

MASTER

The united cultures of Unico : the influence of cultural differences on cooperation in a European banking group

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The United Cultures of Unico

The Influence of Cultural Differences on
Cooperation in a European Banking Group

**NIET
UITLEENBAAR**

A Master's thesis

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Executive Summary

Few industries are as affected by IT developments as the banking sector. Latest IT issues for banks concern banking by Internet and mobile phones, Straight Through Processing, integration with Customer Relations Management. The increased globalisation in the banking world has broadened the scope of the banks from a national one into an international one. Cooperative banks in Europe formed the Unico Banking Group to deal with the new challenges in banking and related IT. In Unico context - in committees, working groups, workshops - people from nine European banks get together to discuss issues, make appointments, make decisions, work on projects in the field of banking IT. In the interactions necessary for these activities, participants are bound to be confronted with cultural differences caused by their different backgrounds. 'Hard' organisational theories such as the organisation typology by Mintzberg (1979), do not take into account the cultural challenges that arise when international cooperation is to be organised. In this study a light is shed on the 'soft' side by focusing on the cultural aspects of international cooperation in IT projects. An understanding of the cultural differences between the different Unico banks contributes to a good basis of cooperation. Therefore, for this study the following problem definition is used:

What are the cultural differences between the member banks of the Unico Banking Group? How can the knowledge of these cultural differences be used to enhance cooperation on implementation of ICT in the Unico Banking Group and its members?

Each grouping of people can have its own culture. In this study, three groupings of people are of interest:

- ⇒ The grouping by country, making the National Cultures;
- ⇒ The grouping by company, making the Corporate Cultures;
- ⇒ The grouping by occupation, making the Professional Cultures.

Further, we discern two types of cultural differences (see Figure 8.1): the visible type "Practice" to which communication and behaviour belong and the invisible type "Values". This study is set up with the same distinction between values and practice differences in National, Corporate and Professional Cultures.

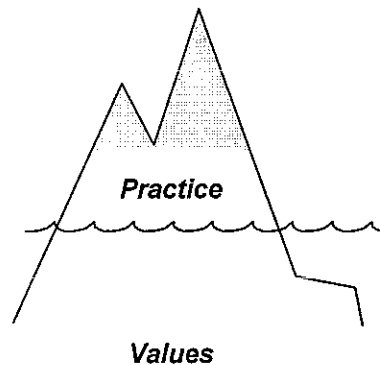


Figure 8.1: Culture as an iceberg

The iceberg visualises the idea that Values in culture are just as important to take into account, but that their invisibility makes them less obvious to be acknowledged and the more dangerous.

The following table shows how the different areas of cultural differences are approached in this study: two approaches were used: an anthropological or 'soft' approach of descriptions; and the mechanical or 'hard' approach of measurements and statistics.

	Values	Practice
National Cultures	Described Hofstede's dimensions tested (Negative validation of the dimensions) No measurements	Communication dimensions used for measurements. (Applicable only to National Cultures) Compass dimensions tested (Positive validation of the dimensions) Dimensions used for measurements
Corporate Cultures	Described	Compass dimensions tested (Positive validation of the dimensions) Dimensions used for measurements
Professional Cultures	Described	Described

Table 8.1: Discussed areas in this study

The visibility difference between Practice and Values is important in terms of the way to investigate these aspects of culture. Cultural Practice can be investigated by asking others how they perceive a culture. To identify Cultural Values, introspection is needed. A questionnaire is used to measure both kinds of national cultural differences. From the 290 questionnaires that were sent out, 53 were returned. For Hofstede's dimensions, a respondent was asked to answer four crucial questions per dimension about the respondent himself. With the method of W. Hall, respondents are asked her eleven questions per dimension about the six other banks. In the questionnaire the difference is noticeable: between the introspective approach of Hofstede and the approach of assessment by others with Hall's dimensions dimensions. A practical difference between the approaches lies in that answering questions about six other banks produces more data to work with than the one set of answers on Hofstede's dimensions. In this survey a satisfying average of over four sets of answers per respondent gave 230 sets of answers. That gives a lot more statistical working space than the 46 sets of answers with Hofstede's dimensions. The following table summarises the response from the questionnaire (the country codes are according to the Internet domain extensions).

Unico member bank	Country (country code)	No. of answer sets assessing the member bank on Hofstede's cultural values dimensions (introspection)	No. of answer sets assessing the member bank on cultural practice dimensions (perceived by others)
OKO	Finland (fi)	7	25
DG	Germany (de)	7	37
Rabo	The Netherlands (nl)	8	35
RZB	Austria (at)	9	28
KBC	Belgium (be)	7	30
CA	France (fr)	3	34
ICCREA	Italy (it)	1	21
BCE	Spain (es)	1	0
Unico	Various	3	0
Total		46	230

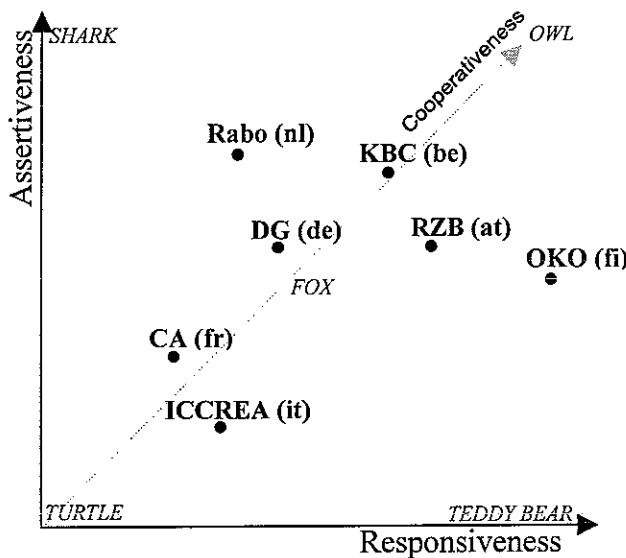
Table 6.1: Response of the Questionnaire on Cultural Values and Practice Dimensions

The results of the measurements on cultural practice show two groups of Unico members: CA and ICCREA in one, DG, KBC, OKO, Rabo and RZB in the other group. This is according to the used literature that mentions differences between the Latin

culture group (a.o. France, Italy, also Spain..) and the Germanic culture group (typically Austria, Germany, Netherlands, a.o.). KBC and OKO scored consistently with the Germanic group. For KBC (with primarily Flemish delegates) a notable result: Hofstede found that all Belgians share Latin cultural values. This implies that to the Germanic group members (Rabo especially), the Flemish colleagues may appear similar but really think differently! Compare this to Switzerland where the German speaking people and the Francophone people differ on cultural values as well as cultural practice.

The dimensions of E. Hall: Directness and Polychronicity in communication and the Compass dimensions: Assertiveness and Responsiveness of W. Hall proved useful for measuring visible cultural differences. CA and ICCREA measure to communicate significantly more indirectly and with more issues within one discussion. This compares to the other Unico members who communicate single issues in a direct way. The way to approach a discussion is a tentative way. The Germanic group can try to avoid seeming blunt by using careful formulation with perhaps a little introduction. Colleagues from CA and ICCREA can expect directness and can keep that in mind before interpreting impoliteness.

In the survey, the Compass dimensions of W. Hall: Assertiveness and Responsiveness correlate significantly with good cooperation. This is consistent with the theory of Thomas, Kilmann a.o. that uses animals as metaphors for cultural positions in a diagram portraying cooperativeness. We can place the Unico banks in that diagram:



The higher in the top right corner the better. However acting assertively and responsively to the same extent as your cooperation partner is preferred (the Fox). A certain degree of Responsiveness is crucial to become aware of a need to adjust one's Assertiveness and Responsiveness to the situation.

Figure 7.3: Unico Scores on the Diagram of Thomas-Kilmann

The (invisible) culture dimensions of Hofstede: Uncertainty Avoidance and Power Distance were also measured but showed internally inconsistent results. For the further implications concerning cooperation related to cultural values, the scores are used of the countries that the Unico members are from, taken from Hofstede (2001).

The following table summarises the hypotheses in this study:

Hypothesis	Data	Conclusion
The Power Distance Index of Hofstede is a valid measure for cultural differences;	No consistency between the four possible questions	Rejected
The Uncertainty Avoidance Index of Hofstede is a valid measure for cultural differences;	No consistency between the four possible questions	Rejected

The scores of and differences between the Unico banks on the Power Distance Index and the Uncertainty Avoidance Index of Hofstede are as shown in Table 3.1 and Figure 3.1.	Not tested. The scores of Hofstede are maintained.	Not tested
The Assertiveness dimension of W. Hall is a valid measure for cultural differences;	Seven of the eleven possible questions consistent	Confirmed
The Responsiveness dimension of W. Hall is a valid measure for cultural differences;	Five of the eleven possible questions consistent	Confirmed
The scores of and differences between the Unico banks on the Assertiveness and the Uncertainty dimensions of W. Hall are as shown in Table 3.2 and Figure 3.2.	Measured positions are different from hypothesised positions	Rejected
KBC, CA and ICCREA communicate more digressively than RZB, DG and Rabo who communicate more directly.	KBC grouped with Germanic group. CA and ICCREA scored more digressive than the others with significances ranging from .000 to 0.060	Confirmed
KBC, CA and ICCREA communicate more polychronically than RZB, DG and Rabo.	KBC grouped with Germanic group. ICCREA and CA and scored more polychronic than the others. ICCREA with significances ranging from .000 to 0.017; CA with significances ranging from .017 to 0.161	Confirmed

Table 8.2: Hypotheses and Results

A European Union project called Babel produced a framework of generalisators in a meticulously described decision making process. The static or flexible way to address uncertainty avoidance was used as paradigm to produce 'bipolar action modalities'. Table 4.1 lists the generalisators and action modalities together with a mapping of culture's influence; positions on the diverse dimensions of Hofstede have predictive value for the preferences of the various cultures in the Unico group. Figures 7.1, 7.2 and 7.3 give an overview. Those figures give an idea what colleagues from the various member banks could prefer to do in terms of for instance interpreting complex situations: decide to incorporate all aspects in a complex model with dynamic, open elements or decide to make up a concrete, static model. Or for instance in the kind of decisions to be made: should the solutions be specified to the smallest details or should they have parameters open for changes making the solutions flexible but maybe inconclusive? Interesting for further research would be an empirical confirmation of the predictive value of cultural data, with clear positions of countries on the decision making 'dimensions' and quantitative relations with the causing cultural values. A research for decision making 'dimensions' - other than produced by the paradigma of static-flexible poles to address uncertainty avoidance - would also support the Babel approach. For now the mappings and tables may not be practicle to learn by heart for participants in Unico's projects. Understanding the logic in those does contribute though to (in terms of Hofstede's learning path) a deepening of the cultural awareness and knowledge, and may elicit development of intercultural cooperation skills.

The Corporate Cultures of the different member banks have not been tested and, being banks, are presumed to fit the Pyramid metaphor with high Power Distance and high Uncertainty Avoidance. Banks are therefore on average not the best companies to cooperate internationally with other companies because the high Power Distance in banks make international projects vulnerable for the opinion of single managers. With high Uncertainty Avoidance: 'different' is found dangerous and 'unknown' scary. The Corporate Culture that is most beneficial to organising ICT development and implementation in Unico (and elsewhere) is the 'Innovation Culture'. That is a mixture of the Incubator and the Guided Missile Culture, ideal for the development of ideas and the implementation of them, respectively.

Professional cultures are important in Unico's projects because of the projects' interdisciplinary nature. Table 2.4 on page 13 provides a compact overview of on what subjects opinions and views can vary between Engineers, Bankers, Lawyers and Politicians, all of which can be found having a role in Unico projects in one stage or another.

The way to handle the cultural challenge starts with awareness and knowledge. To both of which this study contributes. The dimensions and the subjects on which preferences may vary culturally, are more important than the specific scores on them. Each person is different and deserves an open mind for getting acquainted. Sound intercultural practice starts with perceiving and listening carefully. The crucial step however is to show flexibility: to accept a different way, viewpoint or preference, or - if possible - to embrace the partner's ideas or manners, appraising their potential added value even if they are opposite to one's first impulse. In the general approach there is no difference between coping with visible and coping with invisible cultural differences. Showing sensitivity and flexibility is the way to overcome both kinds of cultural pitfalls.

Unico delegates as moderators and facilitators in the diverse projects, are in an excellent position to be aware of the cultural issue and play the role of the 'Fox'; to mediate and let the discussions not be troubled by cultural incompatibility or misunderstandings; be it differences in the Professional, the Corporate or the National Cultures.

Preface

This report is a reflection of a long period in which I received a lot of support from family, friends and my supervisors. From them especially prof. Ulijn had with his enthusiasm and benevolence an important influence in the realisation of this thesis. Thanks to all.

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1. Introduction

This paper reports on a study on cultural differences within the Unico Banking Group. To explain the motivation for this study, I would like first to give an impression of Unico and its activities.

1.1 Unico's structure and activities

The Unico Banking Group is a group of nine European *cooperative* banks (in alphabetical order):

Unico Member Bank	Abbreviation	Country	Country code (Internet domain)
Banco Cooperativo Español	BCE	Spain	es
Crédit Agricole	CA	France	fr
DG BANK	DG	Germany	de
ICCREA	ICCREA	Italy	it
KBC Bank	KBC	Belgium	be
OKOBANK	OKO	Finland	fr
Rabobank	Rabo	The Netherlands	nl
RZB-Austria	RZB	Austria	at
USRB	USRB	Switzerland	ch

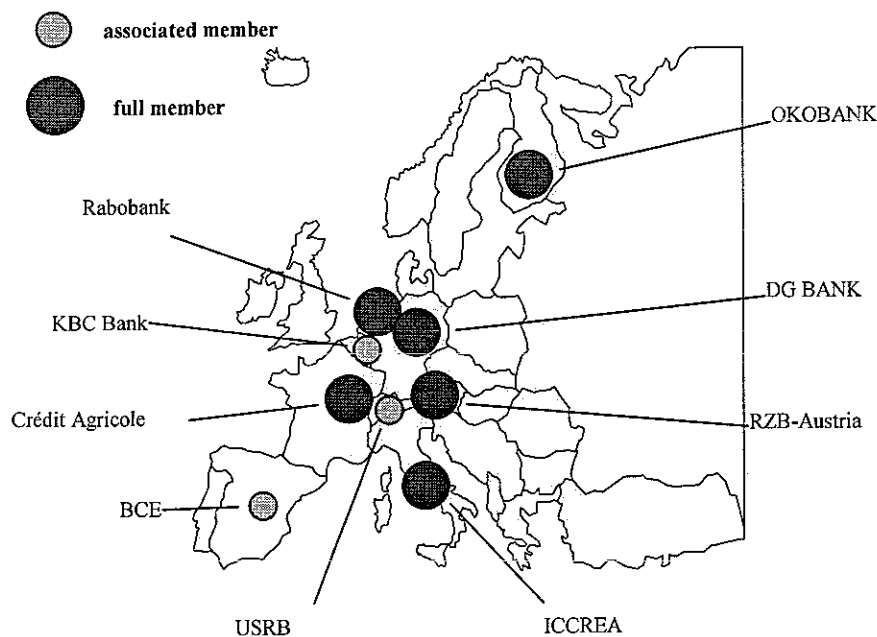


Figure 1.1 Unico Member Banks in Europe; Source: Unico, 1999

One of the characteristics of a cooperative bank is that its branches are independent economic entities with their own financial statements and their own shareholders. These banks are from origin nationally focused and have strong relationships with the local communities.

To be able to offer the clients services that cross the national borders, the banks sought partners across Europe with similar, cooperative roots. In 1979 the United Cooperative (Unico) Banking Group was founded. The organisation of this group is as follows:

The Unico office in Amsterdam operates like a secretariat organising and managing Unico's projects e.g. in the fields of cash management, payment systems, IT infrastructure etc. For every project there is a project group or working group consisting of delegates from the member banks and a Unico staff member. Project groups are supervised by a strategic committee; the overall strategic direction of Unico's activities is determined by the Steering Committee, which consists of the top managers of the (full) member banks and the general manager of the Unico Secretariat.

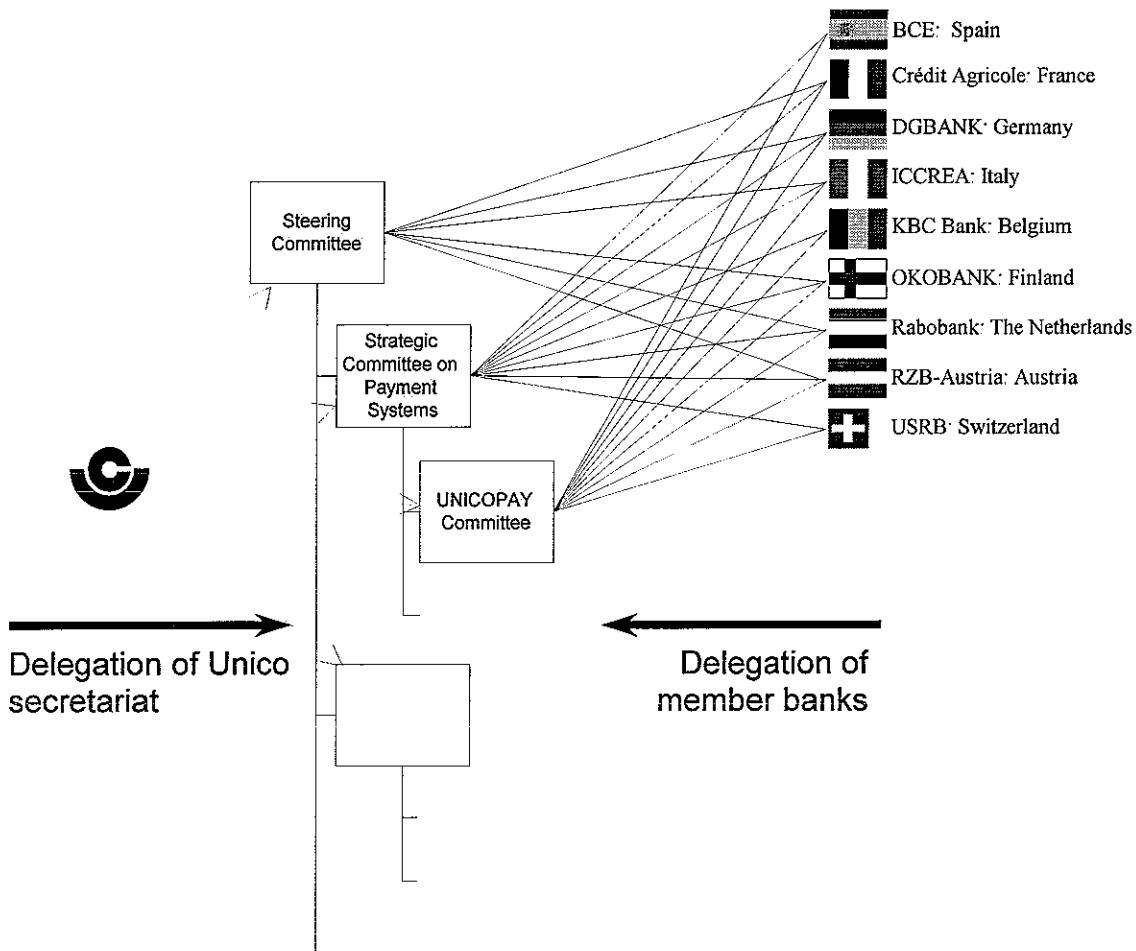


Figure 1.2: The Way Cooperation Is Organised (the order is alphabetical); Source: Unico, 1999

At all levels of cooperation, committees are formed by putting together delegates from the participating banks into groups, expecting them to work together on a variety of subjects like Unicopay in Figure 1.2. Other examples of projects are:

- Cross border cash management
- International payment
- e-mail communication between the members of the group
- e-commerce developments

- Internet sites and activities

As can be expected concerning modern banks, most subjects of cooperation lie in the fields of money transactions and communication infrastructures. ICT is gaining importance in Unico's cooperation efforts with the increasing activities of the banks in the Internet area.

1.2 Problem definition

We have seen that in Unico context; in committees, workshops or working groups, people from banks from all over Europe get together to discuss issues, make appointments, make decisions. In the interactions necessary for these activities, participants are bound to be confronted with cultural differences. Geert Hofstede¹ poses a similar question drawing a picture of world encompassing cooperation stating: "A condition to achieve world wide, effective solutions is that we learn to understand the differences in the ways of thinking, feeling, and acting of nations' leaders and their peoples." Turning the global scope of this statement into a European one, and looking at the employees of Unico's member banks as representatives of their banks' cultures, we can derive the conclusion that an understanding of the cultural differences between the different Unico banks would contribute to a good basis of cooperation on the various subjects of interest to Unico. In this study therefore, the following problem definition is used:

What are the cultural differences between the member banks of the Unico Banking Group? How can the knowledge of these cultural differences be used to enhance cooperation on implementation of ICT in the Unico Banking Group and its members?

1.3 Relevance of the study

With the knowledge resulting from this study, Unico can rely on some instruments to overcome cultural pitfalls. This should enhance the chances of success of the various ICT projects that are managed by Unico. As to a more scientific perspective, most research on cultural differences aims to create or improve models describing cultures. Rather integrating and applying these models than inventing new ones, this study will compare different ways of measuring cultures and shed some light on how cultural differences measurably influence the decision making process in IT projects.

1.4 Methodological outline

This study is performed the way it is prescribed in the book by Baarda and De Goede². Because there is ample theory written on the subject of cultural differences, a selection from those theories is made, hypotheses are derived from them and are tested. This study can therefore be labelled as a testing research ("toetsend onderzoek"). Since no

¹ Hofstede, G. (2001); "Culture's Consequences: Comparing values, behaviors, institutions and organisations across nations"

² Baarda, D.B. en Goede, M.P.M. de (1995); "Methoden en Technieken"; p. 102

experiment is done, nor a second survey to evaluate effects over time, we call it a one moment survey. The study is performed by an anthropological approach of describing theories from literature, a hard approach of measurements and statistics, testing the hypotheses derived from the theories. This way is similar to the way the Babel project (discussed in § 4.1) was handled.

1.5 Set up of this report

After this introduction, the report is built up in three parts: a theory part, a part of measurements and a part of conclusions. First in Chapter 2, an introduction into culture is given. In Chapter 3 the described culture models are applied to the Unico case, resulting in hypotheses used for the investigation on Unico's own cultural differences. The first part ends with Chapter 4 describing how culture influences cooperation in IT-projects.

Part two concerns the measurements, with the set up and the implementation of the survey described in Chapter 5. The results are elaborated in Chapter 6. The third part consists of Chapter 7 where an analysis of the implications can be found and Chapter 8 with the conclusions and recommendations. Statistical foundations and the questionnaire used for the survey, form the appendices.

