managers who decide about risk-related decisions are comparatively older. This may be important as we know that age influences behaviour towards risk and might thus lead to les risk-taking and more cautious decisions. For example, in the Japanese company where Jean-Luc works, he relates that if the manager's position becomes vacant, the most senior employee in the team will fill the position, even if younger engineers prove to be more capable of performing this function.

3.2.3 Future orientation

Future orientation reflects the extent to which individuals engage in future-oriented behaviours such as delaying gratification, planning, and investing in the future (House & al., 2004). GLOBE project indicates that future orientation values are positively correlated with the values of uncertainty avoidance. Aspirations for higher future orientation may reflect an understanding that procedures such as scenario planning can manage most uncertainties and that through lowering of uncertainty via better technology, information, and knowledge, the negative effects can be minimized (House & al., 2004).

This cultural dimension appears to have great implications on the risk culture as our attitude towards risk is a computation of the trade-off between potential benefit and future implications. An individual thinking short term may not think about the future implications of its current actions and thus may take more risk. Employees' short-sightedness itself is a risk for the organisation.

The most well-known illustration that came up several times among the interviewees is that of the "kids and the marshmallows". An adult puts marshmallows in front of children and tells them not to eat them until the comes back and then they would get twice as many. He also tells them that if they eat a marshmallow they will be punished. The dilemma is then do you want to harvest the benefits right away and disobey or wait until later and potentially get more? Despite this future prospect of getting twice as many marshmallows, the children choose to take the sweets while they are unsupervised. They want to eat right away and do not think about the possible greater future gain. This example illustrates the fact that individuals scoring low on future orientation value instant gratification and place higher priorities on immediate reward rather than placing it on long-term success (House & al., 2004).

The future orientation influences greatly the strategic orientation. Societies that are future orientated have a longer strategic orientation. The managers make future plans for the next 3, 5, 10,... years and try to stick to it. This long-term orientation is extremely important to guide all stakeholders and show where the company is heading. In fact, a big risk is taken upfront in modelling the future world that determines the company vision. Nevertheless this vision and strategy reviewed in the light of the context and the environment. This long-term vision is then divided into mid-range plans which define the projects the employees are working on. These mid-range plans are regularly reviewed to see if the projects the teams are working on still fit into the long term vision. If they don't, then they are stopped. Before stopping a project, a risk analysis of stopping the project is carried out. At the global level, if that vision is wrong, all the means to achieve that vision will fail and the organisation will not be able to grow and will lose market share. So setting the long-term vision is embedded within uncertainties and risks but it is intended to reduce the uncertainties that will surround the employees who will be working in the years to come. The employees must have absolute confidence in the person who set up the long-term vision. Moreover, this trust may be greater in a highly hierarchical culture where people will not dare to question what has been decided by the top management.

A perfect example of this combination of high uncertainty avoidance and high future orientation is Japan. Individuals from Japan need to be guided by a long-term strategy that will help them to behave in the correct way concerning decision-making and risks.

On the contrary, short-term thinking individuals will set up a stepping stone strategy. It's a strategy where employees don't plan too far ahead. The organisation takes it step by step and will see where it will end up on the way. This step stone strategy changes at the slightest news and one can oven ask if it's still strategy or rather tactics. Such a behaviour won't happen in Asian countries as they are conscious that they are a tiny part of something much greater. They have a complete different perspective of time. The leaders are capable of seeing patterns in the face of uncertainties and chaos (House & al., 2004).

Individuals with a set of future oriented values may be more risk averse and potentially more likely to follow risk management procedures established within the organisation. Conversely, individuals with a low cognitive focus on the future may not see the benefits in risk planning activities. Moreover, they may have less interest in mastering the risk management knowledge which are given through trainings and information sessions. This premise is consistent with the findings of Bashir & Usoro (2017) in which they found that short-term thinking individuals were less likely to engage in knowledge sharing efforts aimed at improving future processes.

3.2.4 Institutional and in-group collectivism

Institutional collectivism represents the degree to which organisational and societal institutional practices encourage and reward collective distribution of resources and collective action. In-group collectivism represents the degree to which individuals express pride, loyalty, and cohesiveness in their organisations or families (House & al., 2004). Both dimensions incorporate the fundamental issue addressed by Hofstede, namely the individual's identity as either being individualistic or being a member of a collective (Hofstede, 1980).

Researchers have shown that individualism is positively associated with corporate risk-taking (Li et al., 2013; Mihet, 2013). Therefore, it is necessary to understand the possible mechanisms explaining this relationship.

Individualism can be linked with overconfidence and overoptimism (Chui et al., 2010). , Individualistic individuals feel more confident of their personal ability to control the environment (Yamaguchi et al., 2005). They might underestimate the level of uncertainty in risky decisions because of overestimating their knowledge and their ability to control outcomes. Consequently, they may take more risks. For example, Asians have lower levels of perceived personal control than Americans do. Asians hold a sense of collective control rather than personal control. In high collectivist countries, individuals have learned that they can solely be successful through collective work. As a result, they will take fewer personal risks and will rather rely on collective action.

In a collectivist organisation, the responsibility to take risks can be shared among the members as the collectivist organisation serves as a cushion against possible losses (Hsee & Weber, 1999). So if an individualistic person enters a collectivist company, he might take more risks that the collective will take upon itself. Individualistic employees want to stand out from other employees to demonstrate their autonomy.

National cultures high in collectivism are oriented towards teamwork. Consequently, mentoring programs and group trainings on risk management practices may be more successful for shaping the desired attitude and behaviours towards risk. As collective societies value sharing of resources, profit sharing should be the method to incentivize appropriate behaviours towards risk. Conversely, individuals in national cultures low in collectivism may be more incentivized through individual reward.

In high collectivism cultures, the individuals are committed and loyal towards the organisation. On the other hand, individuals low in this dimension think about their own interest first and their commitment is based on their rational calculation of costs and benefits (House & al., 2004). This may have great implications to individuals'' attitude and behaviours towards risk. In the face of an economic crisis that affects the company, the person who thinks individually may simply leave the company to go to another company with an activity that is not affected by the uncertain economic situation. He will not necessarily stay for the group, since he is focused on his own performance and not on that of the group. In a high collectivism society, individuals will stick together and face the economic uncertainty.

Jean-Luc, who is working for Japanese technology company Sony, shares his experience with working with Japanese employees who have a high sense of institutional collectivism.

"The Japanese employees will do everything possible to make the group successful. For the Japanese to be satisfied, the group must succeed. Good risk management will be needed to avoid failures. In order for the group to succeed, any risk will be well notified by the people. The Japanese are very dedicated to their business. He will even be afraid to have forgotten to mention a potential risk because the group may blame him later for that. In order for the group to succeed, people will therefore intrinsically participate in risk management, making a risk analysis."

The Japanese employee is loyal towards the organisation and so he is likely to follow the risk management procedures and processes.

The decision-making process in societies high in collectivist mentality is also completely different compared to low collectivism societies. In collectivism societies, the important decisions tend to be made by groups and not by few individuals. Individuals seek consensus among them which is likely to reduce risks as the decision is not made solely by the judgment of one individual. However, the organisation may thus not be fast on innovations.

The cultural dimension of power distance and collectivism should not be confused. Hierarchy can exist within a company with a collectivist mentality. In this case, the boss has the power to make the final decision, but beforehand everyone in the team has had the opportunity to give their opinion. The appearance of a collegial decision is preserved, with the consent of all. All participants working together have to reach an agreement.

The flow of information is fluid and emanates from group discussions. This is thus likely to lower risk-seeking attitudes and behaviours. Furthermore, if a third party wants to close a deal with the highly collectivism organisation, then he must seek to convince the whole group and not just the group's decision-taker. Therefore, it is likely that everyone is aware of the deal and its potential risks. This process of having to convince every person concerned by a project is referred as *nemawashi* in Japan (Marion, 2012).

3.2.5 Performance orientation

Performance orientation reflects the extent to which a community encourages and rewards innovation, high standards, and performance improvement (House & al., 2004). Research has proven that individualism is positively correlated with corporate risk-taking (Li et al., 2013; Mihet, 2013). Several explanations are possible.

Individuals from a culture low in performance orientation are less striving for excellence and thus may be less motivated to follow risk management trainings that should learn them how to deal with risks in their job. Consequently, they may not have the adequate attitude and behaviour towards risk.

The more the society rewards and values performance might encourage a higher risk-taking behaviour. An organisation emphasizing on competitiveness and achievements might lead the individual to behave in ways that are detrimental to the hegemony in the company. Unreasonable internal competition can push employees to not share key information or not actively help to reduce risk exposures within the organisation. A salesperson could sell to someone who has no need for the product. A salesman who is willing to sell whatever it takes, including giving his wife and kids away, could be a danger for the company due to his wild sales behaviour. It's called *sell and run* away. He is exposing the society to too much risks, his deal may tarnish the company's image, and it could create tensions between departments (typically between the sales and care services). Valuing too much performance appraisal may cause inappropriate behaviours who could backfire. A salesman could even fake his or her sales numbers in order to attain higher bonuses. On the contrary, you don't want individuals who are not performing at all, people with a *no sales, no problem* mentality. The right balance lies in between the two extremes.

This dimensions may not be always positively correlated with risk-taking. Eugen finds that depending on the culture it can either be strongly positively correlated or not at all. Countries seek performance and excellence in different ways. In a country such as the USA, it's clear that if you want to get to the top you have to take risks and then you will be rewarder for taking them. In such a high performance culture, employees may be more motivated to stand out from the others and by doing so they could behave inappropriately towards risk.

Meanwhile, In Germany performance may be more valued in a quest for efficiency. However, as we have seen it with the *dieselgate scandal*, this has not prevented it from taking the risk of acting fraudulently (The Indian Express, 2020).

Unlike the two precedent examples, in Confucian Asian countries, such as Japan and China, they are also rewarding performance and excellence but not at the cost of increased risk exposure. Increased performance can only be achieved within the rules settled by the organisation. Mr. Sekiguchi and Jean-Luc, with his experience at Sony, both can relate about this: reward system does not encourage employees to take more risks as they are very dedicated to the organisation and its long-term strategy.

Lasty, performance oriented cultures tend to use low context language, which is explicit, direct, and clear, whereas low performance oriented societies tend to use high-context language, which is more ambiguous and more subtle (House & al., 2004). As we know, open communication within the organisation is key to a good risk management and thus low context language may pose a threat to clear communication on risks.

3.2.6 Assertiveness

Assertiveness reflects the degree to which individuals are assertive, confrontational, and aggressive in their relationships with others (House & al., 2004). A few logical hypotheses can be provided regarding the effect of this cultural dimension on the attitudes and behaviours towards risk.

Assertiveness values are positively correlated with the current practices of performance orientation. In other words, cultures that want to be more assertive and direct in their relationships tend to have performance reward practices in place. As highly assertive cultures tend to reward performance, workers may be more competitive with their co-workers, and thus potentially less willing to facilitate cooperation around risk management issues. On the contrary, given that less value is placed on confrontation and cooperation is more valued in societies low in assertiveness, individuals may be more open to risk management strategies that incorporate behavioural detection and monitoring. Moreover, unassertive individuals may be more open to information sharing and free-flowing communication.

However, societies scoring low on assertiveness value subtlety in language and communications, also referred as high-context language. An individual coming from a culture with a high-context language, that is working in a company that values direct and unambiguous language (low-context language), may not be fully understood by his colleagues. Miscommunication around risk causes a bigger threat to the company. Unassertive employees won't say directly what they think and so they may continue their work even if they consider that the strategy set by the supervisor isn't good. For example, Japanese people never say 'no', they always say 'yes' even if they know they can't fulfil the request. On the contrary, in highly assertive cultures a 'yes' means the certainty of fulfilling the request. An organisation undergoing a change process or just willing to get feedback prefers having assertive individuals to improve itself rather than unassertive individuals who avoid addressing the elephant in the room.

In short, being on both ends of the assertiveness spectrum may impact negatively the behaviours towards risk.

Lastly, a lack of knowledge about cultural differences can create problems and be a risk in many ways. Behaving in a direct and confrontational way with a person used to communicating gently can damage the relationship. The unassertive individual may feel offended and uncomfortable and the business or deal may be at risk.

3.2.7 Humane orientation

Humane orientation reflects the degree to which a collective encourages and rewards individuals for being fair, altruistic, generous, caring, and kind to others (House & al., 2004). The more humane oriented a society's practices are, the more the society has collectivist, performance-oriented, and non-assertive practices. The humane practices aim at maximizing collective interests and accomplishment in a supportive and non-assertive way (House & al., 2004).

An individual's humane orientation should not prevent him or her from taking a decision that should be taken for the good of the company but which would be detrimental for a colleague. Being too much humane oriented may complicate the decision-making process. A manager may identify that one of his employees is underperforming and not reaching his objectives. The manager knows that the company cannot afford to have an inconsistent collaborator who is exposing the company to financial risks. Due to his high altruism, the manager may insist in trying all that is in his power to get the collaborator back on track while the unique solution in the end would be to fire him.

Japan is a society combining high (institutional) collectivism and above the average humane orientation. Japanese individuals are devoted to the organisation and will sacrifice themselves for the success of the team. They are hard workers who give their all and don't hesitate to work overtime. Japan is the perfect example of a society where the humane orientation aims at maximizing collective interests in a non-assertive way.

However, the experience of an individual, who is more humane oriented than the organisation he is in, could quickly turn sour. If the colleagues are not caring or generous enough then the employee might seize any other opportunity that arises elsewhere. An employee who does not feel valued may become disinterested in his or her work and may have inappropriate attitudes and behaviours within the company. He or she may no longer follow the risk management processes put in place. The employee may also not communicate anymore about any risks he detects at work and he could simply put the company at risk by having thought of leaving.

3.2.8 Gender egalitarianism

Gender egalitarianism reflects the degree to which a collective minimizes gender inequality (House & al., 2004). Some organisations seek to minimize gender role difference.

The first question that comes to our mind Iiswho takes more risk, the woman or the man? Earlier in this research (in section 2.3) , I presented the difference between the perception of control depending the culture in which the individual was raised. Breuer et al. (2011) found also that men seems to have more this feeling of control than women. This may lead men to underestimate risks in his decisions more than women do. This is consistent with other research indicating that woman are found to be making more risk averse choices than men (Barnea et al., 2010; Renneboog & Spaenjers, 2012). In a society where the male is overrepresented, male overconfidence is assumed to be the driving force for a more aggressive and often less risk averse stance than women (Barber & Odean, 2001).

However, what is truly looked for here is not so much about who takes more risk, but rather the influence of gender inequality in a society on attitudes and behaviours towards risk. To answer this, Sara is a great help. As a Pakistani woman working in the United Arab Emirates she has interesting insights to share. Middle East cultures are conservative on the role of the woman. They have only allowed women to work as equal partners than men in the organisation quite recently compared to the rest of the world, so gender inequality is still strongly felt. As a woman she is struggling more and she has to work more than a men to get to a higher position. She needs to prove herself a lot more than the other gender to make a point. In order to reach the same position, a male person does not have to work as much as compared to a female. In order to prove herself as a woman, she is also taking more risks. She is more enterprising and takes on projects that involve a more risk of failure, on which she can spend a lot of time and energy without a smaller chance of success.

To summarize, although women take fewer risks than men, this inequality between men and women ultimately leads to women taking more risks than they would if gender equality existed within the society.

3.3 An illustrative model

Throughout the existing literature and the interviews, it has been clear that we cannot deny anymore the influence of the national culture on the organisation and the attitude and behaviours towards risk. The risk culture exists in the wider context of the organisation culture, which itself exists in the wider context of the national culture. Therefore, the cultural egg model attempts to distil the complex relationship between national culture, organisational culture, and risk culture.

At the external level, the national culture contributes to shaping the organisational culture. As the risk culture is a part of the organisational culture it is also influenced by the national culture. The national culture influences individuals' attitude and behaviours who altogether and based on the A-B-C model form she risk culture. At this stage it is still too early to eliminate cultural dimensions that would not influence the risk culture. By the feeling of the interviewee, in one way or another, all cultural dimensions influences the values, beliefs, knowledge, attitudes and understanding about risk.

It is important to mention that the egg shells are porous given the complex relations between the three cultures and given that they are not static over time. The model should be read from the outside towards the inside. The values and attitudes of an individual can pose a danger to the company if it does not support the desired risk culture. In addition, the difference between the values of an individual compared to his or her peers can cause undesired behaviours on itself. Consequently, based on its strategic objectives, the organisation may want to block of these unwanted influences and make the egg shells permeable. .

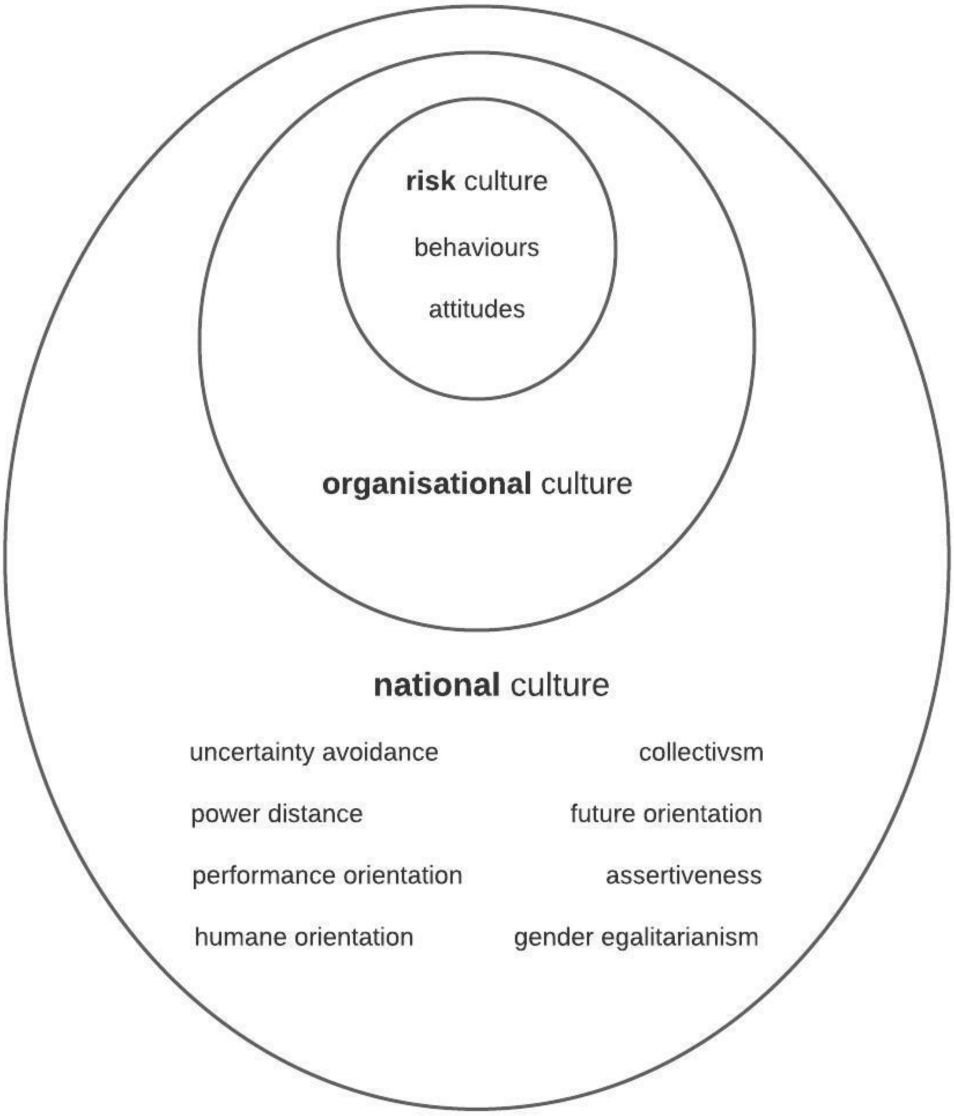

Figure 7: cultural egg model

4. Recommendations

First and foremost, the question can be asked, must multinationals have a consistent and standard risk culture across countries?

Indeed, the influence of national culture on risk culture may be desirable. For example, a company may open a research and development centre in a country that is less avoiding uncertainty in a quest of finding a breakthrough innovation. On the contrary, a company may open a plant in a country where the procedures and rules are more valued in the national culture of the employees. Consequently, (risk) managers should understand the costs and benefits of different cultural lenses that geographical subgroups apply and how these lenses affect the implementation of risk management. If they identify that the national culture may be beneficial then they should investigate on how to localize the risk culture. On the contrary, if they identify blockers in implementing risk management practices due to the influence of national culture, then they should strive to maintain consistency for a standardized risk culture (Gerhart, 2009). This chapter covers solutions to keep consistency in risk culture across national cultures.

4.1 Hire for values

Within a nation, not all individuals contain exactly the same set of values. Therefore it is possible to hire people who are closer to the organisation's values than the country most shared set of values. For example, in a country that scores low on future orientation, there are individuals who are more future oriented than the average of their country.

At the creation of the organisation, the founder's values become the organisation's value and he will hire like-minded individuals. In the long run, in order to hire for values, the organisation should first of all communicate which values are desired within the company to maximize the chances of a cultural fit at the recruitment stage. The aim is to attract the individuals who fit better with the organisation's culture than the general applicant pool of the country.

The reasoning behind this recommendation is that the ability of the organisation to move the needle is tiny. Individuals enter the organisation with their beliefs, knowledge, attitudes and understanding about risk, which are fairly well rooted in them. However, this does not mean that no efforts have to be done once the individual has joined the organisation in order to keep the risk culture consistent.

4.2 Strong risk management processes and training

First of all, it is necessary to identify all the risks that the organisation may face. The objectives and uncertainties surrounding them should be clearly written down. Similarly, at the level of the individuals, it is necessary to map all the risks they may face in their work. From there on, the organisation can define the attitudes and behaviours towards risk the individuals need to have.

To align the individuals training workshops may be organized to inform them how to behave in certain situations. In a multinational environment, employees should also be educated on the cultural differences who can exist within the environment and how to deal with them.

In low power distance cultures, where a lot of freedom is given to employees, collaboration on defining a framework of action to be respected can be a solution. Compliance processes and reporting may help individuals to act in the right way. Unfortunately, in high power distance cultures, formal rules may be misunderstood and rejected. Therefore, the core values and understanding about risks must have been communicated to employees since they were newcomers so that they know how they are supposed to behave around risk.

It is necessary to create a safe environment where everybody can speak up, especially in high power distance societies where individuals are not used to communicate freely. In this extent, anonymous reporting may be a solution to encourage employees to share the malfunctions within the organisation.

4.3 Strong brand value protection

An organisation with a very strong organisational culture crosses borders more easily. The stronger the organisational culture, the hardest it is to change it. Brands such as Apple, Ikea have such an aura that employees will completely buy into the culture and process. This strong brand value protection will make sure that everyone is aligned to behaviours which do not put the organisation at risk.

4.4 Appoint country-of-origin managers

A practice often used by multinationals is to expatriate managers from the headquarters to the foreign subsidiaries. The expatriates make sure that everyone shares the vision and is on board with the strategy. These managers have the task of enforcing the processes and systems, including the risk management processes. Moreover, the expatriate managers have to report frequently to the headquarters. He must ensure that the corporate identity is present in the subsidiary. It is often up to him to frame the freedom that should be given to the foreign subsidiary and its employees, as each country has its own specificities and often localization may be necessary.

These expatriate managers should be representing the headquarters and its management processes, while being trusted by the local collaborators. They must be individuals with high cultural intelligence.

4.5 Reward the appropriate behaviour

Keeping momentum among employees requires sustained communication of the end goal and the behaviours needed to get there (Meeahan et al., 2008). Offering incentives is key to keep the people excited about the future and rewarded for taking the appropriate attitudes and behaviours towards risk to maintain the desired risk culture. Several practices are possible to induce and cultivate optimal behaviour towards risk. On a regular basis the correct behaviours should be celebrated in a way that is legitimately rewarding and not solely a kind of tokenism. In some cases, equity-based compensation plans can reduce employee’s risk-taking behaviours (Low, 2009).

5. Limits

Culture is extensive and all-encompassing. It is both everything and nothing. This makes it hard to study it and forced me to take a stand on what culture is for me and to stick to it, so as not to lose myself and the interviewees too. One of the main challenge was to make the people aware of the culture in which they are embedded, both national and organisational culture. Moreover, making them aware of how this can influence their attitude and behaviours towards risk required them to deeply reflect on themselves.

As argued in this thesis, everyone in their role is exposed to risk. However, people are quicker to associate risk with danger with a capital "D", the one that is systemically negative and of great consequence, than with uncertainty with a small "u" that they encounter in their daily tasks. Consequently, guiding the interviewees in the right direction was not always an easy task but still some great insights could be drawn from these.

Although I was able to interview culturally-wise diverse individuals, my population is, to my regret, not equal in gender. Indeed, I interviewed only one woman. This is unfortunate because Sara shared with me some interesting feelings about the influence of the gender egalitarianism cultural dimension on attitudes and behaviours towards risk, which is far from a straightforward link. As a woman she is more concerned than the men on this dimension and thus if I had interviewed more women I would have possibly got more insights on this.

6. Conclusions

Over the years, the risk managers have come to realise that the most challenging in embedding risk management in an organisation is shaping the behaviour of the human beings who form the risk culture. Within this thesis, I have presented the key role of risk culture in supporting the organisation's strategic objectives. Afterwards, I have stressed on the importance and the implications of the link between national culture, organisational culture and corporate risk-taking. This thesis is at the intersection of two initially distinct research areas: risk management and organisational culture. Over the past few years, more and more of research has combined these two research fields.

I further presented the mechanism that may explain how the national culture influence individuals' attitudes and behaviours towards risk. The attitudes and behaviours of all the individuals aggregated ultimately form the risk culture. These are some ideas for how national values can permeate organisational boundaries and alter the risk culture.

From the interviewees' feelings and experiences it's possible to bring to the forefront the cultural dimensions that seem to impact the most individuals' attitude and behaviour towards risk: uncertainty avoidance, collectivism, power distance, and future orientation. Nonetheless, only highlighting these would not be correct because the other cultural dimensions, i.e. performance orientation, assertiveness, humane orientation, and gender egalitarianism, also provide premises of explanation.

Afterwards, I attempted to distil the complex relationships between national culture, organisational culture, and risk culture into the cultural egg model.

Finally, several possible solutions exists to counter the influence of national culture on the risk culture. However, before applying them, the organisation should understand the advantages and disadvantages a different national culture may have on the attitudes and behaviours towards risk. The organisation needs to determine what particular feature of its risk culture should be consistent across the subsidiaries. From there on, the organisation may consider which recommendation to apply. A passing moto here, borrowed from the international marketing world, is "think global, act local".

7. Future work

Firstly, this work aimed to understand the mechanisms explaining the relationship between national culture and risk culture. To do so it did not limit itself to the most obvious cultural dimensions but it has taken into account all the dimensions of GLOBE. Consequently, future research could test whether the premises provided by this work are correct or not.

Secondly, as attitudes and behaviours towards risk may vary across regions within a country, future research would benefit from analysing the influence of regional differences on the heterogeneity of risk culture within countries.

Lastly, research on risk management is still too focused on the financial sector. This work has proven that studying aspects of risk management and risk culture is also possible outside the financial sector. Therefore, I would like to encourage researchers to open the field of research to all types of sectors.

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9. Appendices

9.1 Interview guide

Hello, thank you very much for agreeing to participate in my thesis project. As a reminder, my topic is about how the culture of a country influences individuals' attitude and behaviour towards risk.

We will proceed through a semi-structured interview, a mix between me asking you some specific questions and an open discussion. I will start by asking you some more general questions and then we will move on to some specific topics. Do you have any questions before we start?

PART 1: The person, the company and the risks

What is your cultural background -> define: nationality? Nationality of parents? Where were you born? In which country did you grow up?
To which "regional or national" culture do you feel you belong? (difference between perceived and original culture)

/If the person has had other relevant experiences in the past in another country then ask the same questions for that experience (double interview)

In which company do you work?
Number of employees? Cultural mix within the company?
In which country?
What are the values promoted within the company?
What is your role in the company?
To which risks is your company exposed to?

PART 2: Risk attitude and risk appetite

On a scale from 1 to 7, what is the chosen state of mind of your company concerning the uncertainties that could have a positive or negative effect on objectives?

Risk averse						risk seeking
1	2	3	4	5	6	7

On a scale from 1 to 7, what is your personal chosen state of mind concerning the uncertainties that could have a positive or negative effect on objectives?

Risk averse						risk seeking
1	2	3	4	5	6	7

How would you explain the difference in the importance of risk management between you and your current company?

/If the interviewee's answer can be linked to a cultural dimension, then skip to that dimension
We will now assess your personal position and your assessment of your company's position on some cultural dimensions on a scale of 1 to 10.

PART 3: cultural dimensions

We will now assess your personal position and your appreciation of your company's position on certain cultural dimensions on a scale of 1 to 7.

<u>First dimension: Uncertainty avoidance</u>
Explanatory preamble/example specific to the dimension:
The American culture, for example, has a high tolerance for uncertainty, which creates a dynamic corporate culture where individuals are encouraged to take risks and make quick decisions.

Given this, on a scale of 1 to 7, to what extent do you personally rely on social norms, rules, and formalized procedures to avoid (or not) uncertainty?

not at all						a lot
1	2	3	4	5	6	7

And in your opinion, on a scale of 1 to 7, to what extent does the company you work for establish norms, rules, and procedures to avoid (or not) uncertainty?

not at all						a lot
1	2	3	4	5	6	7

Could you comment and explain the convergences or divergences that exist between your vision and that of your company for this dimension:

....

In your opinion, how much does this cultural dimension impact the attitudes and behaviours towards risk?

not at all						very influential
1	2	3	4	5	6	7

Can you elaborate on how you think this dimension influences your attitude and behaviour towards risk?

....

<u>Second dimension: Power distance</u>

Explanatory preamble/example specific to the dimension:

In China, it is not widely accepted that a junior employee can access a much more senior manager to suggest any idea for change, however relevant. Whereas in a Nordic country, for example, top-level managers are known to be very open to ideas, even from the top level.

Given this, on a scale of 1 to 7, to what extent do you personally expect and agree that power should be shared unequally?

not at all						a lot
1	2	3	4	5	6	7

And in your opinion, on a scale of 1 to 10, to what extent does the company you work expect and agree that power should be shared unequally? Is there more of a horizontal or vertical structure inside the company?

not at all						a lot
1	2	3	4	5	6	7

Could you comment and explain the convergences or divergences that exist between your vision and that of your company for this dimension:

....

In your opinion, how much does this cultural dimension impact the attitudes and behaviours towards risk?

not at all						very influential
1	2	3	4	5	6	7

Can you elaborate on how you think this dimension influences your attitude and behaviour towards risk?

....

<u>Third dimension: Future orientation</u>

Explanatory preamble/example specific to the dimension:

GLOBE researchers found that middle managers in Singapore were the most future oriented in the world, while those in Russia were among the least.

Given this, on a scale of 1 to 7, to what extent do you personally engage in future-oriented behaviours such as planning and investing in the future?

not at all						a lot
1	2	3	4	5	6	7

And in your opinion, on a scale of 1 to 7, to what extent does the company you work engage in future-oriented behaviours such as delaying gratification, planning and investing in the future? Is the company rather short-term or long-term oriented?

not at all						a lot
1	2	3	4	5	6	7

Could you comment and explain the convergences or divergences that exist between your vision and that of your company for this dimension:

....

In your opinion, how much does this cultural dimension impact the attitudes and behaviours towards risk?

not at all						very influential
1	2	3	4	5	6	7

Can you elaborate on how you think this dimension influences your attitude and behaviour towards risk?

....

Fourth dimension: Performance orientation

Explanatory preamble/example specific to the dimension:

The American and Anglo-Saxon culture is clearly performance-oriented. This can be seen very clearly in their conception of education systems: Anglo-Saxon countries like to establish rankings between schools or universities, according to predefined performance criteria.

Given this, on a scale of 1 to 7, to what extent do you personally expect and agree that power should be shared unequally?

not at all						a lot
1	2	3	4	5	6	7

And in your opinion, on a scale of 1 to 7, to what extent does the company you work expect and agree that power should be shared unequally? Is there more of a horizontal or vertical structure inside the company?

not at all						a lot
1	2	3	4	5	6	7

Could you comment and explain the convergences or divergences that exist between your vision and that of your company for this dimension:

....

In your opinion, how much does this cultural dimension impact the attitudes and behaviours towards risk?

not at all						very influential
1	2	3	4	5	6	7

Can you elaborate on how you think this dimension influences your attitude and behaviour towards risk?

....

Fifth dimension: Assertiveness

Explanatory preamble/example specific to the dimension:

German culture, for example, is highly assertive: language is direct.

Given this, on a scale of 1 to 7, to what extent are personally assertive, confrontational, and aggressive in your relationship with others??

not at all						a lot
1	2	3	4	5	6	7

And in your opinion, on a scale of 1 to 7, to what extent are the relationships within the company assertive, confrontational, and aggressive?

not at all						a lot
1	2	3	4	5	6	7

Could you comment and explain the convergences or divergences that exist between your vision and that of your company for this dimension:

....

In your opinion, how much does this cultural dimension impact the attitudes and behaviours towards risk?

not at all						very influential
1	2	3	4	5	6	7

Can you elaborate on how you think this dimension influences your attitude and behaviour towards risk?

....

Sixth dimension: Collectivism

Explanatory preamble/example specific to the dimension:

In a collectivist culture, teamwork is important. In a culture with strong internal collectivism, members show devotion to their group similar to family devotion where everyone takes care of each other.

Given this, on a scale of 1 to 7, to what extent are you personally oriented towards the collective, the sharing of resources and collective action?

not at all						a lot
1	2	3	4	5	6	7

And in your opinion, on a scale of 1 to 7, to what extent is the company you oriented towards the collective, the sharing of resources and collective action?

not at all						a lot
1	2	3	4	5	6	7

Could you comment and explain the convergences or divergences that exist between your vision and that of your company for this dimension:

....

In your opinion, how much does this cultural dimension impact the attitudes and behaviours towards risk?

not at all						very influential
1	2	3	4	5	6	7

Can you elaborate on how you think this dimension influences your attitude and behaviour towards risk?

....

<u>Seventh dimension: Humane orientation</u>

Explanatory preamble/example specific to the dimension:

In cultures scoring high in this dimensions, behaviours include care, nurturance, and help to others, whereas cultures low in this dimensions promote self-interest and lack of consideration. Denmark scores high on humane orientation.

Given this, on a scale of 1 to 7, to what extent do you personally have altruistic, generous, caring behaviours?

not at all						a lot
1	2	3	4	5	6	7

And in your opinion, on a scale of 1 to 7, to which extent is the company you work encouraging and rewarding individuals for being fair, altruistic, generous, caring, and kind to others?

not at all						a lot

1	2	3	4	5	6	7

Could you comment and explain the convergences or divergences that exist between your vision and that of your company for this dimension:

....

In your opinion, how much does this cultural dimension impact the attitudes and behaviours towards risk?

not at all						very influential
1	2	3	4	5	6	7

Can you elaborate on how you think this dimension influences your attitude and behaviour towards risk?

....

Eighth dimension: Gender egalitarianism

Explanatory preamble/example specific to the dimension:

Biological gender does not determine the role that individuals can have in the organisation.

Given this, on a scale of 1 to 7, to what extent do you personally minimize gender inequality?

not at all						a lot
1	2	3	4	5	6	7

And in your opinion, on a scale of 1 to 7, to which extent is the company you work minimizing gender inequality?

not at all						a lot
1	2	3	4	5	6	7

Could you comment and explain the convergences or divergences that exist between your vision and that of your company for this dimension:

....

In your opinion, how much does this cultural dimension impact the attitudes and behaviours towards risk?

not at all	very influential

1	2	3	4	5	6	7

Can you elaborate on how you think this dimension influences your attitude and behaviour towards risk?

....

PART 3 : How to tackle the influence of the national culture on the risk culture

In your opinion, what could be possible solutions, to implement in the organisation, to have a risk culture aligned with the company's objectives?

PART 4: Conclusion

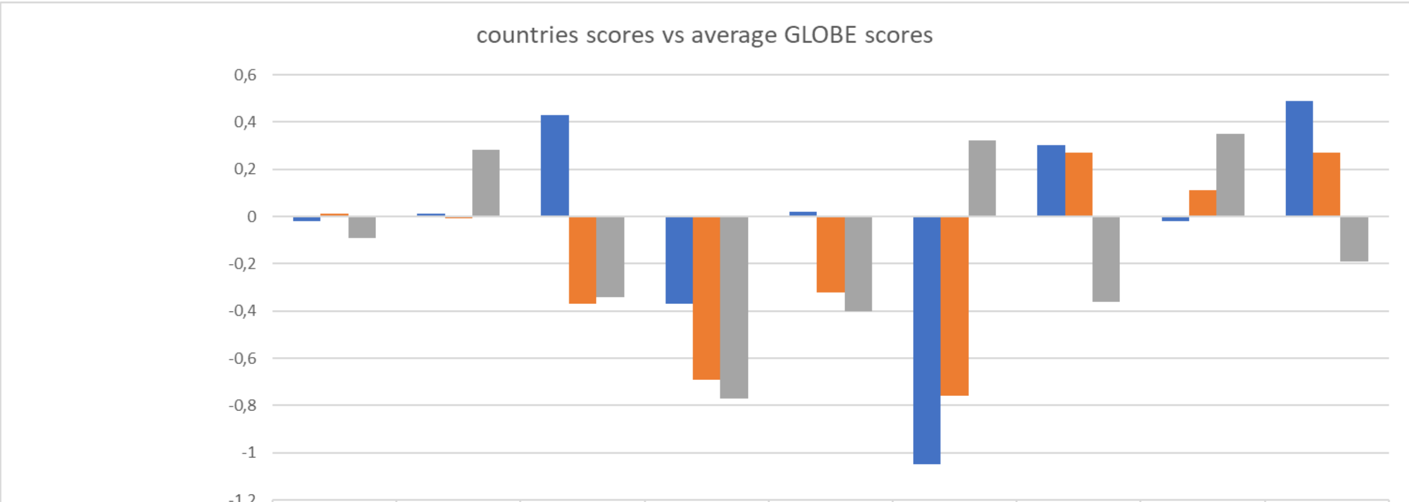
Did we forget anything, do you want to add anything?

Do you have any other questions for me?

Thank you for your time and have a nice day/evening!

9.2 Interview transcripts

9.3.1 Mike's interview



	performance	assertiveness	future	humane	institutional collectivism	in-group collectivism	gender egalitarianism	power distance	uncertainty avoidance
England difference to average	-0,02	0,01	0,43	-0,37	0,02	-1,05	0,3	-0,02	0,49
Fance difference to average	0,01	-0,01	-0,37	-0,69	-0,32	-0,76	0,27	0,11	0,27
Spain difference to average	-0,09	0,28	-0,34	-0,77	-0,4	0,32	-0,36	0,35	-0,19

Cultural background

My dad is British from England and my mother is from Ireland. My cultural background is mixed but I was raised mainly in the UK. I spent a bit of time in my early childhood living in the US. I would say that by the inherent nature of Irish culture being, I think, a bit more strong and a bit more directional. I feel despite having been raised in the UK by one of each parent, disproportionate Irish compared to how much time I spent in Ireland. I guess if there is rugby on, England vs Ireland I would support Ireland.

About the company

Amenitiz counts 240 employees with about 22 nationalities, which comes from Latin and South America, Northern and Southern Europe with an overwhelming number of French people but I think there is even a cultural diversity between the French people. We have for example people coming from Paris, Northern France and Southern France. We have also some Belgian people and a smattering of "international" people such as a Dutch guy who was raised in Argentina, Galician people from Spain, people from Catalunya, Andalucia,..So there is a mixture.

Company values:

1. Passionate service: serving our customers like they would serve their customers,
2. Be good: leaving the world a better place as we found it,
3. Grow and explore: developing ourselves and the company,
4. No passengers: making sure everyone has an impact, that we constantly drive forwards,
5. We win as a team: about teamwork

Mike's role: VP of operations

*M : How would you describe **Amenitiz' culture** ? Could you link it to a national culture ?*
I think that every company culture exists in the context of their wider culture which is mainly location. Location is quite important for our company as we are office first. We exist in the Barcelona tech eco-system and that's kind of a meeting of clashing cultures because you have the tech culture on one side, coming from the Silicon Valley: lots of hours working, hard-work,.. and on the other side the Barcelona culture which is, I would say, already a mix between the Spanish culture and the Catalan one. Traditional Spanish culture sees things like *early finishes on Friday* and *the bank being closed at 10 am because they all having a sandwich,* are maybe a bit stereotypical but, that from my experience are very real. Then within that context I think we have historically French culture coming from our 3 French founders. I feel the culture is

less French as it was a year ago when I joined. I can imagine it is becoming less French in the future with more and more people from other cultures joining Amenitiz. My London experience was more a mature culture focusing on diversity, employee well-being. While the French culture here in Amenitiz is a bit more old school, more worrying about where the people are sitting, what they're doing, managing their inputs rather than worrying about their outputs. The culture of the founders is very different from my culture because they are from a relatively wealthy background.

Even though we have a lot of French people, there is either people becoming expats and they almost don't want to be associated with their culture or sometimes it is the opposite, meaning that people double down on their culture. They go somewhere else, and because they're representing their culture abroad, they become even more so, and I think we see a little bit of both. I can think of some individual examples of (takes French accent) "I'm here I'm here in Barcelona and I only drink the best French red wine and eat the French cheese." Then obviously in other cases I've had conversations like "Oh my God, I'm here in Barcelona and it's so good to get away from other working with too many French people and working with Parisians." So, I think you get those two extremes and you get stuff in the middle too.

*M : **What risks** does Amenitiz **face** ?*
I think you have to frame it everything as a financial risk probably because Amenitiz is a high growth VC backed start-up. By virtue of that fact, the model exists to spend investors' money to grow the business with a view to raise more investor's money in the future in a search for profitability at a later stage. I guess that there are a number of risks associated with both ongoing funds raising, the macroeconomic situation, which influences both fundraising and also consumer appetite, and generally the macroeconomic situation with regards to the cost of doing business and all of those sorts of things. I think that economics generally probably is the biggest risk to the business.
I think the human is probably the second one that I would say, which is that today we limit ourselves to hiring in Barcelona. I don't think we invest enough in our ongoing support of our people and consequently we're constantly having to acquire new people. The growth of the business is of course directly linked to the number of people we can hire. In this business, this is quite a linear relationship between the number of people and speed of growth and so I think that represents quite a risk. I don't think that there are many political risks really, certainly not big ones. I think that obviously, in Barcelona there's always a kind of Catalonia situation going

on, which I guess at some stage independence could come, and that could be ejection from EU. As we're a technology business, I think the operational risks are also relatively limited. I think that we are exposed to the same Internet text taxes, as basically the other SaaS businesses. So I think financial is probably the biggest one.

M : How much are you exposed to risk when you say on a scale to 1 to 7 ?

I guess my responsibility is to make sure that the business survives, basically and so I'm quite exposed to the financial risk. I would say the decision making that I'm responsible for is extending revenue and reducing costs. It's difficult to say on a scale of 1 to 7, but I guess the more senior you are, the closer you are to being exposed to the total risk of the business and so probably like a seven or something like that.

M : What is the ***chosen state of mind*** *of your company concerning the uncertainties that could have a positive or negative effect ? Is the company, would you say, risk averse or more risk seeking ?*

It's quite interesting. I think that if you framed it compared to other companies, Amenitiz is definitely risk seeking. I would probably put it at a 5 or 6 because the entire existence is dependent on ongoing growth, which is definitively risk seeking. However, I think a lot of the decisions are made by a small group of people who, I don't believe that, they're necessarily exposed to risk because their personal situations are such that if everything were to break, they would not be negatively impacted. I think that they'd walk away and they would still be able to have a house up their head and all that sort of stuff. I would also say that Alex, the CEO, wouldn't frame our process as being particularly risky, but in his mind, he frames it as being a near-certainty that will continue growing, that our addressable market is very large, and we'll be able to continue raising money because we already have institutional investors on board who will definitely not let us fail. I don't necessarily agree with that, which is why we're going into this next personal state of mind in terms of risk aversion.

I think that, I'm quite conservative personally. I think that goes with the territory so I probably rate myself. I get 3 out of 7. I'm not so risk averse as I've moved countries many times. Personally, I've relocated to Barcelona to take a new job. I think if I was a one out of seven, I wouldn't do any of those things. **So maybe a 4 out of 7** but certainly I make conservative decisions with my own personal finances. For example, I try to mitigate risk by making good sound long term decisions about housing or my family, for example.

M : How do you think that your culture influence your state of mind about risk ?

Very interesting question. I think that on in the Irish parts of me, my Irish family have come from nothing, literally nothing, and so some risk aversion comes from there. I think I get from my mum to be careful and conservative with money and that sort of thing such as you should follow the process where you go through school and then once you complete your exams you go to university and once you finish university you get a job and if you follow this path you will be able to receive one four-bedroom house with a garden and have two children and a dog and you should be happy with that. As long as you stay on the path, there is safety and I think that teaches you risk aversion.

M : GLOBE researchers have separated cultures in different cultural dimensions. I want to go with you through them. Tell me to which extent's you are as well as the company in each dimension and how do you think this influence the attitude and behaviours towards risk.

Uncertainty avoidance : *it's extent to which members rely on social norms, rules and formalised procedures.*

M : So, you personally how much do you rely on these norms, rules, procedures to avoid uncertainties ?

I've probably put it myself in the middle like a 4.

M : What about Amenitiz ?

I think also around a 4, because even though we're taking a more risk and it's a more of a high-risk enterprise, they're very reliant on the norms, rules, and formalised procedures that come from venture capital world from other SaaS businesses. They are influenced by those things.

M : Do you believe that this cultural dimension has a big impact on the way people act and behave towards risk ?

I'd say a medium impact.

M : Why do you think it's only medium impact ?

I think that inherent in building a business from scratch there is a great deal of uncertainty involved, but like I said, the biggest risks are related to the financial part. I believe that, rightly or wrongly, leadership of the business doesn't feel that they are treading outside their lines in terms of the enormous rules and procedures when it comes to the financial element.

Power distance : *it's a degree to which members of an organisation or society expect that the power should be shared in equally.*

M : How is it in Amenitiz ? Is it more horizontal or vertical ?

More vertical I would say.

M : And you personally, how would you prefer it? The GLOBE study shows that the English and French culture both score high on this power distance dimension (meaning more of a vertical structure within organisations)

I would prefer to have more horizontal but also I guess you should take into consideration my age, right ? I'm a 32 year old in a senior position, whereas probably on average the people in senior positions in France and England are probably in their 50s. Right, I don't know.

M : Do you think that the fact that some organisations are more flat or more vertical influence the attitudes and behaviours towards risk ?

I think that probably a more hierarchical business will take fewer risks than a horizontal business because the decision making is taken by fewer people in a vertical business and so those people are disproportionately responsible for the risk taking. Also within a horizontal business where it feels that the responsibility is shared people would dare to take more risks. Also inherent in this horizontal structure it’s perhaps more likely to be a modern culture where mistakes, tests and failures are celebrated rather than chastised. So as a result, I think it's more likely that horizontal structures take more risks.

***Future orientation*.**

M : Do you have more long-term vision or more short-term vision ?

As I'm getting older, I'm planning more to the future. Which is classic right? Missed the chance to be future oriented when I was young man. I think that probably I am becoming more future oriented or still not as much as I'd like to be. I think probably if I was rating myself in seven, being very future rated and one being not at all, I rate myself as being like a four again.

M : What about Amenitiz ?

We have an 18-month outlook but really, we're mostly looking at six months. I would say like a 3, maybe even a 2.

M : How does the future orientation dimensions influence the attitudes and behaviours towards risk ?

Thinking in a short term inevitably makes you more risk averse but I'm willing to take bigger bets because you're unlikely to find them paying off in the short term and so consequently you take smaller bets taken at risk.

M : If you take an action, you always have this trade-off between instant rewards, let's say, and a future risk. So if you don't think on the long term, maybe you will just ignore the negative consequences that could happen later on.

Oh, interesting. Yeah, I was thinking about it in the positive side. We are constantly worried about short term gains. It's like that with the kids in the marshmallow study: marshmallow are in front of children on a plate and it is said that if they wait 5 minutes, then they get 2 times more marshmallows. Here we're constantly worried about getting the marshmallow, so I guess we're risking not getting too much marshmallows in the future.

M : Do you reckon the way that people think about the future really influences a lot their attitude and behaviours towards risk ?

Not really. People worry about risk more in the short term. That's my cultural experience. If people were more worried about risk in the future as a group, we'd be better at investing at paying into our pensions, investing in our health, having early nights, having less stressful work. We're not very good at imagining future risks and so therefore we are not very good at mitigating them.

***Performance orientation** : refers to how much a society values and rewards individual performance and excellence.*

M : How is it in Amenitiz ? Is the individual performance highly valued and rewarded ?

We highly value people we consider to be hard workers.

M: So at Amenitiz you do value people who work hard. For example, with the wins-and-shoutouts channel ?

No, no, I don't think so. I think the wins-and-shoutouts are for when people actually deliver something. Those two things are not necessarily linked. Wins and shoutouts are celebrating output but we reward inputs.

M : If a company rewards more individual performance and excellence, do you believe that it can affect the attitudes and behaviours towards risk of the employees ?
Yes

M: How would you say that ?
I guess on both ends of the spectrum. If you disproportionately or individual performance rather than team outcomes, you can make people take more risks and an example of that would be one SDR that we had and who took disproportionate risk by effectively cheating with his numbers and using bank details of different clients and mixing them up.
So by rewarding disproportionately his individual performances, we incentivize him to take that risk.

M : So if you would rate it out of 7 , what would you say ?
I think it depends a bit on the role of the person. I think that I'm quite judge based on my performance right ? I work directly with Alex and so I'm touching my outputs but the nature of my role is such that I am probably disproportionately rewarded for things not breaking compared to other roles, for example and so that actually in that case might make my attitude towards risk lower. So it's difficult for me to answer that. Does our performance orientation impact risk ? Probably not particularly highly. I would say like 3. In rare cases it can have an impact.

***Assertiveness** : it's how you are assertive, especially in your relationship with others.*
M : How would you say that you are in your relationship personally with others ?
I would describe myself as being a diplomatic and empathetic in my communication style but I might be wrong. You're probably a better judge of that than me. I definitely wouldn't judge myself as being aggressive or confrontational.

M : I can agree and within Amenitiz how is it when people are discussing together ?
There are not a lot of confrontation or aggressiveness in relationships with people here.
I can think of a couple of examples of some confrontational or assertive behaviour, but certainly not anything I'd be willing to discuss on the record. In Amenitiz we do not have a lot of people with cultural background of being really direct. No, I think British culture isn't particularly direct.

M : And like this related then to risk, do you believe it could influence the attitudes and behaviours of people towards risk ?

Yes, I think in both directions actually. If you have that kind of behaviour it makes you scared to make mistakes if you have an aggressive or confrontational behaviour, communication, so that's definitely influential. And then on the other side, it might make you take additional risks because you're afraid of not meeting your targets or goals or whatever because you might get aggressive or confrontational communication about it. I think that generally those kind of interactions make people activate their fight to fight type response, and it makes you make bad decisions or can make you make bad decisions. So I'd say it's quite influential.

M : If someone does something wrong and you, as manager, you have to tell him, in that case you will not mess around, I suppose.

I think there's a difference between being direct and being assertive, confrontational, and aggressive. For example: “if somebody makes a mistake, I will try to understand what the circumstances were that led to that mistake and help him make sure it doesn't happen again” as opposed to say: “ I don't like working with you, you always make mistakes!”

***Collectivism** : relates to the way individuals are oriented towards the collective, then creates the sharing of resources and collective action.*

M : To which degree are you personally oriented towards the collective ?

I build relationships when I'm with people but I feel like organising a team rather than being part of one. Obviously, I think the teamwork is very important.

M : How is the collectivism aspect at Amenitiz ?

I think it depends on the team. In my experience, within customer service, for example, the collectivism is very strong. I think in sales like in the Spanish team for example, it seems they've got a very nice team by base, have lunch together every day. That sort of thing. It's very strong.

M : How do you think this can influence the team behaviours and attitudes towards risk ?

It means that people, empathetic people under that circumstances might make decisions that are more focused on good outcomes to the group rather than good outcomes to the business. It's likely to reduce their risks appetite.

M : Could you develop a bit because I don't completely follow you.

So the group exists in the safety context of the business, right ?

If you're responsible for taking decisions that could influence the safety of the group, for example deciding to choose a different methodology for outreach or growth or any number of things that could may be put the business at risk you might not take those decisions because you're more concerned about the safety of the group. I don't think it's super influential honestly because I think the people who are responsible for taking risks are less impacted by collectivism. Positions of responsibility are less likely to be impacted by collectivism, not because of their positions but because of the nature of the person who ends up in those positions. They are more individualistic persons.

***Humane orientation** : it's a degree to which altruism, friendliness, care, and furnace are rewarded within a collective.*

M : How much do you reward individuals for being fair, altruistic, generous ?

I think the honest answer is that we don't reward those behaviours as highly as perhaps we should. I think that we reward individualism mostly. If you were to compare, for example, two team leader candidates, everything else being equal, one shows more of this and the other shows slightly less, not broadly, but just like within a narrow zone, I think you might well promote the person with more self-interest because the other person you might consider to be too concerned about the well-being of the team and constantly fighting for everything for the team as opposed to worrying about the needs of the business, for example.

M : And so this could lead to the person having a behaviour that is against the company and may be it could then take risks.

For example you got 10 people in the team. One of them is got family but they are shifted their job and as a result customers are complaining, but you take a risk by retaining that person in your team.

M : To sum it up, will you take more risks if you're more human oriented or not ?

You are risk averse if you're more human oriented.

M : How much would it impact ? Would you say like on 1 to 7 ?

Quite low right ?

***Gender egalitarianism** : it is the degree to which collective minimises gender inequality.*

M : To which extend is Amenitiz minimising gender inequality ?
Not really. For example, the percentage of women in senior positions in the business is one in seven. There are a number of people in the organisation, myself included, who would like to try and disproportionately hire women now in order to redress that balance.

M : Could you think of an influence of this dimension on the attitude and behaviours towards risk ?
Only in a very stereotypical sense, which is that if you have a gender imbalance, particularly at decision making levels, you have more men. You probably take more risks. If you have more women, you probably have a more balanced risk portfolio I'd guess.

M : For this dimension it's really hard to say if there is a clear link but for example, yesterday someone told me, that it is not related in the organisation, but that if you for example in a country where you have more gender egalitarianism meaning that women have more chances to have also a job, a good job, the men can take more risks in his job because he knows that his wife is also working and also has opportunities while if you're in a country where woman are not working don't have opportunities, then the man will not take any risks. They will just make sure that the money continues to enter into the family.
You could also for example, take the risk of taking a year off paternity leave, knowing that he'll likely be able to return to work because there's less stigma attached to that in a country where there's more egalitarianism.

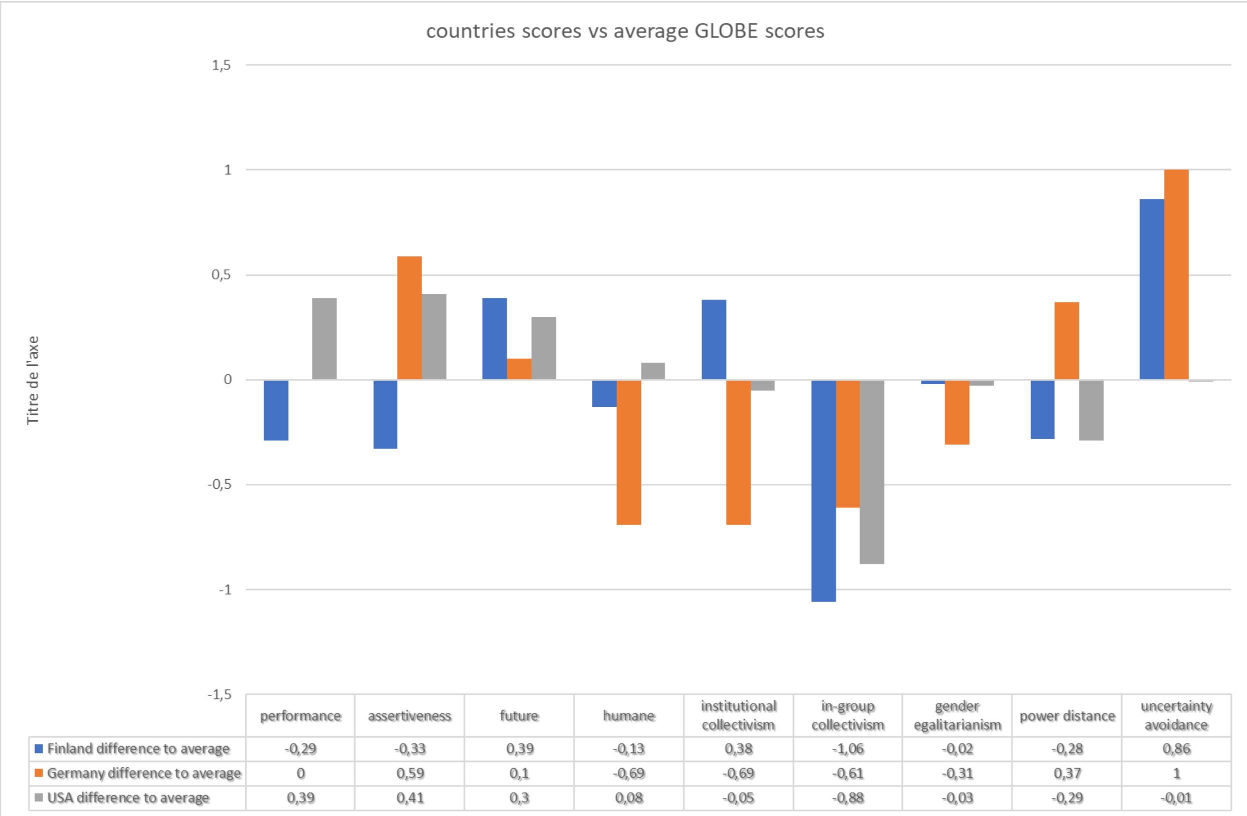
*M : What are possible **solutions** to have a risk culture that is sticking to the company's objectives ? **What can be implemented** so that all employees are going towards the same direction in terms of values, attitude and behaviours ?*
I think having clearly defined values with the behaviour examples for each one is really useful. I think to have all of the senior people in the business living and adopting those values and being measured against them. To have also a methodology for celebrating those behaviours and those values on a regular basis in a way that is really legitimately rewarding rather than just kind of tokenism. We have to be aware that accepted culture and values for an operating model for a

team of 30 is very different for a team of 200 and will be very different for a team of 2000. Regarding a level of gender egalitarianism, which is at 30 or 50 people acceptable, is totally unacceptable at 2000. So making sure that these things are regularly reviewed because they evolve over time.