2. A short introduction in culture

This chapter describes the definitions and models that are used in cultural research and in this thesis. It is for an important part based on the works of Ulijn and Weggeman¹. Ulijn has the Jean Monnet Chair in Euromanagement at the Eindhoven University of Technology and works on integrating theories of cultural differences. Since there is an ample amount of books written on the culture subject, Ulijn² has made a selection of representative theories, originating from a.o. Hofstede, E. Hall, Lang, which I will use and describe here. A model that was written by W. Hall for her Ph.D., proves to be very practical in this study as well. An elaboration on this can be found in §2.2.2.

In this chapter's overview of literature on culture an attempt is made to offer a complete coverage of cultural issues on the relevant contexts:

- country: national culture;
- company: corporate culture;
- occupation: professional culture,

and depths:

- values: hidden, implicit;
- practice: visible, explicit.

Let us start with how culture is defined.

2.1 Culture definitions

Hofstede³ defines culture as follows:

Culture is the collective programming of the mind, which distinguishes one group or category of people from another.

Such a group or category of people can be for instance the people of a certain company, a certain profession or indeed a certain country.

With this definition the boundaries of culture have been set. Now it is interesting to find out what is within those boundaries. To get an idea, two popular metaphors for culture, the onion and the iceberg, are elaborated. The Onion is presented below:

¹ Ulijn, J.M., Weggeman, M. (in press). Towards an Innovation Culture

² Ulijn, J.M. en Nagel, A.P. (1999); Reader "International Management "; p. 197

³ Hofstede, G (1991); "Allemaal Andersdenkenden"; p. 16

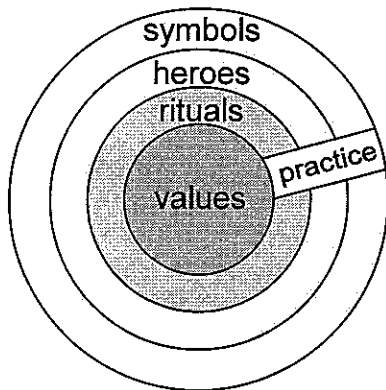


Figure 2.1 · Culture as an Onion: Source: Hofstede (1991)¹
 objectives aimed for, but that are seen as socially essential: they are performed for the sake of themselves;

Not mentioned here are habits. They too can make up (an aspect of) a culture in the sense that they discern some groupings of people from others. They can be kept alive by for example lack of incentive to change; or by lack of a better alternative; or by sheer inertia. For instance wearing wooden shoes by farmers in (some parts of) the Netherlands can be a culturally determined habit. I don't know why "habits" is left out in the original diagram. The lack of meaning of habits (meaningful habits are rituals) may be found a lack of relevance; I think we are trying to paint a complete picture. The notion that there is no such thing as a meaningless habit I find a romantic idea. Either way, these layers of culture are made manifest by the practices of the members of the community.

Formed by values, the core of culture remains invisible. A value is a collective tendency to prefer a certain way of things over another. Ulijn makes in the invisible part a distinction between values&norms, attitudes and the deepest layer: (unconscious) basic assumptions.¹

The Iceberg metaphor suggested by French and Bell (1979)² also discerns visible from invisible and conscious from unconscious aspects of culture:

Hofstede¹ explains:

Symbols are words, gestures, images or objects with meanings that are comprehended only by the members of the culture;

Heroes are persons, dead or alive, real or fictive, who have qualities that are highly appreciated in a culture and who therefore function as role models;

Rituals are collective activities that are technically spoken unnecessary to fulfil the objectives aimed for, but that are seen as socially essential: they are performed for the sake of themselves;

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¹ Hofstede, G. (1991); "Allemaal Andersdenken"; p. 18-20

² from: Ulijn, J.M., Kumar R. (1999); "Technical Communication in a Multicultural World: How to Make it an Asset in Managing International Business, Lessons from Europe and Asia for the 21st Century"; P. 330 Managing Global Communication in Science and Technology

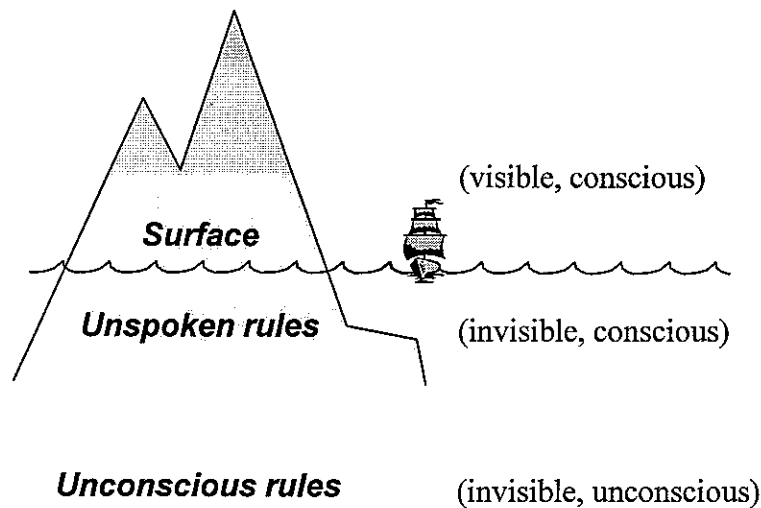


Figure 2.2: Culture as an Iceberg; Source: French and Bell (1979) ²

One can see Unico as the ship that is interested to know what is below the waterline.

In the definition of Hofstede is mentioned that culture applies to a group or category of people. That means that culture can apply to peoples of continents, nations, regions, industries, branches, companies, professions, educations, generations, etc. etc.. In the context of Unico three kinds of culture are applicable: national culture, corporate culture and professional culture. Theories dedicated specifically to each one of these three will be elaborated below.

2.2 The National Culture

Elaborating on national culture models we distinguish values and practice. Geert Hofstede is a founding father of the culture "science". His ideas shed a light on the values in National Cultures.

2.2.1 Values in National Cultures

Hofstede conducted at IBM a research about the cultural differences between the employees of IBM in different countries. Analysing the statistical data, Hofstede derived four dimensions representing culture. These dimensions could explain half of the variance in the answers. A fifth dimension was added after a similar investigation with a Chinese background.

These are the five dimensions Hofstede uses to describe national cultures¹:

1. Power Distance:
The extent to which the members with less power in organisations of a country expect and accept that power is divided unequally.
2. Individualism/ Collectivism:

¹ Hofstede, G. (1991); "Allemaal Andersdenkenden"; p. 39, 71, 108, 144, 207-208

A society is individualistic when the ties among individuals are weak: everyone is expected to only take care of oneself and his or her close family. A society is collectivistic when from their birth on individuals are taken up in strong and close groups that offer life long protection in exchange for unconditional loyalty.

3. Masculinity/ Femininity:

A society is masculine when there's a clear distinction made between the social roles of the two sexes. Male are supposed to be assertive, tough and mainly focused on success. Females are supposed to be modest, tender and mainly focused on the quality of life. A society is feminine when the roles of the sexes overlap. Male are supposed to be modest, tender and mainly focused on the quality of life as well as female.

4. Uncertainty Avoidance:

The degree to which the members of a society feel threatened by uncertain or unknown situations; this feeling can be expressed in nervous tension and in a need for predictability: for formal or informal rules.

5. Long Term/ Short Term Orientation:

A culture is long term oriented when its members highly value perseverance, status, thrift and sense of shame. A culture is short term oriented when its members highly value calmth, balance, protection of "face", traditions, obligations regarding favours, gifts and greeting.

Hofstede mentions that people from cultures with high scores on Uncertainty Avoidance have more trouble cooperating with other cultures because they feel that what is different or unknown is dangerous. Also cultures with high scores on Power Distance have more difficulties with international cooperation, because it is then liable to the whims of single managers¹. Our special interest will go out to those two dimensions.

2.2.2 Practice in National Cultures: Communication and the Compass Model for Behaviour

Edward Hall (1977) defined the influence of context in communication by describing the two extremes. Cultures that communicate with High respectively Low Context have the following characteristics:

	Low Context	High Context
The message is stated	explicitly	implicitly
Communication is oriented on	facts	network
External conditions are	less important	more important
Information flows	slowly	quickly

Table 2 I Communication and Context; Source: E. Hall (1977)²

In a diagram can be shown how the amount of information conveyed by the explicated message compares to the information conveyed by the context; from a low context to a high context . See Figure 2.3:

¹ Hofstede, G. (1991); "Allemaal Andersdenkenden"; p. 293

² Hall, E.T. (1977); "Beyond Culture"

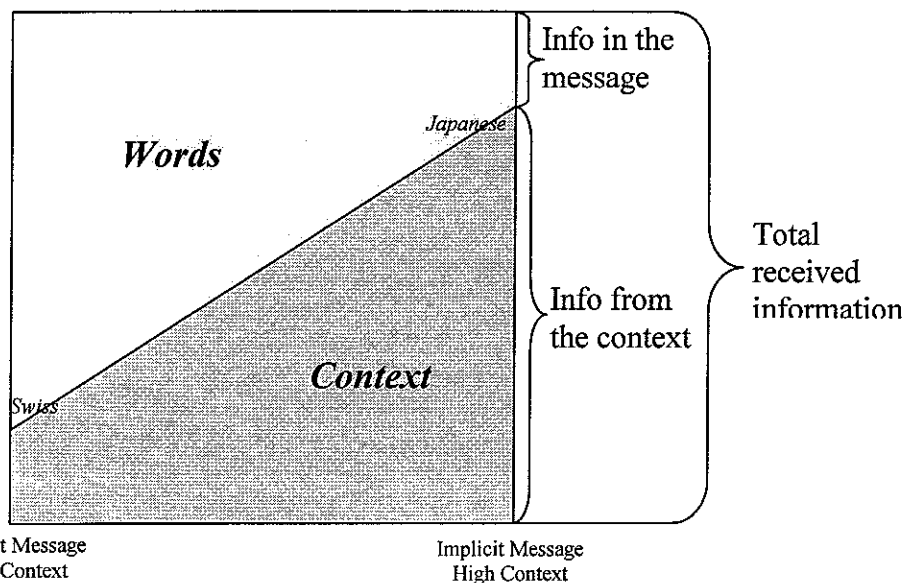


Figure 2.3: Context and Message Size; Source: Adapted from E. Hall (1977) ¹

Related to this dimension is the culturally determined degree of directness in communication: from linear/direct to digressive/indirect (Kaplan/Ulijn) ².

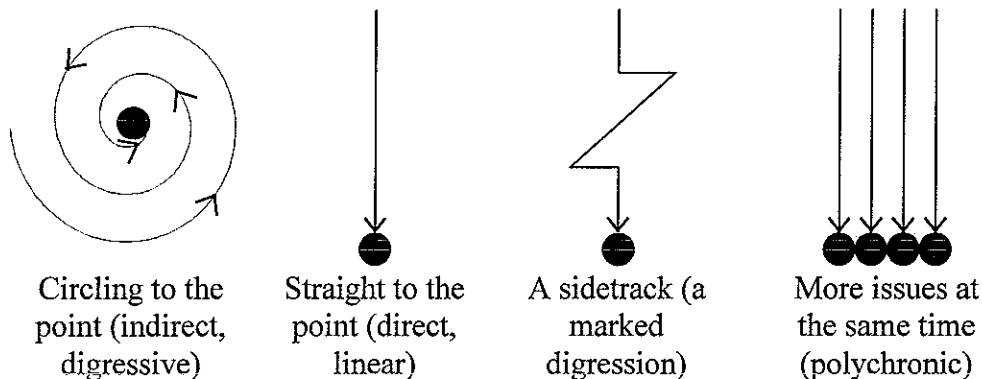


Figure 2.4: Directness and Polychronicity in Communication; Source: Ulijn (1999) ²

Hall also signalled that there are culturally determined tendencies of people to have more than one issue on their mind in a discussion. They discuss more than one topic at the same time, as opposed to those who tend to discuss only one thing at the same time.

In his article Kaplan ³ correlated different text structures with different culture families: the Anglo, Latin, Germanic and Slavic culture families. Ulijn ⁴ made an overview how specific culture families tend to communicate on the Directness and Polychronicity dimensions.

¹ Adapted from: Hall, E.T. (1977); "Beyond Culture"; p.102

² Ulijn, J.M. en Nagel, A.P. (1999); Reader "International Management"; p. 35

³ Kaplan, R. (1966); "Cultural thought patterns in intercultural education." Language learning. 16: 1-20.

⁴ Ulijn, J.M., Strother, J.B (1995); "Communicating in Business and Technology"

See Table 2.2:

Culture family	Countries	Directness	Polychronicity
Anglo	UK, USA	Direct, linear, focused	Monochronic
Latin	France, Spain, Italy, Belgium, a.o.	Digression permitted	Polychronic
Germanic	Austria, Germany, The Netherlands	Direct, linear, focused	Monochronic
Slavic	Slovenia, Poland, Czechia, Slovakia, a.o.	Long digressions	Monochronic

Table 2.2: Directness and Polychronicity in Culture Families of Countries; Source: Ulijn (1995)¹

Finland is part of the Nordic culture group, which is not represented here. From here on we list cultural data on the different (Unico) countries and banks ordered by culture group, from North to South: Nordic, Germanic, Latin.

Practice in National Cultures: Compass model for behaviour

The compass model is the basis of a methodology devised by W.J. Hall (1993). Responsiveness and Assertiveness are two main variables that are identified to express one's behavioural styles, from 50 years of research in the fields of psychology and business management². W. Hall took these two variables originating from inter-individual psychology and tested them on suitability for identifying corporate and national cultures. The test turned out positive, making the two variables useful for research into cultural differences, like this study. First a description of the two dimensions Assertiveness and Responsiveness:

1) Degree of Assertiveness:

High Assertiveness	Low Assertiveness
Tends to tell partners what he's thinking;	Tends to keep thoughts private;
Makes presence known;	Reserved, unaggressive and/or easy going;
Active, confident and/or aggressive.	Avoids appearing dominant.

Table 2.3a: High and Low Assertiveness; Source: Hall (1993)³

¹ From: Ulijn, J.M., Strother, J.B. (1995); "Communicating in Business and Technology"

² Hall, W (1993); "En-Compass-ing Culture and Managing Strategic Relationships"; p. 88

³ ... p. 95

High Assertiveness can be measured by asking if people tend to be:

- individualistic
- rather demanding than obliging
- taking control
- pushy
- authoritative
- charging ahead
- challenging
- hardworking
- quick moving
- opposite of cautious (indecisive)

2) Degree of Responsiveness (emotive control):

High Responsiveness	Low Responsiveness
Concerned with how partner feels about relationships and actions;	Not visibly concerned with what partners think about the reasoning and logic behind actions;
Tends to get involved with partners on an informal basis;	Tends to keep distant and avoid informal involvement with partners;
Imprecise, general or permissive; can appear unconcerned about efficiency of actions.	Precise, specific or critical; concerned with getting things done efficiently.

Table 2.3b: High and Low Responsiveness; Source: Hall (1993)¹

High Responsiveness can be measured by asking if people tend to be:

- unpredictable
- qualitative rather than quantitative
- emotional rather than factual
- inexact rather than precise
- people oriented rather than task oriented
- opposite of consistent (methodical)
- sensitive
- loyal
- compromising
- trusting
- team players
- valuing harmony

Statistical analysis in W. Hall's research has shown these two dimensions to be independent. They can therefore be presented in a matrix shown in Figure 2.4. Every quadrant is made identifiable by a value-free name (North, South, East, West). This ensures that no position in the matrix can be mistaken for being 'good' or 'bad'.

¹ Hall, W (1993); "En-Compass-ing Culture and Managing Strategic Relationships"; p. 96

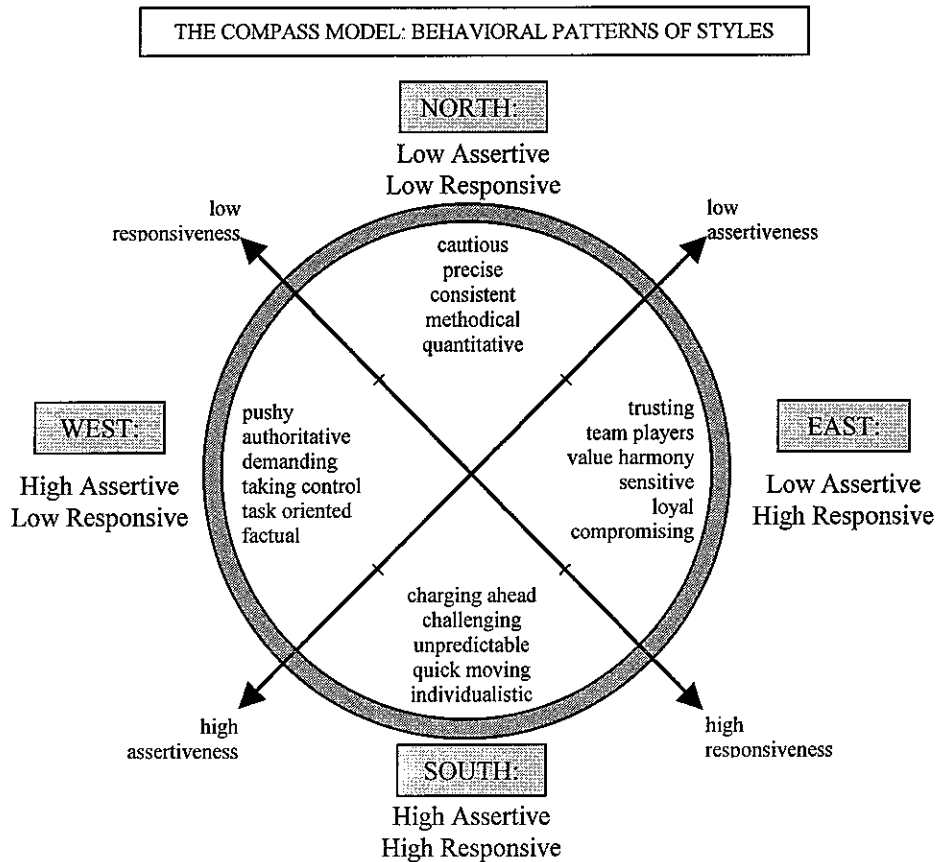


Figure 2.5: The Compass Model: Assertiveness and Responsiveness; Source: W Hall (1993)¹

In this model, the four points of the Compass do not refer to geographical positions of countries and their national cultures.

W. Hall poses that cooperation will be more successful when partners behave in the same degree of Assertiveness and Responsiveness. Therefore, using this model, managers can identify their own positions and their partners' positions and move towards each other (“compass” function): work on a “fit”, thereby enhancing the chances for success.

Of the values and practice division of culture this Compass model copes with the practice part for National Cultures but is also applicable for Corporate Cultures according to W. Hall. That leaves the values part of Corporate Cultures to be discussed.

2.3 Values in the Corporate Culture

Different approaches to corporate culture are known in literature. Based on Bratatjandra², three of them are summarised here, followed by a projection of those approaches on a matrix of the Power Distance Index and Uncertainty Avoidance Index of Hofstede.

¹ Hall, W.J. (1993); “En-Compass-ing Culture and Managing Strategic Relationships”; p. 97

² Bratatjandra, G.H. (1999); “Transition to Innovation Culture”

One approach comes from Charles Handy¹ who uses Greek gods as metaphors to describe four corporate cultures :

- The Club Culture, represented by Zeus;
The club-culture is symbolised by a spider web. In an organisation with this style of CC, people divide the work according to functions or products. This division can be observed as the strings that come from the centre of the web. The strings circling around the centre symbolise the influence or power. This influence or power will be less important when the distance from the centre increases. Zeus, the great leader, rules the whole web from the centre.
- The Roles Culture of Apollo;
The roles-culture is symbolised as a Grecian temple. These temples are nice and strong because of the pillars; which symbolise the different functions and departments in a roles organisation. Organisations with this culture are based on the functions of roles that have to be accomplished. The person that has to play the role is not important. Apollo, the god of law and order, divides the organisation in roles and functions that are organised with schemes, rules and procedures.
- The Task Culture of Athena;
The ultimate goal of organisations with the Task-culture is the successful solution for different problems. This culture can be described as a fishing net. Expedient resources are screen out from different departments in an organisation in order to solve a problem. The power is concentrated on the nodal point of the fishing net. As a problem solver, the Grecian god Athena divides an organisation in commando units, which have high level of autonomy but at the same time bare a responsibility in the organisation as one unity.
- The Existentialism of Dionysos;
Dionysos, the god of wine and song rules this culture. He represents the existential ideology. In the existentialism, the world is not part of higher purpose and we are not simply an instrument of one or another god. Instead, we are responsible for our lives and our world.

Trompenaars² used in his approach the metaphors: Family, Eiffeltower, Guided Missile and Clan:

- The Family;
The metaphor of family is used to describe a family which at the same time personal, with close face-to-face relationships, but also hierarchical, in the sense that the “father” of a family has experience and authority greatly exceeding those of his “children”, especially where these are young. Some important characteristics of this culture are power-oriented, high context, and diffuse relationships.
- The Eiffel Tower;
In the western world a bureaucratic division of labour with various roles and functions is prescribed in advance. These allocations are co-ordinated at the top by a hierarchy. When each role is acted out as envisaged by the system, the tasks would be completed as planned. One supervisor can oversee the completion of several tasks; one manager can oversee the jobs of several supervisors; and so on up

¹ Handy, C. (1978); “Gods of Management”

² Trompenaars, F. (1993); “Riding the Waves of Culture”

to the top. This hierarchy is very different from that of the family. Each higher level has a clear and demonstrable function of holding together the levels beneath it. The Eiffel Tower is chosen as a symbol of this culture because it is steep, symmetrical, narrow at the top and broad at the base, stable, rigid and robust.

- The Guided Missile;

The Guided Missile is oriented to tasks, typically undertaken by teams or project groups. This culture differs from the roles-culture in that the jobs members do, are not fixed in advance. They must do "whatever it takes" to complete a task and what is needed, is often unclear and may have to be discovered. It differs from both the Family and the Eiffel Tower by being egalitarian, but differs also from the Family and resembles the Eiffel Tower in being impersonal and task-oriented. While the rationale of the Eiffel Tower is means, the guided missile has a rationale of ends. Everything must be done to persevere in your strategic intent and reach your target.

- The Incubator (Clan);

This culture is based on the existential idea that organisations are secondary to the fulfilment of individuals. It is both personal and egalitarian. In this culture, the roles of other people are crucial. They are there to confirm, criticise, develop, find resources for and help to complete the innovative product or service. The incubator cultures enjoy the process of creating and innovating. Because of their relationships, shared enthusiasms and super-ordinate goals, the incubator at its best can be ruthlessly honest, effective, nurturing, therapeutic and exiting, depending, as it does on face-to-face relationships and working intimacies. Because the association is voluntary, often under-funded and fuelled largely by hope and idealism, it can be the most significant and intense experience of a lifetime. This is hard to repeat or sustain, since the project no sooner succeeds than strangers must be hired and the founders' special relationships are lost. Incubators are typically limited in size by their leaders' span of control.