It was the last question. Thank you for your contribution, Mike.

You're most welcome. It's the least I can do.

9.3.2 *Emil’s interview*



*M : Where are you coming from ? What is your **cultural background** ? Nationality of the parents? To which national culture do you belong ?*

I'm from Southwestern Finland, from the country side. My parents are potatoes farmers. They have poultry, wheat, onions, that kind of stuff. So I'm from middle of nowhere basically but I moved to capital area of Finland four or five years ago to study. Then I got this job and from there I moved here to New Jersey.

Regarding my cultural background, I identify as a Finn. I'm from Finland and my family is from Finland and you know that's pretty straightforward. If somebody asks me where I'm from I’ll answer I’m Finish, there's no question about that.

*M : You are working in New York. Tell me how many employees are there at your office ? How is it structured ? What is your **role** ?*

My role is special as I'm based here at the DHL main headquarters of North America, but I don't really work for Americans, but I work for Northern Europeans. My boss is Swedish, he's located in Sweden.
I do whatever is needed to help our customers in northern Europe; Finland, Sweden, Norway, Denmark and Baltic countries (Estonia, Lithuania, Latvia). I support them.
I have some biweekly meetings with clients and the clients really appreciate to have somebody from Northern Europe in the United States to tell them what's going on in the United States. At the moment, one of the big risk is the people who work at the ports are possibly striking in the West Coast, so that's a big risk for us. Customers really appreciate that they can hear news from somebody who's actually here in the US and of course I can share some internal things of what I hear within the company.
So my role has some support, sales, and consulting. I help new customers. implementing their business in our company.

M : Do you work with a lot of colleagues, or is it mainly individual contacted clients ?
I mostly work with colleagues, but of course 90-95% of communications is done virtually. That's the reason I don't go to the office very much. In my office, 95% of the people are Americans. Then there are some guys who came to US from Europe 20 years ago and who then just stayed here. There are also some guys from Italy doing pretty much the same kind of job that I'm currently doing, but they are focusing on Italy and United States.

*M : Which are the **values** among DHL ?*
Go-green, about reducing our carbon footprint. We have some carbon neutralisation programmes in place (planting trees).
Diversity is a big thing in our company as it’s a global company where people from Europe and other parts of the world come to the United States to work to get experience of the United States market and it's vice versa if people from the United States go to Europe to get the experience of European markets.

*M : Would you say the **organisational culture of DHL** is German than ?*
Yes, I would say that. Also, it's because we are a logistics company so it's really important that we respect our time schedules. If we say something is going to happen on Monday at 12, it must happen on Monday at 12.

I'd say German work culture is a big thing, but my conception of the German culture is all stereotypes as I never worked in Germany.

Also what’s a big thing here is just keeping our work to our customers. We can't 100% guarantee that our shipment will be at place X on time because there are so many different things that can happen on the way. For example, when the Suez channel last year got stucked nobody could have predicted it. But so we can't promise you that it's gonna be there at exact time 100%, but we're gonna promise you that we will let you know what happens. Letting our customers now what’s happening is very important.

*M : Regarding DHL, what are the main **risks it faces**?*

They are so many kinds of risks.

At the moment, West Coast Port Workers Union are currently discussing with their employee about new work contracts and if they can’t come to an agreement, it could cause a strike and basically all the United States would be on hold because about 30 or 40% of the US gross domestic product goes through that port. It could cause even more inflation and would be an issue for the East coast as well as there would be more traffic redirected from the West coast causing queues. That’s an operational risk.

The inflation is also a big thing here in the United States at the moment. It's the biggest inflation since the Vietnam War here.

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It's quite interesting to see what's going on here at the moment. There are so many things going on in the logistics field. Future generations who are studying logistics will be reading about this period of time with the covid and post covid times.

*M : What is the **chosen state of mind** of DHL concerning uncertainties? Is DHL more risk averse or more risk seeking?*

I would say 4 or maybe 5 because DHL is trying to expand constantly so it means we have to make investments and take risks. It’s a so big company so we can take more hits than a smaller company can take thanks to our volumes and infrastructure but at the same time, I guess the challenge is always thinking of what could happen of all the uncertainties and of the effects, right?

M : Personally what is your state of mind around uncertainties ?

I'm risk seeking person for sure. I'm young guy at that point of my life where I can take risk. Also, I'm from Finland, even if I lose my job and everything, I'm not going to be on the streets. I don't have a mortgage, no wife, no kids, I even don't have a dog, so I have to only worry about myself so I'm really risk seeking. Also, I took this job even though it was surrounded by uncertainty.

So I would say a 6.

Uncertainty avoidance

M : Regarding the company DHL , how much do they avoid uncertainty through procedures and rules ?

Based on entirely only on my stereotype of the Germans, you know there is a lot of rules and regulations within the company, so I would say quite a lot. Especially here in the United States, because the volumes of what we handle of shipments are huge.

The operations go by the book mostly. Consequently, it takes a long time, but you know, it avoids problems and stupid mistakes.

M : Do you feel that there is a difference between the uncertainties that DHL accepts and what the American partners do want to take ?

Yes, a bit. DHL is quite bureaucratic. The guys sometimes do not go by the book, but you know then this kind of issue that if something goes wrong you can only blame yourself and it will be your fault. Not following the book is faster, but it exposes you to more risk. As long as everything goes well, the bosses and the managers don't really care, but it's when something goes wrong then you are in trouble if you didn't go by the book.

So, it impacts strongly the risks attitude. I would give a six.

Power distance

M : Is there a lot of hierarchy in DHL ?

Yes, yes. Here in the US, yes.

I think that there is a reason why there is hierarchies everywhere. You have hierarchies in your friend groups. You have hierarchies in your families, you have hierarchies in your hobbies. Even animals have hierarchies. Of course there has to be some hierarchy in an organisation like DHL. I don't know why, but nowadays, hierarchy is kind of bad word. However, here in the

United States especially, I've noticed they are really clear on the settled hierarchy. I don't want to go through deep into our company but in Finland, where I worked for DHL as well, it was really common for all, even the higher up managers, to know everybody. The director of DHL Finland who was managing 150 people knew everybody, and still does. Last summer I’ve been invited with the other summer workers to his cottage for a little party. In general, he was always really excited to come with us even though he's on top of the food chain and the image of the corporate director. He's a great guy and he's still one of my friends nowadays.

Upper management in Finland come to talk with everybody and they knew everybody. They went to play paddle together and stuff like that but here in the United States that doesn't happen. Here people are pretty much only in contact with the one level up of them. So if you’re a freight forwarder, you talk with your team manager, and that's pretty much it. The managers of managers are really rarely coming to the office and talk with the guys, that's really rare and especially the top managers are never seen and they don't know anybody. So the hierarchy system here in the United States is actually a lot clearer and pronounced than what's it in Finland, for example.

M : How much do you think this dimension influences the attitudes and behaviours towards risk?

If there's a strong hierarchy you don't take as much risk, in my opinion. It's easier for people in Finland to take risks because they know their managers as well as the managers of their managers. They know their managers personally.

In taking risks, it's always the same. When things go wrong ,when what you’re afraid of happens (i.e. the risk) then it's a problem.

But you know, if you take a risk and everything goes well, yeah, that's great. Nobody cares that you did maybe something not exactly by the book, but you know it made good results. So then everybody is happy but if you go off the books and something, what you don't want to happen happens, then you might get in trouble.

In Finland, because you know your manager it's easier for you to explain why you did what you did if something goes wrong, whereas here in the United States people don't want to take initiative.

If you know that you are not going to get into trouble by not doing the stuff while you might get in trouble by taking an initiative, then you’re simply not going to do it. Whereas in Finland, it's maybe just different “V1 ethics” or so, but we have our own specific word *oma-aloitteisuus* meaning approximatively self-initiative or spontaneity. It’s one of those specific Finnish terms that you can’t perfectly translate.

Future orientation

M : Does the company have more a long term vision or a short term vision ? So I just want to know to which extent does DHL engage in future oriented behaviours such as planning, investing in the future.

Of course, we do that a lot. We are logistics companies and we need to be aware of the risks and what could happen in our field, so we are able to let our customers know them in advance and so on. So it's also important that our customers know the risks, what they're facing to. So it's important that we manage the expectations of our customers like risk wise. For example, on the last Tuesday I told a Finnish company about the possibility of the strike in the West Coast, which would affect their pricing and it will affect their timeliness on their shipments, for example.

M : How much are you planning ahead in your own life ?

I like to think forward. I did try to think as pragmatically as possible and you know I save bunch of money so one day maybe I can retire a bit earlier, or when I'm 50, I can start working part time so I could have more time with the family. So, I think about long term and I was also thinking like that before getting this job.

M : How does the future orientation impact the attitudes and behaviours in your opinion ?

If you think short term, you may not think about the future and then you will take more risks. While if I think long-term, I will take less risk right now because I know that unexpected events may occur in the future. You know, it's just a basically trade-offs between comfort and future benefits.

This short-sightedness itself is a huge risk in my opinion. Let's say if you don't have any savings, for example, if you are living just in the moment what happens when you get laid off or if you get into some kind of accident then you're going to spend money on medicine or fixing your car. I think short sightedness is a dangerous attitude.

Performance orientation *: it's a level at which society values and rewards individual performance and excellence.*

M : How much do you personally value individual performance and excellence ?

At the moment I'm in part of my career where I have to make name for myself. I actually have a 3 years contract so when this ends I want to have a good name within the company in order for me to have better chances on getting better jobs in the future. It is important that people has a good opinion of me. I like to think that my currently life is work.

M : Does DHL value and reward individual performance and excellence ?

I think they are a lot of opportunities for employees who are performing. I think I'm a good example of this. I started as a freight forwarder, which is a basic but a fundamental role in DHL. I think I did a good job in that, so I moved to another job of managing internal processes and from there on I applied for this job in the USA. I didn't check all the requirements but still I got the job. It's maybe, you should ask my boss to be sure, because I was often suggesting improvements. I think he really like that. Here where I am I still suggest improvements when I notice that things aren't running smoothly. In DHL I can perform and take some risks as long as the managers are aware of them.

If you want to get some number here, I think I'd give a 6.

Persons selling themselves are more willing to take risks for societies where personal performance is more highly valued.

Out of my experience, in the United States, the performance orientation is higher here than in Finland. In the schools, for example, they want to really focus on their really good kids whereas in Finland we want to focus on the average class results.

In the United States you have that concept of self-made man, started from the bottom, now at the top. This old school American dream and people then show off their success.

While in Finland we have even the saying from an old Finnish poet: *kel onni on se onnen kätkeköön.* It means the "one who has happiness should hide their happiness." In Finland we don't show off our success like here in the US.

Assertiveness

M : To which degree is the language direct within DHL ?

They are less direct here in the US, we are more direct in Finland by far.

M : How does the assertiveness dimension impacts attitudes and behaviours risk ?

In Nordic countries we are not having much chit chat. We are going straight to the point and have a 2 minute call while in the US, the same call takes 15 minutes because you have to ask about how their wife is doing, if they watched the Yankees game….

Collectivism

M : How would you say that you're oriented towards the collective ? What's the impact on risk attitude and behaviours ?

In Finnish culture, collectivism is the bigger thing than what's here in the US. In my opinion, it's harder to differ from the opinions of the crew. It's always a risk to go against the overall opinion of the group, because then you may be left aside. So maybe the bigger the collectivism, the less the people are going to take a risk. The people who are going with the group are the ones not taking the risks. It impacts a lot the behaviour and attitudes towards risk.

Humane orientation

Finnish society is really built on high human orientation. There's good healthcare, government subsidies so you can't really become homeless in Finland.

There are possibilities for you to take more risks and not be afraid that you're going to end up in the streets if you want to take initiatives to start your business. Here in the US, like every time I go to the train station, I see 20 homeless people sleeping on the benches.

It's a difficult one.

Gender egalitarianism

In a way, I guess it affects more women because they are the ones repressed as in some countries they cannot even start their own business but gender egalitarianism is also good for men. For example, now in Finland, they're voting to give men and women the same amount of maternity leave.

Gender egalitarianism means that both sexes have the opportunity to take risks. The more equal the society, the more opportunities both sexes have to take risks.

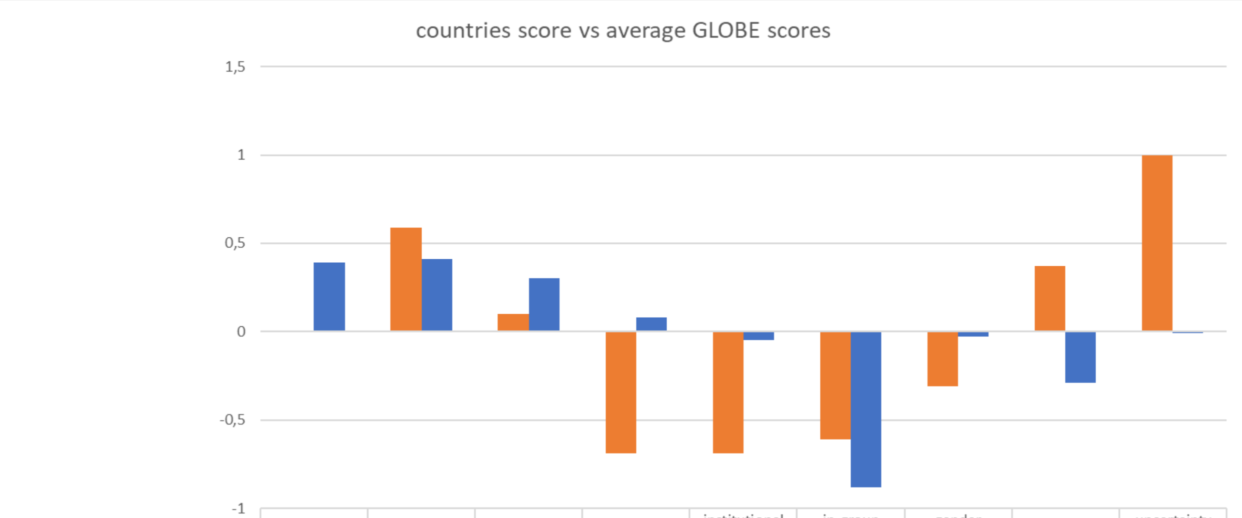
Gender equality also means that not only the man needs to provide the money for the family. Consequently, as a man I would be able to take more risks to start a company for example because I'm not the solo revenue generation for the family. Same for the woman, she can take more risks because the man is there also to take care of the family.

*M : How do you think we could **tackle the influence of the national culture** on the attitude and behaviours towards risk ? Can you think about **solutions** to have risk culture aligned with the company's objective ?*

I think it goes through education. To make culture ok with failure so that people dare to take risks.

M : I think we've come to the end of the interview. Thank you.

9.3.3 Eugene's interview



	performance	assertiveness	future	humane	institutional collectivism	in-group collectivism	gender egalitarianism	power distance	uncertainty avoidance
Germany difference to average	0	0,59	0,1	-0,69	-0,69	-0,61	-0,31	0,37	1
USA difference to average	0,39	0,41	0,3	0,08	-0,05	-0,88	-0,03	-0,29	-0,01

Cultural background

I'm 56 and was born in eastern Germany. My family made it out of the east in 1981 which was very unusual, but I still have a very good taste of how a communist regime is, which totally shapes the way you act and behave, etc. We came to the US in 2013 so that makes me nine years here in the US and so I would pretty much think I have a good idea what's going on here. I always had a very international horizon all the time. When I was doing my studies at university, I had the opportunity to do an exchange semester, so I went to the UK and lived there for half a year. I loved it so much that I thought oh I would like to live here. I love the people here in the UK and when I started then in 94 my first job with Philips, the Dutch company, I was again lucky enough. After two years, I started in sales and then I got a little bored more for an international position in sales and then they had a position over in the UK in Philips head offices, Philips Electronics was in Cambridge. So I moved to Cambridge for two years.

When I then came back from the UK, I lived in Hamburg for a while and then I did this job internationally where I travelled a lot through Asia. I travelled all over the world, with long travels in China, in India, Southeast Asia also to the US so. That's because I was always working then as a global product manager. I had 41 product managers in 41 different countries. I had to do global marketing so at that stage I became more and more aware of: "How do we do this? How do we keep the balance ? How do you do it anyway ? You know if you're a company that you want to have a global brand, but at the same time you want to be somehow local. How local can you be that you're not losing your identity.

We were so ignorant in these times. I can tell you we made our products in Hamburg, Germany and we sent over to the UK with a European plug. Luckily at that time in the 90s in the UK, that was very common. Even the British when you bought an appliance in a shop it didn't come with a plug. Actually, until the moment I lived there, I didn't see it a lot of how ignorant we sometimes are.

I also remember an exchange I had, especially with my colleague in Japan, because obviously our products were all labelled in English but in Japan nobody speaks English, I mean, not the common folks, you know. I had the discussion then: "OK, if we make a special face plate for your product to make it looking more Japanese because they always send us the direct Japanese competitors said look what they do and how they look. Can't you be more like them?

And then I told them that you need to be aware you're also losing part of your competitive edge because at the moment the clients buy your product they deliberately decide against the Japanese product because they feel they're getting something better or something different. If you take this away from them, what's the differentiation? To the local product it looks Japanese and feels Japanese. You have the same thing with cars, you know, I mean they all have an engine and they drive. So what are the differentiators? It's the brand, so it's the emotion that you attach to it: whether you feel it's safer like a Volvo or it's faster like a BMW,…so you have all these values attached to it. And then I hope that hopefully adds a little bit to what you're looking into. Because at the end of the day, it's all about decision making.

Final remark, when I was then a global head of product management WIKA. How can we localize our marketing campaigns? Or give them a more local touch, because what the last thing what I wanted is I want them locally to develop the campaign. Because, first of all the people there are always short on staff, they're short on knowledge, they just then go off and do their thing. So I needed to fix this as I had all the resources. I thought that our marketing, our tone of voice, the way we present facts, had to be more in tune with the locals so then I looked into Hofstede dimensions, the biggest work on cultural differences really there was and then it struck me how ignorant we are across Europe, you know because of course here are so many different cultures in Europe.

There's one dimension where basically you can, and it's a big divider between Europe and the US, when thinking how risk averse people are? How they can deal with uncertainty or not? That's the one I have observed a lot, and especially here in the US is individualism versus collectivism. There's no country, no culture in the world that has higher individual than this country, It's all about me, me, me, me and now.

And that is a very strong characteristic in decision making that you can see here in the US. If you compare that to Europe or even then to Asia. In collectivism, probably Europe is somewhere in the centre, in the middle and Asia is way more collectivism. It's not about me, it's all about the others and also in terms of how risk averse people are.

If you go in in the in Europe, you probably see UK is a little closer to the US. UK has a different culture from continental Europe Continental Europe has it’s north-south difference as well. There's like the Scandinavian countries, the northern Germans and the Dutch. You know, very straight, very upfront, very transparent, very factual and the more you go South it’s about *Hasta manana*, yeah? OK, so that hopefully gives you a little bit of my background.

M: Yes and we will come back to subject that you already talked about a little bit later on. Usually for this interview, I’m focusing on only one company where a person worked, but I think in your case it would be more interesting to just take all the experience that you've had generally.

About the companies:

After my role as International head of Product Management for Philips Weighing / Sartorius, here in the US I worked for 2 German companies and one Austrian company, and that makes a big difference because I fitted in because I was about to bridge the gap a little bit, but it also shaped who they hired here and how they worked. The last company I worked here in the US was a traditional U.S. company in their purpose and then the way they thought and the way they were. It was the company from the US. My experience with Asian countries is from my time with Philips and WIKA, the company that brought me here, because they had factories in India and in China and so the local market was an important.

Exposition to risk

M: Across like all your experience that you've had. How much are have you been ***exposed to risk*** *?*

First of all, I never worked in companies that just made money. Especially in the Phillips Weighing was a little bit struggling. So there was this constant risk of “are we going to make it?” Secondly when you're in product you're creating something new and you will have an uncertainty of it will work and then people will ask you or say “well how certain are you because you are asking us for a $10 million investment into this production line and we have two years of development” and so on. I would say because I worked in marketing and product management, risk was always very high on the agenda. So yes, I've been exposed to this all the time and try to handle that and get an idea about it to tell you what will the future bring, because that's really what it is important. We don't know the future, but we need to find a way to predict it.

In 2016 I was a massive rock here in the US with Donald Trump? There was a landslide, was kind of like if he wins, we're leaving.

M: And how did it turned out, because you stayed?

Yes, uh, well I told my wife, you know, the funny thing is if you switch off the news , your life still goes on. You can ignore a lot of things that are happening and your life still goes on because your microcosm and your family and your immediate surroundings are typically not affected and this is just one person, one person never does. It it's all about the other. That person at the top sets the tone and suddenly what before was taboo isn’t anymore. Where people would not do, suddenly they thought it was OK. So I suddenly got a really nasty e-mail from an HR manager saying, well, I mean, could you just do this and do that? He would have never done this before. He would have never used these type of words, but now he feels encouraged because that's obviously fine. And I don't think now that we see here in the US these big up rise of really these evangelicals, these Christian evangelicals, their right wing. I mean you've seen the discussion about abortion and all that stuff. These people have not changed their mind, but they did not say anything because they thought no, that's not OK to talk about it.

When I saw the uprise of the right wing parties across Europe, suddenly you go 20 years back. They were all like 2-3 percent, they were fringes. They weren't existing because we all thought, we learned it, the Germans Nazis not a good thing. No no no no no. And then suddenly 20 years ago it became possible that people started to talk about it and being more nationalistic and suddenly we have these people getting like 15% and you think where do these people come from? I think it was always there, they just didn’t expose it.

They just try to behave they and that's what it is you know, uhm, like integrity, doing the right thing. This is not something that you're born with. This is something that you have to deliberately choose every day. Do I do the right thing or do I just mind about myself?

So that was an eye opener to me because, as German, we went through so much anti-Nazi, we should never forget, we never ever do it again.

But 2016, living here in the US taught me how it happened. Unfortunately, there is a large enough part in any Society of people who can swing to some sort of ideas that are not ethical. I always thought we overcome them with the age of enlightenment, but unfortunately not. Basically here in the US they have to accept that they are rednecks who run around with their arms, they just want to do their thing. They want to have an America first thing. This is just what they are. Their xenophobia, you know.

Racism here is also a thing and it shapes risk. Mothers of black young people are afraid when their sons become young adolescents. Not with their kids, because everybody loved cute kids, but once they're getting around 15 years, that, due to racial targeting, they are getting beaten up, or that they then start to gang up against it. Because they want to find their group to be protected. Risks about how does it affect yourself when suddenly the environment around you, the political environment changes and you can feel that threat.

M: What is then your personal ***chosen state of mind*** *concerning uncertainties ?*

I would not call myself risk-seeking because that means I'm actively seeking for risk and it has a negative connotation to it. I prefer the term success-seekers versus failure-avoiders. And that is a great concept that you can see actually in people. Are you more of a failure avoider? So you want to achieve something but you try to play it safe, you avoid that you fail. Or are you more success seeker? To me when I look at risk averse vs risk seeking there is this underlying component of risk with it.

Now if you're a failure-avoider, you're risk averse, but it's more complex. It's not just an isolated risk if you're a success-seeker, I'm not seeking risk but I'm seeking success, but in seeking success I need to take risks.

Now the question, for me on that scale, is how comfortable I am, not in seeking risk but how comfortable I am that, if there's risk present, it's OK. So I would say I'm definitely on your scale here at 6. Not risk seeking, but in a way of success seeking, I definitely take risks. I have no problem at all of taking risks. Of course I have strategies too to deal with it like in the way when you go with a new product or going to a new country doing different things.

M: And at the companies where you've been working for, so the German ones or also the experience that we have with people in Asia or in the US, how do you feel this their position on this?

Yes, there's a generalization with the Germans is they're way more risk averse compared to an American company. American companies, all of them, even those that play it safe, they are way more risk seeking in your way because they have this success seeking idea in them. If you don't risk something you're not getting anywhere. There's no point in in playing things safe, it's the core of entrepreneurship. We're taking risks and we rather go in full steam because otherwise we're not getting anywhere.

If I compare this to a German company it would always be: “how can we make a smaller step? Can we make sure that we understand?” There's also a way they people plan, you know, stepping stone strategy. It's a very American thing. Take one step and then take the next step and then see where we are. If I compare this to a German mindset, it's always thought I need to know the end game. I cannot start without knowing the end game. I need to know the end game and then I can figure out what are the steps in between, which is very risk averse. You're not taking that step and then see where you are and then take the next step.

So this is why you make 5 year plans and 10 year plans. I made global visions with 20 visions based on the mega trends in the world and we do retro population. So if the world looks like this in 20 years, how does it affect our business in 10 years? In five years and 3 years? So there's planning. In American companies, I've never had anybody making a five year plan. Even if they say they do, you know they don't mean it. I mean, I had bosses here that basically every day looked at the news and at the Dow Jones and then came in and saying: “aargh this is happening here. How does it affect our strategy?”

And I think this is not a strategy if you change it every day. There is no strategy that changes every day, every week, every quarter or every year. That's tactics. That’s related to Hofstede long term orientation. That captures this idea of, and that's what you see in Asia, very much relaxed about this and saying but first of all, we are tiny anyway, we will be reborn anyway. We’ve been here thousands of years and we will continue for thousands of years. Perspective of time is a completely different thing.

Uncertainty avoidance

M: I will then move on to the dimensions, The first one is the ***uncertainty avoidance****, we've already talked about it so how much do you think it influences the attitude and behaviours of people towards risk ?*

Oh, it's very influential. To me it's a direct constant. If you want certainty, you avoid the risk. I mean, that's a full 7 it's highly influential, that's a nearly one-on-one correlate.

M: And based on your experiences, could you elaborate on how it influences?

Let's talk about Germany, you know if you are employed, you sign a contract. This contract of employment is a mutual agreement that stipulates your rights and for both sides. So very high uncertainty avoidance in terms of we put these down in writing and they are binding for both people and so we can plan our life. In the US they are no employment contracts.

Employment in nearly all of the states is at will which means it can be terminated for any or no reason at all at any point in time straight away, so you can be fired on the spot. You can also leave your job and that's it. If that is something obviously for Germans they would be terrified to have this imposed on them. Yeah, well over here people are very used to this and saying it, that's just normal, you just deal with.

In Germany we want to be very clear about having health insurance. And even if you don't have health insurance, we not do not expect to go bankrupt because at least emergency is taking care of us. While here you don't necessarily have healthcare, it's the people choice.

That's what they do, they take risks and for them it's fine to take risks in the same way they do this with their financial well-being over here. Of course everybody is in the stock market. It's up to you to choose what you want. It's individualism, that's where it comes from. I decide my life, I don't want anybody to decide what it is and I know that that involves risks. To take my own decisions is a much higher value for me than being safe.

M : OK, interesting and so for example, because it's something is really well known is that, you know, in some cultures where people are so not that much risk averse they will take more initiatives and also innovate more. Do you feel that it's that mentality in the US compared to Germany?

I mean, the definition of innovation is that it's new and it's successful. So not just new, it also needs to be successful and I would say what you can see is, personally, I would think in the US we have way more of these breakthrough innovations where you change paradigm. Wherein if I'm just talking about the German culture, or if you go to Asia, it's even more that they well

known for it: *Kaizen.* It's continuous improvement. It's just making tiny steps. Toyota changes their cars every six months, but it's tiny change. At the end of the day, it’s more of an incremental way, really revolutionizing things is not there it's not their Forte.
Compared here to Tesla is here in the US that Elon Musk just says, you know? “F*** you all, I just make an electric car.” Or Bezos who took his little online books store into the biggest retail engine of the world. Look at venture capital with Uber, Lyft,… All the new SaaS companies, they're coming up here because here you have also people that spend money on it, the venture capitalists. You spend money of other people and they are fine with giving it to you in the hope that one of 10 will become a Unicorn that will become the next great thing.

Collectivism

M : I will directly jump to ***collectivism*** *and individualism. We've been talking about it already. How does it impact the attitude and behaviours towards risk ?*
Seven also, yeah. Oh totally. I mean, there's an individualism, and uncertainty avoidance, I mean you're seeking the protection of the group and the overall that also gives you certainty. Totally, while with an individualistic culture over here is sort of like “yeah I'm I'm F*** the government and the federalist”. And you can do this here in the US. You can just live your life, you just go out of the metro areas, you just go a little bit more to the West. There's nothing, there's nobody there. This country still consist of , I call that “vast amounts of nothingness”. When you drive through this country you suddenly appear this. You have these concentrated metro areas about 3842, but outside of them there's nothing. It's just nothing. These people live completely independent by themselves, they feel like they are out here for ourselves. We look after ourselves, you know, do our thing and it's very important to them. So it does change. I mean for you risk is omnipresent, but you have no problem with it. It's there.
On the opposite, for my mom in Germany, when the railroad Company says we will be stopping the service, she say “you can't do this, you have to! How do you dare not having a bus?”.
Well over here nobody would. Think about this. Lot of people if they know, there's no bus, then walk! Do whatever you want.

M : And then about the reward systems ? because we have some reward systems that are really individual while others are more towards the collective. How does that influence attitude and behaviours towards risk?

I mean, I have to make a little asterisk now that you mentioned that there is one area in the US. Well, you clearly have a very collectivistic view.

M : I don't know where tell me.

It's the military. In military we spend 17% of our GDP here. 17% ! And it's omnipresent. People here whenever you say “ oh, we have to do something for the Vets like veteran's day “ Vets means anybody who has served in the military. They are like heroes. I mean I served in the army in Germany, you know, because we had to as a conscript, and I thought most of the people, they're not the brightest. Sheds in the tool you're not the sharpest who was in the shed.

Here, that is different. As an example : Oh. You've been in the army, oh, you must be a great leader. That's big and that is universal. There's a big and then of course everybody needs to chip in. So there is a clear understanding that army is protecting, but it's to protect American exceptionalism proper, to protect American freedom which means individualism.

I can do whatever I want to do but the only thing what I need to do is I need a military to make sure that nobody comes in here. And it's probably goes back to, was it 1786 ? When they basically kicked the British out. We don't want to have a king or tyrant or anybody else dictating what we want ,we take care of our own future, and that is what blood is. Strong, and This is why you also the Second Amendment. The right to bear arms is still founded in this big thing, so there is one uniting element in there, but that's it. Otherwise it's just all for yourself.

M : OK, yeah. I see.

It’s also that split their brains, because they don't do this with healthcare, they don't do this with education, they don't do this with infrastructure or all the other. Big things that we would say. Yes, you can't do it yourself. You can't build the roads yourself, you can't teach your kids yourself. You need health care, you can't be your own doctor. No. We can do all of that with home school. I can still drive. I'll take the whole Snapchat. It's almost too much money. Don't spend anything on. That so even, OK? So I wonder how people do this because if you have these global scales that you're talking about, you would think these are global scales that are universally influencing the whole decision making and behaviour. But here I gave you one example where at least need to rethink.

Power distance

M : About power distance, meaning the degree to which member of an organisation or society expect and agree that power should be shared unequally. How do you personally feel about it?
Good question. Which is the proudest moment impact the attitudes and behaviors towards risk? I mean, certainly I'm now reflecting here in the US : You have a way more hierarchical structure here in the US. Interesting enough that I'm now back in Europe. There, we have a respect for the boss and the owner, but at the end of the day, of course we discuss with them, of course we talked to them at high level, and also because we can say we have a different opinion but it feels from the looking at the outside this feels more as we have more structure and ranks, et cetera. And the US it feels way more like "No", you know. Also, because there's no formal way everybody talks to each other in the first name. Even the CEO. I call them Dave. You know that's fine and he talks to you as Eugene and you just have it. It feels very casual. But you do not say anything against that guy or have a different opinion! Yeah. You smile and say, yes, you're absolutely right. Oh, hey, wonderful, great. So people are way more submissive to just because somebody is up on the ladder!

I'm not sure how these fits in with the power distance concept. I know this in Japan, and in Asia, very clear, the elderly humming you would never ever say. I mean, if somebody is older, that's what they say, that's what they do. If somebody is the company president and they are typically older. That the whole structure I'm thinking is about, you know you're older than most in your senior year seniority. You say you know and people would bend over backwards, even if they know it's wrong, and I notice actually funny enough the same thing here with the Latino culture. I had an architect, we wanted to remodel our house and he has a distinct Latino background. I mean, he lived in the US all his life but from his name and they. Got I'm not sure where he came from but anyway, it wasn't possible to discuss things with him. I could say something to him and he would say yeah, and then he would just ignore it and just do his thing.

And he said, make the plants and what are you doing it's still I want the shower to turn 90 degrees there and then he said, revision, but it wasn't. He charged, but he would not oppose. Because I'm the customer, you know. But at the same time he respects, he expected me to say I'm the architect. I'm just doing my thing.

It was an avoidance of the conflict because of what he saw himself above in his thinks, being an architect. But he saw me as a customer. On that level so. That was interesting to see that, so I'm just thinking how this because they have the same funny thing here in American organisations.

M : But for example, what you just said before in Japan, so you have the CEO, he's elder, so you cannot say something to him and you cannot say that what he's doing or what the company is doing is wrong, does it affect them attitude and behaviours towards risk ?

It's a good question. I really don't know. I have not thought about this. How to integrate this. And maybe then the answer to that is no, I don't think there's a direct correlation of that, because on the one side authority gives you security, and at the same time, it means you have taken more risk you're out on avenge if you go against any of that or try to do something so you yourself are you playing it safe. Not to do this because you know the power above you has the power to set any moment.

When in Japan, of course they would never ever let you go. You can't fire somebody, it's impossible, because they have this moral obligation, so they find a way to just go around it. Like in Japan, you can never say no. But of course, it's impossible to live without no, you have to say no so the art is to avoid a question where somebody has to say no... So if they have the feeling, oh, they may say no, you just don't ask the question, you just go around it, and also if somebody has the thing happening of "I need to say no" then they just avoid it, they just don't do it. So if you invite somebody to a dinner in Japan and they don't want to come they say yes, but they just don't show up.

M : So they can't say no ? It's In Japan, a yes is not a certainty...

Oh yeah, but it's important to always say yes and it's the same here in the US, it's interesting!

This is why I think maybe it doesn't, it is not very influential because there are other things that influence your behaviour towards risk. Over here you cannot say something negative to an employee. It's all about, you know the sandwich... You say something; Oh, you're great, wonderful, put a little bit of criticism, minima's, thing overall, you're wonderful... And then you fire them the next day...

It happened to me. I mean I was fired from my job at Lenox a year ago. And I was constantly on my boss and say: can you give me feedback; do I do this right? Do we like this then?

Oh yeah, what? All they want over. Then, oh yeah, so on a five scale, how many stars, would you give? 6... I said great. I just had a review with him, he said yeah all is going fine and a month later I was sitting in a room, he was sitting there, the HR person saying something what is going on and he was just reading from a bed "I came to the conclusion that da da da da..." Then he stood up, and left the room. Can I ask you a question and he just left. And I did not see that coming. There was no warning. There was nothing, it was just always smile and everything is fine. Everything is awesome...

So I don't think power distance has a clear positive or negative effect on risk in terms of avoidance or certainty. I would leave here more to one or two here.
Because I think it can go both ways. I don't think these are really orthogonal, these dimensions, risk and power distance, they're not, I can't think of an example where I say yes, they are either antagonistic or positively promoting. No, they're not, I don't see correlation.

Humane orientation

M : And then what you were saying about when you got fired ? Maybe I'm not a professional of this club dimensions neither but I was thinking about the humane orientation, which is the degree to which a collective encourages and rewards individuals for being fair, altruistic, generous and caring and kind to others, because the boss that fired you and I just only red what was on his paper and just left the room, could you say he was an altruistic person ?
I would say he had. Before I worked with him, I actually I took the job because of the interview with him. Because I believe that he was, at the core of his heart, he was a good person. He really was. But what people personally think and what they do in business here in the US are really two separate things and people really act rollway more so.

M : How does this impact attitudes and behaviours towards risk in a company ?
I think there's one, one word in here that I would just dispute that this fits in. I think, altruistic, generous, caring, kind, uh, being empathetic. I think being fair, is something different! Because fair is a give and take. I do my share. I expect you to do your share. You know it's only fair. I'm not doing my share then you're not doing your share, that's only fair. I think that is a distinctly different thing and fairness is an important part of company culture. If your feeling for fairness is violated, you will just do a quit and stay. You will just engage, you just take the money, you don't do the extra thing, you just look after yourself because you think this company is exploiting me. It's not fair what I'm giving, so I reducing my investment because they don't invest in me. But if they invest in me, I would give back. If the company is generous, I'm generous as well. That's fairness, and it's very important. If our fairness is violated, we react very violently. This is this straight.
So this is why I believe I think fairness is a different thing from just saying I need to care for others because they deserve it. It's more of a fair exchange and trade in that.
Now coming back to this. I think there's an influence. Because, why would we do this? Care for others? It is part of that is being empathetic. Part of that is protecting them, from harms they could experience. Either because they lose something or they suddenly they lose their husband

and we take care of them. You know, it's important part of it, saying or do you lose your house or so. And taking care of others and being empathetic means yes. It's part of it is that you're facing an undue risk now and I want to protect you from that and sort of chiming. So I would think yes, there is an influence to that.

And why I'm saying this is, I noticed this also in the UK, but way more here in the US there is willingness to give for others. If they are hit by a personal disaster it is way higher. I have this constantly in the neighbourhood, somebody who writes a post in the local social media saying, oh, this fireman, he lost all, he lost his leg and he needs to undergo an operation, you know, and people give money. We needed a new playground here. we donated 2 and a half $1000 to it. In total the neighbourhood native $300,000, -. There's a person who has a tragedy, or that people saying, oh, my landlord kicked me out of my apartment because he wants to sell It, or whatever you know. And then people start a go funding page, and saying, oh, we can ship you in or I booked you a hotel for three nights I paid for it. You can go there.

M : Yeah, so in fact it's not risk sharing anymore because the risk already occurred, but it's risk negation.

Yeah. But if you're very clear that yes, you have to take risks in your life, I think there's a higher awareness for it that. If it hits somebody up, you also need to do something. If I contrast this to Germany, it’s very less. It's always that somebody else needs to pay for it. The government needs to pay for you, though. I'm hoping this you know. There is a kind of corelation. I think the high on the one hand, the highly individualistic and risk seeking culture there is a more of this “I also need to take care of other people around me, Interesting enough.

There is some more for the correlation maybe. Put it at 4.

M : yeah, I see. there is a correlation with collectivism.

Yeah. But collectivism is not very personal. The feeling of the whole society “I'm small, well here people don't do this when they do who you may next, they don't make themselves small. They say I'm a I'm a hero I just save you I just do this for you, you now”. It's not because we all need to stick together. No, no because I help you because I know you're hit hard and I know that what life brings because if you take risks or you're hit hard. Oh, come on. Help you help you. But not generally collectivistic, not for everybody.

Future orientation.

M : Ok, we'll go to another dimension. About future orientation. We talked already about long term orientation when mentioning that in Asia they are more future oriented. But just to make *sure that we covered it. How much does the future orientation dimension impact the attitudes and behaviours towards risk ?*

It has very strong. But in just the opposite direction. So if you have a high future orientation, you do delayed gratification. But that means you're risk averse, you know, because you have to take the pain for less of a risk. Over here it's all about instant. “High risks, but I want instant gratification. I want it now.” It’s all and now. It’s not about building something for the future. This is why climate change, in the US is such a non-subject, or only for some people. Because 30 years from now, I mean, come on, forget it... Yeah, you build roads? Oh no, I'm moving from here anyway, you know I will not be here anymore. I pay for this road, but I live somewhere else, no, not in this, you know. So yes, high orientation with risk means less of a future orientation. “I means yes, I'm taking the risk, but I want instant gratification. I want it now, I'm not planning too much in the future”.

M : So if you think long term, you will take fewer risks.

Yes! So I think it's very influential. Maybe a seven or a six.

Performance orientation

M : I will come back to the start. So we did. In terms of items for this in future orientation and now performance orientation. It's the level at which society, values and rewards individual performance and excellence. How much do you think this one influences the attitude and behaviors towards risk? If you have a company that is really rewarding in total performance and excellence, how will the employees behave?

Yeah, I mean it's clearly correlated, positively correlated. It's very clear if you want to get to the top you need to take risks. Take more risks and then you you'll get rewarded for it. And if you don't take risks, you're a loser because nothing good can come out of that you know.

So yes, I would say risk taking and performance orientation at least in the US. If I go to Germany, I would say extremely high-performance orientation in terms of efficiency, doing things right, education, and performing well is extremely important, but you don't take risks for it too much. this is not a risk thing. This is something where we deeply believe that yes, everybody should be able. This is why education is free (in Germany). Well over here (in the US), of course you pay for it. My neighbours here, they have kids in schools, so they're now saving for their college funds because they know they need about 150,000 to $200,000 to go to a good college. It's a lot of money. They take risks for it. They make it now because they don't know where their kid would perform and all that stuff, but it's important to do this. So it's very much in line with risk taking in their performance orientation.

Taking a risk? You'll get rewarded by performance. It's a very American thing. Clear thinking. And I don't if you go to the other object other side of the world, to Asia? Oh yes, you need to highly perform. But no, don't need to take risks for it. You need to do it properly without any risks to make sure that the performance is achieved. So you're not risking (in Asia).

*Maximilien: So they're not always synced, depending on where y*ou are.

Yes, absolutely.

Assertiveness.

M: I will then move to another dimension. Now assertiveness. Would you say that you are an assertive person in your relationship.

Yes.

M : and do you feel a difference within the US or not ?

I think people here can be very assertive and intimidating. But they don't use the language to it.

M : They will use the sandwich technique...

Yes, they avoid the language around it, like when I was fired. I don't tell you, I just walked out the room and let somebody else deal with it, you know. So I don't think people are less assertive over here, but I think they are less confrontational in their direct interaction. And that some can sometimes be misinterpreted as “oh everything is fine, everything is Good where we are good”, but that's a different thing, it's avoiding confrontation. You can see this here in management a lot, avoiding confrontation, avoiding directly addressing, but as soon as the person leaves, then they say: Oh yeah I think we need to put this person on the pip and move them out or manage them out or something like this.

So yes, that is in their mindset, clearly assertiveness. They don't avoid the consequences or go for something you know being assertive, but there it's not a language thing, it is because that is just how confrontational you are in a in a direct personal interaction.

M : And how, how would this assertiveness dimension impact the attitude and behaviour towards risk ?

I think there's some correlation probably. But I'm not sure that it's that strong. That this really makes a big difference. No, it's a different thing. Yeah, maybe three or four.

M : And why do you think it's not that much ?

I mean, you interpreted assertiveness here by direct language and, take the Germans, they're not risk takers, but they have no problems to speak up because they feel safe to do this because they think “oh yes, I'm well, our relationship is still fine even if I say some direct words”. While, in the Anglo-Saxon culture, you can't say that. But you still mean it. Especially here.
Language here is full of euphemisms all the time to avoid addressing the elephant in the room... When we were looking here for a house, we told our real estate agent, oh, we want a more diverse neighbourhood, you know. And we didn't understand that diverse here means “Oh, this is where black people live”. They just don't want to say that you know. For us diverse was “old, young white leg, small houses, big houses, etc...”, you know mixed, diverse! Just because they don't say negro anymore, they're trying to find another way to say it, since we can't say black anymore. Now we say Afro American to everybody, it doesn't mean that they don't think this thing. I don't think language necessarily gives you a good reflection of what really is meant by it, so I don't think even if language over here is more soft and more same language and when you avoid confrontation. They're still very assertive.

Gender egalitarianism.

M : I will go to the last dimension. It's about ***gender egalitarianism****. Could you make a link between gender egalitarianism and risk, attitude and risk behaviour ?*

Not on a global scale now. No, not at all. I don't think there's any correlation there.

M : Do you know why or no you don't see ?

I mean you clearly have different decision-making processes in the different genders and that determines a little bit of what you see as being more risk averse or not. But this is different.
What you're talking about is how much we think about “yes there should be a difference” or “gender should be treated the same”, and whether that correlate's in any way with your risk behaviour” , but I don't, it’s completely different, it’s a different component.
I just read an article that in the 60s, here in the US, they had airlines that had their purely business class, but only for men, who couldn't book it as a woman. And then other people who chimed in and said Oh yeah, I still remember in the 70s and 80s I could not buy a car as a woman. My husband had to give a signature; the husband needs to do these things and that’s clearly the man. It’s not like when a man came over, your wife needs to sign for it.
And that has changed, and I don't think that that had any effect on. How people take risk.

Solutions.

M : OK, so then let's move on to the last question I have for you. On a company like Philips Weighing, what were the solutions for tackling the influences of the different cultures, or maybe they shouldn't be tackled, but to make sure that everybody was aligned with this strategic company objectives and about the risk attitude they should have ?

Why would you? Why? What do you try to solve when you say solution?

M: basically, I think about companies that try to have sone organisational culture and also what we can call some "risk culture", that is everything related to risk, attitude, behavior, etc... Imagine for example a Belgian company who goes to the world, who expands abroad, and maybe, because bad things can happen if the procedures are not followed, who want to setup things from a risk aspect.

Yeah, OK. So what you're talking about is about the culture within an organisation, how do you deal with differences where they may become a problem, and how do you align that?

Basically, the big question is do you have a culture, and how homogeneous is that culture? Or do you have just a bunch of people who just do their thing... And that's what we typically see. You're acting in silos, you know, I.e. with all the financial people, they are no risk taking people they are acting by the book, cost oriented. Then you have the sales people or sale everything doesn't matter for which that means that you have different cultures and that definitely is a problem.

Interesting enough my wife is head of talent in in her tech company as Startup, she grew their company from 30 to 300 in two years. And the big question was "How do we preserve our culture our unique culture?". Especially in startup, what they want, is aggressively need to pursue their goals. They need success seekers versus risk avoiders, they can't employ people who just want to say I need to have a safe job and play it safe. They have a company value that's "Act like an owner". A company value that is "raised the bar". We don't tolerate brilliant ducks, but we also don't give anybody a free ride on the bus here.

And so her question was "can you scale that and how do you do this, especially if you have to hire so many people?". You have to hire, hire, hire, in the market. Was he also against her, you know? But what they did is they basically <u>hired for culture,</u> because their experience was in her previous organisations that were already older, and they're still all tech companies. Whatever culture you had, it was virtually impossible to change, because you have all these people, the norms they have established, and unless you fire all of them, it's a losing battle.

But the question was can you build it from ground? Is at least that possible and the clear answer there is yes! Her CEO just gave a podcast and said “I think our culture today is even better”.
The conclusion of this, from her as psychologist is saying these cultural dimensions that they have people that people come with their scales, their values, their orientation, as an organisation, you can't change that. No you can’t.
You can tell people to avoid to do certain things, but you need to suppress something, and you try to get something out of them, but really, if it's not there, it's not there. Your ability to move the needle is tiny. Even with all the best of programs. She started as a learning and development consultant, so she was “All about you” you know: “how to improve culture, how to give people opportunities and da da da “ and her result always was its negligible that we really moved the needle... You have to deal with the people that you have, the only solution to it is you either build it from start and be very conscious about it, because otherwise you end up with a bunch of something that you don't want. And there's a great example of it is diversity. If diversity is an important part of it, in the beginning you're a small group, maybe you're all white, or you're all black, you're a group of friends who know each other. So what do you do? You hire more friends. You hire more people that are more like you. You end up with suddenly 100 people all white, and everything good, God we need to have 30% or 40% at least. But what can you do? Or you want to only hire black people for three years so they get to the quota? You can't do this. Plus the first black people that walks into that door, a black person, he would just turn around because he will feel like I'm here the before suddenly I'm sticking out like a like a sore thumb, you know.
So the essence behind it, it clearly is that you probably need to very deliberately try to match if risk is an important part and where you want to stand on your risk in as a as an organisational culture. You need to hire for that and most people don't know how to do this because they're not psychologists. Hiring managers are poor in making job descriptions and are even worse in making hiring decisions, interviews, etc... And this is how this happen, and this is why in what I see in lot of multinational companies, you have all these little kingdoms. In each company, it's ruled by a country manager, and basically, they have their culture. And this is how they do things and they always use them against us. This is also why when I came over here with my company, Wika (Germany), I was never part of the leadership team because they always thought, oh he's the spy for them, he's one of them at headquarters, And of course they did stupid things, they wanted to hide things, etc., because they believed “we need to do things differently over here” ... I can tell you in every single country I came whether it was in Phillips and Sartorius, or in Wika, everybody local told me you know what? This is different, this is not

Germany, we need to do things differently. And I said "I get it". But The thing is, how do you solve this as a company because then, you either accept that you are different companies in every country. It's different.

And then we come back to my example, with the Japanese and the Japanese face plate is saying well when you're becoming so local, what is the differentiation from anybody else local? Why do you go from your country to other places because you want to expand, but then you the question is, how much can you expand and when, until you lose your identity in that country because you blend in way more in the local scheme. And what is your benefit of having your headquarters? Because you're constantly clashing. You always think you're not getting what you need, and the headquarter is always think, oh, they're just doing their thing, they just can't follow our rules, they don't think like we, they don't get it. And I think as a company you need to decide which way you want to go. You can't let it run. If you just let it run, you deforces of culture.

I like Peter Drucker. He's famous. He was Austrian but he actually lived in America. One of his famous sayings is *"culture eats strategy for breakfast"*. And that is just true, because culture is the sum of the shared values that guide decision making and behavior. Especially where there are no formal rules and you don't have rules for everything you know, people do what they think is the right thing to do.

And how do they know it's the right thing? Because they rely on their norms, that in an organisation or in a team or in a family, you rely on the norms that you think you share. So this is the agreed and shared norms and views, and that's your format, your culture.

You can have no culture, it's your culture, you know, and it will influence your decision making and risk is one of those things. It's how willingness you try to take risks, how do you take risks? To me it comes back to what this fundamental thing is saying, Do you want to be, basically when you expand, beyond your core culture as a national culture and also within you have a culture. You know, I can tell you the people in Mercedes-Benz or the people in Siemens in Germany feel different from other German companies. They attract people like the people at the public servants. They are just not that fast, fantastic by the rules, and because it attracts certain people that are already there so it reinforces the culture that is already prevalent there. It's a selection. But if you then expand beyond your scope, what you need to decide is what is the benefit that I'm looking for? Do I think I want catch the people who like German cars in the US, or do I want to capture the US market of US Americans? That's a different thing. It really is a different thing and you need to decide on that.

Look at some of these famous brands, I mean Coca-Cola. Atlanta, where I'm living, is headquarters of Coca-Cola. Here's the world of Coca-Cola. There's they have one museum in the room where you have all the different flavors all around the world. And I can tell you Cokes tastes different in every country. Also they have different brands according to the geography. But still, I would say they make adjustments to their brand, but they kept some core emotions that are attached to the brand, that are universal across the globe. They almost always use them as a good example. If you look at the Coca-Cola website in Germany and look at the Coca-Cola website in Italy. You see the depth to a completely different way of communicating in language, but still, they have sort of like a corset of Coca-Cola brand values that are unique, even if you try to blend in a little bit. Or you completely become very local in what you're doing. You will then only share financial ties or you share supply chain leverages, and stuff like this, but you basically play in each market and culture according to that culture.

And at the moment you mix the tool, you're never good. I mean in that moment you're just diluting because you have some people who want to go in this direction and some people who want to go in that direction. I think you need to make it clear to your team and your people and hire for it. What do you want to be?

And sometimes then, the answer is "Well, if we don't do this, then there is no market for us or market is tiny ". And then you may adapt a Kit Kat in Japan model, which is a great example. You know Kit Kat, the snack. In your country it's red. And also in whole Germany it's red, and everybody says Kit Kat, and it's chocolate. There may be a little bit of a variety.

In Japan, they come out every season with new flavors of Kit Kat. They reinvented their Kit Kat to be a brand of this exciting, different flavor. They made these tiny little Kitty cat pins on it. Look at the Coca-Cola website in Japan. It's completely different way of thinking. You just can't land in this country with your products in this country. That's what dictates it to you.

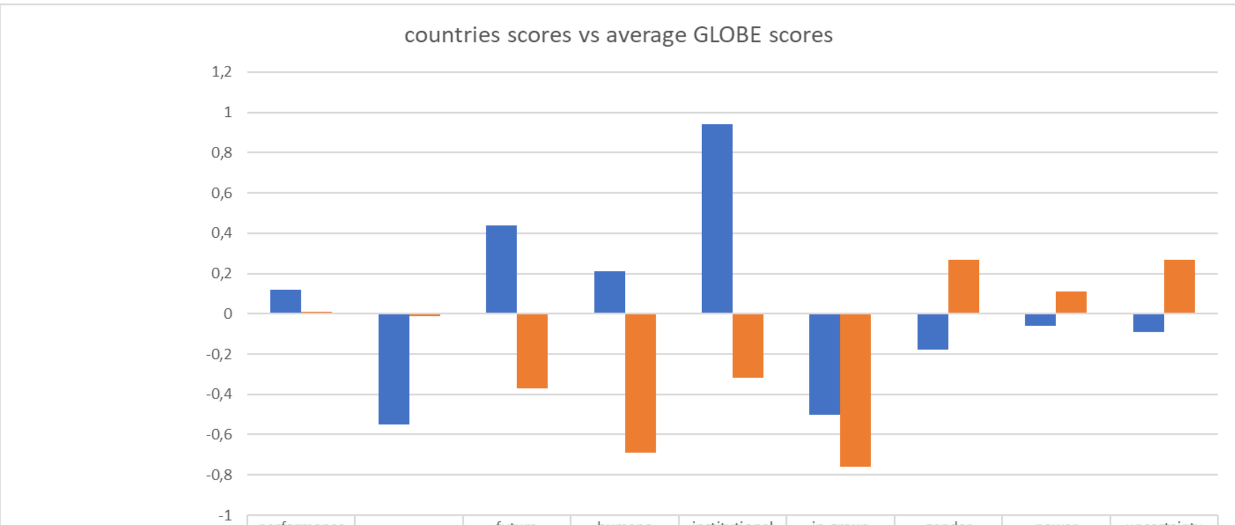
Another example: you will not convert China to a coffee drinking nation. Nescafe had to accept that. Although, at the beginning, when they introduced Nescafe to China, they had brick sales in. The first three months it was flying off the shelves. But then it stopped. The product manager had to have a look there, so what's happening here? You know what? People love the glass! They bought it, throw away the coffee, and then they had their tea in it. Chinese people, in the morning, they have a glass jar, they put in their herbs, put in hot water, close it, and then take it with them and drink out of it the whole day. They just loved these glasses, and that was it!

So in that respect, I would say, it's a question of where you want to go, and hire the right people. If you do not take this, all what you talked about, these cultural dimensions, and the way people are taking risks or not, and in my world, it's more "how much are you a success seeker or a future or a failure avoider? If you don't align, you will have not no culture, you will just have different wings. Which means, it's the exact same effect that you have silos in an organisation. To a certain degree, silos are good because, at least within the silo, people are very efficient. Within the silo, they establish there are the same people, the same thinking, etc. But at the moment you need to talk to another silo, it becomes painful! So it's not just bad pierce to do this, but if you need that, they all need to talk together and align because it's so important. You need to align it. That includes these cultural dimensions, otherwise they will just have their cultural dimension, but they will settle, but different ones and different parts of your empire. If your product managers say yes, conquer the market, and your development says no, let's play it safe, It just doesn't work.

Sorry, I was rambling a lot. I hope it was not too long.

M: No, it was really interesting, I think there are a lot of takeaways I can take for my thesis so it was really a good time for me. I thank you a lot for your contribution.

9.3.4 Jean-Luc Lohéac's interview



	performance orientation	assertiveness	future orientation	humane orientation	institutional collectivism	in-group collectivism	gender egalitarianism	power distance	uncertainty avoidance
Japan difference to average	0,12	-0,55	0,44	0,21	0,94	-0,5	-0,18	-0,06	-0,09
France difference to average	0,01	-0,01	-0,37	-0,69	-0,32	-0,76	0,27	0,11	0,27

M : Pouvez-vous vous présenter ? De quel ***cultural background*** *êtes-vous ?*

Je travaille actuellement depuis 7 ans pour la société japonaise “Sony” suite au rachat d’une start up belge dans laquelle je travaillais. Au moment du rachat, nous étions 80. Nous sommes

actuellement 160. La société belge compte beaucoup d'ingénieurs qui développent de nouveaux produits, il s'agit de solutions 3D. Parmi les 160 personnes, il y a environ 50 nationalités différentes (Europe, Amérique latine, Asie). Nous sommes dans le domaine de la haute technologie. En Belgique, nous faisons du développement et du dessin, nous ne faisons pas de la production. Nous avons été rachetés par Sony pour nos connaissances dans la 3D.
Je suis d'origine française, de parents français et j'ai été éduqué en France. J'ai fait toutes mes études en France : études scientifiques, bac + 5 et puis un doctorat en sciences physique & électronique.
Après mon doctorat, j'ai travaillé pour la société française "Alcatel" dans la division semi-conducteurs dont le business était basé en Flandre (Audenarde). L'activité pour laquelle je travaillais a ensuite été rachetée par une société américaine (ON semiconductor), société pour laquelle j'ai travaillé 2 ans aux USA.

M : Concernant Sony, quelles sont les ***valeurs*** *prônées par l'entreprise ?*
Le respect, l'intégrité, l'engagement, l'excellence et la qualité.

M : Quel est votre ***rôle*** *dans l'organisation ?*
Je suis directeur qualité pour le développement des solutions 3D de la division belge et je prends actuellement plus de fonctions au niveau de la division semi-conducteurs Europe pour la qualité et le management system. Il faut que durant tout le développement, nous soyons attentifs à la qualité, que nous répondions aux bonnes normes de qualité requises. La qualité commence dès le début du développement. Il faut que nous respections les bonnes normes de qualité prônées par l'entreprise tout au long du développement et cela dès le début.