Sanders and Neuijen¹ categorised corporate cultures using six dimensions:

- Process oriented/ Results oriented;

Companies with Process oriented cultures are formally structured. People from this culture expect their colleagues to have a tendency to avoid risks and minimise efforts. In this kind of companies, formal procedures are made so that people just have to follow the procedures rather than going for results. In the result oriented companies on the other hand, people see their colleagues as people that feel comfortable in unknown and risky situations. They see their colleagues as having a tendency to do their best all the time and wanting a new challenge everyday. In companies with this culture, the final results are more important than following the procedures.

- Employee oriented/ Job oriented;

In an employee-oriented company, most of the employees have a feeling that their personal problems are taken into account and that the company takes responsibility for the welfare of its employees and their direct families. In a job-oriented company, people feel that a strong pressure is put on them to finish the job. The company is only interested in the progress of the job that people do. In this culture decisions are usually taken by individuals.

- Parochial/ Professional;

¹ Sanders, G., Neuijen, G. (1992); "Bedrijfscultuur: Diagnose én beïnvloeding"

In a parochial (organisation oriented) company, employees identify themselves with their memberships in the company. When they are asked about the job they do, they will answer the question by: "I work for company X." The employees of a parochial company have an impression that their employer selects the new employees based on their social class, education background or position of the family in the society. In a professional company, on the other hand, employees identify themselves with their professions more than with their company. An employee of a software company with professional culture will identify him/her self as a programmer. In a company with professional culture, employees have an opinion that their selection is based on their competence for the job. Their personal lives have nothing to do with their involvement in the company.

- Open system/ Close system;
People in a company with an open characteristic have a feeling that the organisation and the employees are open for new people and new ideas. Most of the time, new employees and new ideas will not face too much resistance in the organisation. In a company with a closed culture on the other hand, employees see the organisation and their colleagues as closed and mysterious, even for the insiders. New employees and new ideas usually need time to be accepted in the organisation.
- Loose control/ Tight control;
Loose control refers to a corporate culture with a little level of discipline and control. People in companies with loose culture do not think too much about the costs. Usually they comply the meeting times only by approximation and make a lot of jokes about the work and the company. Tight control, on the other hand, usually refers to a corporate culture with a strict control and discipline. People in this kind of company are usually very strict with the costs, comply with meeting times strictly and talk about the work and the company in a serious way.
- Normative/ Pragmatic;
People in companies with a normative culture focus on the correct implementation of procedures and find this more important than the results. Usually, high ethical norms and fairness in business are kept, even when they are disadvantageous for the results. People in these companies find that companies have an obligation to provide a useful contribution to the society. In companies with pragmatic cultures, people usually focus on fulfilling the market/ customer demand. Results are usually observed as more important than the procedures and people are flexible in dealing with an ethical issue, such as the issue of fairness in business.

Bratatjandra uses in his paper an analysis of Ulijn to summarise the different corporate culture types using two dimensions we saw in § 2.2: Hofstede's Power Distance Index (PDI) and Uncertainty Avoidance Index (UAI). This leads to Figure 2.3:

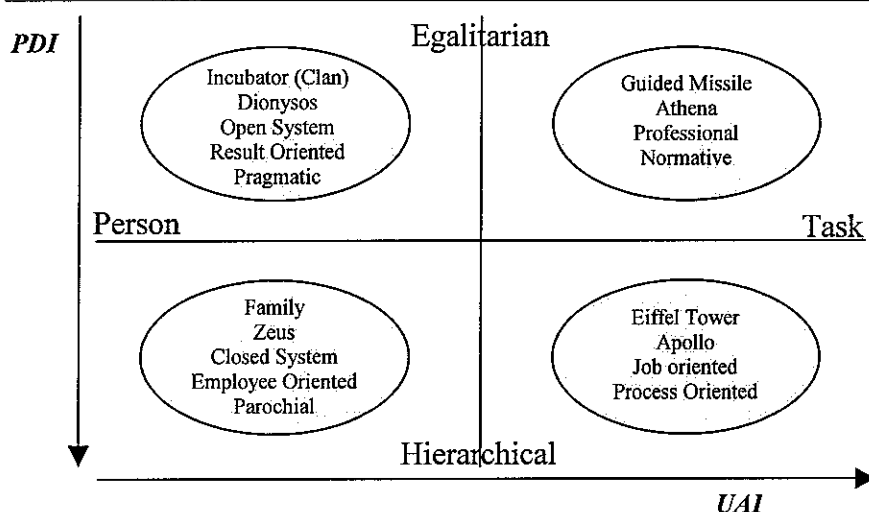


Figure 2.6: Corporate Cultures on the PDI x UAI Matrix ; Source: Ulijn (1998)¹

For example: The Eiffel Tower of Trompenaars is described on page 7 as a stable robust culture based on defined hierarchy and defined tasks. That culture is therefore mapped in lower right corner with high scores on both the Power Distance Index and the Uncertainty Avoidance Index.

Hofstede discourages the use of his national culture dimensions with groupings of people other than countries². He acknowledges though, that of his original dimensions, the PDI and UAI dimensions influence the way of thinking about organisations the most². While the Pyramid metaphor is the same as Trompenaar's Eiffel Tower (Figure 2.3), Hofstede mentions that banks tend to function like the Pyramid² which he scores high on PDI as well as UAI. My conclusion is that PDI and UAI may be used for measuring cultures of the Unico member banks even though the aim is not to draw conclusions about the Unico countries but about the banks themselves.

2.4 Values and practice in the Professional Culture

The Professional Culture is formed during college education and working with colleagues with the same occupation. Between different Professional Cultures there are differences in values and in practice, potentially causing difficulties when the professionals need to work together. This is relevant for Unico because the projects at Unico are performed by multidisciplinary teams. That means not only bankers are involved, but IT specialists and juridical specialists as well. Because of the necessary diplomacy, something that is often demanded from the Unico delegate as intermediary as well as from the participating banks' delegates, the role of the politician may appear recognisable for most readers. Lang made a comparison of four different professions that are all relevant for the projects at Unico. See Table 2.4.

¹ From: Bratatjandra, G.H. (1999); "Transition to Innovation Culture"; p. 17

² Hofstede, G. (1991); "Allemaal Andersdenkenden"; p. 313, p. 177 and p. 181 respectively

	Engineers	Lawyers	Economists	Politicians
Cultural values				
Believe in:	The laws of physics	Statutory laws	The laws of economics	The law of survival
Have respect for:	Technology, computations, materials, designs	Authority, precedent, the "sanctity of contract", rules in general	Theories and statistical data	Patrons, parties and partisan loyalty
Cultural perspective				
See themselves as:	Builders and problem solvers	Defenders of justice, partisan advocates	Planners and policy advisors	Defenders of the public interest; mediators, ultimate decisionmakers
Express themselves through:	Numbers and works	Technical words and documents	Money	Approvals and directives
Suspicious of:	Timely project implementation and worker performance	Parties' good intentions and pledges	Socio-political variables	Rival bureaucrats and ambitious subordinates
Negotiating style				
Team role(s):	Leader or technical specialist	Leader, spokesperson, technical adviser or excluded	Leader or financial adviser	Leader
Negotiating focus:	Technical specifications	Parties' rights and duties	Costs, prices, payments	Satisfying superiors, avoiding criticism
Future concern:	Project implementation	Conflict resolutions	Cash-flow risks	Project completion
Communication style:	Precise and quantitative	Precise and logical, but perhaps argumentative	Technical and conservative	Cautious and self-protective

Table 2.7: Profiles of Some Professional Cultures; Source: Lang (1993)¹

¹ Lang, W. (1993); "International Negotiation: Does Culture Make a Difference, a Professional's Point of View; In: Faure G. and Rubin, J.; "Culture and Negotiation: The Resolution of Water Disputes"; p. 38-46

The following chapter will discuss how the models from this chapter apply to the case of Unico, which models will be used for the investigation of this thesis and what results we can expect.

3. Cultures in Unico, hypotheses

3.1 Delimitation of the survey

It would be a bridge too far to try to investigate in Unico all aspects of all the described models describing National, Corporate and Professional Cultures. Unico's multinational structure makes it opportune to search for the cultural differences that are caused by the different nationalities of the member banks. To study these cultural differences the following models have been chosen:

- a) The Power Distance and Uncertainty Avoidance dimensions of Hofstede;
Of the national culture dimensions, PDI and UAI are useful and interesting to measure for companies as well, like discussed in §2.1.1 and §2.3. Hofstede's scores of countries on the PDI and UAI dimensions and his remark on Corporate Cultures of banks being like Pyramids offer a starting point.
- b) The Compass model of W. Hall;
The Compass model offers a solid framework for measuring and testing the corporate cultures on two dimensions and contains a promise on how to deal with differences. Making it attractive for this study.
- c) The Directness and Polychronicity dimensions of Ulijn and E. Hall;
These dimensions aim specifically and directly at the communication aspect of cultures. They are tested with only a few direct questions instead of being an aggregation of multiple questions like with the dimensions in a) and b). They offer though, a valuable extra contribution to the findings of the other models.

This means that dimensions Femininity, Individualism and Long/Short Term Orientation of Hofstede's model, are not researched at Unico because of the questionable validity of such a research on companies. The Professional Cultures and the Contextual Communication model of E. Hall are not specifically looked at to keep the volume of survey within limits. This doesn't mean they are less important. The current cultural data about the Unico countries according to the models that are left out in the survey, will be offered in Chapter 6.

The next paragraph will discuss what we can expect from the selected models in a), b) and c).

3.2 Expectations from earlier research results

The general culture models described in Chapter 2 are based on research performed on numerous countries and companies. Though the companies we investigate were not present in those studies, their nations are well represented. We would like to know what results we can expect when we use the models for investigating Unico's members. The best predictions can be made by assuming that the results of the Unico companies are most probably near the results of the nations the companies come from.

Power Distance and Uncertainty Avoidance in Unico

We start with the two selected dimensions from Hofstede (1991), Power Distance (PDI) and Uncertainty Avoidance (UAI). The values of the Unico countries are:

Country	Bank	PDI	UAI
Finland (fi)	OKOBANK	33	59
Germany (de)	DG	35	65
The Netherlands (nl)	Rabo	38	53
Austria (at)	RZB	11	70
France (fr)	CA	68	86
Italy (it)	ICCREA	50	75
Belgium (be)	KBC	65	94

Table 3.1: Possible Scores of Unico Banks on Two Hofstede Dimensions Based on their Countries; Source: Hofstede (1991)¹

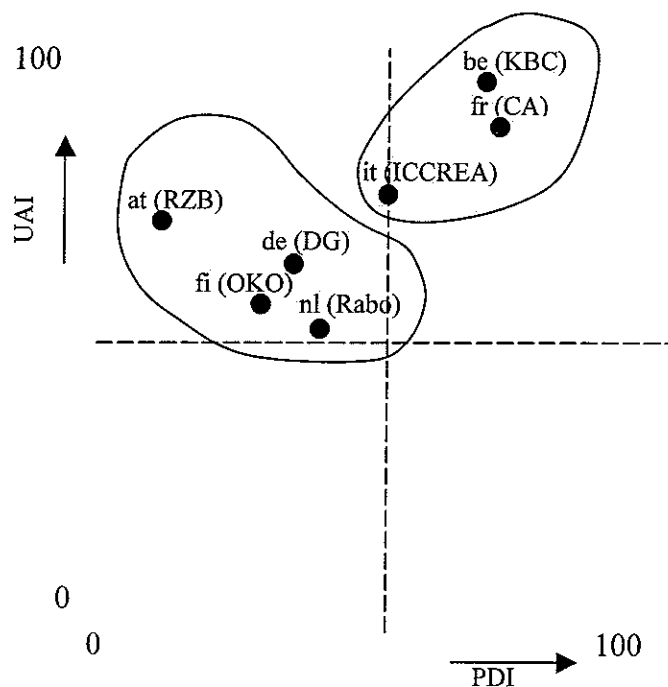


Figure 3.1: Uncertainty Avoidance Index and Power Distance Index in a matrix; Source: Based on Table 3.1 of this report.

In a matrix the scores of Unico banks could look like Figure 3.1. The points are grouped according to the culture groups that the countries belong to. RZB, DG and Rabo of the Germanic culture group are accompanied by OKO with similar scores.

For Belgium, Hofstede doesn't distinguish Dutch speaking Flanders from Francophonic Wallonia, neither does W. Hall, nor E. Hall. Although most of Unico's experience is with the Flandern part, here and in the rest of this chapter KBC is grouped with the Latin culture group together with CA and ICCREA.

Since these are all banks with a predicted Pyramid Corporate Culture, the scores should be higher on both dimensions and perhaps a bit more distant from each other.

Looking at Figure 3.1 and similar diagrams like the Compass of Hall represented further in this chapter, the following has to be noted. Putting the dimensions in one diagram can insinuate that a centimetre distance vertically in the PDI dimension represents a cultural difference of the same size as a centimetre distance horizontally on the UAI dimension. This is not the case:

- 20 points on UAI is a different number from 20 points on PDI. This is because the scores on both dimensions have been 'normalised' to a (0-100) scale by applying different suitable ratios for each dimension;

¹ Hofstede, G. (1991); "Allemaal Andersdenkenden"; p. 41 and p. 145

And worse:

- Even if the scores are scaled the same way, in terms of implications, for instance influence on intercultural cooperation: a difference in Uncertainty Avoidance might be much more disastrous than a difference in Power Distance!

In this report, a way to deal with this presenting problem is proposed.

The hypotheses that are derived from Hofstede's findings and that are to be tested in this study, are:

1. *The Power Distance Index of Hofstede is a valid measure for cultural differences;*
2. *The Uncertainty Avoidance Index of Hofstede is a valid measure for cultural differences;*
3. *The scores of and differences between the Unico banks on the Power Distance Index and the Uncertainty Avoidance Index of Hofstede are as shown in Table 3.1 and Figure 3.1.*

3.2.2 Unico member banks in the compass model

When we use the compass model of W. Hall and let the scores of the countries predict the scores of the Unico member banks, the picture looks like this:

Country	Bank	Assertiveness	Responsiveness
Germany (de)	DG	148	-54
The Netherlands (nl)	Rabo	-2	-61
France (fr)	CA	38	5
Italy (it)	ICCREA	-29	11

Table 3.2: Possible Scores of Unico Banks on the Compass Dimensions Based on their Countries; Source: W Hall (1993)¹

Regretfully the countries of the other Unico companies were no part of W. Hall's research, so no predictions for their results will be made.

The scores in the compass diagram:

¹ Hall, W.J. (1993); "En-Compass-ing Culture and Managing Strategic Relationships"; p. 123

THE COMPASS MODEL: BEHAVIORAL PATTERNS OF STYLES

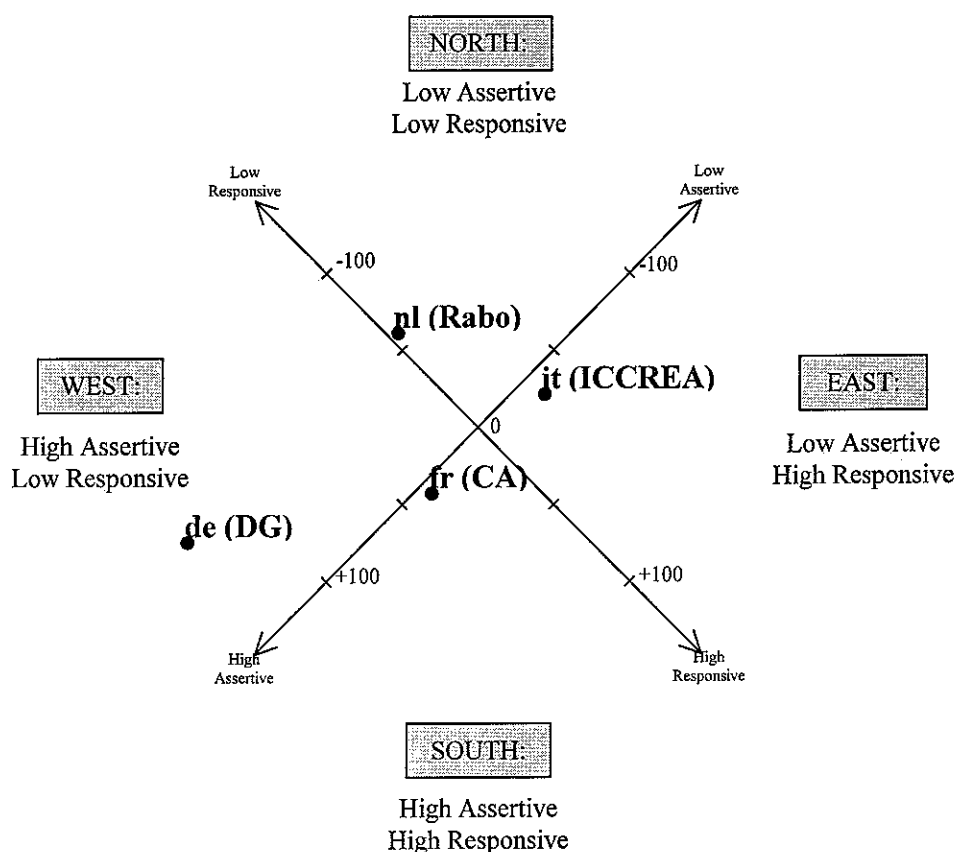


Figure 3.2: Four Unico Member Banks Predicted in the Compass Model; Source: Table 3.2 of this report

If you apply the boxed remark in the previous paragraph to Figure 3.2, you may notice that at first Rabo appears to be closer to CA and ICCREA than to DG. If you take into account though that DG and Rabo both are in the Germanic culture group, CA and ICCREA are in the Latin culture group, you may consider the possibility that the different scores on responsiveness indicate a bigger difference in culture than assertiveness.

W. Hall concludes that Germany (DG) is a 'West' culture, Italy (ICCREA) is an 'East' culture, The Netherlands (Rabo) is a 'North' culture and France (CA) is a 'South' culture. In her paper this simplification enhances comprehensibility at the cost of more subtle positioning like the neutral scores of the Dutch on Assertiveness and the French on Responsiveness. In this report the preference is given to preserving accuracy as far as it is available; thus to retain the scores and the picture as presented in Table 3.2 and Figure 3.2.

The hypotheses (4, 5 and 6) that are derived from W. Hall's findings and that are to be tested in this study, are:

4. *The Assertiveness dimension of W. Hall is a valid measure for cultural differences,*
5. *The Responsiveness dimension of W. Hall is a valid measure for cultural differences;*
6. *The scores of and differences between the Unico banks on the Assertiveness and the Uncertainty dimensions of W Hall are as shown in Table 3.2 and Figure 3.2.*

3.2.3 Communication styles in Unico companies.

If we take Table 2.2 of page 8 and fill in the Unico member banks corresponding to their home country, we get Table 3.3:

Culture family	Countries	Unico member	Directness	Polychronicity
Germanic	Austria Germany The Netherlands	RZB DG Rabo	Direct, linear, focused	Monochronic
Latin	Belgium France Italy	KBC CA ICCREA	Digression permitted	Polychronic

Table 3.3: Directness and Polychronicity in the Unico Member Banks; Source: based on Table 2.2 of this report

The Slavic and Anglo culture groups are left out since no Unico member belong to them. Their countries being in the Germanic culture group, we would expect that the communication styles of both DGBANK and Rabobank are monochronic and direct with perhaps a side path that is clearly marked as such. KBC, ICCREA and Cr dit Agricole belong to the Latin culture group and would display a digressive, indirect communication in conversations and discuss multiple issues at the same time (Polychronicity).

These dimensions are measured directly with simple straightforward questions. There is no structure within questions to be confirmed like with Hofstede's and the Compass dimensions that are structures of multiple questions.

The hypotheses posed here to be tested are:

7. *KBC, CA and ICCREA communicate more digressively than RZB, DG and Rabo that communicate more directly.*
8. *KBC, CA and ICCREA communicate more polychronically than RZB, DG and Rabo.*

Since Finland was not represented in Table 2.2, the way OKOBANK scores compared to the other member banks remains an open question.

If we take the dimensions we selected to focus on and map them on the Iceberg diagram (see Figure 3.3), a seemingly contradictory category is to be added: aspects of culture that are visible but people are unconscious of. People are not aware of Compass dimensions for behaviour but their behaviour is visible. Examples of the other categories are given in Table 3.4

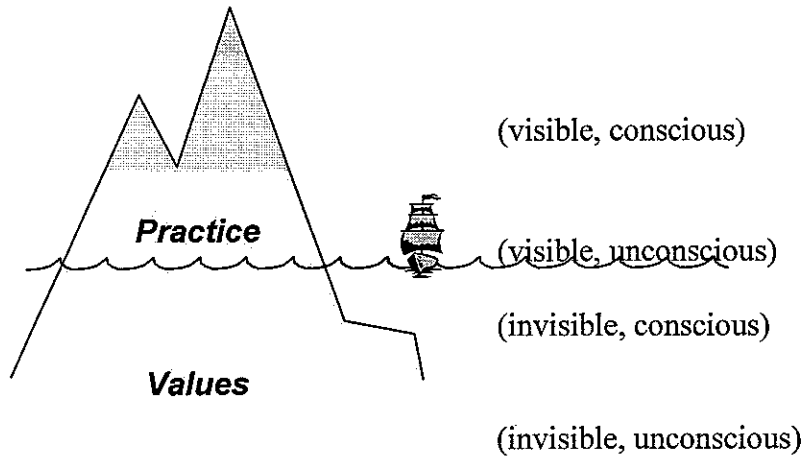


Figure 3.3: Culture as an Iceberg; Source: Adapted from French and Bell (1979)²

From the previous Iceberg, the “Surface” has been filled in by “Practice” and the “Rules” are now called “Values”. These two are in essence the same if you consider that finding it good or an obligation to follow a rule constitutes a value.

Cultural aspect	Visibility	Consciousness	Examples	Focus in this study	Way of assessment
Practice	Visible	Conscious	The American flag; Brigitte Bardot; A Japanese tea ceremony;	-	-
	Visible	Unconscious	Patterns in behaviour and communication;	Compass model; Communication styles.	External assessment
Values	Invisible	Conscious	E.g. in a family: “To tell on a brother or sister is bad”; in a totalitarian state: “It’s your obligation to report subversive activists”	-	-
	Invisible	Unconscious	In the Netherlands: It is okay to ask the boss for the reason of an assigned task	Power Distance; Uncertainty Avoidance.	Introspection

Table 3.4: Practice and Values in Culture; Based on Figure 3.3 and Figure 2.1

The difference between conscious and unconscious can also be replaced with “Intended / Unintended”. With unconscious values or practice, people are not aware that their thinking or behaviour makes them different from other people (unintended). With conscious cultural values and practice, people intend to differentiate. People from Germanic countries do not intend to be more direct than other cultures, they’re not aware of it. But even if they read this report: when they know about their directness: they will not continue to be direct just in order to be more direct than others.

The eight hypotheses in this chapter define the scope of the survey on cultural differences between the Unico members. Chapter 6, elaborates on how the survey is set up and implemented; Chapter 7 presents the results. To conclude on the theory used in this project, in the next chapter a model is offered on how culture actually influences ICT-projects.

4. Culture's Influence on Cooperation in ICT-Projects

This chapter is split up in two parts (values and practice): the first part concerns the influence of cultural values on decision making in ICT-projects. The second part gives a view on how the Compass dimensions - representing culturally determined practice - relate to the prosperity of cooperation.

4.1 Cultural Values and ICT-Projects

In the project "Babel", supported by the European Commission under auspices of the Telematics Applications Programme, an international consortium of experts on culture and IT project management studied the interaction between cultural diversity and IT project management. To get to the results, presented here on their own, the researchers of Babel did extensive research and used very fundamental theories. This chapter only discusses the set up of the model that resulted from the Babel project and proposes an adjusted framework to use in this study.

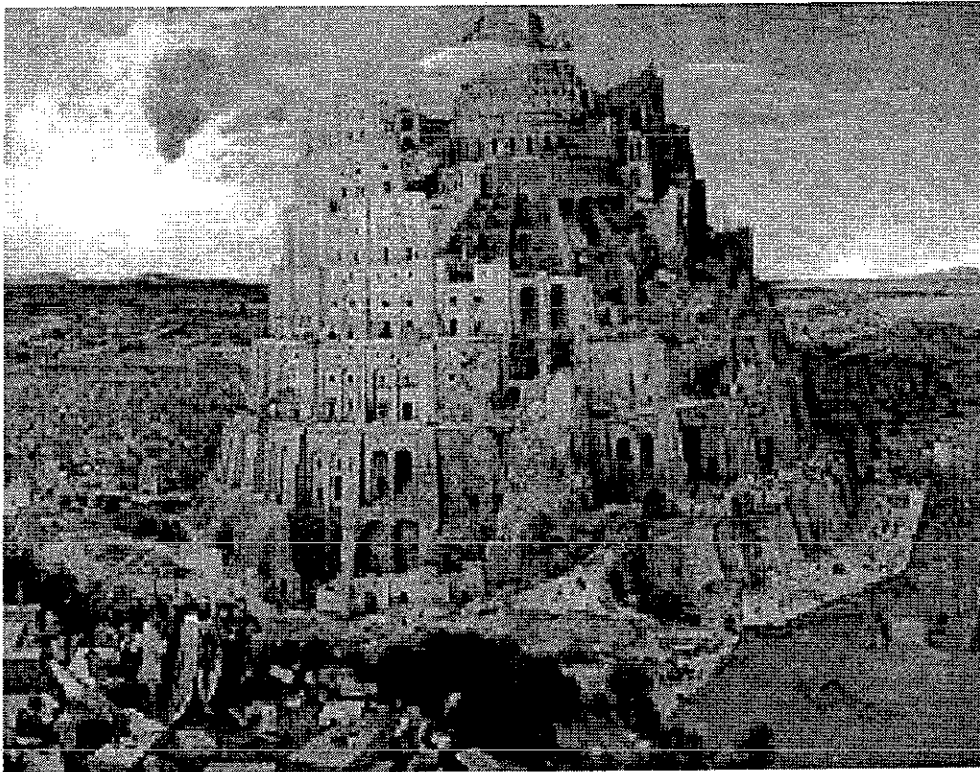


Figure 4.1: The Tower of Babel; Source: Demeester and Guillén (2001)¹

In the Tower of Babel story, God gave all builders different languages, so they couldn't understand each other. They subsequently spread over the earth. An ironic choice of theme for national-cultural research. Babel, a tower and a bridge, a cause and a cure for intercultural misunderstandings.

¹ Demeester, M., Guillén, S. (2001); "Integrating Cultural Differences in Telematics Engineering"; frontpage

In Babel, a model has been developed that consists of the following building stones:

- a) Cultural diversity: in Babel modelled by Trompenaars’ dimensions, in this study modelled by Hofstede’s dimensions;
- b) A decision making process, modelled by the “Change Governance Framework”
- c) Bipolar “Generalisators”, based on experience in IT-project management, modelling the intersection between culture and the decision making process.

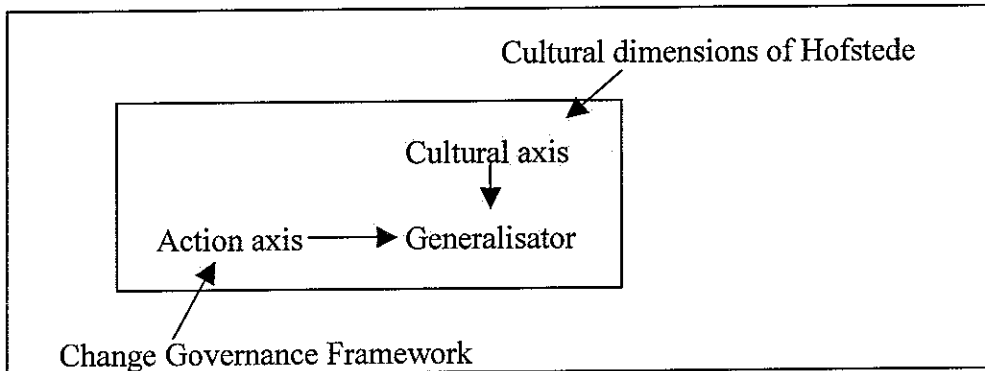


Figure 4.2: Overview of the Model Developed in the Babel-project; Source: Adapted from Demeester and Guillén (2001)¹

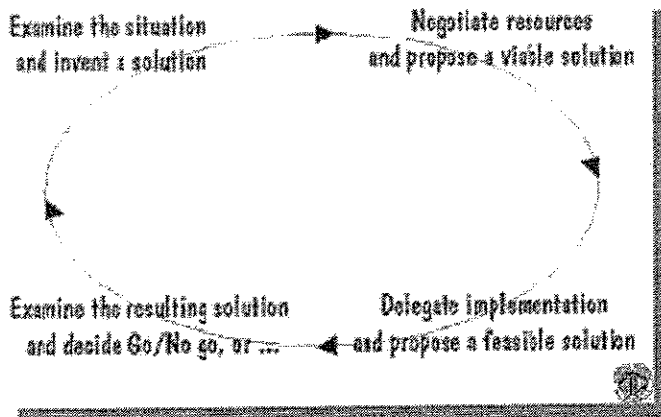
The generalisator makes up the cross section of culture and IT-project decision making. Before specifying the generalisators, a bit of their background is discussed: starting with the Change Governance Framework.

4.1.1 The Change Governance Framework

The Change Governance Framework handles the IT-project management issue of decision making. It is set up in an elaborate way, in essence consisting of themes, aspects and “information processing modes”.

According to the Change Governance Framework for decision making four themes have to be debated²:

- Examine the situation and invent a solution;
- Negotiate (non-personnel) resources and propose a viable solution;
- Examine the capacity to implement the solution: delegate implementation and propose a feasible solution;
- Examine the resulting solution and decide go/ no go.



The themes may be addressed more than once and not necessarily sequentially.

¹ Demeester, M., Guillén, S (2001); “Integrating Cultural Differences in Telematics Engineering”; p. 87

² p. 82

In each theme to be discussed, the following aspects are of concern¹:

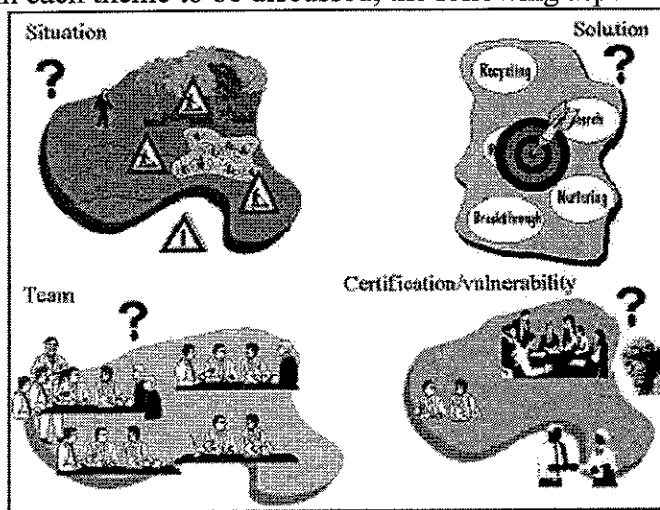


Figure 4.3- Four Aspects of Concern; Source: Demeester and Guillén (2001)¹

- Situation;
- Solution;
- People;
- Vulnerability/ Acceptance.

“People” concerns two groups: the group that assesses the situation and proposes a solution, and the group that decides on the vulnerability of the organisation to the current situation and to the proposed

solution.

For an analysis on the concept of “Vulnerability” see: Power (1997).

To examine each of the four aspects described above, one has to go through these processing modes according to Choo (1998)² in short:

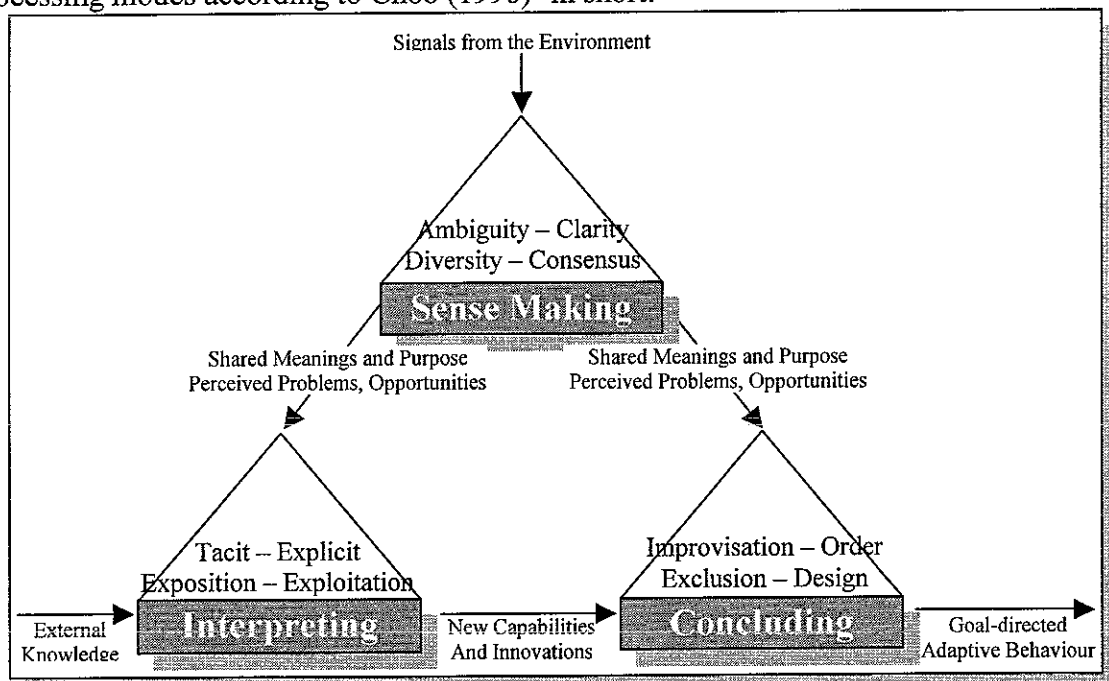


Figure 4.4: Choo's Information Processing Modes; Source: Choo (1998) cited in Demeester and Guillén²

- Make sense;
- Interpret, face complexity and variety;
- Conclude.

¹ Demeester, M., Guillén, S. (2001); “Integrating Cultural Differences in Telematics Engineering”; p. 84

² ... p. 79

Choo adopts an ambiguous viewpoint:

On one hand he uses information and knowledge as though they exist as abstract and external entities. On the other he expresses the need to understand information, knowledge and decision making: taking into account the doubts, fears, anxieties, cultural biases of all the actors.

This last viewpoint is more in line with the intention to link decision making with culture: Information only exists by the grace of the culturally biased cognitive domain of the holder. Any “bit of information is relative to the maintenance of a system’s identity, and can only be described in reference to it.”¹

For each of the information processing modes, Babel has produced “bipolar generalisators” to model the interaction between culture and decision making.

4.1.2 Babel’s Generalisators

“A generalisator is a (typical) behaviour (or the principles that organise that behaviour) for achieving the specific ‘quest’ of the individual.”² Formally it is generated by the combination of a specific action modality and a specific cultural preference. In Babel the generalisators have been identified from direct observation of real life behaviours in IT-projects, or from analysis of the extensive literature used in the whole project. The generalisators have not been constructed by starting from the cultural dimensions or the action modalities.³

A list of bipolar generalisators is presented, in relation with their principles of action. Bipolar means that for each processing mode two opposite ways of approaching the question is offered. In generating those opposites, every time two types of action potentials are used: dominated by “direct approach styles and capacities” and “flexible approach styles and activities” respectively. The position of people is always in relation to both poles. One pole is only more attractive than the other. We have the choice between two alternative poles for structuring our action. The difference is simply in the attractiveness that is greater for one pole.

In the tables with the generalisators and action principles from the Babel project, the dimensions of Hofstede are integrated. They are suitable to map in those tables because they present values in a bipolar way comparable to the generalisators. The dimensions of W. Hall for behaviour and of E. Hall and Kaplan/Ulijn for communication don’t fit the scheme, because they don’t concern the decision making process within humans. The professional culture scheme by Lang isn’t compatible with the generalisators either, because it misses the polarisation needed for comparing and mapping.

4.1.3 Mapping of Generalisators, Action Principles and Cultural Modalities

In the table below, the columns with generalisators and action principles are taken directly from the Babel report⁴: the column with the cultural modalities contains a proposed mapping of Hofstede’s dimensions to fit the generalisators in this study. The

¹ Varela (1979) cited in Demeester, M., Guillén, S. (2001); “Integrating Cultural Differences in Telematics Engineering”; p. 70

² Demeester, M., Guillén, S. (2001); “Integrating Cultural Differences in Telematics Engineering”; p. 48

³ .. p. 86-87

⁴ .. p. 89-93

table is the most concrete instrument to identify the influence of culture on decision making in IT-projects. Later in this report, we will use the table as such.

Only the first theme (Examine the situation and invent a solution) was addressed yet in the Babel report, so we limit ourselves to that theme as well. Still there are 1 theme x 4 aspects x 3 decision processing modes x 2 polarities= 24 rows to examine:

Situation	Generalisator	Action principle	Cultural modality (Explanation)
Make sense	Opportunity to use solutions directly generated from our knowledge	Search for familiar facts, candidates for applying our concepts, theories, methods, ...	Short Term Orientation (Orientation to present situation and methods of the past) High Uncertainty Avoidance (Proven methods are preferred over uncertain exploration)
	Opportunity to discover solutions in the situation itself	Explore the situation, unravel its potential, look for 'unusual' facts	Long Term Orientation (Orientation to the future) Low Uncertainty Avoidance (New exploration is preferred over existing paths)
Interpret, Face complexity and variety	The world can be made simple and controllable: Piecewise approach	Stop the world! Enforce simplicity and completeness; temporarily ignore variety Identify discrete focused states that are candidates for anchoring known solutions	Low Uncertainty Avoidance (One has to accept the uncertainty produced by unknown differences between the simple model and complex reality)
	The world's complexity is inescapable: Build a dynamic mirror image	Interpret the dynamic potential of the situation to anticipate events and discover solutions Complexity, incompleteness.	High Uncertainty Avoidance (Deviations from reality are not acceptable; a more complex model is preferred)
Conclude	Strict conformance to reduction methods, design model	Explicit reduction of the unknown to the known; authorises closure and comfort. Closed model with demarcation criteria	Low Uncertainty Avoidance (One has to accept uncertainty produced by unknown differences between the simple (reduced) model and complex reality) Short Term Orientation (The present situation is dominant when choosing this way)
	Warranty ongoing openness to the changing world. Capacity to evolve, adapt and anticipate new events	Propose a process to learn by doing, using and interacting	High Uncertainty Avoidance (Deviations from reality are not acceptable; a more complex model is preferred to incorporate changes) Long Term Orientation (The future is explicitly taken into account)
Solution	Generalisator	Action principle	Cultural modality (Explanation)
Make sense	Decisive encounter = rupture from a state to another; winners/losers (people, knowledge, theories, ideas, solutions, products, ...). Implies: Reducibility Stability (internal, external) Rules	Requires conditions that make it possible = clear-cut problems, controlled environment, final, indisputable (rules) solution: finite game; effectiveness and short termism. Competition	High Power Distance (Rules, decisive solution, control) Short Term Orientation (As mentioned in the action principle)
	Transform the situation to create an effect potential that continuously generates favourable results, products, knowledge; no life-cycle, no final/ decisive solution	Requires capacity to anticipate events, permanent observation/correction, upstream/oblique action; competition is counter productive; reinforcement of natural evolution through our action; open game	Low Power Distance (Only as opposed to above, not explicitly required here) Long Term Orientation (The future is explicitly taken into account)

---- Table continues on next page ----

Interpret, face complexity and variety	Differentiated (individual) action	Small distance between problems & actions, mobility from one issue to another, limit the impact of environment or context	Individualism (Potentially, not necessarily: differentiation enables individual action)
	Integration potential	Absorb changes, use multiple (environment, context, situation) factors and resources, delayed action, internal group regulation to warranty co-ordination, continuity and infrastructure development (including knowledge)	Collectivism (Group orientation inclines people to this approach with input, resources and limitations from all members integrated into the solution)
Conclude	Design and use explicit plans	What is decided is to be carried out; reference is internal (model, plan), define a trajectory and check deviance from it.: reference is internal.	High Uncertainty Avoidance (With a preference to leave a minimum to chance and uncertainty, concrete and explicit plans are appreciated better)
	Plans are indicative; evolutionary attitude	Nothing is definitive. Emergent strategy, manage multiple objectives, change their priorities, seize opportunities: reference is external. Adapt, update plans.	Low Uncertainty Avoidance (A flexible approach is preferable over a fixed plan, despite concurring uncertainties)
People	Generalisator	Action principle	Cultural modality (Explanation)
Make sense	Maximise efficacy and effectiveness: compact expert teams	Strive for homogeneity and consensus	Individualism (Goal is to get a single opinion from each expert individual on his own trade, the effort is attributable explicitly to one person)
	Balanced contributions in order to cover all the issues: efficiency. Combine information gathering and support of the final solution	Accept and manage diversity; maintain congruence	Collectivism (Input from everyone involved)
Interpret, face complexity and variety	Get to the right persons for each specific point	Search for focused expertise	Individualism (Goal is to get a single opinion from each expert individual on his own trade, the effort is attributable explicitly to one person)
	Integrate opinions, suggestions, knowledge from many people	Search for broad field acquaintance. Practical experience is essential	Collectivism (Input from all people involved)
Conclude	Master the domain and make positions clear and explicit	Develop and praise professionalism	High Power Distance (Clear positions are acceptable in contexts with high Power Distance) Individualism (Individual praise works best in individualistic context) High Uncertainty Avoidance (Clarity is preferred over open but uncertain conclusions)
	Accept uncomfortable open conclusions and be able to react rapidly	Capacity to evolve and adapt	Low Power Distance (As opposed to above) Collectivism (As opposed to above) Low Uncertainty Avoidance (Only then open conclusions are acceptable)
Vulnerability/ Acceptance	Generalisator	Action principle	Cultural modality (Explanation)
Make sense	Purity of remoteness	Remote position and formal procedures (objectivity); trust the evaluation process more than the people (project or acceptance teams: prevent collusion). Inject information/knowledge, that is external to the project	*) High Uncertainty Avoidance by formal procedures (The formality of the procedures is relied upon to ensure a high quality Sense Making)
	Necessity of direct involvement and insider's knowledge	Identify and know the dangers; requires access to inside information & interaction with the project team; direct involvement mandatory to get official, practical & hidden information instead of superficial (objective) information. Combination of internal evaluation and external risk management practices.	*) High Uncertainty Avoidance by informal protocol and relations (Input from relations and networks of knowledgeable people are found important for getting a grip on the matter)

---- Table continues on next page ----

Interpret, face complexity and variety	Protect the organisation (comforting) as gatekeeper (proceed or stop): act as judge	Distance between internal problems & external views, inputs, goals; translation into the actual project needs & conversely (evaluators' needs); but try to prevent decoupling or colonisation	High Power Distance (A culture with a high Power Distance is more likely to position a person or group as a judge)
	Strengthen the project; interfere as wise man or coach (advise, criticise): act as coach	Reduce uncertainties; increase success of the project for the organisation as a whole. Avoid confusion of roles, responsibilities, and obligations: partnership	Low Power Distance (If absolute decisions are not accepted, better to convey the message by advice)
Conclude	Clear cut decision: go/ no go	Impose go/ no go	High Power Distance (A culture with a high Power Distance is more likely to accept a clear cut decision)
	Continuous surveillance and improvement	Procedure to interact with project	Low Power Distance (If absolute decisions are not accepted, better to convey the message by advising in time)

Table 4.1: Generalisators, Based on Action Principles and Cultural Dimension Modalities; Source: adapted from Demeester, M., Guillén, S (2001)¹

You may notice that Hofstede's dimension Masculinity – Femininity is not mentioned in the table. The reason for this is that there is no mentioning of male or female roles, nor an indication of a preference for achievement rather than personal well being (Masculine resp. Feminine) in the descriptions of the generalisators. Therefore no conclusions will be drawn from scores on the Masculinity dimension and the Babel table.

*) Culture's influence on Making Sense of Vulnerability/Acceptance (bottom previous page): Here we make a distinction that is different from the conventional interpretation of Hofstede's Uncertainty Avoidance Index. Ulijn found that Oriental cultures practice their Uncertainty Avoidance differently from Western cultures. In Western cultures nothing is sure until it is written down and signed in threefold. In Oriental cultures a knod or other form of 'informal' communication in the context of a common understanding of the relations of the stakeholders may be just as strong a commitment.

After the scores of the Unico banks on the five dimensions have been determined (Chapter 6), we will come back to Table 4.1; in Chapter 7.

Though throughout the Babel paper IT-relatedness is repeated, it is not made clear how or why the above-presented framework could not work for other inter-cultural projects. The next model is positively not restricted for use with ICT-projects only.

4.2 Culturally Determined Practice and Cooperation

The Compass model consists of two dimensions: Assertiveness and Responsiveness. The two dimensions of the original model of Thomas-Kilmann, presented in this paragraph, are Assertiveness and Sensitivity (in other versions also Affiliation). The meaning of these terms are similar enough to place Responsivity in the model to serve the purposes of this study and to retain the integrity of the original concept. The idea in this paragraph is to relate Assertiveness to 'act' or 'operate' and Responsiveness to 'together'. We use the model of Thomas-Kilmann² to portray that higher

¹ Demeester, M , Guillén, S. (2001); "Integrating Cultural Differences in Telematics Engineering"; p. 89-93

² Killman,R.H., Thomas, K.W. (1990); "Conflict Modes Instrument"

Responsiveness (= 'co-') and higher Assertiveness (= 'operate') lead to a better 'co-operativeness'.