M : A quels ***risques*** *majeurs la société Sony est-elle confrontée ?*
Le risque technique essentiellement. Sony veut sortir des produits techniques fiables et de haute qualité, ils en font leur réputation. La satisfaction du client est donc primordiale. Un des risques serait que cette fiabilité ne soit pas systématiquement au rendez-vous, ce qui entacherait la réputation. De Sony basée sur la qualité.
Le risque d'approvisionnement. Aujourd'hui, la société est confrontée au risque de ne pas savoir fournir certains de leurs produits suite au manquement de certains matériaux.
M : Quel est ***l'état d'esprit de Sony par rapport aux incertitudes*** *? A-t-elle tendance à prendre peu ou au contraire beaucoup de risques ?*

Sony prend peu de risques. La société cherche à bien maîtriser toutes les étapes de son processus vont du développement, du dessin, des tests de qualité en cours de développement, de la production et des tests de qualité en cours de production.
Je peux illustrer ceci par l'exemple suivant : Lorsque je travaillais pour la start-up belge, nous avons mis en place un plan de développement d'un produit, une puce électronique appelé Sensor. A cette époque, nous ne connaissions pas Sony et le produit était fabriqué par une société en Israël. Au moment où nous avons été rachetés par Sony, cette dernière (Sony) n'avait pas de vue sur leurs méthodes de travail, sur la qualité et sur le système de management. Pour Sony, il y avait donc plusieurs niveaux de difficultés et de risques dans la chaîne de production tels que le développement, la conception et le dessin réalisés par une société belge, la fabrication de la puce réalisée en Israël et le test de la puce développée de manière hybride par notre start-up belge et Sony. Il y avait donc beaucoup d'incertitudes sur toute la chaîne de fabrication du produit avec un risque important si ce produit était vendu à grande échelle. Cette puce qui pouvait être intégrée à bon prix dans la fabrication de mobiles et vendue par millions était donc très risqué (risque important qu'il y ait des retours de produits avec un impact considérable sur le résultat).
Sony a par contre décidé d'introduire cette puce à un prix plus élevé non pas dans des mobiles vendus à très grande échelle mais uniquement dans la fabrication de petits robots vendus par Sony en très faible quantité à des prix élevés à des clients très ciblés de telle sorte que Sony puisse gérer les retours défectueux.
L'intérêt pour Sony était qu'il puisse avant tout nous intégrer dans leur groupe, apprendre notre technologie et développer par la suite d'autres produits. Sony a donc procédé à une gestion graduelle du risque.
Si la start-up belge avait été reprise par une société américaine, selon moi avec ma connaissance et mon expérience des États-Unis, je pense que les Américains auraient été beaucoup plus rapides sur la mise en place du composant et le développement du marché avec le risque d'avoir des retours défectueux plus rapides et nombreux. Les américains sont plus pragmatiques. Bien que les américains puissent également avoir le même type de standards, ils mettent en œuvre moins de jalons. Ils passent plus rapidement à l'action de manière concrète. Les américains acceptent un peu plus d'incertitude.
Au sein d'une société japonaise, le process est donc très lent par rapport à une société américaine. Il se fait aussi avec beaucoup plus de de checkpoint, de jalons et de revues. C'est un travail qui se fait par groupe, c'est moins individualisé que dans une société américaine. Au sein de Sony, il faut que tout le monde soit d'accord pour aboutir à une réalisation.

M : ***Personnellement quelle est votre attitude face au risque sur une échelle de 1 à 7*** *? Evitez-vous le risque ou allez-vous plutôt prendre des risques ?*

Pour gérer les risques, j'ai mis en place dans notre organisation en Belgique "un management system" basé sur la norme ISO 9001 utilisée par Sony au Japon et dans tout le groupe. Nous ne disposions pas d'un tel "management system" lors de la reprise de notre start-up par Sony. Tout en haut de sa hiérarchie, Sony a défini un "management system" qui est appliqué à toutes ses organisations. Il faut être capable de gérer les risques au niveau :

* de la définition de la stratégie de l'organisation,
* de la planification des ressources pour mettre en place la stratégie (a-t-on suffisamment de ressources pour mettre en place la stratégie ? Il s'agit de la planification au niveau du management system),
* du support nécessaire pour que les ingénieurs puissent travailler : système informatique, bureaux, training,
* support financier et logistique pour pouvoir passer les commandes de composants et les recevoir.

Nous évaluons constamment notre efficacité à ces différents niveaux et nous apportons les améliorations nécessaires à notre management system basé sur la norme ISO 9001.

Personnellement de par ma fonction, je vais réfléchir autant dans ma vie professionnelle que privé aux risques. Je vais les considérer et essayer de les éviter.

Power distance

M : Il y a des compagnies qui ont une structure hiérarchique plus marquée tandis que d'autres ont une organisation plus plate. Selon vous, à quel point est-ce que ceci influence les comportements et les attitudes des gens face au risque ?

Normalement, au moins il y a de hiérarchie (structure plate), au plus l'organisation prendra des risques car il y a moins de "jalons pour faire un tampon" sur les risques pris. Un produit pourra ainsi être élaboré plus rapidement avec moins de vérification et de contrôle.

Une société hiérarchisée est par définition plus structurée avec plus de contrôle. Elle mettra davantage de temps à sortir un produit. Il est probable qu'il y ait moins de risque de défaillance sur ce produit.

Il est donc très important pour sortir un bon produit dans une organisation peu hiérarchisée, que toutes les personnes aient un même état d'esprit orienté vers la qualité à un très haut niveau, vers le travail bien fait selon les bonnes pratiques et que tout risque, tout disfonctionnement ou tout problème soit rapidement mentionné.

Concernant la Power distance, les organisations au Japon sont beaucoup plus hiérarchisées, avec beaucoup plus de niveaux par rapport à celles que j'ai connues aux Etats Unis ou en Belgique. Il y a aussi beaucoup plus de contrôle dans les organisations japonaise.

M : Selon vous la hiérarchie va-t-elle influencer les attitudes et les comportements des personnes face aux risques ?

Non, selon moi, la hiérarchie ne va pas influencer davantage les attitudes et les comportements des personnes face aux risques par rapport à une structure plus plate. C'est l'état d'esprit des personnes, leur éducation qui auront une influence.

Si le management met un focus sur la qualité et transfère cela vers les personnes, ces dernières prendront cela en compte et vont l'appliquer. La qualité est inhérente aux personnes et pas à la structure elle-même. Il faut pouvoir ensuite former les gens à la qualité, insister et répéter régulièrement cette notion de qualité attendue pour que cela "rentre" dans l'état d'esprit. Ce focus qualité était également très présent lorsque j'ai travaillé pour la société américaine. Il y avait un service qualité. Le CEO et le vice-président faisaient des présentations qualité. La qualité était dictée par le management.

Chez Sony, le focus qualité vient moins du management. Cet aspect qualité est connu des personnes en général. Un japonais qui rentre chez Sony sait que l'on attend de lui un travail de haute qualité. Il connaît donc cette attente avant même d'intégrer la société. Ce souci de qualité qui est inhérent au groupe Sony est bien connu au Japon. Il est donc inscrit dans l'état d'esprit de la personne au moment où elle intègre Sony. Le japonais va se donner à fond pour atteindre cette qualité. Ceci n'est pas le cas en Belgique où il faut répéter sans cesse aux personnes cette qualité attendue. Il est difficile d'ailleurs de transférer le système qualité développé au Japon par Sony en Europe tel quel. L'Europe demande que ce système qualité soit quelque peu assoupli, simplifié pour faciliter sa mise en œuvre, trop longue actuellement (trop de check points). En Europe, nous sommes plus pragmatiques. Nous voulons aller plus vite.

Uncertainty avoidance

Au Japon, Sony se base très fort sur les règles et sur les procédures pour éviter toutes incertitudes relatives à la qualité. Au Japon, on se situe à 6 sur une échelle de 7. En Europe, on a toujours la notion de qualité allemande. On se situe en Europe davantage à 4 ou 5 sur une échelle de 7.

Future orientation

M : Avez-vous personnellement une orientation court, moyen ou long terme ?

Dans ma vie personnelle, je planifie les choses. J'ai personnellement une vision à moyen/long terme.

M : Est-ce que Sony a une vision long terme ?

Sony a une vision long terme. Cette vision long terme est néanmoins revue en fonction du contexte et de l'environnement. Une des visions long terme poursuivie actuellement par Sony est de développer la mobilité (comment l'être humain réagit-il vis-à-vis de la mobilité ?). La mobilité couvre plusieurs aspects tels que : le GSM, la voiture, le drone.

Sony veut devenir expert dans la mobilité en rendant la vie plus facile et plus efficace pour les personnes qui se déplacent. Pour y arriver, Sony doit identifier les moyens à mettre en oeuvre : a-t-elle les compétences suffisantes en interne pour un tel développement ou doit-elle acheter une entreprise pour le faire ?

M : Sony a donc une vision long terme. Cela influence-t-il les risques qu'elle prend aujourd'hui ?

Je pense que les risques pris par Sony se situe au niveau de la vision à 10-15 ans qui est prise. Si cette vision est erronée, tous les moyens mis en œuvre pour atteindre cette vision seront un échec. Si leur vision est erronée, Sony ne pourra pas se développer et perdra des parts de marché. La vision prise par Sony à long terme constitue donc un énorme risque. Cette vision pour le groupe est régulièrement revue par le top management de Sony au Japon.

En Belgique, on suit un plan annuel établi par Sony (mid range plan). Le mid range plan est un plan qui prend en considération la vision à 3, 5 et 10 ans. Le mid range plan qui définis les projets de recherche sur lesquels nous travaillons est revu tous les ans. On regarde si les projets de recherche sont toujours valables pour fournir la roadmap des 5 à 10 ans à venir. Si les projets de recherche ne sont plus valables, ils sont arrêtés. Une analyse de risque est faite avant d'arrêter un projet de recherche en cours. Par contre si un projet s'avère davantage porteur, Sony y mettra plus de moyens.

Performance orientation

M : Sony recherche l'excellence. A quel point Sony va-t-elle récompenser la performance des personnes ?

Les personnes qui déposent des demandes de brevets en phase avec le business sont récompensées (demandes de brevet qui seront exploitées).
Des bonus sont également accordés aux employés en fonction des résultats atteints sur les objectifs définis en début d'année. Le bonus lié à la performance est accordé au prorata du salaire.

M : Le système de bonus mis en place n'incite-t-il pas les employés à prendre plus de risques ?
Non, les objectifs étant clairement définis par la stratégie (road map), le système de bonus mis en place n'incite pas les personnes à prendre plus de risques. Par contre la proposition de nouvelles idées est toujours la bienvenue et recommandée. Elle sera toujours analysée avant d'être poursuivie.
Aux Etats-Unis, le système de récompenses basé sur le bonus était fort similaire.
Concernant la gestion des risques au sein de la société américaine pour laquelle j'ai travaillé, il y avait moins de checkpoints que chez Sony mais un système d'approbation représenté par un comité laissant passer le produit de la R&D vers la production ou pas était bien d'application.

Assertiveness
Chez Sony, en Belgique, on se situe clairement à 5 ou 6 sur l'échelle de 7. Ceci tient au fait que nous sommes un petit groupe avec encore l'esprit "start-up" qui reste très proche du responsable de l'organisation avec qui nous avons des possibilités d'échanger.
Au Japon, c'est tout le contraire. Les Japonais se situeront vers 0-1 sur l'échelle de 7. Le Japonais ne s'affirme pas !

M : Cette différence observée au niveau de l'assertivité peut-elle avoir une influence sur les attitudes et les comportements face aux risques ?
Oui, ce manque d'assertivité a une influence. Etant donné que l'on ne dit pas directement ce que l'on pense, le Japonais poursuivra son travail même s'il se rend compte que la stratégie mise en place n'est pas bonne.
Dans l'organisation Japonaise, tant que tous les maillons de l'organisation n'ont pas adhérer à une information, les choses n'avanceront pas. Il faut que tout le monde soit d'accord pour mettre les choses en place. Il faut que la décision soit collégiale, que tout le monde soit convaincu. Par contre en Europe, nous suivons ce qui a été défini par la hiérarchie.

Collectivism

Le collectivisme est important au sein de la société Japonaise. Cela se traduit par un certain nombre de règles qui doivent être respectées dans la manière de travailler. Par exemple au sein de la société Sony, une personne âgée de 51 ans ne peut pas rester team leader. Elle doit obligatoirement quitter ses fonctions pour devenir une personne qui va aider un nouveau team leader ou d'autres personnes. C'est une personne plus âgée qui reprendra le rôle de team leader et ceci même si de plus jeunes ingénieurs s'avèrent plus capables pour exercer cette fonction

M : Le fait qu'il y ait un fort collectivisme au sein de l'entreprise, cela influence-t-il les attitudes et les comportements des gens face au risque ?

Oui, le collectivisme influence les attitudes et comportements face aux risques. Les personnes vont mettre tout en œuvre pour que le groupe réussisse. Pour que le japonais soit satisfait, il faut que le groupe réussisse. Il va falloir avoir une bonne gestion des risques pour éviter des défaillances. En vue de faire réussir le groupe, tout risque sera bien notifié par les personnes. Le japonais est très dévoué à son entreprise. Il va même avoir la crainte de ne pas avoir mentionner qu'il peut y avoir un risque car le groupe pourrait le lui reprocher ultérieurement. Pour que le groupe réussisse, les personnes vont donc de manière intrinsèque participer à la gestion des risques, faire une analyse de risques.

Une personne qui ne va pas adhérer au groupe sera mise de côté, en dehors du groupe. Le japonais qui rentre chez Sony fera très certainement tout sa carrière dans le groupe. Il n'est généralement pas envisageable pour un japonais de quitter le groupe. Ce n'est pas dans sa mentalité. C'est donc très difficile pour lui lorsqu'il est mis en dehors du groupe.

Humane orientation

M : A quel point les personnes au sein de Sony sont-elles encouragées à prendre soin des autres ?

Dans le groupe Sony, les japonais pensent beaucoup aux autres, ils prennent soin des autres. Cet aspect est beaucoup plus marqué que chez nous et encore bien plus marqué que ce qui se fait aux USA.

M : Cette attitude va-t-elle influencer dès lors les comportements des gens face aux risques ?

Les japonais se sacrifient pour la réussite de leur groupe. Ce sont des travailleurs acharnés qui se donnent à fond ! Ils n'hésitent pas à prester des heures supplémentaires pour fournir le travail demandé. J'ai vu personnellement chez Sony des employés qui restaient dormir au bureau.

D’un point de vue personnel par exemple, même dans le cas d’un manque de reconnaissance par rapport à ses performances, il n’est pas envisageable pour lui de prendre le risque de quitter Sony.

L’altruisme est beaucoup moins marqué dans les sociétés américaines. L’américain prendra le risque de quitter sa société au cas où il n’est pas reconnu à sa juste valeur. On ne retrouve pas aux USA ce dévouement pour la société dans laquelle on travaille. L’américain est beaucoup plus individualiste.

Gender egalitarianism

M : Y a-t-il une égalité des genres hommes/femmes chez Sony ?

Si l’on considère le groupe Sony dans sa globalité, on est très loin d’une égalité H/F. Le top management de la société mère n’est constitué que d’hommes. Dès que l’on monte un peu dans la hiérarchie, tous les postes sont occupés par des hommes. Il n’est pas envisageable actuellement d’avoir des femmes dans le top management du groupe. Sony ne développe pas cette idée d’égalité des genres.

En Belgique, il y a 7 hommes au niveau du directoire. Il n’y aucune femme.

M : Comment cette inégalité H/F influence-t-elle les comportements et les attitudes face aux risques ?

Personnellement, je ne sais pas répondre à cette question.

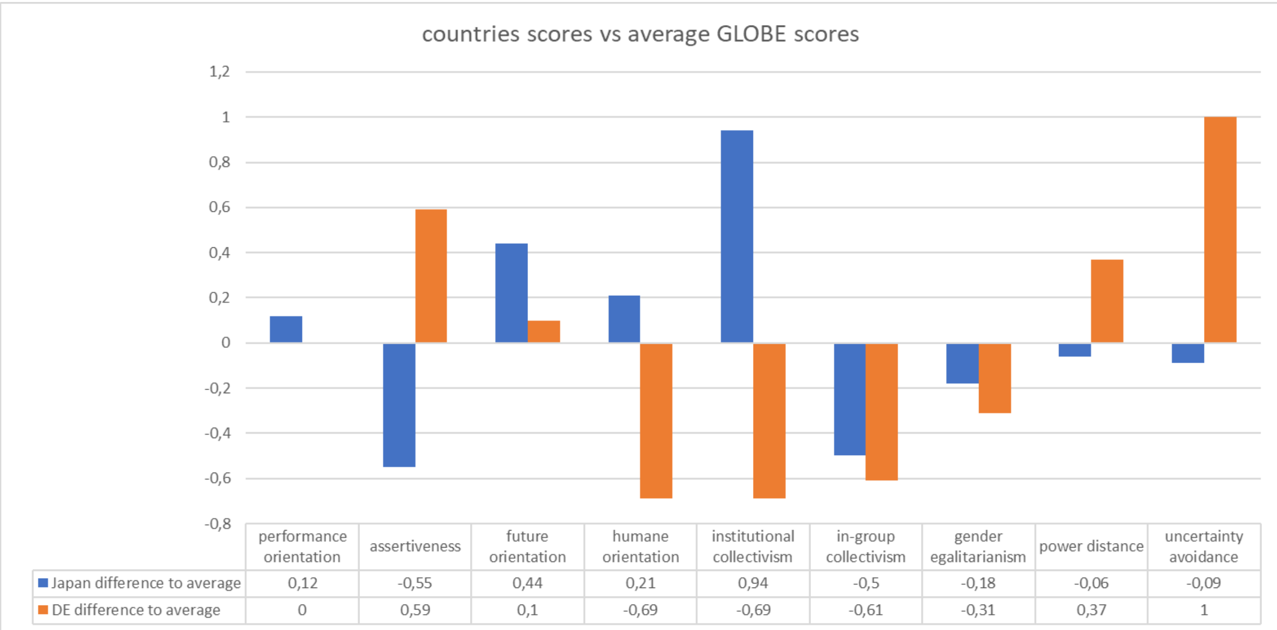
M : Comment peut-on procéder pour que tout le monde ait les mêmes comportements/attitudes face aux risques dans le groupe ?

Les risques sont pris en fonction de la vision, de la stratégie fixée par le groupe Sony. Le groupe doit d’abord avoir une vision. A partir de cette vision, Sony délocalise des managers qui appliquent la notion de gestion des risques. Pour éviter les risques, il ne peut pas y avoir de prises de décision sans que le “headquarter” ne soit informé. Sony a racheté beaucoup de petites entreprises en Europe. Une division Europe a donc été mise en place par Sony à la tête de laquelle le big boss est un japonais.

Ici, en Belgique au sein de notre société, mon responsable est un japonais qui rapporte régulièrement au Japon. Il n’y aura pas de prises de décision sans que mon responsable japonais ne soit informé.

J’ai élaboré le management system et mon responsable japonais s’assure que le management system soit bien appliqué. Cela doit être en phase avec ce qui se fait chez Sony au Japon. Pour s'assurer que cela se fasse correctement, Sony délocalise des japonais venant de la maison mère. Cette solution, qui passe par des expatriés japonais, permet ainsi de réduire les risques. Cette politique de délocalisation est aussi appliquée dans les sociétés américaines.

9.3.5 Sekiguchi's interview



	performance orientation	assertiveness	future orientation	humane orientation	institutional collectivism	in-group collectivism	gender egalitarianism	power distance	uncertainty avoidance
Japan difference to average	0,12	-0,55	0,44	0,21	0,94	-0,5	-0,18	-0,06	-0,09
DE difference to average	0	0,59	0,1	-0,69	-0,69	-0,61	-0,31	0,37	1

*M : What's your **cultural background** ?*

I'm born and raised in Japan, so I clearly belong to the Japanese culture.

*M : You're working in Germany. Can you tell me more about the **company** ?*

I've been living here in Germany since 2011. I work as a patent attorney for an international patent law firm with Luxembourgish and German roots. I work for Japanese and European clients from Germany, France, Belgium,… I am leading a Japanese team here as we have a lot of Japanese clients but I also handle non-Japanese clients.

*M : To which **risks** is a patent law firm exposed ?*

The risk of not respecting the deadlines imposed by the different patent offices. There are a lot of deadlines all along the procedure to get the patent and there are also deadlines when the patent is granted such as annuities to pay for maintaining the patent alive. If we do not meet the

deadline, the patent is gone and it’s really difficult to recover it. We have to be really careful about that. If we do not meet the deadline, we have to pay a compensation which is a lot of money.
Compared to Japanese companies, people are moving more easily from one company to another. People change jobs more often so that’s a risk also for our company. To make the team stable is important and not easy. The people are usually trained for 2 to 3 years and if they leave it’s a lot of time and money spent that simply vanishes.

M : What is the ***chosen state of mind*** *of your company about uncertainties ?*
The company is quite risk averse, I would say a 3.

M : You personally, what is your chosen state of mind about uncertainties?
Me personally, I avoid risk so I would say a 2.

Uncertainty avoidance
Japanese companies don’t like uncertainties. They want the employees to follow the rules, they don’t want the employees to take a risk. In the patent world, they are as well a lot of rules to be followed.

M : Do you believe that this cultural dimension has a big impact on the attitudes and behaviours towards risk ?
It’s very influential. I would say a 6.

M : How does this dimensions influence the attitudes and behaviours towards risk ?
Because we, Japanese people, don’t like uncertainties a lot of feasibility reports are conducted before a project is undertaken.
At the same time, in the patent world they want to be innovative but at the same time they don’t like uncertainties.

M : How do you combine innovation without taking risk ? Is it possible ?
Innovation in the process can be great for automating our tasks and so on. It reduces our burdens. However when we make such an innovative process we have to be really careful about the deadlines I would say.

Power distance

Japanese companies have a hierarchical structure but not as much as China for example I would say but still to get access to senior managers isn't easy for junior employees. Of course it has been changing, in recent years junior employees can say more to the their management but it's not so open compared to European countries.

M : How does this dimensions influence the attitudes and behaviours towards risk ?

I think it's very influential because if a junior employee cannot say anything, about something wrong or so, to their manager then it's really risky. In a flat structure there is more open communication.

Future orientation

All, or most, of Japanese companies make future plans for the next 3 years, 5 years, and 10 years and they try to follow that plan.

M : How much does this dimensions influence the attitudes and behaviours towards risk ?

I feel it doesn't influence much because future plans are just a plan and you can still deviate from the plan. It's possible to change it if it doesn't meet the situation. By changing your plans you can avoid the risks so I would say a 3.

Performance orientation

I feel it has been changing in the Japanese companies. Before we were not performance oriented at all while now we seek way more performance. If you work harder and longer you can get more money, that was only the point before but currently, more performance, efficiency is valued. However, In Japan it's still really hard to stop working before your supervisor has finished working. The promotion is quite a lot evaluated on the performance of the employee. Japan is a meritocratic society. The output of the employees' work is valued but still if you get the job done in fewer time than your supervisor. You won't be able to leave your job before your supervisor.

M : How much does this dimensions influence the attitudes and behaviours towards risk ?

I would say it influences highly the risk. If the company employs people who are not performing at their job it can cause danger to the company because they have ongoing salary costs while the job is not completed. So it's a risk for the company.

Assertiveness

The German culture is highly assertive and the language is direct. The Japanese culture is literally the opposite of assertive, the language is indirect. On a scale from one to seven we are at 1 or even 0. We don't say "no".

In international companies, if you don't know the cultural differences, for example in my case German people working with Japanese people and say directly something to a Japanese then he will feel very uncomfortable and the deal or business might be unsuccessful. We don't say yes or no really clearly. We always avoid to say "no" clearly, we then say "we will try, we will do our best but it may be difficult" or something like that. This highly influences the attitude towards risk.

Collectivism

There is no such individualism in Japan. Collectivism is our culture. While, here in Germany it's individualistic.

M : How much does this dimensions influence the attitudes and behaviours towards risk ?

I think it influences a lot (6) but it depends on the culture. International companies have to consider the balance of individualistic and collectivist aspect. If the company doesn't care then many people can be unsatisfied and this is a risk for the company.

M : How would people be unsatisfied ?

For example, if a person coming from an individualistic culture is forced to work in a team and he doesn't like working so, then he may get frustrated, may cause trouble and eventually he may leave the company. So he may have a behaviour that would create risk.

Humane orientation

I think Japan is humane oriented because people are taking care of the others. Here in Germany, humane orientation is regarded as a good behaviour but most German people I know are not generous and kind to others.

M : How does this dimensions influence the attitudes and behaviours towards risk ?

If you're not altruistic then your relationship with the others can go sour and thus create a risk.

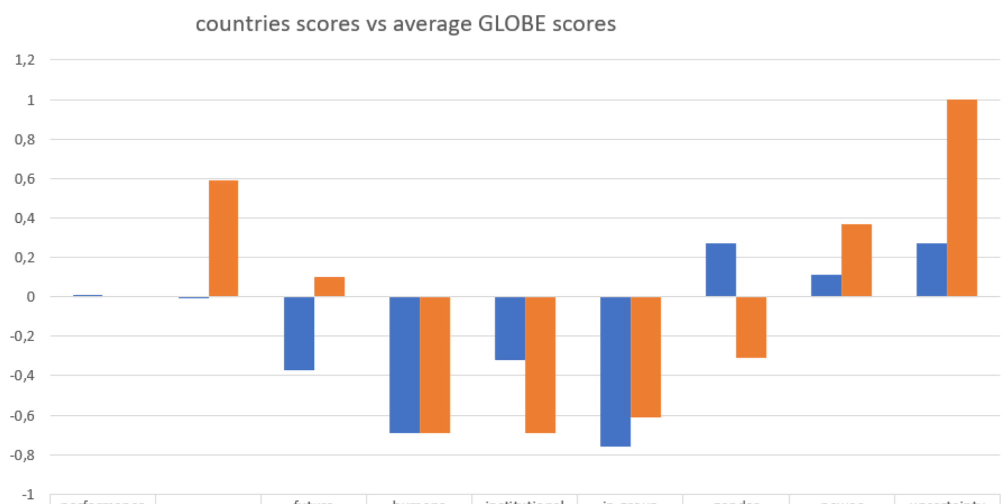
Gender egalitarianism

The gender equal cultures have less risk I think because you don't care if it's a man or a woman, you simply evaluate a person by it performance on its own.

Solutions

To educate the employees about the cultural differences who can exist inside the company. Also, to transmit the values of the companies through general meetings, through party events or so.

9.3.6 Hugues' interview



	performance orientation	assertiveness	future orientation	humane orientation	institutional collectivism	in-group collectivism	gender egalitarianism	power distance	uncertainty avoidance
France difference to average	0,01	-0,01	-0,37	-0,69	-0,32	-0,76	0,27	0,11	0,27
Germany difference to average	0	0,59	0,1	-0,69	-0,69	-0,61	-0,31	0,37	1

As Hugues is Belgian and the GLOBE program hasn't investigate within Belgium, solely the values for France and Germany are displayed.

M : Quel est votre ***Cultural background****, où êtes-vous né ?*

Je suis de nationalité belge, wallon d'origine. C'est important parce qu'en Belgique, il y a plusieurs aspects culturels : la Wallonie, Bruxelles, et la Flandre. D'un point de vue professionnel, de par mes influences je suis plus en termes d'attitude, germanophone et néerlandophone. J'aime donc les choses bien organisées.

M : Vous dites que de par vos influences , vous êtes davantage germanophone et néerlandophone en terme d'attitude. Quelles sont ses influences ?

Ce sont les influences professionnelles que j'ai eues pendant ma carrière. Le fait d'avoir travaillé pour une société allemande tout en ayant eu pendant 17 ans des relations professionnelles principalement avec des collaborateurs flamands. Je pense que cela a beaucoup influencé ma manière de travailler.

M : Et donc là, l'entreprise pour laquelle vous travaillez, c'est laquelle pour l'instant ?

J'ai racheté il y a 11 ans maintenant une société qui se trouve à Wavre en périphérie bruxelloise mais en partie francophone, partie wallonne.

M : Dans le passé vous avez donc travaillé pour une entreprise allemande ?

Oui, c'est ça, j'ai travaillé 17 ans pour une société allemande qui s'appelle Sartorius, active dans les équipements de mesure. Nous étions dans un monde fort rationnel. Au cours des 7 dernières années, j'étais responsable des filiales en Belgique et en France. Mon rôle était d'être le directeur général, le point de passage de tous les vice-présidents (vous aviez le vice-président de la production, de la logistique, de la comptabilité, des finances), des commerciaux et des opérationnels, notamment le service technique qui avait une ampleur importante puisque sur les 85 personnes, il y avait 35 techniciens réparateur.

M : Vous étiez donc basé en Belgique et en France pour cette entreprise allemande qui employait majoritairement des Belges et des Français dans ses filiales belge et française ?

J'étais dirigeant de filiales et j'avais à répondre à des dirigeants qui était fort axés sur, soit la rigueur allemande, soit le côté business anglophone. Mon patron direct était un Anglais.

Etant dans une structure transversale, en tant que patron de filiales, j'étais à la croisée des chemins puisque je répondais à différents vice-présidents. Mon patron direct était Anglais. Les autres étaient des Allemands. J'étais le passage obligé entre toutes les attentes qui venaient de la maison-mère et les structures nationales que j'avais à diriger, avec de grosses différences culturelles entre la France et les attentes de mes patrons allemands.