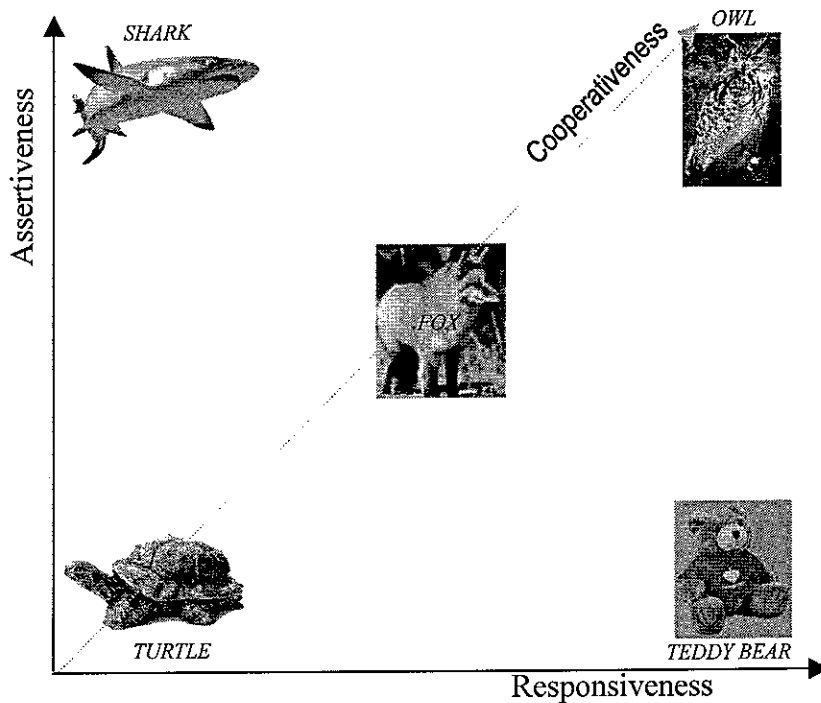


Figure 4.5: Cooperation and the Compass Dimensions; Source: Adapted from Thomas-Kilmann¹

There are five stereotypes accompanying this model: The Turtle, The Shark, The Teddy Bear, The Owl and The Fox. We give descriptions of the cooperation profiles along with the conflict resolution modes.

SHARK - Competing - is assertive and non-responsive.

The Shark is a go-getter; acts, thinks afterwards; and gets things done.

In conflict, a Shark pursues his or her own concerns at the other person's expense. This is a power oriented mode in which one uses whatever power seems appropriate to win one's own position.

When to use Competition:

1. When you know you are right.
2. When you need a quick decision.
3. When you meet a steamroller type of person and you need to stand up for your own rights.

TEDDY BEAR - Accommodating - is unassertive and responsive.

The Teddy Bear is a people's person, listens very well and empathises. May be able to soothe things between parties in conflict.

In conflict, the Teddy Bear accommodates: the opposite of competing. When accommodating, an individual neglects his/her own concerns to satisfy the concerns of the other person. There is an element of self-sacrifice in this mode.

When to use accommodating:

1. When the issue is not so important to you but it is to the other person.
2. When you discover that you are wrong.
3. When continued competition would be detrimental – "you know you can't win."

4. When preserving harmony without disruption is the most important – “it’s not the right time.”

TURTLE - Avoiding - is unassertive and non-responsive.

The turtle is a thinktank. Produces his contribution best his own way. Will consider every aspect of an issue with close scrutiny. Once his decision is made, conferring with other parties is not his interest.

In a conflict, a Turtle does not pursue her/his own concerns or those of the other person. He/she does not address the conflict, but rather sidesteps, postpones or simply withdraws.

When to use avoiding:

1. When the stakes aren't that high and you don't have anything to lose - "when the issue is trivial."
2. When you don't have time to deal with it.
3. When the context isn't suitable - "it isn't the right time or place."
4. When more important issues are pressing.
5. When you see no chance of getting your concerns met.
6. When you would have to deal with an angry, hot headed person.
7. When you are totally unprepared, taken by surprise, and you need time to think and collect information.
8. When you are too emotionally involved and the others around you can solve the conflict more successfully.

OWL - Collaborating - is both assertive and responsive.

The Owl can manage things with people and resources. Has a helicopter view. Will act swiftly, taking into consideration other people’s interests and feelings. Is a suitable project manager for his target focus and his ability to work with other people.

In conflict, collaborating is the opposite of avoiding. Collaboration involves an attempt to work with the other person to find some solution which fully satisfies the concerns of both persons.

It includes identifying the underlying concerns of the two individuals and finding an alternative which meets both sets of concerns.

When to use collaboration:

1. When other's lives are involved.
 2. When you don't want to have full responsibility.
 3. When there is a high level of trust.
 4. When you want to gain commitment from others.
 5. When you need to work through hard feelings, animosity, etc.
- ** The best decisions are made by collaboration.

FOX - Compromising - is intermediate in both assertiveness and responsiveness.

The Fox is flexible in his role in the group. He will adjust to the situation and will work on the same level with any other group member. May feel less responsible for the outcome than the Owl does, but is a good cooperater. The flexibility of the Fox is actually an extra dimension: without scoring high on flexibility, he is a mediocre Owl.

In conflict, the Fox’s objective of compromise is to find some expedient, mutually acceptable solution which partially satisfies both parties. It falls in the middle group between competing and accommodating. Compromise gives up more than competing, but is less than accommodating.

When to use compromise:

1. When the goals are moderately important and not worth the use of more assertive modes.
2. When people of equal status are equally committed.
3. To reach temporary settlement on complex issues.
4. To reach expedient solutions on important issues.
5. As a back-up mode when competition or collaboration don't work.

Where W. Hall remains neutral concerning the value of the various positions in her Compass, the viewpoint displayed in Figure 4.5 suggests that for prosperous cooperation a position in or over the centre (Fox/Owl) is preferred. In Chapter 6, the positions of the different Unico cultures in the Compass matrix are given.

Thus the description of the theoretical input for the study for cultural differences and their influence on cooperation in ICT-projects ends; the start of the description of the more practical survey measurements is to be found on the next page.

5. Set up and implementation of the survey

According to the research methods typology of Baarda and De Goede a research should have a basic set up that is either describing, exploring or testing¹. Further choices in the design of the research are to be made between a survey with different subtypes and an experiment with different subtypes.

Wanting to test the hypotheses from Chapter 3, the basic set up of this study is bound to be testing. When choosing between a survey and an experiment the choice is made to make use of the same research instrument: survey, as was used for the theories underlying the hypotheses. This doesn't only prevent trying to reinvent the wheel but also ensures comparability of the results found in the survey and the ones in the hypotheses. The survey instruments used by Hall, Hofstede and Ulijn for their theories are questionnaires with questions that are specific for their theories. The same questions (see Appendix A) are used in this study. In Chapter 6 hypotheses 1,2, 4 and 5 are tested that these questions form valid dimensions in this study to measure cultures the way Hofstede and W. Hall did. After positive validation the dimensions can be used to test hypotheses 3 and 6 by comparing the scores that are produced with the dimensions with the expected scores. Hypotheses 7 and 8 about the scores on Polychronicity and the use of digressions are tested as well in Chapter 6.

5.1 Research population

The results from the questionnaire enable the researcher to make a statement about the 'research population'. In this study the research population consists of all people working at the Unico member banks that meet or speak or will meet or will speak with people from other Unico member banks. This means that people in the Unico member banks who are working in (potential) areas of cooperation like payment systems, in IT or law departments etc., are included in the research population, but the cleaners are not.

Regretfully not all member banks participate in Unico committees or working groups to the same extent. It will not be feasible to get enough data for significant results about BCE, Lloyds and USRB: the smaller banks in terms of delegation and experience with Unico. The research population will be therefore limited to the people of CA, DGBANK, ICCREA, KBC, OKOBANK, Rabobank and RZB.

5.2 Research sample

To be able to make a statement about a research population, there are two ways: to investigate the entire population or to investigate a representative random sample from that population. It is known at Unico office, which people from the member banks are already in cooperation with each other. But it is hard to determine who exactly will become part of international cooperation activities in the future. And these potential future Unico relations probably don't have experience with other Unico cultures to investigate. Therefore, for this survey all contacts present in the Unico database as being a member of a Unico committee or working group were asked to participate in this study.

¹ Baarda, D.B. en Goede, M.P.M. de (1995); "Methoden en Technieken"; p. 21

There are two assumptions made here:

- The people presently in cooperation are representative for the people in cooperation in the future.
- The people agreeing on participating in the survey are representative as well for the people who are not participating.

5.3 Design of the questionnaire

As mentioned, the questions are taken from the literature describing the theories being tested here. From Hofstede's questions only those questions concerning the dimensions Power Distance and Uncertainty Avoidance are used. Hofstede's questions are for asking people their opinion about themselves. This in contrast to the questions measuring the dimensions described by W. Hall and Ulijn, which are questions about people's opinion about both themselves and the other nationalities. There is an important difference between the introspective approach of Hofstede and the approach of assessment by others with Hall's (and the other cultural practice) dimensions. Objectivity, open mind and actual capability to answer the questions play a role in choosing between the approaches. What would results be if respondents were to estimate the values of the people of an other nationality? We maintain the approaches of the respective authors.

The total questionnaire can be found in Appendix A. It was issued as a DIN A5 booklet with 16 pages: The first page contains a small introduction and a few questions about the respondent's background. The next 14 pages are spent to ask for the respondent's experience with the seven member banks under investigation. Two pages per bank with a question to indicate the experience with the bank at hand, 4 questions on the Directness, Side-track and Polychronicity dimensions, 22 questions on W. Hall's Compass dimensions Assertiveness and Responsiveness, and a question about the difficulty cooperating with people from the bank. The back page contains the questions concerning Hofstede's Power Distance and Uncertainty Avoidance dimensions.

Copies of the questionnaire with self-addressed envelopes and accompanied by letters of recommendation from the relevant representatives from the Unico office were sent to the members of the Unico committees and working groups, totalling a number of 290 persons.

5.4 Used data analysis methods

Tabachnik and Fidell¹ was used for this stage of the study. In this paragraph is discussed which data analyse methods are used:

1. to screen the data to ensure the appropriateness of the multivariate analyses;
2. to check the dimensions of Hall and Hofstede on validity;
3. and to measure and check the cultural differences using the validated dimensions.

Screening of the data

The following steps were taken to screen the raw data before further analysis:

¹ Tabachnick, B.G., Fidell, L.S. (1996); "Using Multivariate Statistics"; p.87 a.o.

- 1 Inspection of the variables on accuracy of input;
- 2 Evaluation of missing data;
- 3 Identification of nonnormal variables;
- 4 Detection of multivariate outliers.

The findings from those steps are elaborated in appendix B. It's sufficient to summarise here that a few variables did not show the "Normal" distribution that would be preferable for multivariate analysis. They were not transformed (forced to attain a normal distribution) to preserve the interpretability of the variables and the comparability of the survey.

Validity check of the dimensions of W. Hall and Hofstede:

This part concerns the testing of Hypotheses 1, 2, 4 and 5.

A key statistical analysis used in this survey is the factor analysis. When the researcher wants to find out about how variables group together to factors, this method is used. In this study for instance Assertiveness should be the explaining factor driving the answers to questions about the variables: taking control, being pushy, quick moving and eight other variables. This way the amount of variables is reduced to a more comprehensible number of factors.

Hofstede as well as W. Hall use these factors. Since they are independent from each other they can be called "dimensions". In this study the dimensions of Hall and Hofstede are being tested. This has a few implications concerning the choice between a number of variations possible in factor analysis. The choice was made for a) a Factor Analysis with b) "Maximum Likelihood" factor extraction and c) "Varimax" orthogonal rotation.

Ad a): In Factor Analysis only shared variance in the observed variables is analysed; attempts are made to estimate and eliminate variance that is unique to each variable. This as opposed to Principal Component Analysis, where all the variance is analysed. The goal here is not to get a model that optimally describes our specific data but to attain a model that describes the underlying process in general, thereby making comparisons with other researches (Hall's and Hofstede's) more valid. This means Factor Analysis is the best method to use here.

Ad b): A factor loading is the amount of influence of one variable (e.g. being pushy) on one factor (c.q. Assertiveness). The Maximum Likelihood method of factor extraction estimates population values for factor loadings by calculating loadings that maximise the probability of getting the observed results from a sample of the population. This extraction method enhances generalisability and is therefore selected.

Ad c): Rotation is a mathematical procedure to change the presentation of the factor loadings. This is done in such a way that the factors become more interpretable. Our intended factors, Assertiveness and Responsiveness, are independent. This means the rotation should be orthogonal. Varimax is an orthogonal rotation procedure that simplifies factors by maximising the spread in the factor loadings: Loadings that are high become higher; loadings that are low become lower. Quartimax simplifies the variables instead of the factors in a way analogue to Varimax. Equamax simplifies both factors and variables. In this study we are solely interested in simple, clear factors; trying for simple variables only troubles that aim; Varimax is therefore the appropriate rotation procedure.

The results of these procedures are described in Chapter 6.

Measurement and check of the cultural differences using the validated dimensions

This part concerns the testing of Hypotheses 3, 6, 7 and 8.

For every respondent of the questionnaire the scores on the different dimensions (i.e. interpreted factor) are calculated using the factor loadings. Since each respondent fills in from which Unico member he is, the average scores of the companies on the dimensions can be calculated and put in a diagram. Interpreting just these scores, one should be careful that observed (minor) differences may be just a matter of natural variation by chance rather than really cultural differences. Pairwise t – tests are used for each company to determine with a probability of 95% ($\alpha=0.05$) if the measured differences are really cultural or rather a matter of natural variation by chance. The alpha of 0.05 (i.e. the critical significance) is most common to use but rather arbitrary. Therefore more information will be given than just a yes or no, in Chapter 6.

6. Results of the Questionnaire

From the 290 sent questionnaires, 53 were returned. An overview of the response from the different banks:

Unico member bank	Country	No. of answer sets assessing the member bank on Hofstede's cultural values dimensions (introspection)	No. of answer sets assessing the member bank on cultural practice dimensions (perceived by others)
OKO	Finland (fi)	7	25
DG	Germany (de)	7	37
Rabo	The Netherlands (nl)	8	35
RZB	Austria (at)	9	28
KBC	Belgium (be)	7	30
CA	France (fr)	3	34
ICCREA	Italy (it)	1	21
BCE	Spain	1	- (not included)
Unico	Various	3	- (not included)
Total		(of the 53 returned) 46	(of the 7x53 possible) 230

Table 6.1: Response of the Questionnaire on Cultural Values and Practice Dimensions; Source: survey data

Before the data from those questionnaires can be used for calculating the cultural scores, the data needs be screened for completeness, normality of distribution, etc. That is described in Appendix B. It's sufficient to mention here that a few variables did not show the "Normal" distribution, the distribution preferable for multivariate analysis. They were not transformed (to new variables with a normal distribution), in order to preserve the interpretability of the variables and the comparability of the survey. In this chapter the validation and the results of the different culture models are given. The majority of the questionnaire is dedicated to the Compass dimensions, we will start with them.

6.1 Validating and Using W. Hall's Compass Dimensions

Before we can use the Compass dimensions Assertiveness and Responsiveness of W. Hall, we have to show the validity of those dimensions in this survey.

6.1.1 Validation

Using the Factor Analysis tool, the variables concerning W. Hall's dimensions Assertiveness and Responsiveness are analysed. The respondents have averagely assessed just under four Unico members with the questionnaire, making a total of 200 measurements that are usable for this step. The following results come out:

Variable	Expected	Factor 1 (Assertiveness)	Factor 2 (Responsiveness)
*Authoritative	A +	.310	-.419
Cautious	A -	-.434	.223
Challenging	A +	.826	.128
Charging	A +	.790	.125
*Compromising	A -	-.134	.552
*Consistent	R +	.619	.260
Hardworking	A +	.716	.300
*Individualistic	A +	.089	-.141
Loyal	R +	.198	.506
Pushy	A +	.701	-.150
Quick moving	A +	.758	.217
Sensitive	R +	.041	.610
Taking control	A +	.733	-.048
Team players	R +	.291	.790
Trusting	R +	.267	.601
Unpredictable	R -	-.311	-.328
Harmony	R +	-.041	.832
Demanding	A +	.296	-.072
*Factual	R +	.656	-.012
*Precise	R +	.665	.209
*Quantitative	R -	.375	-.278
*Task	R -	.539	-.251

Extraction Method: Maximum Likelihood. Rotation Method: Varimax with Kaiser Normalization.
A. Rotation converged in 3 iterations.

Table 6.2: Validating the Compass Dimensions: Variables and Factor Loadings; Source: SPSS calculation on own data

The numbers represent the relative influence the variables have on the factor. A variable printed in fat indicates a variable contributing correctly to the expected factor. The variables marked with a star have an incorrect or insufficient loading on the factors. Correctness of a loading depends on whether the loading complies with the "Expected" loading. As a rule of thumb, only variables with loadings of .32 and above are interpreted¹. Variables "Individualistic" and "Demanding" are not considered for that reason. Because of incorrect loadings, variables "Authoritative", "Compromising", "Consistent", "Factual", "Precise", "Quantitative" and "Task" are discarded as well. Variable "Unpredictable" shows a loading of -.328 on Responsiveness, which is just enough to be considered at all. It loads -.311 on Assertiveness though, which makes "Unpredictable" hardly useful to discern Responsiveness from Assertiveness. If we dismiss this variable, the remaining variables "Harmony", "Trusting", "Team players", "Sensitive" and "Loyal" are sufficiently suitable to account for the factor Responsiveness. "Unpredictable" is therefore dismissed.

Having determined which variable contributes to which factor: Assertiveness or Responsiveness, a new extraction round is applied to the variables of the two factors separately. That way a better weight is put on each variable to contribute to its factor without being statistically troubled by the influence of the other factor. The results are shown in Table 6.3 making up the measurement tool of W. Hall in this survey: here Assertiveness and Responsiveness are dimensions measured by these variables:

¹ Tabachnick, B.G., Fidell, L.S. (1996); "Using Multivariate Statistics"; p. 677

Variable	Assertiveness	Responsiveness
Cautious	-.374	
Taking control	.692	
Pushy	.686	
Hardworking	.706	
Quick-moving	.769	
Charging	.831	
Challenging	.894	
Sensitive		.526
Loyal		.536
Trusting		.694
Harmony		.724
Team players		.829

Table 6.3: Determining the Loadings of the Variables on the Compass Dimensions; Source: SPSS calculations on own data

This implies a confirmation of Hypotheses 4 and 5: Assertiveness and Responsiveness are valid dimensions.

Now we can use the two dimensions to measure cultural differences!

6.1.2 Using Hall's Dimensions

After using the factor scores option of SPSS, the following means for the cultures of the Unico banks are calculated:

	Assertiveness	Responsiveness
OKOBANK (fi)	-0.08	0.56
DGBANK (de)	0.04	-0.09
Rabobank (nl)	0.61	-0.18
RZB-Austria (at)	0.05	0.29
Crédit Agricole (fr)	-0.53	-0.34
KBC Bank (be)	0.54	0.19
ICCREA (it)	-0.91	-0.25
Significance of difference	<0.0001	0.004

Table 6.4: Scores of the Unico Member Banks on the Compass Dimensions; Source: SPSS calculation on own data

The values in the last row, produced by Analysis Of Variance (ANOVA), indicate that there's a high probability that the differences in the group on the dimensions Assertiveness and Responsiveness is no natural variation by chance. This does not imply that every bank differs significantly from every other bank; just that there's a difference in the group. To test the significance of differences between the banks' measured cultures, we perform pairwise t-Tests. In Table 6.5, the significances of the measured differences between the banks are given; the fat printed scores indicate differences that are sufficiently significant according to the $\alpha=0.05$ criterion (see Appendix C.1).

	Assertiveness						
	OKO (fi)	DG (de)	Rabo (nl)	RZB (at)	KBC (be)	CA (fr)	ICCREA (it)
OKO (fi)		0.63	0.01	0.61	0.02	0.02	0.00
DG (de)	0.01		0.01	0.96	0.04	0.01	0.00
Rabo (nl)	0.00	0.70		0.02	0.80	0.00	0.00
RZB (at)	0.29	0.10	0.048		0.049	0.02	0.00
KBC (be)	0.15	0.23	0.13	0.68		0.00	0.00
CA (fr)	0.00	0.25	0.45	0.01	0.03		0.15
ICCREA (it)	0.01	0.55	0.79	0.045	0.11	0.70	

Responsiveness

Table 6.5: Significant Differences on Responsiveness and Assertiveness; Source: based on Appendix C.1

The top right part of the table concerns the scores on the Assertiveness dimension; the bottom left part concerns the Responsiveness dimension. The scores of Table 6.4 are displayed in the Compass diagram below.

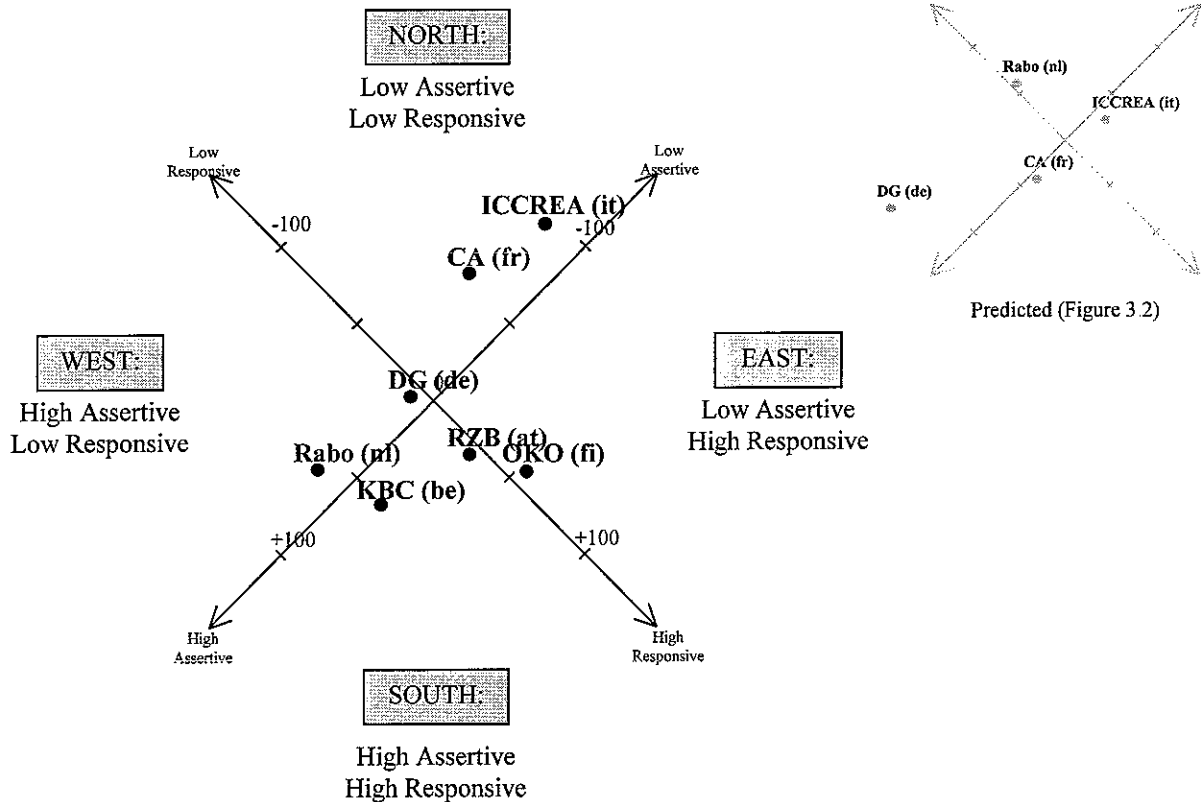


Figure 6.1: Scores of the Unico Members on the Compass Diagram, With the Predicted Diagram; Source: Based on Table 6.3

Looking at Figure 6.1, the following things are noticeable:

Ironically CA and ICCREA coming from the southern Latin cultures, end up North in the Compass Model. Their positions compared to each other are the same as the predictions, but are different from the predictions compared to DG and Rabo;

DG and Rabo scored the same on Responsiveness as predicted but switched places on Assertiveness;

Colleagues from OKOBANK and KBC are measured to behave more like the members from the Germanic culture group than the members from the Latin culture group.

Clearly the positions of the Unico members are different from the expected positions. Hypothesis 6 cannot be confirmed here. The fact that in this study scores are found that are different from the first estimation, does not conflict with the aim of this study: to identify cultural differences between the Unico banks and their influence in cooperation in IT projects.

Two remarks about Figure 6.1:

- The absolute positions of the dots along both axes have very little meaning compared to the meaning of the positions of the dots compared to each other. This is because the position of the axes is determined by all measurements in the study. There are measurements of countries in this study that were not present in W. Hall's research and vice versa but they did influence the position of the axes.
- In Figure 6.1, a similar distance on both axes should not be interpreted as a similar magnitude of cultural differences.

For that last point I propose to amend the diagram. I would like to make the diagram express cultural differences in terms that they have meaning to Unico: their influence on cooperation as cause of misunderstandings and annoyances. In the questionnaire, for each bank the last question was about to which extent the cooperation with that bank was difficult with misunderstandings and annoyances, or maybe perfectly natural. Assertiveness and Responsiveness both show a significant correlation with misunderstanding-free cooperation (see Appendix C.2 for the statistics). If we can compare to which extent Assertiveness and Responsiveness influence the rating of the cooperation, we can use the result of that comparison as a key to relate the distances in the diagram to actual cultural differences. A suitable tool for such a comparison is "Linear Regression". With that statistical analysis the optimal formula is calculated to predict the most probable cooperation rating when the Assertiveness and Responsiveness ratings are given. The SPSS results from that analysis are given in Appendix C.2; here is the conclusion:

Rating for cooperation = 6,6 + 0,51 * rating for Assertiveness + 1,25 * rating for Responsiveness

The scores on Responsiveness appear to have more than twice as much influence on the rating of cooperation as Assertiveness. The proposed amendment to the Compass diagram is to use that ratio ($0,53 / 1,25 = 0,41$) to achieve comparable distances along both axes.

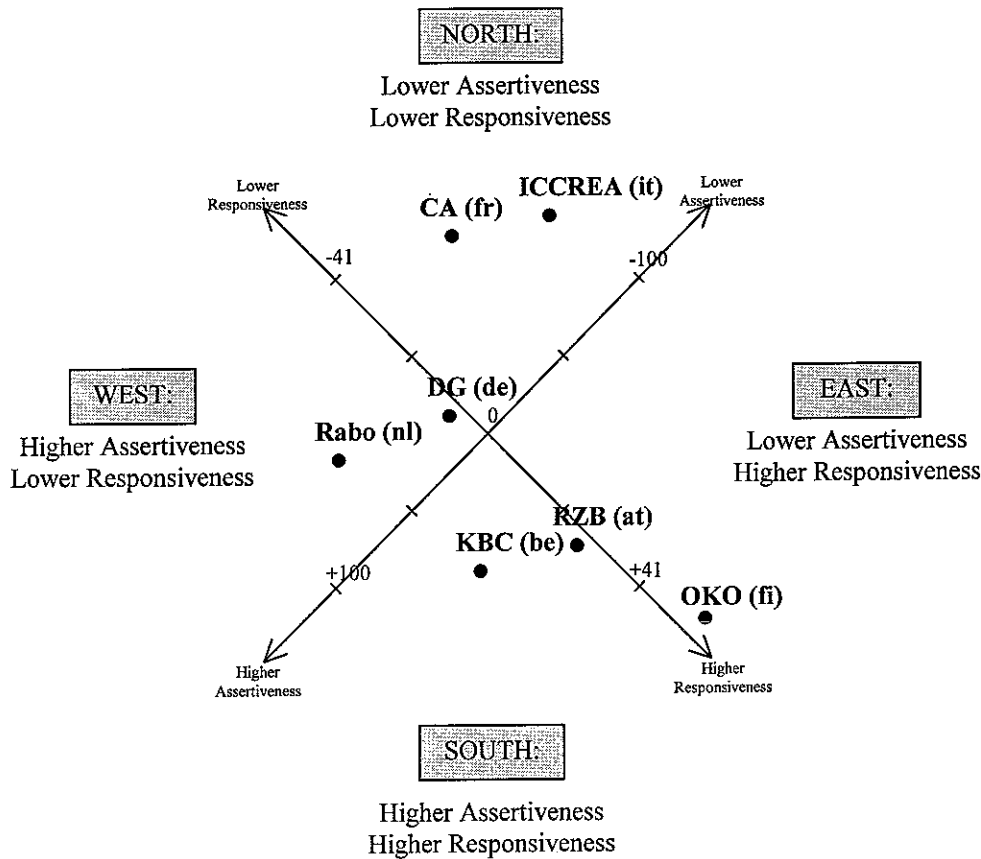


Figure 6.2: Amended Diagram of Unico Scores on the Compass Dimensions; Source: Based on Table 6.4

Some remarks:

- Since the scores are only compared to each other: not to an objective standard, the qualifications in the titles along the axes are changed from “High” and “Low” into “Higher” and “Lower”.
- CA and ICCREA still resemble, as do Rabo and DG.
- On Responsiveness OKO discerns itself more from RZB, KBC and the others, compared to the previous diagram.
- Significances of the differences are still to be derived from Table 6.5 and are not determined by the distances in Figure 6.2. The distances along the Responsiveness axis are bigger now, but not more significant in terms of differences on the dimension.

In her metaphor of the Compass, W. Hall makes a case for moving towards the middle of the matrix in order to cooperate effectively¹. In her descriptions of problem solving however she argues for movement towards each other². The idea of both ways is to end up behaving and communicating in similar ways. Knowledge of the own and the other cultural position on the Compass matrix remains the key issue in any case.

Chapter 7 elaborates on the further implications of Assertiveness and Responsiveness on cooperation.

¹ Hall, W.J. (1993); “En-Compass-ing Culture and Managing Strategic Relationships”; p. 202

² ...; p. 207-209

6.2 Validating Hofstede's Dimensions

Using the factor analysis tool described in the previous chapter on the variables concerning Hofstede's dimensions Power Distance and Uncertainty Avoidance, the following results come out, based on 46 measurements:

Variable	Expected	Factor 1	Factor 2	Question no.
CONSULT	PD-	0,33	0,63	1
RELATION	PD+	-0,03	0,31	2
AVOID2BO	PD+	0,23	0,25	3
ALLANSWE	UA-	-0,11	0,43	4
COMPEMPL	UA+	0,29	0,34	5
RULEBROK	UA+	0,05	0,22	6
AFRAID	PD+	0,21	0,06	7
NERVOUS	UA+	0,94	-0,35	8

Table 6.6: Validating Hofstede's Dimensions: Variables and Factor Loadings; Source: SPSS calculation on survey data

The factor loadings that are to be considered: those of .320 and above, are printed in fat. The variables are abbreviations of the concerning questions (Question no.) in the questionnaire; they can be found on the first page of Appendix A, numbering from the top.

It turns out that no factor in Table 6.6 may get the name Power Distance or Uncertainty Avoidance. Factor 1 primarily consists of variable "Nervous" and is 'polluted' by variable "Consult"; a new name for Factor 1 like "Uncertainty Avoidance" is not applicable. The combination of variables in Factor 2 makes it hard to give it any particular identity and "Power Distance" and "Uncertainty Avoidance" are certainly not applicable.

The data of this survey can not be analysed the way Hofstede did; no scores for Power Distance or Uncertainty Avoidance will be derived from the answers of Unico's respondents. This means that Hypotheses 1 and 2 are not confirmed and Hypothesis 3 cannot be tested.

Compared to the results using W. Hall's dimensions, these are disappointing results. A cause for the tremendous difference lies in the methods themselves. With the method of Hofstede, respondents are asked four questions per dimension about themselves. With the method of W. Hall, respondents are asked eleven questions per dimension about others. Having more questions per dimension gives flexibility to maintain the dimension if not all questions are answered consistently according to the underlying theory. W. Hall's questions are about the other cultures. With seven cultures to investigate, each respondent can offer six sets of answers on W. Hall's dimensions. That produces a lot more data to work with than the one set of answers on Hofstede's dimensions. In this survey a satisfying average of just under four sets of answers per respondent gave 200 sets of answers. That gives a lot more statistical working space than the 46 sets of answers with Hofstede's dimensions.

6.3 Multiple Topics per Conversation, Directness of Communication

In this paragraph, no validation or factor analysis is needed; the dimensions aren't derived from multiple questions. We can therefore interpret the answers to the questions directly.

On Directness the following means were calculated from the answers:

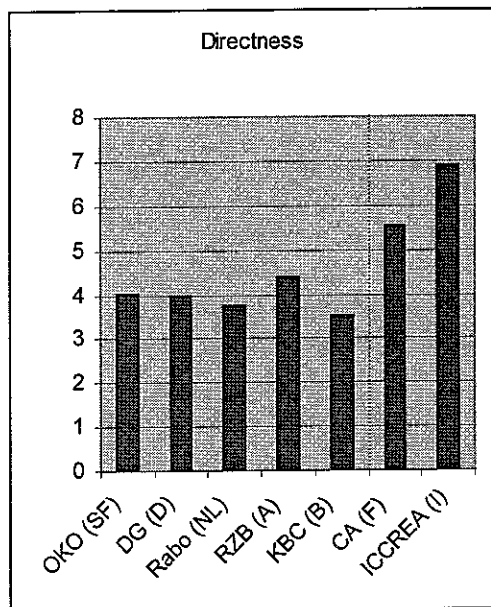


Figure 6.3: Directness Scores; Source: Based on Table 6.7

Bank	Directness
OKO (fi)	4,04
DG (de)	3,97
Rabo (nl)	3,74
RZB (at)	4,39
KBC (be)	3,50
CA (fr)	5,53
ICCREA (it)	6,90

Table 6.7: Directness Scores; Source: SPSS calculations on own data

A score near to the 1 indicates a direct way of communication. ICCREA’s and CA’s scores indicate a more digressive way to communicate compared to the scores of the other banks. Pairwise t-tests (Appendix C.3) show that ICCREA scores significantly different from the rest and that CA scores significantly different from the rest. Typically here, like with the Compass scores, a line can be drawn between the banks with national roots in the Germanic and in the Latin culture group. The differences are the same as hypothesised in § 3.2.3. Hypothesis 7 is therewith confirmed.

The third communication dimension we measured, is how often people discuss more than one issue in the same discussion; Polychronicity. These are the results:

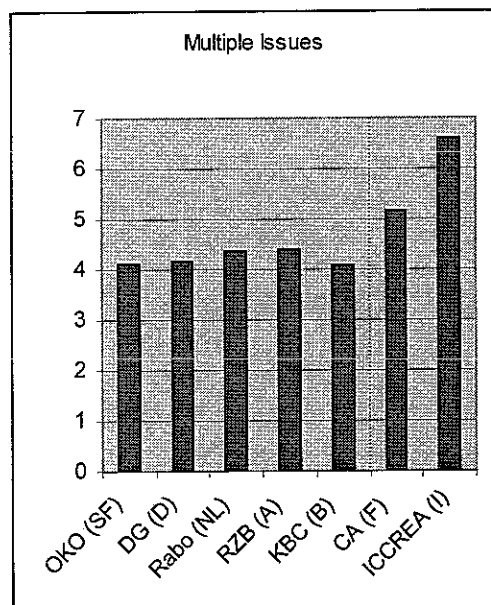


Figure 6.4: Polychronicity Scores; Source: Based on Table 6.8

Bank	Multiple Issues
ICCREA	6,60
CA	5,16
RZB	4,39
Rabo	4,38
DG	4,17
OKO	4,13
KBC	4,07

Table 6.8: Polychronicity Scores; Source: SPSS calculations on own data

The higher the number, the more polychronically the communication is. We see the same picture as with Directness and Sidetracks: OKO, KBC, Rabo, DG and RZB are rated similar scores; CA and ICCREA distinguish themselves from that group and each other measured to discuss more issues at the same time. This is according to the expectations from § 3.2.3. Hypothesis 9 is accepted. So far both KBC and OKO are measured to behave like the Germanic culture group.

Now that communication tendencies are clear, that knowledge is useful for future intercultural communication. If you are used to come to the point directly but your partner is not comfortable with that, you may be able to adjust at least the beginning of the message. Having the cultural information above, your partner may be cautious of seeming bluntness from your part and can even try not to bore you with circumstantial information and come to the point a bit quicker from his side. Awareness is key also concerning the multiple issues; it is essential to be aware what issues are actually being discussed.

6.4 Scores of Unico Countries on Cultural Dimensions not Resulting from the Survey

Concerning the Corporate Cultures, the Unico banks are expected to function like pyramids with a shift according to their nationally determined Power Distance and Uncertainty Avoidance: CA and ICCREA a bit higher on both Power Distance and Uncertainty Avoidance than DG, KBC, OKO, Rabo and RZB.

Professional Cultures are described in §2.4. Without scrutiny, they are accepted as being applicable to Unico like they are offered. Like mentioned in §2.4: the Professional Cultures are relevant for Unico because the projects at Unico are performed by multidisciplinary teams. That means not only bankers are involved, but IT specialists and juridical specialists as well. Because of the necessary diplomacy, something that is often demanded from the Unico delegate as intermedator as well as from the participating banks' delegates, the role of the politician may appear recognisable for most readers.

For the invisible part of National Cultures we have surveyed the Power Distance and Uncertainty Avoidance dimensions, without sound results. Hofstede's other dimensions: Individualism – Collectivism, Masculinity –Femininity and Confucian Dynamism: Long Term Orientation – Short Term Orientation are also to be discussed. For the visible part of National Cultures we have surveyed the Compass dimensions for behaviour and for communication: Directness and Time Orientation, but not E. Hall's context sensitive communication styles. They will be addressed after Hofstede's dimensions.

6.4.1 The Culture Dimensions of Hofstede

Of Hofstede's dimensions, an attempt was made to measure Power Distance and Uncertainty Avoidance in the Unico member banks. Although the results were inconclusive, they still remain of importance especially in regard to the decision making process. Therefore the results of Hofstede's research (which have been confirmed by other researches) are shown here and used further in this study. Because no correlation towards cooperation could be derived from the survey (like with the Compass dimensions in §6.1.2), the graphical

presentation of the Unico country scores on the five dimensions is done in one-dimensional diagrams.

Bank	Country	PDI	UAI	IDV	MAS	CDI
CA	France	68	86	71	43	-
DG	Germany	35	65	67	66	31
ICCREA	Italy	50	75	76	70	-
KBC	Belgium	65	94	75	54	-
OKO	Finland	33	59	63	26	-
Rabo	The Netherlands	38	53	80	14	44
RZB	Austria	11	70	55	79	-

Table 6.10: Unico Members' Scores on Hofstede's Five Dimensions, Based on Their Home Countries; Source: Hofstede (1991)¹

PDI: Power Distance Index (High – Low)

UAI: Uncertainty Avoidance Index (High – Low)

IDV: Individualism Index (Individualistic – Collectivistic)

MAS: Masculinity Index (Masculine – Feminine)

CDI: Confucian Dynamism Index (Long Term Orientation – Short Term Orientation)

¹ Hofstede, G. (1991); "Allemaal Andersdenkenden"; p. 41, 73, 111, 145, 209

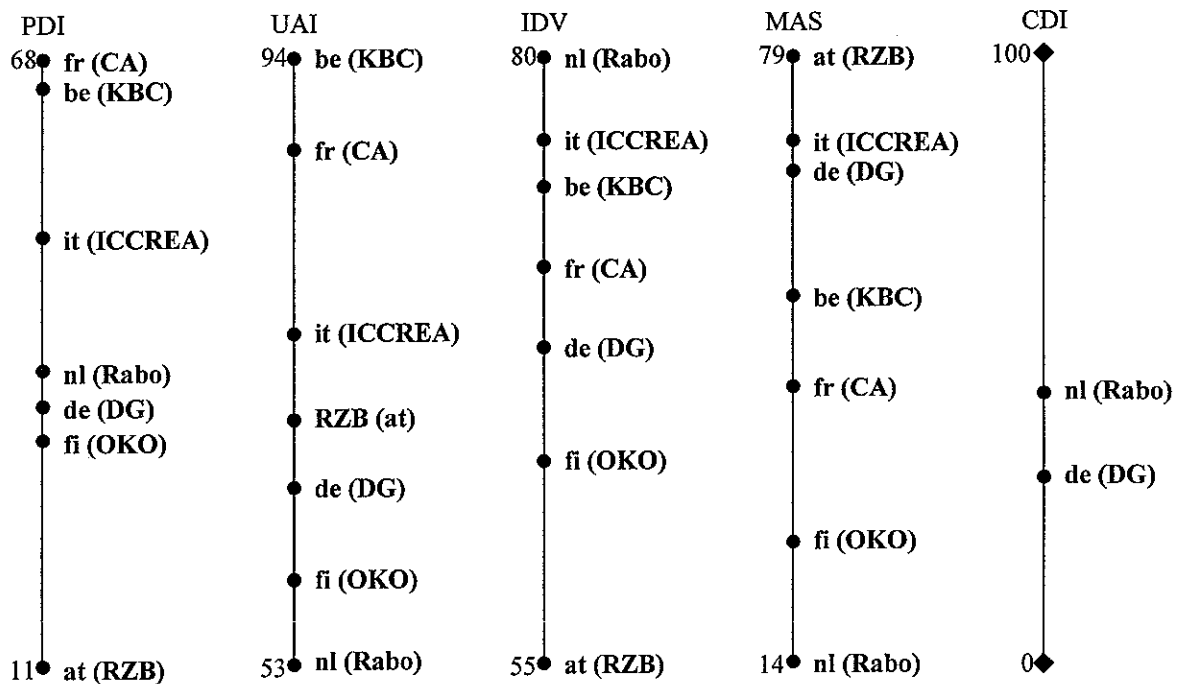


Figure 6.6: Unico Members' Scores on Hofstede's Five Dimensions, Based on Their Home Countries; Source: Based on Table 6.10

KBC is in all Hofstede's dimensions positioned near CA, whereas in our measurements of behaviour and communication KBC tends to be scored near Germanic DG and Rabo. Caution is advised with respect to the bilingual (French/Dutch) identity of Belgium and KBC when interpreting Belgian cultural measurements. Hofstede found in his studies for cultural values no difference between Dutch speaking and Francophone Belgians: they all belong to the Latin culturegroup. OKO scores consistently near Rabo and DG except with IDV where the Dutch are scored more Individualistic. Only DG and Rabo are scored on the CDI scale. On the basis of close scores in all previous dimensions you could project scores of RZB, KBC and OKO near those of the Dutch and Germans. The Latin group is missing entirely, though. The main difference on the CDI scale is the difference between the Far East (China, Japan, ..) and the West. Hofstede mentions the Dutch being called the "Chinese of the West". This indicates that most probably the other Western-European countries would score below the Dutch. Without concrete figures, however, we will not draw further conclusions from this dimension.

The way to prosperous intercultural cooperation according to Hofstede goes step by step from awareness of cultural differences, via knowledge of cultural differences to skills handling cultural differences¹.

The influence of Hofstede's dimensions of culture on cooperation in ICT projects is discussed in Chapter 7.

6.4.2 E. Hall's Contextual Communication

For reasons of limited space in the questionnaire, this dimension was not surveyed in this study. Since it gives an interesting insight on communication though, the projected positions

¹ Hofstede, G. (1991); "Allemaal Andersdenkenden"; p. 285

of the four Unico members are given here, whose home countries' positions are known from theory:

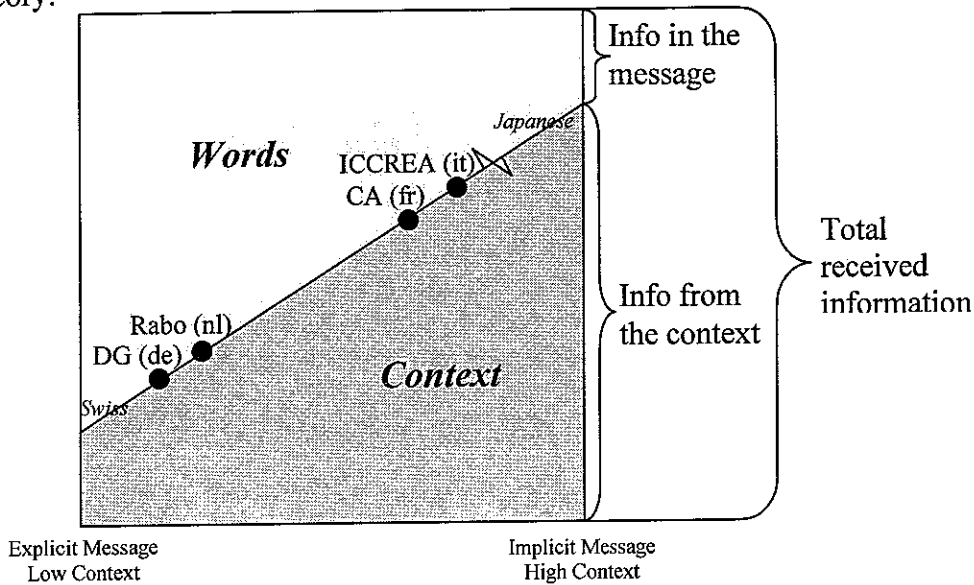


Figure 6.7: Unico Members and Contextual Communication; Source: based on Figure 2.3 (E. Hall)

If all Unico banks would score analogue to the other communication dimensions (§ 6.3), RZB, OKO and KBC would score near DG and Rabo.