En France, il y avait 85 personnes. La France avait une vision très franco-française et se retrouvait, avant que je n'arrive, assez fréquemment en opposition avec les attentes rigoureuses allemande.

M : Il y avait donc une différence culturelle entre ce que l'entreprise, depuis les headquarters en Allemagne, voulait projeter et la culture existante au sein de l'entreprise en France si je comprends bien ?
Oui, c'est tout à fait. J'étais censé être l'interface de transfert et le régulateur de ces choses là.

M : Quelles étaient les ***valeurs prônées par l'entreprise*** *?*
Au niveau du groupe, les valeurs étaient des valeurs basées sur une certaine rigueur, sur une certaine honnêteté intellectuelle, fiabilité et durabilité. Des valeurs typiquement germaniques.
C'était juste les années où la notion de valeurs d'entreprise est arrivée et il était difficile d'instaurer des valeurs qui venaient du groupe dans des filiales. Le groupe voulait un rapprochement des valeurs.

Sartorius est une société de métrologie basée sur la vente et le service de produits de mesure de haute précision allemande. On est donc dans un monde très carré et très cartésien.
Le groupe comptait a peu près 3500 personnes. La filiale française, comptait 85 personnes. Concernant la diversité culturelle en France, il y a des différences culturelles entre les différentes régions de France d'une part, et il y a aussi des différences culturelles entre les personnes en fonction du type de travail exercé par ces personnes.
La filiale française est constituée de personnes avec un profil commercial et de personnes avec un profil de technicien réparateur et installateur, on a donc des opérationnels et des commerciaux.
Il y avait une compétition entre ces deux groupes, d'une part entre un groupe plus technique, plus manuel et d'autre part, un groupe plus scolarisé. Il fallait donc jouer avec ces deux types de groupe.

M: A ***quels risques l'entreprise devait-elle faire face*** *?*
Le premier risque était de ne pas atteindre les résultats escomptés qui permettent de couvrir les frais et donc d'atteindre la rentabilité. Il s'agit donc d'un risque d'efficacité commerciale, de compétition commerciale et au bout du compte d'un risque financier.

Pour être intrinsèquement autonome, la 2e chose en tant que filiale d'une société qui fabrique, c'est qu'en terme de rentabilité, il fallait vendre avec une marge suffisante. La notion de prix de transfert est un sujet très important et très surveillé dans les multinationales. C'est une notion fiscale. Le prix de transfert est le prix auquel une maison mère vend à sa filiale. En Europe, les autorités fiscales surveillent de très près les prix de transfert pour éviter que les grosses multinationales ne donnent des prix très préférentiels aux pays où la fiscalité est la plus intéressante.

Au niveau humain, mon plus grand risque était lié à la grande différence de vision entre la maison mère et les personnes en France. Le Français par nature est toujours un peu contestataire. Tout portait à discussion. Personnellement, je n'ai pas fait l'objet de contestations et j'étais relativement apprécié car j'avais une personnalité qui permettait de faire passer des messages là où mes prédécesseurs n'y arrivaient pas car eux-mêmes étant français, étaient d'une nature contestataire. Ils n'avaient pas beaucoup de crédibilité à la maison mère.

M : Dans votre rôle, sur une échelle de 1 à 7, à quel point étiez-vous exposé au risque ?
Que voulez-vous dire par là ?

M : Dans votre rôle, vous aviez des objectifs à atteindre. Y avait-il beaucoup d'incertitudes pour atteindre ces objectifs ?
La plus grosse incertitude était d'atteindre les résultats financiers escomptés, surtout que nous étions juste après 2008.

M : Vous voulez donc dire d'atteindre les objectifs de vente que vous vous étiez fixés ?
Oui, en fait, on fait ce qu'on appelle un budget global qui consiste à déterminer :

* Le chiffre d'affaires à atteindre pour l'année à venir,
* Les dépenses en frais de fonctionnement, en frais de personnel et autres.

Sachant qu'avec la marge et le prix de transfert qu'on s'était fixé, on a la marge brute et puis après il fallait déduire les frais fixes et donc le plus gros risque c'était de ne pas atteindre l'équilibre.
Le type de risque lié à la position est typiquement une position sur laquelle on est sur “un siège éjectable”
Tout patron de filiale dans un grand groupe est sur un siège éjectable.
Risque et incertitude lié à ma position : je situe mon rôle d'exposition à un 5.

M : Au sein de votre entreprise, aux yeux de votre ***entreprise****, à quel point, sur une échelle de de 1 à 7,* ***la gestion du risque était-elle importante*** *?*

La notion de gestion du risque n'était pas formalisée en tant que tel à l'époque. On ne peut pas dire que l'on appelait cela du risk management ou des analyses de risque. Il n'y avait pas de fonction de risque manager dans l'entreprise, ni au sein de la filiale, ni au sein du Headquarter. Le risk management était intuitif mais pas explicite. Je dirais 2 sur 7. Là où par exemple on parlait d'analyses de risques dans le groupe Sartorius, c'était par rapport aux engagements de personnel. On estimait que c'était une situation à risque parce que c'était un facteur de dépenses.

M : Sur une échelle de 1 à 7, quelle est l'importance que ***vous accordez personnellement à la gestion des risques*** *?*
De mon côté, j'étais relativement peu précautionneux en estimant qu'en faisant des recrutements, on allait chercher de la croissance là où mes dirigeants étaient surtout des comptables.
Sartorius avait une faible propension au risque (un faible penchant pour le risque). Elle prêtait par conséquent beaucoup d'attention au risque. Je la situerais à 6 sur 7. Moi j'étais plutôt à 2 sur 7.

M : Comment expliquez-vous cette différence entre l'entreprise et vous ?
Cette différence s'explique principalement par le rôle qui est attribué aux différents acteurs dans la société. D'une part quelqu'un qui est là pour maximaliser les chiffres de vente alors que la gestion générale du groupe était plus dirigée par des gens qui voulaient faire une gestion centrée sur l'économie des finances.

M : Vous étiez donc davantage prêt à prendre des risques pour atteindre vos objectifs qui étaient les vôtres au sein de votre entreprise. Vous étiez donc clairement orienté vers la performance.
Oui, j'étais orienté vers la performance mais tout en obtenant l'adhésion des personnes. Pour moi, si j'obtenais l'adhésion des 85 collaborateurs, nous avions plus de chance d'atteindre le résultat. Tandis que le groupe, lui, ne voyait pas ça comme ça, peu importe le bien-être des 85 personnes. Ma vision pour y arriver était donc différente de celle du groupe.
Cette vision du groupe était liée au fait que le groupe était côté en bourse et qu'il devait donc rendre des comptes de manière régulière. Il s'agissait d'une vision à plus court terme contrairement par exemple à une société qui n'est pas cotée en bourse et qui a une vision plus long terme également orientée davantage vers le bien être des personnes.

Uncertainty avoidance

M : Avez-vous tendance à suivre des routines pour éviter l'incertitude ?

Oui. En fait, il y a plusieurs aspects. Culturellement, et de par la fonction, et un historique plus commercial, j'aurais tendance à prendre un peu plus de risques et de calculer après, mais le fait d'avoir vécu dans un environnement plus germanique m'a appris à mettre au point et à utiliser des outils de contrôle et de surveillance et de reporting, des cockpits. Le cockpit, c'est un tableau de bord qui va chercher et met en avant de manière périodique les résultats, les indicateurs de performance, des indicateurs financiers et de rentabilité.

Le fait d'avoir travaillé avec des sociétés allemandes me force à vérifier que l'on est en ligne avec les budgets, les attentes, les possibilités. Cela me force aussi à contrôler les prises de risque par rapport à des décisions qui sont plus souvent intuitives.

Je suis un preneur de risques mais j'ai appris à vérifier au moyen de cockpits les risques et de mesurer à quel point la situation réelle s'alignait avec les objectifs fixés.

M : Evites-tu les incertitudes via une routine quotidienne ?

Oui, moyennement. Si je devais donner un score sur une échelle de 1 à 7, je dirais 3.

M : Au sein de l'entreprise Sartorius, y avait-il beaucoup de procédés en place pour éviter toutes ces incertitudes ?

Sur une échelle de 1 à 7, je dirais entre 5 et 6 car il y avait d'importants dispositifs de surveillance et de reporting périodique.

M : A quel point ceci influence-t-il les choses ? Quel est l'impact chiffré selon vous, donc aussi de 1 à 7, de ces procédés pour éviter l'incertitude sur les attitudes et comportements face au risque ?

Cela élimine les prises de risque quelque part, disons une partie des risques. Cela a pour vocation d'éviter des prises de risque inconsidérées ou des dérives ou de s'en rendre compte le plus tôt possible. On se sent surveillé, ce qui est logique.

M : Et pourquoi c'est logique ?

Mes prédécesseurs n'étaient pas suffisamment surveillés. La personne qui arrive au pouvoir, y arrive grâce à des succès. Mais ce qui avait été son succès à un moment donné peut devenir une chose risquée à un autre moment. Le meilleur commercial devient souvent le patron d'une organisation, mais son talent commercial était de prendre des affaires mais pas d'être un bon gestionnaire. Un autre phénomène fréquent tient au fait que les intérêts personnels à un moment dépassent les intérêts de la société. Il s'agit d'un risque humain.

M : Cela a quand même un impact assez fort ?
Oui, tout à fait. J'étais dans une relation "Filiale - Maison- mère", et je crois beaucoup que la personne qu'on met à la tête d'une filiale doit être alignée avec les objectifs de la maison mère et doit être quelqu'un qui est fidèle et fiable. J'ai vu autour de moi des incidents ou des gens qui abusaient d'une prise de position dominante non surveillée parce qu'il n'y avait pas de procédé de contrôle mis en place, ou qui avaient appris à les contourner.

M : Si on met des règles et des normes en place pour éviter les incertitudes, les personnes auront dès lors des comportements beaucoup plus encadrés.
Oui, sans cela, il peut y avoir des tentations.

Power distance
M : Au sein de Sartorius comment était la hiérarchie ?
Il y avait une structure transversale, aussi appelé matricielle. La mentalité allemande fait qu'il y a naturellement une hiérarchie très établie. Dans l'esprit Allemand de base, il y a des responsables clairement définis pour chaque activité, avec une arborescence relationnelle. Dans un système matriciel transversal, les responsabilités sont plus floues. Un même Directeur de filiale peut avoir à répondre à plusieurs dirigeants au sein du quartier général, selon les matières. Il y avait par exemple des gens en dessous de moi qui répondaient à d'autres personnes que moi, ou plutôt qui étaient censés répondre à d'autres que moi mais culturellement, ils ne le comprenaient pas et ce système passait assez mal.

M : Etait-ce une bonne chose ou pas d'avoir un tel système ?
C'était finalement une mauvaise chose car cela crée des conflits de personnes et des incompréhensions. Ce pourrait être une bonne chose si c'était bien réalisé, mais le facteur humain l'emporte finalement. Les attentes égocentriques dépassent les éléments rationnels purs.

M : Que préférez-vous personnellement ?
Je me trouve mieux dans une structure plus plate avec un sens des responsabilités et une prise des responsabilités de la part de tout le monde. Je préfère donc un esprit entrepreneurial chez les personnes. Mon attente personnelle est que les gens aient le sens des responsabilités, et

voient la structure hiérarchique comme une structure de soutien, de support, de formation et d'élévation.

M : Quel est l'impact d'une structure horizontale ou verticale sur les personnes face au risque?
Fréquemment, en France et en Belgique francophone, les employés subalternes aiment bien une structure hiérarchique très établie parce qu'ils peuvent à ce moment-là se réfugier, se cacher, ne pas prendre de décision, ce qui est très confortable. C'est du protectionnisme individuel en fait. Si on établit un système où les gens doivent bouger sur base de consignes et d'ordre, à ce moment-là, ils vont rentrer dans un système, arrêter de prendre des décisions ou des initiatives, et faire en sorte de dire "mais bien sûr, les choses n'ont peut-être pas bien été, bien sûr, nous n'avons pas performé, mais j'ai fait ce que l'on m'a dit de faire". Il y a donc moins de prises de décision.

M : Y-at-il plus un statu quo dans une entreprise hiérarchique ?
Oui. Les sociétés qui bougent sont des sociétés dans lesquelles il y a une prise de responsabilité de la part de chacun, où chacun se sent concerné et impliqué.

M : Il y a donc plus de chances que cela se produise dans une structure horizontale ?
Oui !

M : Comment si on ramène cela aux attitudes et aux comportements face au risque, les personnes dans une société horizontale vont-elles prendre plus de risques ?
Ils peuvent éventuellement même prendre le risque de ne pas respecter les règles, les protocoles, et ce sera au final bénéfique pour la société. C'est ma vision.

M :Comment cela influence-il selon vous la communication entre les employés ?
Dans un système très hiérarchisé, la direction donne des ordres et des instructions. Si une action nécessite une prise de décision mais que le patron n'est pas là, les choses ne bougeront pas. La conséquence d'une structure très hiérarchique est donc l'immobilisme.
A contrario, une structure dite "libérée" peut ne pas marcher, surtout si elle est mise en place "contre nature". Parfois, Il y a des nécessités de devoir contrôler, de donner des ordres. Si un patron ou un conseil d'administration veut forcer une telle structure libérée alors que les personnes n'y sont pas préparées, ou que c'est un dispositif qui va à l'encontre de la culture établie, cela peut amener à un immobilisme ou à des dérives graves.

Si un patron pense fonctionner dans un mode d'entreprise libérée alors que le mode de pensée de sa structure est basée sur un système hiérarchique, la conséquence sera une absence de gouvernail. Les gens feront les choses de manière non coordonnée, soit basé sur leurs cultures, soit basé sur des valeurs qui sont autres que celles de l'entreprise. On ne peut fonctionner ainsi que s'il y a une vraie adhésion des valeurs.

M : C'est donc un réel problème si les personnes ont une autre approche que celles de la plupart du groupe ou que celle du patron.
Oui, cela se voit dans des filiales ou dans des organisations où c’est mal préparé, ou mal transmis. Imagine une filiale, ou un patron, sur base des instructions données par le siège, qui se trouve “ailleurs” vient dans la filiale locale en disant « I give empowerment », donc je vous donne de la liberté de pensée, de la liberté d'exécution, alors que la culture locale n’est pas prête à recevoir cette capacité à décider. Les personnes risquent donc d'agir dans un sens différent de celui du patron et du “siège”. On peut alors voir soit de la nonchalance, soit de la corruption ou des intérêts personnels qui vont passer avant l’intérêt supérieur du groupe. Quand une multinationale souhaite instaurer un modèle d'entreprise libéré, il faut réellement que de haut en bas et de bas en haut, tout le monde adhère à ce mode de fonctionnement. J’ai vécu des échecs importants dans ce cadre.

Future Orientation
M : Etes-vous une personne orientée vers le futur ?
Oui, clairement. Je me situe sur l’échelle à 6 ou 7 sur 7.

M : L’entreprise est-elle orientée vers le futur ?
Les activités pour lesquelles je travaillais au sein de Sartorius étaient des activités dans lesquelles Sartorius ne croyait plus beaucoup. J’ai vécu en cours de ma carrière un changement de stratégie de la part de l’actionnaire, qui a un moment donné à modifier la structure haute de direction (CEO – Président et Vice-présidents) et a introduit une volonté de désinvestissement des activités dont je m’occupais. Nous étions passé dans une démarche mercantile, c'est à dire de faire un by out, un split off.
Sur une échelle de 1 à 7, le top management était à un niveau de 2 à 3 sur 7 car il voulait vendre le business.

M :A quel point cela influence-t-il les comportements et les attitudes face aux risques sur une échelle de 1 à 7 ?

Si on est trop orienté vers le futur, on risque de ne plus avoir le sens de l'objectif alors qu'il faut de la rentabilité financière réelle et immédiate. Il faut semer quand même assez rapidement, et ne pas passer son temps à uniquement construire.

M : Vous dites que vous pensez au futur. Concrètement comment cela se traduit-il ?Comment cela va-t-il conditionner votre comportement face au risque ?

Il faut que ce soit calculé, donc si tu penses à l'avenir, c'est justement parce que tu veux éviter de prendre des risques. Par exemple, telle personne dans une organisation est responsable d'un processus. Si le dirigeant se moque du risque, il ne va pas prévoir de redondance, de backup pour cette personne. Si cette personne démissionne, tant pis, je n'y penses pas… Personnellement, je préfère ne pas être trop surpris. J'ai tendance par exemple, pour toutes les opérations critiques, à veiller à ce que chaque titulaire puisse être remplacé par un suppléant. Le fait que je sois orienté vers le futur influence mon comportement face au risque

Sur une échelle de 1 à 7, je fixe cela à 5.

Performance orientation

M : Il s'agit ici de déterminer à quel point une société va récompenser la performance individuelle et l'excellence.

Le fait que Sartorius soit côté en bourse nous obligeait à afficher constamment des résultats positifs. Nous étions donc focalisés en permanence sur la performance à court terme sans penser au long terme.

Il convient donc ici de parler du système de salaire et de primes, du dispositif de primes sur objectif.

M : Ce système était-t-il très présent au sein de Sartorius ?

Oui, ce système était très présent en France, et finalement, c'était une dimension et une activité importante dans ma fonction.

M : Cela allait-il un peu trop loin ?

Le système était un tout petit peu perverti. Mais d'un autre côté, je dois admettre que dans des sociétés commerciales qui ont pour vocation à aller chercher des contrats, des ventes, du succès, c'est aussi une nécessité. Nous ne sommes pas une ASBL, un ministère.

M : Cela représentait-il de grosses primes ?
Oui, la récompense était importante, plusieurs mois de salaire en France.
Actuellement, 10 ans après, j'ai à nouveau instauré un système où la performance est davantage récompensée mais cela ne passe pas forcément bien auprès de tout le monde, surtout ceux qui se voient comment des experts, pas comme des commerciaux.

M : Le fait que des salariés soient récompensés pour leurs performances individuelles, cela a-t-il un impact vis-à-vis de leurs comportements et de leurs attitudes face aux risques ?
Oui pour certains d'entre eux, principalement pour les commerciaux prêts à tout comme par exemple un commercial prêt à vendre son père et sa mère, quoi qu'il en coûte. Dans ce cas, il est dangereux de le laisser agir sans contrôle. Le risque de donner une mauvaise image de l'entreprise devient trop grand. Une tension entre les divers départements se créer également Dans ce cas, nous risquons de vendre du matériel à quelqu'un qui n'en a pas besoin.
Lorsque j'étais en France, j'étais confronté au fait que les Français voulaient absolument vendre pour vendre, quitte à vendre quelque chose d'inutile. En anglais, on appelle cela *sell and run away*. Cette situation est assez marquée en Italie, assez bien dans le sud de la France, c'est très masculin.
Il faut donc trouver un équilibre entre 2 modes extrêmes : d'un coté le mode « sell and run away » et le mode « no sales, no problem ». Entre les 2 se trouve la réalité.

Assertiveness
M : Nous allons maintenant passer à la prochaine dimension : ***l'assertivité.*** *La culture allemande est connue pour être très assertive. Dans les relations sociales, les Allemands ont tendance à être direct, à cadrer les choses. Était-ce comme cela au sein de Sartorius ?*
Oui, Sartorius en Allemagne, fonctionnait sur un mode assertif et personnellement, je le suis aussi.

M : Mais pas Sartorius France ?
En France, on estime qu'il n'est pas toujours bon de dire les choses en face.

M : Aurait-il été envisageable de fonctionner sur un mode assertif en France comme cela se passait en Allemagne ?
J'ai appliqué la méthode allemande ou flamande, en France et cela a créé de l'opposition.

M : Vous conseilleriez donc d'adopter un style qui se confond avec les us et coutumes locales, ou bien est-ce aux personnes de s'adapter ?
Je suis pour que les choses soient clairement dites.

M : Oui, oui, d'accord, mais si vous avez essayé d'amener un langage plus direct, plus assertif, cela a-t-il créer des problèmes ?
Au début, oui. Par la suite, les personnes s'y sont habituées ou pas, soit elles adopté ce nouveau style, soit elles sont parties. Pour moi, le risque ici, c'est le risque d'inertie. Ne pas dire clairement les choses, c'est ne pas savoir sur quoi on se base. Il ne faut pas tourner autour du pot. Personnellement, je donnerais à l'assertivité une valeur de 5 à 6 sur 7. C'est ce qu'on attend d'un patron. Néanmoins, il faut quand même avoir du tact. Toute vérité n'est pas bonne à dire, il ne faut pas non plus offusquer.

M : Et en France, quel score donneriez-vous à l'assertivité ?
3 sur 7.

Collectivism
M : La prochaine dimension culturelle est le **collectivisme.** *C'est le degré auquel, dans une société, les individus sont orientés vers le collectif, où ils encouragent le partage de* ressources, où ils cherchent l'action collective plutôt qu'individuelle.

M : A quel point essayez-vous personnellement de travailler de manière collective ou êtes-vous plutôt un individuel ?
Je dirais collectif, donc sur une échelle, je dirais 5 à 6 sur 7.

M : Et l'entreprise ?
Le management était plutôt 3 à 4 sur 7.

M : Concernant la culture de l'entreprise, est-ce que les gens travaillaient plutôt en collectif ou plutôt de manière individuelle ?

4 à 5 sur 7 plutôt collectif . Les sociétés Allemandes sont plutôt des sociétés collectivistes.

M : Ce côté collectif influence-t-il les attitudes et les comportements face au risque ?

Oui, dans un système basé sur le collectivisme, tu élimines une part du risque simplement parce que plusieurs personnes sont impliquées. Dans un système tout à fait individualiste, on peut dire « après moi les mouches », et la société peut s'effondrer très vite si les meilleurs s’en vont. Donc il y a des personnes qui sont très performantes mais qui ne sont pas du tout basées sur le collectivisme et qui du jour au lendemain, peuvent démissionner, peuvent s'en aller . Cela constitue un grand danger pour l'entreprise. Ils vont être surperformant. La société peut performer davantage.

La durée de vie d'une société ou d'une activité est beaucoup plus courte puisqu'elle est uniquement liée à des personnes pointues, qui partiront plus vite, en cas de contrariété, et qui de toute manière sont plus instables, plus « carriéristes ».

Face à une crise économique qui affecterait une entreprise ou un secteur, la personne qui raisonne de manière individuelle va simplement quitter la société pour aller vers une société, vers une activité qui ne sera pas atteinte. Il ne va pas forcément rester pour le groupe, puisque ce qu’il vise, c’est sa performance à lui, pas celle du groupe. Le risque est que ce type de comportement ne soit amplifiée dans une organisation qui est très basée sur l'individualisme. Au contraire, dans une société ou la mentalité est collective, les personnes vont se serrer les coudes, elles vont rester.

Humane orientation

M : Passons maintenant à la dimension ***Orientation humaine***

c'est un petit peu la même chose quand même que le collectivisme non ? Les 2 sont liées, ce sont des valeurs humaines, des valeurs de correction, par opposition à l'individualisme.

M : Donc pour un individualiste, si jamais il y a une incertitude, un risque qui se présente, la personne va se comporter de manière à juste l'éviter et essayer de le faire repousser sur quelqu'un d'autre ?

Oui, mais il faut aussi voir, tu peux avoir du collectivisme avec une absence de valeurs humaines. C'est à dire un groupe de malfaisants. Une bande de voyous reste une bande de voyous. Ils sont très collectifs mais ils n’ont pas de valeurs humaines.

Il est donc important de connaître le rôle de l'entreprise dans la société en général. Quelle est son positionnement par rapport aux dépenses énergétiques, à la pollution, etc… On parle de dimension sociétale, d'être axé sur la bienveillance.
A mon avis pour ce critère-là, le risque est relativement limité. A la limite et même à contrario, il y a peu de risques de société. Je veux dire qu' intrinsèquement, cet aspect culturel des choses n'est pas forcément une bonne chose pour une entreprise que d'avoir beaucoup de valeurs humaines. Parce que c'est contre-productif ou vu comme tel. Pensons par exemple à ce patron du groupe Danone qui a été écarté par des actionnaires, qui l'estimait trop « sociétal ». Les résultats du groupe, et sa valeur en bourse ont augmentés après son remerciement. Idem avec le dieselgate au sein du groupe Volkswagen, même si là, les résultats du groupe ont été plus fortement affectés. Mais c'est par contre clairement une mauvaise chose pour la planète.

M : Quelle est l'impact de cette dimension humaine ?
Faible, 2 à 3. C'est un peu bizarre, mais être trop humain est néfaste pour une entreprise, c'est finalement une prise de risque pour l'entreprise. Je ne dis pas que cela correspond à mes valeurs, mais c'est une réalité.

Gender egalitarianism
M : La dernière dimension que nous allons évoquer concerne ***l'égalité des sexes.*** *Au sein de Sartorius, y avait-il une attention particulière à ce sujet ?*
Il faut être conscient qu'en Allemagne, il y a un système éducationnel qui est très peu favorable aux femmes. Les enfants ont des activités les après-midis, des activités sportives et autres. Les enfants vont à l'école uniquement les matins, et l'après-midi, ils doivent participer à des activités différentes (sport, ou autres).
Ceci oblige les parents à prendre des dispositions. Et souvent, c'est à la maman qu'incombe la « responsabilité » de prendre des dispositions, de se libérer pour accompagner les enfants en bas âges. Puisque cela retombe sur l'épouse, à un moment crucial dans une évolution de carrière, son évolution au sein de l'entreprise en est affectée. Dans l'esprit de beaucoup d'Allemands, ce côté macho professionnel est vraiment présent.

M : Quel pourrait en être l'impact en terme de risque pour l'entreprise ?
Je pense personnellement qu'il y a plus de capacité de raisonner, plus de réflexion dans le genre féminin que dans le genre masculin. L'homme va être plus fonceur. La femme va être

globalement plus réfléchie. C’est lié à la psychologie. Un homme a souvent un égo plus proéminent qu’une femme. C’est cet égo qui pousse les personnes à avoir de l’ambition, et puisque les hommes ont un égo plus développé « en général », c’est une des raisons pour lesquelles on retrouve plus d’homme en haut de la hiérarchie. Ceci est particulièrement vrai en Allemagne. En Allemagne, les femmes dirigeantes que j’ai pu côtoyer avaient souvent un profil de « garçon manqué », et toujours un tempérament très marqué. Ce raisonnement basé sur des aspects physiologiques reste la raison principale pour laquelle on trouve plus d'hommes que de femmes en haut dans la hiérarchie.

M : Passons à la dernière partie de l’interview.
Première chose : Est-ce une bonne ou une mauvaise chose que d’avoir des comportements et des attitudes face aux risques différentes selon les pays ?
Il faut moduler les réactions aux risques en fonction du pays où tu te trouves.

M : Vous voulez dire : avoir plus tendance à dire « non, moi je veux qu'il y ait partout la même culture du risque à travers les pays » ou plutôt se dire « non, j'accepte que là on fasse différemment » ?
Il ne faut pas vouloir imposer ses vues dans un système de multinationales. Le comportement et les attentes des marchés sont différentes. Il y a du régionalisme partout dans les activités commerciales, et donc il faut pouvoir s'adapter. Il faut pouvoir écouter.
On le voit d'ailleurs, dans les grandes sociétés multinationales, il y a toujours une trame commune, on parle souvent de « CORPORATE IDENTITY ». Et structurellement parlant, il est bon qu'une entreprise multinationale définisse des règles, une politique générale, veille a avoir des procédures générales harmonisées pour de nombreux aspects.
Mais d'un autre côté, elle doit pouvoir adapter son message. Ses propositions de valeur, ses « couples produits – marchés » doivent êtres modulés ou être présentés différemment, parce que les marchés sont différents. La culture locale influence les attentes en termes de marketing. Je parle de marketing stratégique, et de marketing opérationnel.

M : Mais ici on parle de culture au sein de l'organisation.
Je vais dire ceci, ne pas tenir compte des différences culturelles est un grand risque.

M : Imaginons que je construise une usine dans un pays. J'ai besoin que les comportements, les attitudes face au risque soient, d'une certaine manière, encadrés. Quelle pourrait être des solutions ?

Le point essentiel, ce sont les personnes, les personnes dirigeantes, et l'encadrement. Pour moi, il faut trouver l'habile mélange entre quelqu'un qui va représenter la maison mère et ses attentes stratégiques et des personnes de confiance dirigeantes localement, qui vont pouvoir être le bon relais entre les personnes et les attentes de la maison mère, et du conseil d'administration de la société.

Le point important à ce niveau est basé sur l'humain, le recrutement mais aussi l'échange des valeurs. Si tu veux, par exemple, installer une usine au Brésil, tu vas devoir parler avec des personnes locales, le pouvoir, les autorités locales, le personnel. Si tu te localises au Brésil, c'est peut-être pour développer un produit et le savoir-faire de ta société européenne. Il faut qu'à la fois tu trouves des personnes qui soient les bons relais et qui ont une compréhension commune des attentes du siège, et les particularités locales.

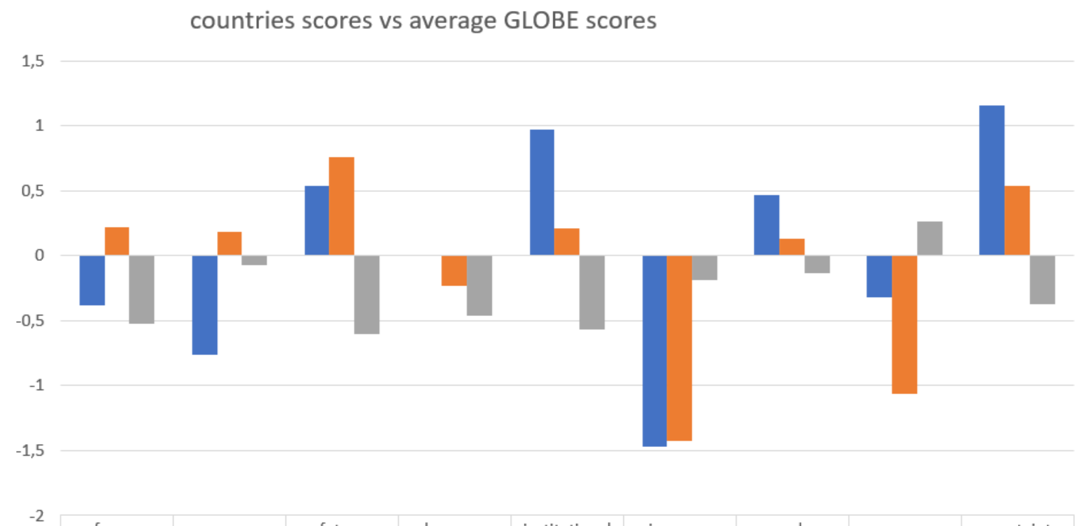
Une société allemande aura toujours tendance à vouloir mettre un Allemand ou quelqu'un qui adhère à ses valeurs, pour le dire autrement, un « pseudo allemand » à la tête de ses filiales. Ainsi, dans ma carrière, j'étais considéré comme pseudo allemand en terme de valeurs. J'ai dû, au début de ce rôle, aller plusieurs fois en Allemagne, pour passer des interviews, suivre des séminaires, effectuer des jeux de rôles, afin de s'assurer que mes valeurs, mon mode de pensée, mon mode de fonctionnement, soit bien aligné avec les attentes des hauts dirigeants.

Ensuite, il appartient à cette personne, à ce relais, de pouvoir aussi écouter, et de pouvoir partager dans les 2 sens, les attentes et visions des uns et des autres, dans l'intérêt de la société.

M : Merci beaucoup pour cet entretien.

Merci à toi également. J'espère ainsi avoir pu répondre à tes questions, et apporter des informations utiles. De mon côté, j'ai trouvé cela très intéressant.

9.3.7 Bas' interview



	performance orientation	assertiveness	future orientation	humane orientation	institutional collectivism	in-group collectivism	gender egalitarianism	power distance	uncertainty avoidance
Sweden difference to average	-0,38	-0,76	0,54	0,01	0,97	-1,47	0,47	-0,32	1,16
Netherlands difference to average	0,22	0,18	0,76	-0,23	0,21	-1,43	0,13	-1,06	0,54
Italy difference to average	-0,52	-0,07	-0,6	-0,46	-0,57	-0,19	-0,13	0,26	-0,37

M : Wat is je ***culturele achtergrond ?***

Ik ben geboren in Maastricht, maar heb mijn hogere studies in België gedaan. En dus eigenlijk om 17 jaar ben ik naar Genk gegaan en heb ik gestudeerd industrieel vormgegeven en dan ben ik de rest van mijn volwassen leven blijven hangen. Voor de meeste Belgen, Vlamingen, ben ik een Nederlander en voor de Nederlanders ben ik een Belg, dus ik val eigenlijk een beetje tussen de twee in, maar als ik moet zeggen, cultureel gezien, ja, zijn toch de belangrijkste jaren waarin dat een beetje uw volwassen persoonlijkheid gevormd wordt, zijn we hier in België geweest, dus ik voel me eigenlijk meer een culturele achtergrond in België dan in Nederland.

M: Jij werkt bij Electrolux professionals? Dus vanwaar is het ***organisatie eigenlijk afkomstig****?*

Electrolux is Zweeds van oorsprong, maar de professionele entiteiten worden meest in het noord van Italië gepositioneerd. De meest dominante culturen nationaliteit wat ik mee te maken heb, zijn Italiaans, Zweeds en Frans.

M : Wat zijn de waarden binnen het bedrijf ?

Customer orientation, denk aan de eindklant. Met respect met elkaar om te gaan, de collegialiteit. Het is een beetje gelinkt aan die eerste, ook, dat we allemaal samenwerken. “Be bold" dus dus zorg dat we ja probeer toch een stuk ondernemerschap erin te brengen, probeert dingen te veranderen.

M : En dan, wat is je rol precies ?
Algemeen directeur van Electrolux professional voor de Benelux.

M : Tot welke risico is Electrolux professionals het meest blootgesteld ?
Ja risicoaversie. In welke mate proberen we risico's te vermijden of hebben we een cultuur dat we risico's vermijden? In eerste instantie altijd en dus die staat hier ook als eerste en dat blijft naar de kern, daar zijn alle genoemde net ook het woord ingenieurs. Daar zit een heel technisch bedrijf omdat we technische producten maken en daar ook echt van anderzijds zijn we heel financieel bedrijf dus. De aversie om risico's te nemen op financieel vlak is bijzonder groot, dus we vermijden heel erg financiële risico's, dus de echte controleprocessen zijn zeer nauwlettend door iedereen gevolgd worden zijn de controleprocessen, Maar dat je een financieel risico loopt en wat het maar normaal is.
Ik denk dat in elk bedrijf dat de basis wordt te zijn, want als je met je geld omspringt, heb je geen geld om nieuwe producten te ontwikkelen om je klant te helpen om je personeel te betalen et cetera. Dat is eigenlijk de belangrijkste.
Eentje die ik zou vernoemen, ik denk er nu aan. Dus er zijn twee culturen in Europa waar dan het echt gaat ervaren. De Zweden zijn bekend om alleen maar met consensus te werk en dan de Italianen kunnen geen consensus bereiken zonder dat er iemand opstaat en zegt "Dit is zoals het is!" Ik ben een amateur erin en je hebt ervoor gestudeerd, maar dus dat maakt wel dat je in een cultuur zit waar dat het niet gemakkelijk is om snel een beslissing te nemen. Dus je krijgt een overlegcultuur waar het risico zou zijn van hè dat je te veel beslissingsmacht In de handen van een persoon werkt, of dat er iemand snel zijn stempel kan drukken. Dat is goed voor een groot bedrijf omdat je stabiel blijft. Natuurlijk als de markt verandert, ben je ook traag om dat het duurt heel lang tegen dat je een punt bereikt waarop dat er genoeg mensen zijn die zeggen van "ja, onze klanten zijn aan het veranderen, we moeten eigenlijk ook."

M : Dan is Electrolux meer een consensus gericht organisatie ?
Het is absoluut consensus gericht. Het duurt zeer lang om beslissingen te nemen en als er vernieuwende, sterke stoute ideeën zijn, dan duurt dat lang tegen dat we die effectief In de realiteit brengen. Plus, er is die "be bold" waarde alleen is de organisatie een beetje zo gemaakte van het af en toe dat we daar de snelheid in verliezen.

M: Jij op personeel vlak. Hoe ben je gericht ten aanzien van risico zal je eerder risico vermijden of ze dan toch risico's nemen?
Op persoonlijk vlak ben ik eerder iemand die toch wel wat aan de hogere kant van het risicos nemen zit. Voor die baan ben ik gedurende 7 jaar zelfstandig en entrepreneur geworden.

Uncertainty avoidance
M : Dan gaan we meteen naar die verschillende culturele dimensies : ***Onzekersheidvermijding***
Jij jezelf, in welke mate ga je dus op processen steunen om onzekerheid te vermijden?
Persoonlijk en bedrijven. Dat zijn twee verschillende dingen. Ik denk dat ik zelf redelijk goed om kan gaan met onzekerheid. Dat heeft met de persoonlijkheid en dat heeft ook met de rol te maken. Ik zit eigenlijk voornamelijk in een sales gericht rol en er zijn is altijd onzekerheid, je weet niet wie dat de concurrent is. Je weet niet wie dat echt effectief te beslissingsnemers en er zijn zoveel facetten. Als je aannames gebruikt in je proces, welke aannames waren op welk moment? En dat Je kunt terugkeren van “oh zou kunnen zijn dat het daaraan lag”. Techniek, eigenlijk die ik ook geleerd heb als vormgever, als je een prototyping gaat doen dan is het best om maar beperkt aantal dingen per keer te veranderen en vervolgens terug te keren van. Ik heb dat veranderd. Oké, Dat had ik veranderd, maar dat werk niet, daar ga ik terug naar het punt waar ik was, en doe ik iets anders. Dus ja persoonlijk heb ik niet zo een grote onzekerheidsaversie.
Het bedrijf daarentegen is heeft een redelijk hoge onzekerheidsaversie.
Wat ik net ook nou vernoemde op financieel vlak en op andere vlakken. “Two eyes principle”, twee mensen controleren dat alles correct is omringend facturen enzovoort. Want we moeten echt consensus hebben tussen iedereen, we moeten erover gesproken worden, nog een vergadering en dit en dat en dan gaan. We moeten echt zeker zijn dat we iets doen en dat kan soms frustrerend zijn dat je ziet dat concurrenten producten maken, maar daar ben je het over gehad hebben. Maar goed of meer ontwikkelingen zijn of iets dergelijks.

M: En dus dat zal je kunnen uitleggen omdat Electrolux een beetje een Zweedse cultuur heeft?
Ja, en sowieso zelfs voor mijn organisatie in de Benelux. Er zijn grote verschillen tussen Nederlandse cultuur en Belgische cultuur. We hebben eigenlijk alleen maar van origine Nederlandstalige of hebben er al tweetalige mensen in België in dienst. Maar er is een verschil in cultuur van hoe dat je dingen benadert. Dat zorgt soms ook voor wrijving zelfs binnen de organisatie van de Nederlandse aanpak, en die is veel lager in onzekerheidsaversie dan van de

Belgen. Belgische cultuur moeten wat meer zekerheid hebben tegen dat we bewegen ten opzicht van wat de Nederlanders is.

Power distance

M : We gaan dan naar het volgende culturele dimensie: ***Power distance****. Jezelf in welke mate ben je ermee akkoord dat het macht gewoon ongelijk verdeeld is ?*

Die is heel sterk verschillend tussen Nederland en België. In Nederland is het zeer klein.

En zorgt het ook voor frustratie in communicatie. Na bijna 6 jaar ook actief als hoofd van Nederland blijf ik met mensen uit mijn team die rechtstreeks aan mij rapporteren soms nog discussies hebben over dat ik door een communicatie op mail, die komt enorm anders binnen bij hun dan dat ik hem heb geschreven of mijn hoofd heb. Want Ik ben namelijk degene die vanuit deze organisatie de mandaat gekregen heeft om te zeggen wat jij moet doen. Dat wil daar voor Nederlander niet zeggen dat dat geaccepteerd wordt, want daar is het eerder dat we moeten daar nog eens over sparren. Dat is een heel erg, een heel Nederlandse uitdrukking sparring. Het is niet zo van discussiëren, het heeft echt te maken met "jouw mening is evenveel waard als mijn mening."

En dan gaan we er wel uitkomen wat dat de beste mening is voor elkaar terwijl en, dat is vanuit mijn daar ook eerder Belgische culturele achtergrond, dat krabt enorm veel werk en het is moeilijk om daar een balans in te vinden voordat je dat goed moet doen, blijft een grote uitdaging voor mij.

Ik denk dat het meest extreme is ten opzichte van Nederland. Met Duitsers is het meer "je bent een specialist en omdat jij daar iets van weet, je kennis, ga ik jou geloven, ga ik volgen". In Italië en ook mijn management is het gewoon "omdat jij de functie hebt dat ik moet volgen en het kan zijn dat je grote mul bent, Maar ik moet wel mee volgen".

M : En dan ten opzichte van de risico nemen hoe sterk beïnvloedt deze culturele dimensie de houding en het gedrag ten opzichte van risico ?

Mijn gevoel zou zijn als deze ratio of deze dimensie lager is, minder risico's loopt als een organisatie. De grote leider, die alles te zeggen heeft, zegt gewoon: "we gaan die kant op." en we lopen met zijn allen de afgrond in. Dan loop je een groter risico als organisatie, dus ja, het zal ongetwijfeld iets zijn van balans.

Terwijl je met een lagere power distance toch meer facetten gaat zien omdat meer mensen hun inbreng hebben in een discussie en een beslissing nemen, denk ik dat we een gezondere situatie is op gebied van risico's nemen.

Future orientation

M : Dan gaan we naar de volgende dimensie: ***toekomstgerichtheid****. Welke maten ben je jezelf?*
Dat is inderdaad het uitstellen van wil ik het resultaat meteen hebben of accepteren dat het resultaat niet meteen komt versus dat het op langere termijn komt.

Zoals die snoepjes experimenten met kindjes van Ik ga hé, Ik heb er nu eentje, die ligt hier onder, die mag je pakken, maar als je hem pakt op je wacht krijg je dat twee? Ja, oke.
Wil je het resultaat nu of wil je wat kun je ermee om dat resultaat laten komen? Nee, persoonlijk. Maar goed, dat heeft Daarom dat ik ook in deze business zit.
Voor mij goed voel in deze business. Dit is een business waarin dat het resultaat pas op hele lange termijn komt. En, wij werken aan dingen die die een effectieve return krijgen, vaak op jaarbasis.
Van onze klanten naar zoals u vader gaat. Goed, dat is projectvoorbereiding. Dat kan met de eerste contacten versus wanneer de keuken is opgeleverd kan 1,5 à twee jaar tussen zitten en voor ons ook gaat het eerder als fabrikant versus toevoegen van distributie, bijvoorbeeld aan je netwerk.
Goed, Ik heb met uw vader ook twee jaar onderhandeld of 3 jaar onderhandeld, Over bv : hoe gaan we dat doen en wat kunnen we en wat is de prijsstelling daar, Etcetera. En dan weet je ook. Dit is een lange termijn traject en de echte omzet zoals we die voorzien hebben komt misschien 4, 5 jaar na een eerste gesprek.
Maar dat wil ook zeggen dat je niet zo heel volatiel bent en dat als je ze eenmaal hè. We doen acties nu die pas over een hele lange tijd een resultaat gaan krijgen.

M : En, hoe denk je dat deze dimensie kan de gedrag en attitude beïnvloeden ten opzichte van risico ?
Ja, heel erg, want Ik denk dat juist het feit dat je als je juist zegt, Ik kan ermee leven en dat de return pas lang komt, dan ga je ook niet echt op de korte termijn opportuniteiten ingaan die misschien niet goed zijn, net zoals je niet zult ingaan op termijn opportuniteiten die wel goed

kunnen zijn, dus het heel erg hoog scoren hierop denk ik dat heel erg risico vermijdend gaat werken.

Performance orientation

*M : Nu over en andere dimensie :**performance orientation**. Het is eigenlijk de mate waarin een cultuur, individueel performance en excellence gaat hoog instant hebben en waarderen. Het is eerder, hoe voel je dat het werkt bij Electrolux Benelux*

Mijn gevoel is dat we op een cultureel verschil ook werd tussen Nederland en België zitten.

Maar Nederland is een complex land, waarbij ja, België is ook een complex land, maar om politieke redenen, in Nederland om meer om culturele redenen, denk ik.

Wat speelt heel erg in Nederland is “doe maar gewoon, dan doe je al gek genoeg”. Er zijn heel veel typisch Nederlandse uitdrukkingen die echt dat gevoel “Doe maar gewoon, dan doe je al gek genoeg, je kop boven het maaiveld uitsteken, etc”. Er zijn heel veel dingen die echt met 1 grote groepsdruk te maken hebben van “doe vooral niet dat je het beste van de wereld bent”, want de Nederlanders zijn heel te vinden dat heel leuk om die weer heel snel naar beneden van hun voetstuk te halen.

Het is echt de beloning van individuele prestaties, die is niet zo heel hoog of niet zo langdurig, meestal. Ik denk dat de Belgen daar wat anders in scoort, In de zin dat wel een bewondering bestaat. Eerder voor “oké, goed, echt individuele prestaties” wat zegt naar wat mij betreft ook in mijn werk wel vertaald maar en daar heb ik zelf ook wel mee geworsteld.

Naar werkuren bijvoorbeeld. Hoe lang werk je en wanneer begin je te werken? Wanneer stop je met werken? Dat de Nederlandse cultuur veel meer is van half 5, 5 uur laptop dicht. Ik ga naar huis en Ik heb nog een leven naast het werk. Terwijl de Belgen eerder zullen bijna opscheppen over. “Ja, Maar ik heb nog tot 7 uur of 07.30u doorgewerkt” en toen was ik pas weg, dan op de sociaal media een fotoposter van mijn auto te posten om te tonen dat ik was de laatste op de op de parking, hè?

Of vanuit iemand in een managementfunctie “Ik was de eerste op het werk en heb koffie gezet voor de collega’s”. In Nederland is wat betreft die worklife balance, daar ben ik mee getriggerd, is het meer “doen wij het niet slecht?”. Ik bedoel, in België zijn we niet zo bezig van ja, we zijn goed als we 14 uur per dag werken.

Maar persoonlijk, ik denk dat, sorry, we zijn zot als we 14 uur per dag werken, het werk is niet het leven. Dat we 6 uur per dag zouden moeten werken, dan ben ik het ook niet mee eens en dat we een drive moeten hebben om te blijven presteren, Absoluut!.

Maar ik zie daar in mijn organisatie, Nederland en België, de grootste verschillen. En goed, ik zit dan ergens In het midden, maar ik moet ermee goochelen In de zin van een deel van het personeel, moet je op die manier aanpakken, en een deel doet anders.

M : En dan terug over risico ? Hoe denk je dat deze de gedrag en attitude ten opzichte van risico kan beïnvloeden ?

Ik denk niet zo heel hoog. Het is ook weer, van elke culturele dimensie, als we het over risico's hebben, kun je natuurlijk de term risico's weer op heel andere manieren gaan inschatten. Risico kan positief zijn In de zin van ondernemend en we doen dingen die buiten de gebaande paden liggen en dat brengt ons veruit dat het kan inderdaad ervoor zorgen dat je rare dingen gaat doen die financieel risico operationeel menselijk risico. Maar ik zit niet in een productieomgeving, maar risico vermijden, heeft ook te maken met, als je produceert dat je voor de veiligheid van je werknemers zorgt in fabrieken bijvoorbeeld, hè, dan moet je ook naar gaan naar kijken, en dat is bijvoorbeeld eentje dat is hier wel meer aan gelinkt als ik echt zegt van ja. Maar hard werken en doordoen en het moet dus wel, het moet vooruitgaan en er ligt druk bijvoorbeeld in een productieomgeving, daar gebeuren er ongeluk.

Ik herinner mij de eerste bezoeker, bijna 20 jaar geleden die ik deed met potentiële nieuwe dealers naar onze fabriek in Italië, en mensen die dan kwamen en zeiden, ja, maar ik ben al bij die geweest en bij die geweest en wat mij opvalt is hoe rustig het hier is. Nou, hoe kalm de mensen werken dat er weinig kabaal is dat het netjes is etcetera.

En dat is geen toeval. Dat komt vanuit het feit dat we veel processen hebben die maken dat we net goed georganiseerd zijn, waardoor dat we geen risico's hebben op arbeid ongeval. En als je heel erg hard die die druk legt op er moet gepresteerd worden, dan kan het goed zijn dat je dus inderdaad risico's gaat nemen op het gebied van veiligheid.

Ik denk, voor wat mij betreft, voor mijn rol in die grote bedrijf, Electrolux professional, is dat er eentje wat ik echt wel gelinkt zie. Maar naar sales toe ja zie ik het niet zo gelinkt. Behalve ja, als je echt heel erg druk gaat leggen en mensen willen perse presteren, dan ga je misschien rare deals sluiten, dan ga je met verkeerde mensen in zee, etcetera.

Assertiveness

M : Dan volgende dimensie is over ***Assertiviteit.*** *Dit is de mate waarin wij in een samenleving, confronterend en assertief zijn in gewoon hun relaties met anderen, dus bijvoorbeeld zijn Duitse cultuur gezet of bekend om assertief te zijn. Hoe zou je zeggen dat het binnen Electrolux is ?*
Ook weer als ik naar de Benelux kijk, dit is er een waar dat een heel groot verschil ligt tussen Nederland en België. Want ook de Nederlanders staan bekend om zeer assertief te zijn en tot zelfs In de mate de schaal als er. Als een schaal van een tot 10 assertief is dan scoren de meeste Nederlanders een 12!
De assertiviteit en je moet alles tegen elkaar kunnen zeggen, Ik ben daar niet mee eens, Je moet niet alles tegen elkaar kunnen zeggen. Wel, een bepaald moment ga je mensen gewoon beledigen en slecht laten voelen...
Dus Nederlands scoort daar te hoog en dat is ook iets dat binnen internationale context slecht werkt.
Ik heb het zelf meegemaakt toen ik startte mijn eigen zaak. Toen was ik 25, en Ik had een winkel in een mooie en alle dakpannenfabriek helemaal gespecialiseerd op bouw en interieur (in België). Dus ik ging naar huren en Ik zat met die eigenaar aan tafel om een heel contract en ik begin gewoon te tutoyeren, te agressief te worden, mijn rechten op het tafel neer teleggen, enz…
Maar zo werkt het dat niet. En dat ging ook heel erg verkeerd. Dat is een mate van assertiviteit. Maar in internationale context aan Nederlanders het soms echt moeilijk hebben "Ik heb evenveel recht om mijn mening te verkondigen in een vergadering als dat gaat…"., En dat is niet waar! Je moet rekening houden met de power distance, en met andere. dus die hoge maten en deze specifiek voor Nederland, als je dat dan vraagt over risico's, dan ga je risico's nemen en dingen doen waarvan je niet door hebt. Dat je ze doet en die echt gevaarlijk, vaak gevaarlijker kunnen zijn in een business context.
Dus hier is die assertiviteit als die echt zo hoog is. Ja, absoluut. Het heeft een impact op risico's die soms onacceptabel is.
België, daar een tegen, denk ik scoor laag op de assertiviteit, want ze moeten het maar door hebben uit mijn mail of het feit dat ik niet heb geantwoord of dit of dat hoe dat het er voor staat, hè?
Het is via een omweg dat we de boodschap zouden willen brengen. "We voelen ons oncomfortabel als we een negatieve boodschap voeren", echt. Of gewoon moeten opstaan. In onze mening verkondigen et cetera.

Dat is een groot verschil. Ja zet u minder In de picture of je gaat minder snel dingen verkondigen zonder rekening te houden met anderen, dus dan is de invloed op risico's lager. Lijkt mij vanzelfsprekend.

M : Misschien kan het ook een risico zijn dat je eigenlijk het niet zegt meteen hoe het moet.
Absoluut ja. Dat is een goede opmerking, als je inderdaad een veranderingsproces hebt, of je wil gewoon feedback om te kunnen weten, doen we de dingen goed en niemand voelt zich geneigd om die te delen, omdat niet assertief genoeg zijn, dan kan het zijn dat achteraf Iedereen zegt, ja, Maar dat wist ik wel. Waarom het geen niks gezegd hebben? Het was niet aan mij om dat te zeggen. Nee, Ik ben de baas niet… Hebben we dan hebben we er 3 in één keer.

M : Eigenlijk te hoog of te laag. Beide zijn gevaarlijk.
Assertiviteit heeft een positieve impact, maar in een negatieve context is het inderdaad gevaarlijk.
Assertiviteit is gelinkt aan mensen die veel meer praten dan luisteren. Als je weinig assertief bent, kan het ook wel zijn dat je luistert, maar als je dan praat heb je daar als organisatiemanager geacteerd. Ben ik het absoluut mee eens.

Collectivism
M : De volgende dimensie is dan over ***collectivisme*** *tegenover individualiteit.*
Bij Electrolux zijn die meer georiënteerd in collectief waar dus alles verdeeld is tussen de mensen, of is het meer een individueel mentaliteit ?
Eerst kijk voor de Benelux. Ik zie daar geen grote verschillen tussen Nederland en België. Ik denk dat eigenlijk dit een eentje is die dat toch wel 1 grote impact, zeker in een corporate cultuur.
Want op corporate niveau, vanuit HR dingen komen niet altijd heel erg Zweeds gericht geweest, dus wij zijn een heel open cultuur, een heel open bedrijf heel veel dingen worden gedeeld, dat merk je in. Zowel intern als externe. Als fabrikant zijn wij één van de enigen. Ik bedoel, als wij een fout maken in een toestel of we moeten iets vervangen, dan maken wij daar een notitie van. Daar gaat het internet op voor onze service partners die weten : dat is veranderd, dus ja, daar wordt echt wel naar gekeken. Het is, hebben we iets gemerkt, dan gaan we het delen zodat de anderen het ook weten.
Dus die is voor het bedrijf relatief hoog en die zag nou die zit eerder In de normen, zoals de Zweden daar nakijken dan dat het een lokale gedrag. Natuurlijk, op lokaal niveau, heb je ook

mensen, zeker in de verkoop, voor wie soms eerder hebben van “Dit is mijn klant, en Ik ga dat niet delen, want Ik heb de goede relatie ermee”, etcetera. Maar er is wel een algemeen culturele dimensie.
Ik denk in het algemeen als bedrijf dat collectivisme relatief hoog is.
En aan de risico’s toe, het zit ook op die consensus zoeken omdat we dat met de hele groep doen en we delen alles. Consensus hebben om dingen te veranderen of om de wijziging te maken. En dan maakt het dat je risico vermijdend gedrag gaat krijgen. Wat doet soms ook dan weer opportuniteit gemist.

*M **:** Dat waren ongeveer dezelfde conclusies gekomen wanneer ik sprak met iemand die voor Sony werk, dus Japanse cultuur, het hele grote collectiviteit is, vertelde jij ook. Ze deden alles, maar dan zijn ze ook niet altijd snel om nieuwe innovaties te voortbrengen.*

Humane orientation

*M : Volgende is dan **Humane orientation**. Hoe mensgericht ben je dus. Ben je zorgzaam, aardig, of autoritaire? die zijn allemaal belangrijke worden dat we horen wanneer het gaat over mensen verliefdheid. En hoe is het binnen Electrolux Professional?*

Ik denk dat we daar redelijk hoog op scoren, ook wel weer gelinkt hier met de corporate cultuur die er vanuit krijgt. Er wordt goed voor Mensen gezorgd, dat zie je ook aan, en dat is in bijna alle landen, aan het aantal dienstjaren dat de meeste Mensen hebben echt lange carrières hierin in het bedrijf, en dat is heel positief, een goeie atmosfeer mee te werken.
Maar het kan een risico zijn dat je bloedarmoede krijg. Een bedrijf moet het ook hebben van input van nieuwe Mensen, van jonge Mensen, van Mensen uit andere bedrijfstakken et cetera. En als je te zeer op het individueel gericht zijd die in het bedrijf zit, is er een risico dat je dus een gebrek aan nieuwe ideeën zal hebben. Aan input van hoe het gaat bij anderen, leren van anderen. Je kunt het alleen maar van de buitenkant bekijken, hoe doen die Mensen die binnen andere bedrijven gewerkt hebben.
En het andere is het accepteren van “het negatieve”. Het is een risico dat door die hoge focus op het individu en menselijke, dan je “onder performance” gaat accepteren! Mensen die niet hun job goed doen. We gaan een keer erover zitten, we gaan nog een keer praten, en we gaan het proberen, we gaan begeleiden, en andere… Nou, en dat moet ik wel zeggen, en dat ook wel delen, dat had ik heel erg toen ik verantwoordelijk werd voor de Nederlandse organisatie waarin dat teveel Mensen zaten ten opzichte van de omzet die we deden, en Mensen die echt al jaren

zaten waarvan duidelijk was dat ze niet presteren. En dan waren dat om vanuit onze hoge menselijke zorg waren dan trajecten van een jaar tot 1,5 jaar om bijvoorbeeld een accountmanager die jaar na jaar nog geen € 100.000 verkocht had, maar die verantwoordelijk was voor grote projecten en die hele dagen zaten te doen alsof ze de grote mannen waren. En dat duurt al meer dan een jaar of 1,5 jaar om hem goed te ontslaan.
Dat is wel een risico, want uiteindelijk doet u bedrijf niet goed als je Mensen laat slapen, die dus met een vervolgens andere Mensen die zeggen van “ja, als dat geaccepteerd wordt, waarom hoef ik zoveel te doen? Dan hoef ik ook niet te veel te doen…” Dus daar is wel een risico een risico aan.

Er zijn bedrijven waar dat de draaideuren binnen buiten draait. Toevallig ben ik recent heerlijk dichtbij in contact gekomen met een bedrijf waar het zo was, maar er gaan Mensen aan onderdoor met de beste wil, met de beste kennis, heel hoog presterende Mensen als genieten aandacht heb om voor het individu te zorgen, dat werkt in een goede organisatie, dat is verschrikkelijk. Dat zijn de Mensen dragen daar een zware aan verantwoordelijkheid in, en als persoon jij niet sterk genoeg bent om te zeggen, ik stap op, dan zijn er burnout, ziek geworden, enz… Dat is echt erg, dus hier is het echt goed. Je moet ergens In het midden. En liefst iets boven het midden zitten, denk ik. En ik vermoed dat wij daar een beetje boven zijn.