This picture suggests that colleagues from CA and ICCREA may have to adjust their communication to messages with the information more in the literal text. Most of the times they will not be able to rely on much context in common with the colleagues from the other Unico banks.

The implications of the found and the projected scores of the Unico member banks on the different Cultural dimensions concerning their influence on cooperation, are elaborated in the next chapter.

7. Influence of Culture on Cooperation

In the last chapter we determined the scores of the Unico banks on the different cultural dimensions. When we consider the consequences, again we make the same distinction as in the investigation of the cultures: between the visible aspects and invisible aspects of cultures, between practice and values, starting with values.

7.1 Influence of Cultural Values: Hofstede and Babel

Like mentioned in Chapter 3, the Babel generalisators have their origin in the experience of their authors in IT-project management. The table with generalisators seems to be applicable in other projects as well, though. In Table 4.1 is set out how Uncertainty Avoidance influences the Babel generalisators. If we combine that table with the scores of the countries of the Unico members (from Hofstede's studies), we come to the following picture:

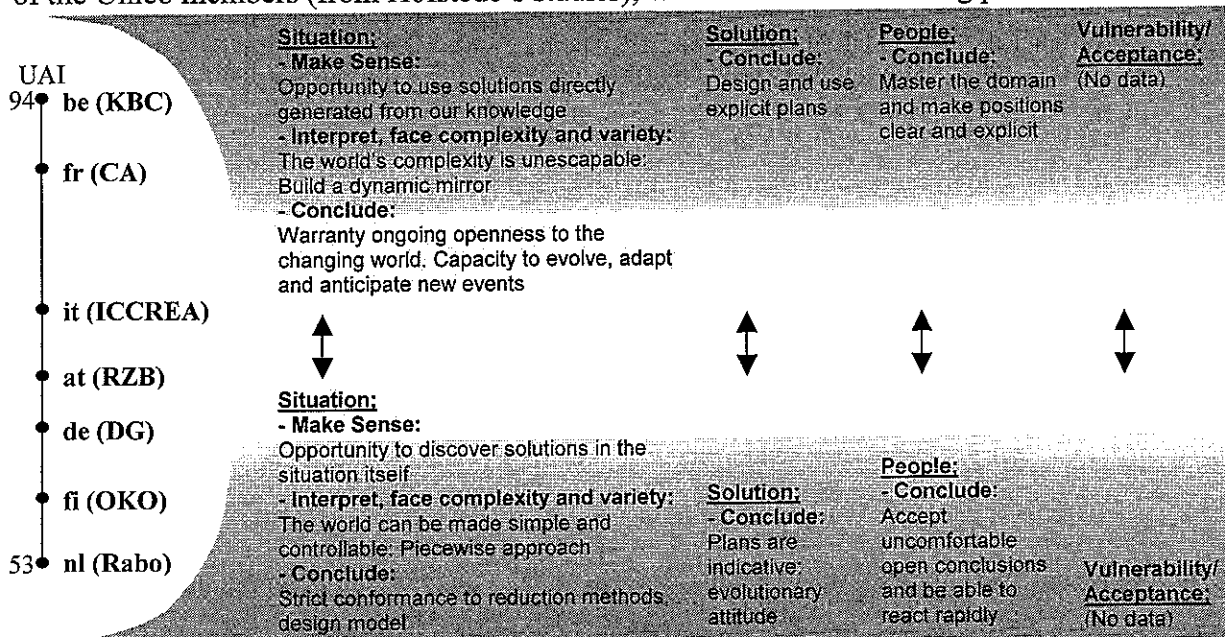


Figure 7.1: Influence of Uncertainty Avoidance in Unico Countries on the Babel Generalisators; Source: Based on Table 4.1 (p. 13) and Figure 6.6 (p. 50)

- The different aspects of decision making according to Demeester and Guillén (see §4.1): Situation, Solution, People and Acceptance are spread horizontally over four columns. Choo's modes of decision making (§4.1): make sense, interpret and conclude are displayed when applicable within each aspect-column.
- Each aspect-column has two poles or extremes that, according to the analysis in §4.2, relate to the extremes of the dimension presented on the left in the diagram.

For example: this diagram suggests that because France scores higher on the Uncertainty Avoidance Index than the other countries, CA is expected -when concluding on the situation (left aspect-column, last mode)- to conclude with a dynamic image of the situation more than CA tends to conclude with a reduced, simplified, single status quo: COMPARED with e.g. the Dutch and the Finnish. This suggestion is made on the basis that the higher Uncertainty Avoidance brings the French to deal with uncertainties more by incorporating them in the conclusion by having open, variable, dynamic elements in the conclusion.

To put it precisely: the scores on the UAI dimension indicate a 'contribution' to a tendency towards a certain approach, not an absolute position. The other culture dimensions besides UAI may influence tendencies on the same aspects and processing modes as in Figure 7.1 either in the same or in the opposite direction as UAI does.

When we scan Table 4.1 for instances where more than one cultural dimension influences a certain decision process mode in a certain aspect, we often find UAI and CDI (Confucian Dynamism Index) to be a combination. CDI however we decided to leave out of this analysis because of lack of data (see Table 6.10; p.49). Besides the combinations with CDI, only Concluding on People is influenced by more than one cultural dimension: UAI, PDI (Power Distance Index) and IDV (Individuality) influence Concluding on People.

When we compare the scores of Figure 7.1, 7.2 and 7.3 concerning Concluding on People, France and Italy score higher: towards an explicit conclusion than the others. Austria's high score on UAI is corrected downwards by the PDI and IDV scores; towards a position together with consistently scoring Germany and Finland. The Netherlands varies most with a last place, middle place and first place on the dimensions. A difficulty is that there is no information about to which extent and in which ratios the cultural dimensions influence decision modes compared to each other. Only the directions are given. Figure 7.2 shows the influence of PDI on the decision making process:

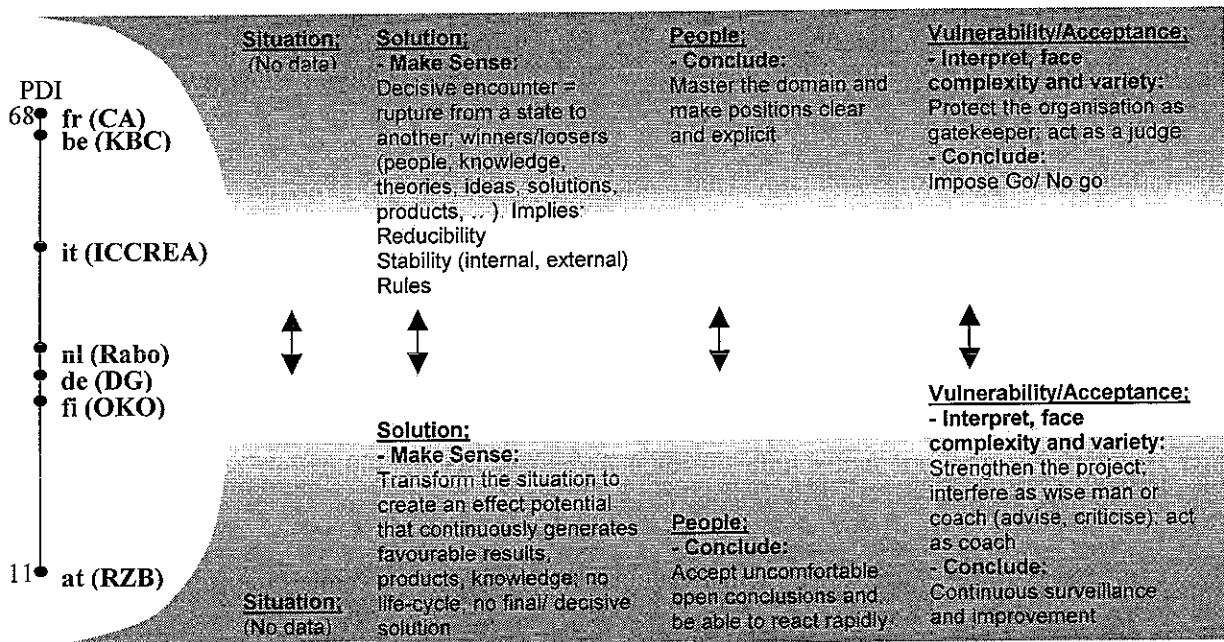


Figure 7.2: Influence of Power Distance in Unico Countries on the Babel Generalisators; Source: Based on Table 4.1 and Figure 6.6

IDV influences the decision making process as shown in Figure 7.3 below.

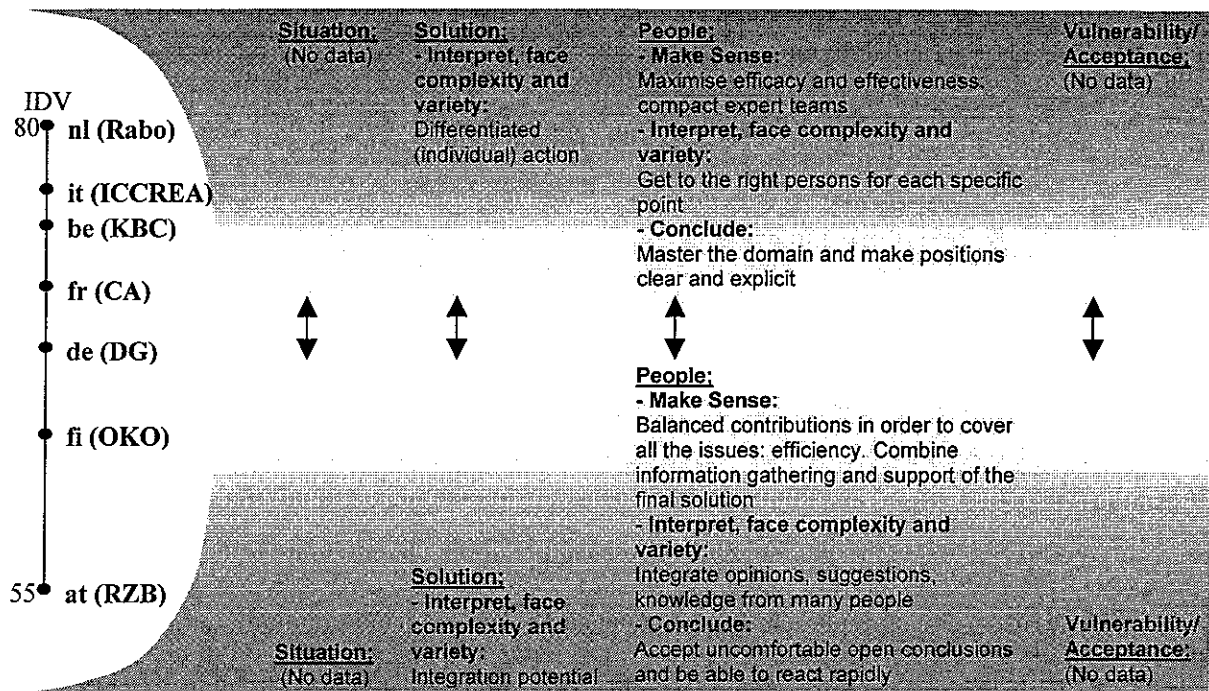


Figure 7.3: Influence of Individualism in Unico Countries on the Babel Generalisators; Source: Based on Table 4.1 and Figure 6.6

In Table 4.1 is mapped per decision processing mode what cultural values are relevant. In these figures 7.1, 7.2 and 7.3 depict per culture dimension how it influences the decision making process and what the positions of the Unico countries are in that context. These mappings are not an exhaustive and final analysis of the effect of cultural values on ICT projects. Even the pioneer authors of the Babel project report (providing the theory for this study) do not claim completeness. Though here the elaboration on the effect of cultural values on ICT projects ends and the discussion of the influence of cultural practice starts.

7.2 Influence of Cultural Practice on Intercultural Cooperation

In this paragraph For the next diagram I use the positions of the Unico banks in the Compass Figure 6.2 and adjust them to the straight vertical and horizontal position of dimensions in the Adapted Thomas-Kilmann diagram

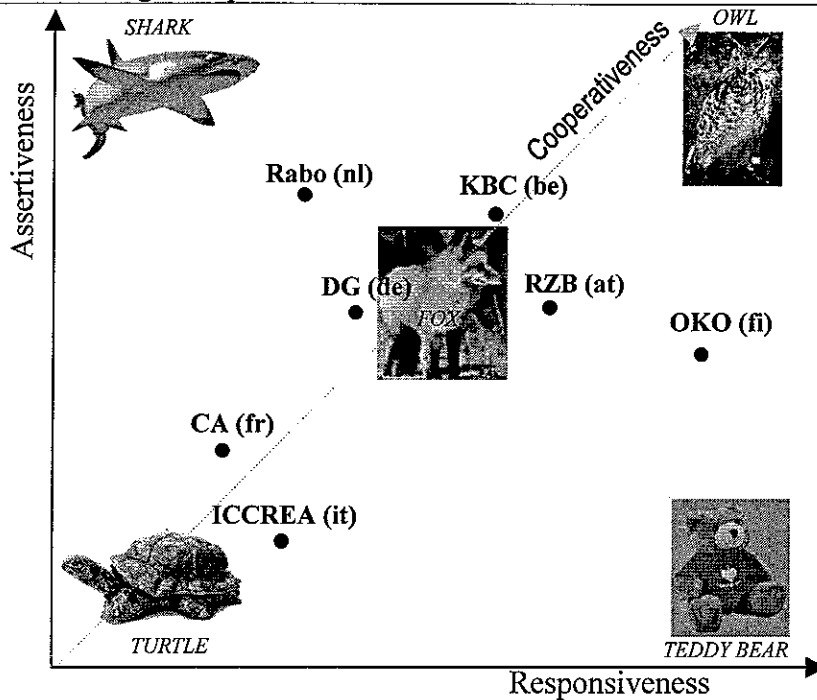


Figure 7.4: Unico Scores in the Adapted Thomas-Kilmann Diagram; Source: Based on Figure 6.2 and Figure 4.5

Authors writing about cultures generally agree on that there is no such thing as a bad or a good culture. However in respect to certain activities and in particular situations some cultures are culturally conditioned to do better than others. Hofstede sums up a few of those activities related to his dimensions¹:

Small Power Distance	Large Power Distance
Accepting responsibility	Discipline
Collectivism	Individualism
Bonding with the employer	Mobility of the management
Femininity	Masculinity
Personal services	Efficient manufacturing
Customised production	Mass production
Agriculture	Heavy industry
Biochemistry	Mass chemistry
Low Uncertainty avoidance	High Uncertainty Avoidance
Fundamental innovations	Precision

Table 7.1: Aptitude of Cultural Modes for Various Business Aspects; Source: Hofstede (1991)¹

In this study we investigate cultural factors that influence good cooperation. Hofstede states that a high Power Distance and a high Uncertainty Avoidance impede International cooperation. From Thomas-Kilmann we know that a high responsiveness and high assertiveness are crucial for prosperous cooperation in general. In that sense we derive from Figure 7.4 that KBC, RZB and OKO are measured to do a bit better than CA and ICCREA. The model leaves a special place for the fox who is able to compromise; to adapt. W. Hall also favours the idea of conforming one's Assertiveness and Responsiveness to the other culture. Therefore someone who is flexible in his behaviour, from any culture, is good at cooperating. Then again it could be hard for someone with low Responsiveness to recognise a need for personal adjustment to another culture. One could argue for a relation to exist

¹ Hofstede, G. (1991); "Allemaal Andersdenkenden"; p. 296

between the score on Responsiveness and the extent to which people are inclined or even capable to display the personal flexibility of changing one's behaviour on Assertiveness and Responsiveness. W. Hall mentions researchers to label the Responsiveness dimension with "a slight change in the name": "Cooperativeness"¹ is one of the other 'names' for Responsiveness. That is consistent with the high influence of Responsiveness on a positive rating of the cooperation found in the regression analysis in § 6.1.2.

¹ Hall, W.J. (1993); "En-Compass-ing Culture and Managing Strategic Relationships"; p. 94

8. Conclusions and Recommendations

We have identified two aspects of culture: culturally determined Practice and culturally determined Values. In that sense culture can be seen as an iceberg: with a visible part (Practice) and an invisible part (Values).

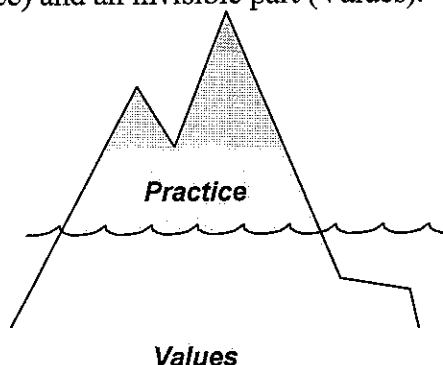


Figure 8.1: Culture as an iceberg; Source: Adapted Figure 3.3

Besides these aspects we saw three types of culture of concern to Unico. Table 8.1 gives an overview of what is discussed of the different aspects and types of culture:

	Values	Practice
National Cultures	Described Hofstede's dimensions tested (Negative validation of the dimensions) No measurements	Communication dimensions used for measurements. (Applicable only to National Cultures) Compass dimensions tested (Positive validation of the dimensions) Dimensions used for measurements
Corporate Cultures	Described	Compass dimensions tested (Positive validation of the dimensions) Dimensions used for measurements
Professional Cultures	Described	Described

Table 8.1: Discussed areas in this study

- Note that the Compass dimensions apply to both national and corporate cultural practice. In this study, the research population is limited to (the potentially internationally active personnel of) the Unico banks: not their countries. The differences however are expected to stem from the national background

The negative and positive validations in Table 8.1 concern hypotheses. The following table summarises the hypotheses in this study and the conclusions on those.

Hypothesis	Data	Conclusion
1. The Power Distance Index of Hofstede is a valid measure for cultural differences;	No consistency between the four possible questions	Rejected
2. The Uncertainty Avoidance Index of Hofstede is a valid measure for cultural differences;	No consistency between the four possible questions	Rejected
3. The scores of and differences between the Unico banks on the Power Distance Index and the Uncertainty Avoidance Index of Hofstede are as shown in Table 3.1 and Figure 3.1.	Not tested	Not tested
4. The Assertiveness dimension of W. Hall is a valid measure for cultural differences;	Seven of the eleven possible questions consistent	Confirmed
5. The Responsiveness dimension of W. Hall is a valid measure for cultural differences;	Five of the eleven possible questions consistent	Confirmed
6. The scores of and differences between the Unico banks on the Assertiveness and the Uncertainty dimensions of W. Hall are as shown in Table 3.2 and Figure 3.2.	Measured positions are different from hypothesised positions	Rejected
7. KBC, CA and ICCREA communicate more digressively than RZB, DG and Rabo who communicate more directly.	KBC grouped with Germanic group. CA and ICCREA scored more digressive than the others with significances ranging from .000 to 0.060	Confirmed
8. KBC, CA and ICCREA communicate more polychronically than RZB, DG and Rabo.	KBC grouped with Germanic group. ICCREA and CA and scored more polychronic than the others. ICCREA with significances ranging from .000 to 0.017; CA with significances ranging from .017 to 0.161	Confirmed

Table 8.2: Hypotheses and Results

With the scores measured with the survey for the Compass model and the communication dimensions together with the maintained scores on Hofstede's Power Distance and Uncertainty Avoidance, the first part of the problem definition is answered: "What are the cultural differences between the member banks of the Unico Banking Group?". The second part: "How can the knowledge of these cultural differences be used to enhance cooperation on implementation of ICT in the Unico Banking Group and its members?" is dealt with by using the theories from the Babel

project and of Thomas-Killman. The Babel project combines with Hofstede's dimensions for cultural values. The analysis results in the Figures 7.1 to 7.3 (p. 52-54): mappings of positions of the member banks on each cultural dimension that indicate a direction towards a certain way of decision making: compared to the other member banks.

The diagram based on Thomas-Kilmann's conflict resolution theory, Figure 7.4, shows the implication of Assertiveness and Responsiveness concerning cooperativeness. Responsiveness is more than twice as important as Assertiveness for cooperation without too much misunderstandings. KBC, RZB and OKO are measured to do a bit better than CA and ICCREA. The flexibility of the Fox is not shown in the diagram but is certainly an important factor in assessing someone's aptitude to cooperate internationally.

With the knowledge of the measured cultural differences and of their influence on cooperation, the question remains of how to deal with cultural differences. Here are some suggestions of the various authors of the used culture theories on how to cope with cultural differences, gathered and concluded upon:

Author	Theory	Key issues in coping with cultural differences
W. Hall ¹	Compass model	Move towards the middle, move towards each other, anticipate on the other the culture's reactions
Hofstede ²	Uses five dimensions for national cultures	Hofstede advocates "Polycentrism" which means the tendency to judge people on the basis of the values of their culture, as opposed to "etno-centrism" which means the tendency to judge people on the basis of the values of one's own culture. There are three levels of being able to cope with cultural differences: 1 Awareness, 2 Knowledge, 3 Skills. Typically there are two types of culture trainings: the expatriate briefing and the general awareness and knowledge training. The former type focuses exclusively on the foreign culture with a lot of facts and practical knowledge. The latter type is about general cultural awareness and includes insight in the relativity of the own cultural values in the context of other cultures.
Ulijn ³	Communication dimensions like Directness, Polychronicity, etc.	Develop and make use of existing linguistic skills of company personnel. Important: listening and having respect for each other's approach. Ulijn cites an overview of issues that need attention the most in an intercultural communication course: see Appendix D
Trompenaars & Hampden-Turner ⁴	Dilemma theory with seven dimensions	Shukanteki: the host's point of view; and Kyakkanteki: the guest's point of view (Japanese terms). Be aware of cultural differences and thereby the other's point of view. 'Embrace' the opposite values: find and value the strength of the

¹ Hall, W.J. (1993); "En-Compass-ing Culture and Managing Strategic Relationships"; p. 202, p. 207-209

² Hofstede, G. (1991); "Allemaal Andersdenkenden"; p. 285

³ Ulijn, J.M. en Nagel, A.P. (1999); Reader "International Management"; Eindhoven; p. 128

⁴ Trompenaars, Hampden-Turner according to Art Kleiner; "The Creative Mind" in Strategy+Business, issue 23, p. 5

	used for national cultures	alternative approach.
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Table 8.2: How to handle cultural differences; Source: Hall¹, Hofstede², Ulijn³, Trompenaars & Hampden-Turner⁴

Central in this table are three assets that are essential to tackle cultural challenges: knowledge, perception and flexibility. The following coherent list of eight recommendations taken from the Internet show those themes¹.