Gender egalitarianism

M : hier is het de laatste dimensie, over ***man / vrouw en geslachtsgelijkheid.***
Zweden, Scandinavië in het algemeen, waar bijvoorbeeld ouderschapsverlof een standaard is, en Nederland is eigenlijk ook wel. Een beetje dubbel, gender gelijkheid is inderdaad, dat haalt dat masculiniteit en feminiteit wel uit. Maar goed, Nederlanders is eigenlijk zeer gender equal. Alhoewel er wel een paar facetten in zijn die dan bevreemd zijn. In Nederland heeft een heel hoog gehalte van de vrouwen die tijdelijk werken, waardoor dat je eigenlijk vrouwen eigenlijk van, volgens mij, van heel Europa gemiddeld het minste verdienen en eigenlijk toch wel weer in zo'n situatie worden geduwd als zorg van de kinderen een break hebben in hun carrière et cetera. Dus, het lijkt een hele gelijke maatschappij, maar In de realiteit is dat eigenlijk niet zo.
Hoe is de organisatie? Ja, Het is een moeilijke verhaal, als ik het puur business bekijk, ook voor de Benelux, omdat we natuurlijk in een heel technisch omgeving zetten, en per uitbreiding tot het hele bedrijf, en behalve voor typisch vrouwelijke rol, zoals HR marketing sales, hebben wij wereldwijd bijzonder weinig vrouwelijke collega’s. Ik denk dat het ook wel te maken heeft met

technische aspect, waardoor dat het wat minder interessant is om daar echt op in te gaan. Dus ja, bij ons is het de verhouding niet goed. We hebben veel meer mannen in dienst dan de vrouwen. We streven er wel naar, het is trouwens voor ons als bedrijf, één van de punten die in ons jaarverslag staat. We hebben een objectief van 60 / 40 in managementposities over 2030 denk ik. We zitten nu al overal wel op 60 40 moet ik wel zeggen. En dat is wel heel frappant, qua productie hebben we bijna 50 / 50 en zelfs iets meer vrouwen in productie dan mannen. Dat is wel, vond ik altijd wel opvallend.
Maar Sales units is het is het waar anders. Ik probeer heel sterk als ik kan vooral vrouwen aan te nemen. We hebben recent in 1 keer 3 vrouwen bij kunnen aannemen. Ik was heel blij mee, want het zorgt ook voor een andere atmosfeer beneden. Dus nu vanuit de HR corporate cultuur, dat ligt hier hoog, we worden ervan bewust gemaakt, dus ik zou in midden hoog posities vrouwen aanwerven.
Ik vind deze op persoonlijke titel best gerelateerd aan risicomanagement, want met hoge masculiniteit gaat risico's afnamen hoog, tot niveau die soms onaanvaardbaar zijn, en dus een gelijkaardige benadering, een goede verhouding mannen / vrouwen maakt ook weer dat je verschillende invalshoeken krijgt op een andere manier naar gekeken.
Ik was trouwens van de week tegen een interessant artikel gevallen, dat gedeeld werd die ging over de reden waarom vrouwen niet doorgestoten tot management posities, of dat dan altijd een slechte verhouding is? Het glazen plafond, geen zin, enz… Het was mooi omschreven, het was een onderzoekster die zei "omdat we collectief, confidence verwarrend met competence. Confidence is iets dat bij mannen overmatig meestal aanwezig is en bij vrouwen het minder, terwijl competence echt een individueel ding is. Ik bedoel, Je kunt evenveel of even weinig competente bij mannen als vrouwen hebben, Dat is niet gelinkt aan het geslacht. Alleen het feit dat we iemand, en ik weet dat vanuit mijn eigen positie, en mijn vrouw heeft ook altijd goede positie weer gehad, als vrouw is het veel minder evident om gewoon te zeggen, "Het is mijn mening!" Wel een goede mening en dan heb je vertrouwen en dan kom je elke keer goed. We zullen het oude geloof hem wel, daarom mannen misschien ook meer risico's opnemen en er zijn waarschijnlijk andere culturen waar ze dat beter doen.

M : hier En dan hebben we nu dus alle dimensies gedaan. Nu zou ik graag hebben over : "Hoe denk je dat er mogelijke oplossingen zijn om iedereen akkoord krijgen, en iedereen in dezelfde richting gaan krijgen wanneer het gaat over risico's". Dat iedereen dezelfde gedrag en verhouding heeft ten opzichte van onzekerheid, risico's.

Dat is een goeie vraag. Heel toevallig heb ik morgen met mijn Management Team, dus onze financieel directeur en technisch directeur, hebben we een meeting staan over de top 10 risico's die bestaan. En dat komt uit het feit dat we hebben een proces intern dat we moeten voltooid. Elk jaar, en het ligt In de handen van de financieel directeur, moet elke financieel directeur van een bedrijf binnen onze groep een zelf assessment doen op een heel aantal vlakken. En een van de dingen waar we worden geforceerd om elke jaar te kijken is : “Wat zijn nu onze grootste risico's?” En dit vanuit onze eigen achtergrond.

Dus als ik al een oplossing kan aandragen voor anderen bedrijven, dat is het om gewoon een proces te maken dan geforceerd wordt om een keer per jaar, een keer per half jaar zelf, te kijken naar je risico's. Want het bewust worden, bewust maken, is de eerste stap. Ik denk dat er veel bedrijven zijn die niet, en zeker wanneer je naar KMO’s kijkt, waar de directeur, eigenaar, ondernemer, alles petten op dezelfde hoofd heeft, dat het realiteit is dat ook niet anders kan, dan daarover na te denken, in een proces dat geforceerd wordt, om elk jaar te zeggen “dat zijn mijn grootste risico's”. En vervolgens als geïdentificeerd, moeten we dingen mee gaan doen? En wat het oplevert, is één ding, maar oke, ja, dat is het risico. Wat kunnen we daaraan doen en helaas is het zo ook met het lijstje dat we voor morgen voorbereiden. Wij lopende risico's, Maar dat we niets aan kunnen doen?

Ik heb het gehad in die stond die staat op ons lijstje, één van onze risico’s is : ik heb wat recent gehad, twee jaar geleden in Nederland is dat we één van onze distributeurs werd overgenomen door een concurrent. En dat was een omzet die behoorlijk hoog was, en waar van je weet, ja, goed dat, dat kan je wel zijn, ze zeggen wel, ja, maar we hebben klant die hebben nog Electrolux en andere dingen. Maar goed, als er een andere fabrikant is of een consortium van fabrikanten die gaan echt niet onze apparatuur voorstellen en ze zeiden al jaren, dat gaan wij doen, Maar we hebben dat ook afgeblokt en hebben dan gezegd van “kijk, we gaan dat niet doen. We gaan het niet aan jullie leveren, want dat heeft geen zin in onze in onze optiek”, maar we moeten er maar voor zorgen dat die klanten die eigenlijk willen dat die bij onze wel bij onze partners. Maar dat is een risico dat je niet in de hand hebt. Je kunt daar niks aan doen, behalve van bewustzijn.

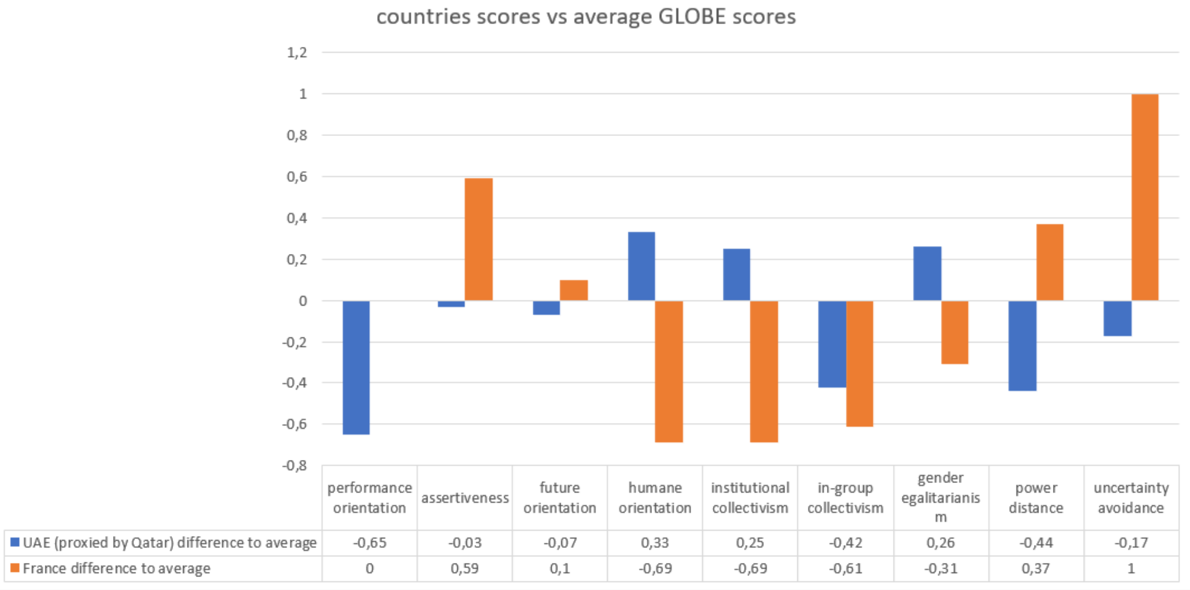
En dan zijn er risicos, waar dat je wel iets aan kunt doen en dan moeten zeggen, dan pak je de verantwoordelijkheid en dan iets mogen doen.

M: Meer gerelateerd tot die culturele risico’s : Hoe ga jij om met het feit dat je met Nederlander werkt en ook met België en die zijn andere nationale cultuur hebben, en die andere attitude en gedragen hebben? Hoe ga jij dan?

Het belangrijkste is dat mensen elkaar moeten leren kennen, en moeten elkaar kennen en fysiek samenkomen helpt daar daarbij. Dus wij hebben, dat was zeer moeilijk de afgelopen twee jaar, zeker omdat we vanuit een herorganisatie kwamen door die verzelfstandiging van Electrolux professional vanuit Electrolux. We hebben mensen verloren, we zijn verhuisd, een hele hoop dingen veranderd. En daarna kwam corona, en toen hadden we nieuwe mensen. Een deel van onze collega's voor de Benelux zitten op kantoor in Parijs. Ik heb mensen aangenomen daar, die heb ik een jaar niet fysiek gezien, Alleen wel dagelijks of wekelijks elk een paar keer via teams. Maar de eerste keer dat ik dat ik dan weer terug kon komen. De laatste keer dat ik op kantoor in Parijs was voor corona, in februari 2020, en dan de keer daarna was juli 2022. Juli 2021 kom ik op kantoor. Er waren twee jongens, twee Nederlandse jongens die daar zitten, die daar wonen dus Nederlandstalig / Franstalig. Oh, je bent lang en een ander, oh, Ik had jou kleiner ingeschat. Of hij andersom, hé maar je ziet hier mensen alleen maar via een scherm en dat was raar, Dat was echt gewoon raar. En dat is niet goed want wij kunnen ze niet integreren in een groep. Laten mensen elkaar leren kennen is een stukje dat ik probeer daar persoonlijk bij betroken te worden.
Wel uit te dragen naar bewust van te zijn, want een van de dingen die je erdoor geleerd heb, en de basis hiervan is : Mensen reageren emotioneel op zaken, waarvan jij denkt “Waarom doet hij nu zo moeilijk?” of ook waarom zo een boze reactie of een verdrietige reactie of anderen, en dat is waarschijnlijk omdat een culturele dimensie zit die daar jij niet ziet, Maar dat zij gevoelig vinden.
Dus Ik ben daar zelf wel mee bezig omdat ik dat teammanager van verschillende culturen. Maar meestal zijn de Nederlanders daar niet mee bezig versus de Belgen of de Belgen niet versus de Nederlander. En dat is wel iets wat dat we zijn geconfronteerd, en waar wij misschien trainings en voorbereiding zouden moeten laten voorzien. Het is een gevoelig punt, Ik ga er eens over nadenken.
Je hebt nog wel mee getriggerd, misschien is het een thema waar wij iets kunnen brengen. Maar goed. Laat Mensen met elkaar omgaan. Dat helpt altijd als het individuele individuen met elkaar kunnen spreken. Dat is sowieso al een heel stuk meer.
Dat was echt nuttig en interessant. Echt bedankt.

M : Dankjewel ook.

9.3.8 Sara's interview



Unfortunately, the GLOBE research has not investigated both in the Unites Arab Emirates and Pakistan. Therefore, UAE has been proxied by Qatar but Pakistan hasn't been proxied at all. Hofstede research knows little about Pakistan as well. Consequently, during the interview I asked Sara more about the Pakistani culture.

*M : Where are you from ? What is your **cultural background** ? To which national culture do you feel to belong to ?*

My name is Sarah. I am from Pakistan. I've been working in Pakistan like for past six years and after that I moved to United Arab Emirates (UAE) and I've been working here for the past three and a half years.

My cultural background is like South Asian. I suppose to be conservative but at the same time I belong to a family that is very open minded, broad minded. I got a very good education and I had then reasonably good jobs.

I got then the opportunity to move to a different land where I'm currently working for Capgemini as a consultant and as a project manager. I provide consultancy for digital projects and products like application development, website development, B2B & B2C platforms, e-commerce platforms. My role includes providing consultancy for digital solutions and also managing end development of the digital products.

Capgemini is a French company. The head office for the middle east is located into Dubai and I am working for them. I deal with different clients in UAE. I am working as a consultant for some projects and for some projects, I am acting as project manager.

Actually there are more than 300,000 employees working for Capgemini all over the world. There are between 30 and 40 people working for Capgemini in the UAE. For my organisation, in the UAE we are almost 15. We keep travelling to different regions within the Middle East as for example to Saudi Arabia, Egypt, Oman and Jordan. These are the regions that we cover.

This is the first organisation that I started working with after leaving my country. There is a great cultural diversity here, a lot of different nationalities. I've met people who are Italian, French, Spanish, South Asian, Asian. The cultural diversity is very valued by the company because since it is located all over the world, we need to interact with people all globally. Most of them are working remotely as well. Diversity is something that we value. We celebrate all kind of occasions.

There is a cultural diversity not only related to nationalities, but also related to different sexual orientation. There is no discrimination for colour raise. It's just totally not acceptable, especially within the organisation and also within the region, in UAE. UAE in general is very diversified. I think it is one of the most diversified regions in the world where you find nationalities from all over the world. It is very “colourful”.

M : Within your office of Capgemini, is there one culture that is predominant or not ?
No, not really.

M : To which risks is Capgemini exposed ?
Since Capgemini is a French company, if we're not doing well in the Middle East, they would shut down this branch but there are so many projects that we're working on an operational that I don’t think there will be a financial risk for Capgemini in this area.

UAE life is good in so many ways, but one of the uncertainty that everyone faces here is about the job.

Capgemini is more exposed to a human risk: finding the right talent these days is really a problem. For example if one of my projects requires to hire a software developer skilled in a particular technology, it's very difficult to find such a profile because everybody is working remotely. There are so many opportunities and people are just switching jobs within days within months. Hiring new talent is a challenge and retaining the resources as well. I have seen it more during and after the COVID times.

I do not think that we are faced to political risks. Politics do not influence the organisations in anyway in this area.

M : In your role, how much are you exposed to risk ?
I would say 5 on a scale to 7. I am exposed surely to human resources as I have to retain my team and since the team is very important for the end client, I have to daily manage their expectations, solve their problems.

M : Is your company risk averse or more risk seeking ?
Risk averse in the UAE but I'm just talking from my experience within the projects that I am working on.

M : Are you personally more risk averse or more risk seeking ?
I am more risk averse.

Uncertainty avoidance
M : It's extends to which members of a collective follow rules and procedures to avoid the insurgency. How much do you stick to some norms, to some procedures to avoid uncertainties on a scale from 1 to 7 ?
6, I would say.

M : Are there a lot of rules and procedures in place within Capgemini ?
Yes, actually they range from cybersecurity to compliance about harassment, racism, cultural respect. There are a lot of rules. We have to comply to these through trainings which are held every few weeks.

M : How much do you think the fact that people follow rules influence their attitudes and behaviours towards risk ?

It affects a lot. If I were to rate it would be like 7.

M : Could you elaborate just a little bit more on how the cultural dimensions influence the risk?

If we are complying with all the cultural norms that Capgemini defines for us, we will be managing our clients. For me, I will be managing my resources in accordance with the cultural compliance, I will be managing my clients with that. I would not even for a second, think about which culture they're coming from, or which race they're coming from or which are their cultural background. We do not take into consideration any of these things when working with our team or while hiring employees or while working with the client. So I think this is one of the very major reasons why Capgemini is able to manage clients all over the world because they're not affected by cultural dimensions.

Power distance

M : How is the power shared within Capgemini ? Is there a hierarchy ?

There is a hierarchy.

M : Do you personally find normal that there is a hierarchy or would you rather have a flat structure ?

No, no, it's normal. For an organisation that is big, it's quite normal.

It's a publicly listed company and it is spread across different regions. There is a head officer for each different region and then there is a head officer for all the regions. There is a CEO of Middle East and then my boss and then it is me. So the hierarchy is pretty practical. I would say it's not too much or too less.

M : Do you think that this power distance dimension influences a lot the attitudes and behaviours towards risk ?

Yes it does.

M : Do you think that people will take more risks if there is a high power distance or not ?

I will talk about my personal experience in my role. My boss gives me all the authority to take risks within my capacity but I know what kind of risks I can take and what kind of risks I have to avoid. So I can manage my team however I like. I can take risks in managing them, but I cannot take risks which impacts the financial aspects of the projects.

My boss is managing so many different projects at the same time, but he's not micromanaging. He knows what is happening in different areas, and he also takes risks.

When you take risks, you might or might not have more opportunities. For example, you take risks by providing a solution for free to one customer because you seek more business opportunity in the future, and that's a risk. That's a risk that we in Capgemini take a lot.

I can deliver something which is not part of my scope but because I see future opportunities, I would be in goodwill, and I will take a risk. My manager trust me. It's a very positive power distance.

Future orientation

M : It's about to extent to which individuals engage in future oriented behaviours, plan ahead, think about the future. Do you have a long term vision ?

In my personal life I am not very future oriented. I don't follow future orientation that much.

In business, of course you need to be future oriented. You cannot work otherwise. If for example, I'm working on our project, I need to forecast the project until the end of it: how much I'm spending on it, what’s my profit ? what’s my revenue ? Everything is future oriented and it is very important for every business. My organisation is very particular. They keep track of everything from the beginning to the end of each engagement for each project.

If we are talking about my organisation it would be 7 but if you're talking about myself, it would be 2 on a scale of 7.

M : Why do you think Capgemini is thinking so much ahead ? Why do they to do so ?

They are a publicly listed company, and when you're a publicly listed company, your numbers are in front of everyone. In order to build the trust of the market and to keep it, we need to keep track of each and every project. It's not like I just start a project and I will be like, OK, we will see how it goes.

Since Capgemini has hundreds and millions of projects that we are working on, we need to have for each project a good view. We have to know the profit of it every month or how much is lost every month or every week. We are publicly listed and we have to be very straightforward with the numbers.

M : How did Capgemini make sure that you're not following your personal future orientation?
By reporting. They are very particular about reporting. There is a lot of reporting.

Performance orientation

M : Does Capgemini reward performance and excellence ?
Yes, they do it a lot in the group but here, in the Middle East, there is a discrimination. They do not really value South Asians as much as they do for other nationalities. There is a cultural impact. When I interact with other regions, I realize that they are very professional about rewards and performance.

M : Do you think this influences the attitudes and behaviours towards risk ?
It does. When I first joined this organisation I was hired on a very, very low salary as compared to my other peers who belonged to different nationalities. I have grown with time, but it took me a lot of efforts to grow to that position.
If anybody else who is not being compensated by the same way as others are being compensated, the risk of him leaving the organisation is more than the other people. So, I would say the risk of human resource like we discussed earlier will be impacted by this behaviour.

Assertiveness

M : How is the communication in Pakistan ? Is the communication direct as it is for example in Germany where there is a highly direct language ?
The communication in Pakistan is very easy. I've worked in Pakistan in several organisations from small scale to big scale organisations. The official medium of communication is English. Everyone knows English, even if it's not too great you're able to communicate. As 90 to 95% of the employees are from Pakistan, you can also communicate in your own languages. The official language when we have meetings or when we have to do presentations to clients is English. The language is not confrontational.

M : Are the relationships direct or not within Capgemini ?
Yes, there are. In Capgemini, it's English that we follow with each other but within UAE, the locals are more comfortable in speaking in their own language, the Arabic language. If we have

a client who is an Arabic speaking, it becomes a challenge to communicate with him in English because they prefer Arabic language over English.

M : Are the Arabic people direct in their language or not ?
They are very direct. They're super direct but of course we do not understand Arabic. It's not our first language, so it's still English that we got. As much as I have interacted with them, they are very direct with their language.

M : How does this dimension influence the attitudes and behaviours towards risk ?
I don't think this has any Influence towards risks because there are different people, especially within my organisation. It's a diversified culture. You come across different languages, different behaviours, it does not really have an impact.

Collectivism
M : Is Pakistan a collectivist society ?
Yes it is.

M : Is Capgemini more collectivist or individualistic ?
There is a collectivism culture. Capgemini is very selective. if I talk about my team, I have three different projects for which I have three different teams and some of them are based in India, some of them are based in France, some of them are based in Saudi Arabia. So we have those resources and if there is a need of those resources to help in another project, we would always look into the right talent. So, we share the right resources when needed. There is a lot of teamwork. That helps to fix the problem. So, the rate on the scale is like 7.

M : How do you think that this cultural dimension impacts the attitudes and behaviours towards risk ?
There is a collectivism culture within Capgemini and it has a good impact. We are using all the resources in a positive way and it has a positive impact. Eventually the risks, I would say, would be reduced, not increased.

M : If you have someone who is coming with a more individualistic mentality, could it have a negative impact on the team spirit and teamwork ?

Yes it has an impact. I don't say the risk on the business would be very much high because most of them are team players, but if there is one, I will have to do more meetings to involve this person.

M : How does it happen that the majority are team players within Capgemini ?

I think that there is no other way to do it. People need to collaborate to deliver because one project requires different skills. If you do not collaborate, there is a risk not to deliver. Working as team players is one of the value that Capgemini is looking for when hiring people.

Humane orientation

M : It's the degree to which collective encourages and rewards individuals for being fair, altruistic, generous, caring and kind to others. How would you rate yourself taking into account your cultural background ? Is your cultural background oriented to human ?

I do not think that it is really linked to the cultural background. It is more personal.

If I talk about myself, in the beginning of my career I came across people who were not generous, who did not let me provide the right platforms to grow, who thought of me as a risk to their own opportunities and their own careers. Then, I switched from organisations and I found fair, generous and caring people.

M : Could you link this aspect to the way people act and behave towards like uncertainties and risk ?

Of course, the risks are obviously high if you're not caring and generous. Personally, of course, if you're not kind with people, the risk for you is that they will find other opportunities and leave. If you find that your organisation is not caring or generous enough, then any other opportunity that you will find you will jump into it because you realize that your work is not as much as you consider it to be. So, definitely the risk for an organisation would be very high if this is not even taken into consideration.

Gender egalitarianism

M : Could you make a link between gender egalitarianism and attitudes and behaviours people have towards the risk ?

This is a very sensitive and a very good topic to discuss. If I'm talking about my gender, I need to struggle more and to work more to get to a higher position. I need to prove myself a lot more than the other gender to make a point. This is also the case for women about other nationalities as well. In order to reach a position or to come to a directed level, a male person does not have to work as much as compared to a female.

if I talk about Middle Eastern culture, they are conservative in that sense that they have allowed the females to work as equal partners in the organisation quite later than the rest of the world, so it has somehow an impact on the culture generally as well.

M : Is it only by working more that you will get a better position or does it help sometimes to take more risks to get there ?

I need to do more work and I have to take more risks if I want to get a promotion. By risks means taking on an opportunity that requires a lot of effort and it may or may not succeed.

As a small example, if I'm in a meeting and it's my first day in that job and I'm trying to make a point and nobody gives the importance to that reasoning but at the same time there is a peer of mine who talks over the same thing, then everybody is going to value more to that person just because of the gender. It's really a very common practise. This happens not just in my culture, but also when I came here and when I talked to people from different nationalities. This thing is pretty common.

M : So lastly I want to finish with some ***solutions*** *or what a company should do to have everyone on boards with the same attitudes and behaviours towards risk. We already talk about reporting, about the fact to hire right people with the good values. Do you have in mind other things that companies should do to have everybody aligned with the same attitudes and behaviours towards risk ?*

You should be very clear about your values when you hire people, whatever those values are. Sometimes it happens that you may be working in an organisation that may not be very flexible with your culture. So when you hire people you should be very open regarding which culture you want to go with, what are the restrictions that you want to follow as an organisation so that the resources are aligned with your expectations. It's not like a surprise for either of the parties. I think straightforward about all the policies and also for people who are joining organisations.

When we find a good job which is well paid, you are automatically attracted to it but eventually when you start working there, it gives you more stress than pleasure because you are working in a toxic environment which is not good for you. So it is always good to explore the culture of the organisations that you want to work with and also for the employers to be very straightforward about their policies, about their culture, about the compliances that they follow.

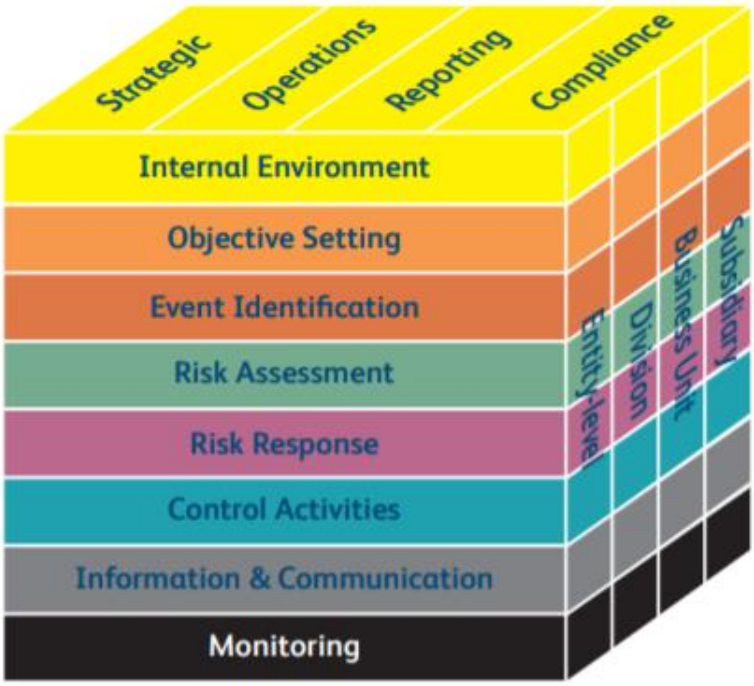
I'm working here with Capgemini and I was working in Pakistan with Telenor. It belongs to the Telenor Group associated with Norway. Both companies, Telenor and Capgemini have a lot of compliance which is going on about the race, about the gender, about culture, about giving sensitive information to any other company, about the clients.
We had a lot of compliances and we had a lot of trainings and I think they're very useful. So maybe I think it's a good idea to include it as a part of your orientation sessions when you hire resources just before giving them an offer. It is important to share all of this information with them. Then once they are hired, they will complete all these trainings and comply with all the rules that we follow.

9.4 Alvesson (2002) metaphors for organisational culture

Culture as exchange-regulator	acts to indirectly control employee behaviour through shared social knowledge of the exchange relationship between employees and the organisation
As compass	provides employees with a shared set of values that guides their goal-directed behaviour toward effectiveness
As social glue	as shared beliefs and norms that bring employees together in harmony and consensus
As sacred cow	as core values that employees emotionally identify with, are committed to, and ultimately view as sacred
As affect-regulator	as a means to communicate rules for appropriate emotional expressions as a means of management control of employees
As disorder	as a jungle of ambiguity, characterized by uncertainty, contradiction, and confusion
As blinders	is rooted in the unconscious with limited access by individuals and or understanding of its effects
As world-closure	as a management-created social reality that restricts employees' freedom and runs counter to their interests

9.5 Cultural iceberg in the context of the organisation

9.6 COSO (2004) Enterprise Risk Management Cube (Maki et al., 2004)



Abstract

Purpose - This thesis aims to shed light on how the national culture influences individual's attitude and behaviour towards risk.

Design/methodology/Approach - This exploratory research draws on secondary research to frame the empirical research which has been conducted through interviews. The analysis is structured by the cultural dimensions of the GLOBE project. The population is made of employees and managers who are operating in a culture that is different from theirs. This enables to have individuals who are aware of cultural differences at work and to understand how these influence the attitude and behaviours towards risk.

Main findings - Attitudes and behaviours towards risk change across cultures. Employees may not feel tuned in with the organisation's risk attitude due to the different cultural background in which the employee and the organisation have been existing.

Research limitations/implications - The qualitative findings come from individuals' feeling, perception and experiences and are thus not necessarily the absolute truth. In fact, the findings could serve as hypotheses for future quantitative research to validate or invalidate these.

Practical implications - This thesis enables organisations and executive managers to know the potential pain points where attention needs to be paid to the attitude and behaviours towards risk when their organisation goes international or simply employs individuals from different cultures.

Originality/value - This research uses all nine cultural dimensions of the GLOBE project to analyse how national culture may influence the risk culture. Moreover, it provides an illustrative model for better understanding.

Key words - risk management**,** risk culture, national culture, risk attitude, behaviour, GLOBE Project

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