It takes time to ascertain an individual's cultural context and orientation

- 1) Be aware of your own culture and its limitations. Know that each behaviour is influenced by some basic cultural assumptions, values, and beliefs.
- 2) Respect the other culture. Tolerance is a necessity for effective cross-cultural interactions.
- 3) Listen, observe and learn from interactions. Each situation is different and requires adaptation. Listening and observing ours as well as the other's behaviour is very useful.
- 4) Practice empathy. People prefer to associate with those who give the impression that they understand things from their point of view.
- 5) Avoid stereotypes. Generalisations lead to misinterpretations and ineffectiveness.
- 6) Avoid attributions. Explaining other's behaviour using our own frame of reference leads to misunderstandings and communication breakdown.
- 7) Tolerate ambiguity. Tolerance of ambiguity helps you cope with the unavoidable stress of the intercultural setting.
- 8) Be persistent. Fleeing and withdrawing may be justifiable in the short term, but in the long run can create problems and deadlocks. We have to be patient.

The crucial step that different authors tell differently is the way to show flexibility: to tolerate, to accept or to embrace a different way, viewpoint or preference. The difference between visible and invisible cultural differences has vanished in this stage. Showing sensitivity and flexibility is the way to overcome both kinds of cultural pitfalls.

Delegates from the Unico Secretary, as moderators and facilitators in the diverse projects, are in an excellent position to be aware of the cultural issue and to mediate and let the discussions not be troubled by cultural incompatibility or misunderstandings. This study may help with the first step.

¹ Based on work of Francis J.; (1997) "Understanding Cultural Differences and Dynamics"; <http://www.geocities.com/Eureka/Plaza/2286/cd.html>

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Appendix A The Questionnaire

The next pages show the used questionnaire in full. The numbers on the side are only for this report for the following table that sums up the Hypotheses and the related questions:

Hypothesis	Questions
1. The Power Distance Index of Hofstede is a valid measure for cultural differences;	H: 1,2,3,7
2. The Uncertainty Avoidance Index of Hofstede is a valid measure for cultural differences;	H: 4,5,6,8
3. The scores of and differences between the Unico banks on the Power Distance Index and the Uncertainty Avoidance Index of Hofstede are as shown in Table 3.1 and Figure 3.1.	H: 1-8
4. The Assertiveness dimension of W. Hall is a valid measure for cultural differences;	W: 1,2,3,4,5,7,8,10,11,13,18
5. The Responsiveness dimension of W. Hall is a valid measure for cultural differences;	W: 6,9,12,14,15,16,17,19,20,21,22
6. The scores of and differences between the Unico banks on the Assertiveness and the Uncertainty dimensions of W. Hall are as shown in Table 3.2 and Figure 3.2.	W: 1-22
7. KBC, CA and ICCREA communicate more digressively than RZB, DG and Rabo who communicate more directly.	C: 2
8. KBC, CA and ICCREA communicate more polychronically than RZB, DG and Rabo.	C: 4



UNICO BANKING GROUP

Your opinion about the work environment

	<i>strongly disagree</i> 1 2 3 4 5 6 7 8 9 10	<i>strongly agree</i> 1 2 3 4 5 6 7 8 9 10
H 1	It's important to be consulted by your direct superior in his/her decisions:	
H 2	It's important to have a good working relationship with your direct superior:	
H 3	An organisation structure in which certain subordinates have two bosses should be avoided at all cost:	
H 4	One can be a good manager without having precise answers to most questions that subordinates may raise about their work:	
H 5	Competition between employees usually does more harm than good:	
H 6	A company's or organisation's rules should never be broken – not even when the employee thinks it is in the company's best interest:	
H 7	How frequently, in your experience, are subordinates afraid to express disagreement with their superiors?	<i>always</i> 1 2 3 4 5 6 7 8 9 10
H 8	How often do you feel nervous or tense at work?	<i>always</i> 1 2 3 4 5 6 7 8 9 10

- This questionnaire is of sociological nature and tries to identify cultural differences in 1) values and 2) communication styles between people of UNICO banks. The eventual objective of this survey is to understand and to learn to cope with differences thereby improving the intercultural cooperation between UNICO banks.

→ **Please fill out the pages dedicated to the Unico member banks you have experience with (incl. your own bank). If you don't know or don't have an opinion about a question, you can leave it open.**

- Filling in this paper means a valuable contribution to the survey and will take little more than 5 minutes for you to fill in.
- If you are interested in the outcome of the survey, please state your e-mail address at the bottom and you will receive an overview of the conclusions.
- Thank you for your cooperation.

What company are you from: _____

What nationality do you have: _____

If you're interested: what e-mail address would you like results to be sent to: _____

Please hand in or send to: - Unico Banking Group - Att: Raymond Festen - Herengracht 386 - nl 1016 CJ Amsterdam - The Netherlands; or fax: +31.20.6245723. For questions please contact Raymond Festen at tel.: +31.20.5301212 or e-mail: raymond.festen@unico.nl : Thank you very much.

Questions about your experience with Crédit Agricole (1)

of years of work experience with Crédit Agricole: _____

C1	How would you rate people from Crédit Agricole on a scale of politeness?	very impolite 1 2 3 4 5 6 7 8 9 10	extremely polite 1 2 3 4 5 6 7 8 9 10
C2	Would they come straight to the point (direct) or circle around the real issue (indirect)?	direct 1 2 3 4 5 6 7 8 9 10	indirect 1 2 3 4 5 6 7 8 9 10
C3	Do they incidentally use a sidetrack in their message?	never 1 2 3 4 5 6 7 8 9 10	always 1 2 3 4 5 6 7 8 9 10
C4	Do you have the feeling only one thing or more issues are being discussed at the same time?	always 1 issue 1 2 3 4 5 6 7 8 9 10	always more issues 1 2 3 4 5 6 7 8 9 10
W1	Managers from Crédit Agricole tend to (be, act) - authoritative:	strongly disagree 1 2 3 4 5 6 7 8 9 10	strongly agree 1 2 3 4 5 6 7 8 9 10
W2	cautious (indecisive):	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W3	strive for challenging goals:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W4	charging ahead:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W5	compromising:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W6	consistent (methodical):	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W7	hardworking:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W8	individualistic:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W9	loyal:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10

Questions about your experience with Crédit Agricole (2)

W10	pushy:	strongly disagree 1 2 3 4 5 6 7 8 9 10	strongly agree 1 2 3 4 5 6 7 8 9 10
W11	quick moving:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W12	sensitive:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W13	taking control:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W14	team players:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W15	trusting:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W16	unpredictable:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W17	preserve harmony:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
W18	demanding rather than obliging:	obliging 1 2 3 4 5 6 7 8 9 10	demanding 1 2 3 4 5 6 7 8 9 10
W19	factual rather than emotional:	emotional 1 2 3 4 5 6 7 8 9 10	factual 1 2 3 4 5 6 7 8 9 10
W20	precise rather than inexact:	inexact 1 2 3 4 5 6 7 8 9 10	precise 1 2 3 4 5 6 7 8 9 10
W21	quantitative rather than qualitative:	qualitative 1 2 3 4 5 6 7 8 9 10	quantitative 1 2 3 4 5 6 7 8 9 10
W22	task rather than people oriented:	people 1 2 3 4 5 6 7 8 9 10	task 1 2 3 4 5 6 7 8 9 10
	How natural do you rate cooperation or communication with people from Crédit Agricole, perfectly natural like with your best friend; or difficult: full of surprises, annoyances and misunderstandings?	difficult 1 2 3 4 5 6 7 8 9 10	perfect 1 2 3 4 5 6 7 8 9 10

Questions about your experience with DGBANK (1)

of years of work experience with DGBANK: _____

How would you rate people from DG BANK on a scale of politeness?	very impolite 1 2 3 4 5 6 7 8 9 10	extremely polite 1 2 3 4 5 6 7 8 9 10
Would they come straight to the point (direct) or circle around the real issue (indirect)?	direct 1 2 3 4 5 6 7 8 9 10	indirect 1 2 3 4 5 6 7 8 9 10
Do they incidentally use a sidetrack in their message?	never 1 2 3 4 5 6 7 8 9 10	always 1 2 3 4 5 6 7 8 9 10
Do you have the feeling only one thing or more issues are being discussed at the same time?	always 1 issue 1 2 3 4 5 6 7 8 9 10	always more issues 1 2 3 4 5 6 7 8 9 10
Managers from DG BANK tend to (be, act) - authoritative:	strongly disagree 1 2 3 4 5 6 7 8 9 10	strongly agree 1 2 3 4 5 6 7 8 9 10
cautious (indecisive):	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
strive for challenging goals:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
charging ahead:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
compromising:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
consistent (methodical):	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
hardworking:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
individualistic:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
loyal:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10

Questions about your experience with DG BANK (2)

pushy:	strongly disagree 1 2 3 4 5 6 7 8 9 10	strongly agree 1 2 3 4 5 6 7 8 9 10
quick moving:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
sensitive:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
taking control:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
team players:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
trusting:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
unpredictable:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
preserve harmony:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
demanding rather than obliging:	obliging 1 2 3 4 5 6 7 8 9 10	demanding 1 2 3 4 5 6 7 8 9 10
factual rather than emotional:	emotional 1 2 3 4 5 6 7 8 9 10	factual 1 2 3 4 5 6 7 8 9 10
precise rather than inexact:	inexact 1 2 3 4 5 6 7 8 9 10	precise 1 2 3 4 5 6 7 8 9 10
quantitative rather than qualitative:	qualitative 1 2 3 4 5 6 7 8 9 10	quantitative 1 2 3 4 5 6 7 8 9 10
task rather than people oriented:	people 1 2 3 4 5 6 7 8 9 10	task 1 2 3 4 5 6 7 8 9 10
How natural do you rate cooperation or communication with people from DG BANK, perfectly natural like with your best friend; or difficult: full of surprises, annoyances and misunderstandings?	difficult 1 2 3 4 5 6 7 8 9 10	perfect 1 2 3 4 5 6 7 8 9 10

Questions about your experience with ICCREA (1)

Questions about your experience with ICCREA (2)

of years of work experience with ICCREA: ____

How would you rate people from ICCREA on a scale of politeness?	very <i>impolite</i> 1 2 3 4 5 6 7 8 9 10	extremely <i>polite</i> 1 2 3 4 5 6 7 8 9 10
Would they come straight to the point (direct) or circle around the real issue (indirect)?	<i>direct</i> 1 2 3 4 5 6 7 8 9 10	<i>indirect</i> 1 2 3 4 5 6 7 8 9 10
Do they incidentally use a sidetrack in their message?	<i>never</i> 1 2 3 4 5 6 7 8 9 10	<i>always</i> 1 2 3 4 5 6 7 8 9 10
Do you have the feeling only one thing or more issues are being discussed at the same time?	<i>always 1 issue</i> 1 2 3 4 5 6 7 8 9 10	<i>always more issues</i> 1 2 3 4 5 6 7 8 9 10
Managers from ICCREA tend to (be, act) - authoritative:	<i>strongly disagree</i> 1 2 3 4 5 6 7 8 9 10	<i>strongly agree</i> 1 2 3 4 5 6 7 8 9 10
cautious (indecisive):	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
strive for challenging goals:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
charging ahead:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
compromising:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
consistent (methodical):	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
hardworking:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
individualistic:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
loyal:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10

pushy:	<i>strongly disagree</i> 1 2 3 4 5 6 7 8 9 10	<i>strongly agree</i> 1 2 3 4 5 6 7 8 9 10
quick moving:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
sensitive:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
taking control:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
team players:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
trusting:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
unpredictable:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
preserve harmony:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
demanding rather than obliging:	<i>obliging</i> 1 2 3 4 5 6 7 8 9 10	<i>demanding</i> 1 2 3 4 5 6 7 8 9 10
factual rather than emotional:	<i>emotional</i> 1 2 3 4 5 6 7 8 9 10	<i>factual</i> 1 2 3 4 5 6 7 8 9 10
precise rather than inexact:	<i>inexact</i> 1 2 3 4 5 6 7 8 9 10	<i>precise</i> 1 2 3 4 5 6 7 8 9 10
quantitative rather than qualitative:	<i>qualitative</i> 1 2 3 4 5 6 7 8 9 10	<i>quantitative</i> 1 2 3 4 5 6 7 8 9 10
task rather than people oriented:	<i>people</i> 1 2 3 4 5 6 7 8 9 10	<i>task</i> 1 2 3 4 5 6 7 8 9 10
How natural do you rate cooperation or communication with people from ICCREA, perfectly natural like with your best friend; or difficult: full of surprises, annoyances and misunderstandings?	<i>difficult</i> 1 2 3 4 5 6 7 8 9 10	<i>perfect</i> 1 2 3 4 5 6 7 8 9 10

Questions about your experience with KBC Bank (1)

of years of work experience with KBC Bank: ____

How would you rate people from KBC Bank on a scale of politeness?	very impolite 1 2 3 4 5 6 7 8 9 10	extremely polite 1 2 3 4 5 6 7 8 9 10
Would they come straight to the point (direct) or circle around the real issue (indirect)?	direct 1 2 3 4 5 6 7 8 9 10	indirect 1 2 3 4 5 6 7 8 9 10
Do they incidentally use a sidetrack in their message?	never 1 2 3 4 5 6 7 8 9 10	always 1 2 3 4 5 6 7 8 9 10
Do you have the feeling only one thing or more issues are being discussed at the same time?	always 1 issue 1 2 3 4 5 6 7 8 9 10	always more issues 1 2 3 4 5 6 7 8 9 10
Managers from KBC Bank tend to (be, act) - authoritative:	strongly disagree 1 2 3 4 5 6 7 8 9 10	strongly agree 1 2 3 4 5 6 7 8 9 10
cautious (indecisive):	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
strive for challenging goals:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
charging ahead:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
compromising:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
consistent (methodical):	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
hardworking:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
individualistic:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
loyal:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10

Questions about your experience with KBC Bank (2)

pushy:	strongly disagree 1 2 3 4 5 6 7 8 9 10	strongly agree 1 2 3 4 5 6 7 8 9 10
quick moving:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
sensitive:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
taking control:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
team players:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
trusting:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
unpredictable:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
preserve harmony:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
demanding rather than obliging:	obliging 1 2 3 4 5 6 7 8 9 10	demanding 1 2 3 4 5 6 7 8 9 10
factual rather than emotional:	emotional 1 2 3 4 5 6 7 8 9 10	factual 1 2 3 4 5 6 7 8 9 10
precise rather than inexact:	inexact 1 2 3 4 5 6 7 8 9 10	precise 1 2 3 4 5 6 7 8 9 10
quantitative rather than qualitative:	qualitative 1 2 3 4 5 6 7 8 9 10	quantitative 1 2 3 4 5 6 7 8 9 10
task rather than people oriented:	people 1 2 3 4 5 6 7 8 9 10	task 1 2 3 4 5 6 7 8 9 10
How natural do you rate cooperation or communication with people from KBC Bank, perfectly natural like with your best friend; or difficult: full of surprises, annoyances and misunderstandings?	difficult 1 2 3 4 5 6 7 8 9 10	perfect 1 2 3 4 5 6 7 8 9 10

Questions about your experience with OKOBANK (1)

of years of work experience with OKOBANK: _____

How would you rate people from OKOBANK on a scale of politeness?	very impolite 1 2 3 4 5 6 7 8 9 10	extremely polite 1 2 3 4 5 6 7 8 9 10
Would they come straight to the point (direct) or circle around the real issue (indirect)?	direct 1 2 3 4 5 6 7 8 9 10	indirect 1 2 3 4 5 6 7 8 9 10
Do they incidentally use a sidetrack in their message?	never 1 2 3 4 5 6 7 8 9 10	always 1 2 3 4 5 6 7 8 9 10
Do you have the feeling only one thing or more issues are being discussed at the same time?	always 1 issue 1 2 3 4 5 6 7 8 9 10	always more issues 1 2 3 4 5 6 7 8 9 10
Managers from OKOBANK tend to (be, act) - authoritative:	strongly disagree 1 2 3 4 5 6 7 8 9 10	strongly agree 1 2 3 4 5 6 7 8 9 10
cautious (indecisive):	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
strive for challenging goals:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
charging ahead:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
compromising:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
consistent (methodical):	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
hardworking:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
individualistic:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
loyal:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10

Questions about your experience with OKOBANK (2)

pushy:	strongly disagree 1 2 3 4 5 6 7 8 9 10	strongly agree 1 2 3 4 5 6 7 8 9 10
quick moving:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
sensitive:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
taking control:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
team players:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
trusting:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
unpredictable:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
preserve harmony:	1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10
demanding rather than obliging:	obliging 1 2 3 4 5 6 7 8 9 10	demanding 1 2 3 4 5 6 7 8 9 10
factual rather than emotional:	emotional 1 2 3 4 5 6 7 8 9 10	factual 1 2 3 4 5 6 7 8 9 10
precise rather than inexact:	inexact 1 2 3 4 5 6 7 8 9 10	precise 1 2 3 4 5 6 7 8 9 10
quantitative rather than qualitative:	qualitative 1 2 3 4 5 6 7 8 9 10	quantitative 1 2 3 4 5 6 7 8 9 10
task rather than people oriented:	people 1 2 3 4 5 6 7 8 9 10	task 1 2 3 4 5 6 7 8 9 10
How natural do you rate cooperation or communication with people from OKOBANK, perfectly natural like with your best friend; or difficult; full of surprises, annoyances and misunderstandings?	difficult 1 2 3 4 5 6 7 8 9 10	perfect 1 2 3 4 5 6 7 8 9 10

Questions about your experience with Rabobank (1)

of years of work experience with Rabobank: _____

How would you rate people from Rabobank on a scale of politeness?	very <i>impolite</i>	1 2 3 4 5 6 7 8 9 10	extremely <i>polite</i>
Would they come straight to the point (direct) or circle around the real issue (indirect)?	<i>direct</i>	1 2 3 4 5 6 7 8 9 10	<i>indirect</i>
Do they incidentally use a sidetrack in their message?	<i>never</i>	1 2 3 4 5 6 7 8 9 10	<i>always</i>
Do you have the feeling only one thing or more issues are being discussed at the same time?	<i>always 1 issue</i>	1 2 3 4 5 6 7 8 9 10	<i>always more issues</i>
Managers from Rabobank tend to (be, act) - authoritative:	<i>strongly disagree</i>	1 2 3 4 5 6 7 8 9 10	<i>strongly agree</i>
cautious (indecisive):	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
strive for challenging goals:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
charging ahead:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
compromising:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
consistent (methodical):	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
hardworking:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
individualistic:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
loyal:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10

Questions about your experience with Rabobank (2)

pushy:	<i>strongly disagree</i>	1 2 3 4 5 6 7 8 9 10	<i>strongly agree</i>
quick moving:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
sensitive:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
taking control:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
team players:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
trusting:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
unpredictable:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
preserve harmony:	1 2 3 4 5 6 7 8 9 10		1 2 3 4 5 6 7 8 9 10
demanding rather than obliging:	<i>obliging</i>	1 2 3 4 5 6 7 8 9 10	<i>demanding</i>
factual rather than emotional:	<i>emotional</i>	1 2 3 4 5 6 7 8 9 10	<i>factual</i>
precise rather than inexact:	<i>inexact</i>	1 2 3 4 5 6 7 8 9 10	<i>precise</i>
quantitative rather than qualitative:	<i>qualitative</i>	1 2 3 4 5 6 7 8 9 10	<i>quantitative</i>
task rather than people oriented:	<i>people</i>	1 2 3 4 5 6 7 8 9 10	<i>task</i>
How natural do you rate cooperation or communication with people from Rabobank, perfectly natural like with your best friend; or difficult: full of surprises, annoyances and misunderstandings?	<i>difficult</i>	1 2 3 4 5 6 7 8 9 10	<i>perfect</i>

Questions about your experience with RZB-Austria (1)

Questions about your experience with RZB-Austria (2)

of years of work experience with RZB-Austria: _____

How would you rate people from RZB-Austria on a scale of politeness?	very impolite 1 2 3 4 5 6 7 8 9 10	extremely polite 7 8 9 10
Would they come straight to the point (direct) or circle around the real issue (indirect)?	direct 1 2 3 4 5 6 7 8 9 10	indirect 7 8 9 10
Do they incidentally use a sidetrack in their message?	never 1 2 3 4 5 6 7 8 9 10	always 7 8 9 10
Do you have the feeling only one thing or more issues are being discussed at the same time?	always 1 issue 1 2 3 4 5 6 7 8 9 10	always more issues 7 8 9 10
Managers from RZB-Austria tend to (be, act) - authoritative:	strongly disagree 1 2 3 4 5 6 7 8 9 10	strongly agree 7 8 9 10
cautious (indecisive):	1 2 3 4 5 6 7 8 9 10	7 8 9 10
strive for challenging goals:	1 2 3 4 5 6 7 8 9 10	7 8 9 10
charging ahead:	1 2 3 4 5 6 7 8 9 10	7 8 9 10
compromising:	1 2 3 4 5 6 7 8 9 10	7 8 9 10
consistent (methodical):	1 2 3 4 5 6 7 8 9 10	7 8 9 10
hardworking:	1 2 3 4 5 6 7 8 9 10	7 8 9 10
individualistic:	1 2 3 4 5 6 7 8 9 10	7 8 9 10
loyal:	1 2 3 4 5 6 7 8 9 10	7 8 9 10

pushy:	strongly disagree 1 2 3 4 5 6 7 8 9 10	strongly agree 7 8 9 10
quick moving:	1 2 3 4 5 6 7 8 9 10	7 8 9 10
sensitive:	1 2 3 4 5 6 7 8 9 10	7 8 9 10
taking control:	1 2 3 4 5 6 7 8 9 10	7 8 9 10
team players:	1 2 3 4 5 6 7 8 9 10	7 8 9 10
trusting:	1 2 3 4 5 6 7 8 9 10	7 8 9 10
unpredictable:	1 2 3 4 5 6 7 8 9 10	7 8 9 10
preserve harmony:	1 2 3 4 5 6 7 8 9 10	7 8 9 10
demanding rather than obliging:	obliging 1 2 3 4 5 6 7 8 9 10	demanding 7 8 9 10
factual rather than emotional:	emotional 1 2 3 4 5 6 7 8 9 10	factual 7 8 9 10
precise rather than inexact:	inexact 1 2 3 4 5 6 7 8 9 10	precise 7 8 9 10
quantitative rather than qualitative:	qualitative 1 2 3 4 5 6 7 8 9 10	quantitative 7 8 9 10
task rather than people oriented:	people 1 2 3 4 5 6 7 8 9 10	task 7 8 9 10
How natural do you rate cooperation or communication with people from RZB-Austria, perfectly natural like with your best friend; or difficult: full of surprises, annoyances and misunderstandings?	difficult 1 2 3 4 5 6 7 8 9 10	perfect 7 8 9 10

Appendix B Screening of the data

The following steps were taken to screen the raw data before further analysis:

1. Inspection of the variables on accuracy of input;
2. Identification of univariate and multivariate outliers;
3. Evaluation of missing data;
4. Identification of nonnormal variables.

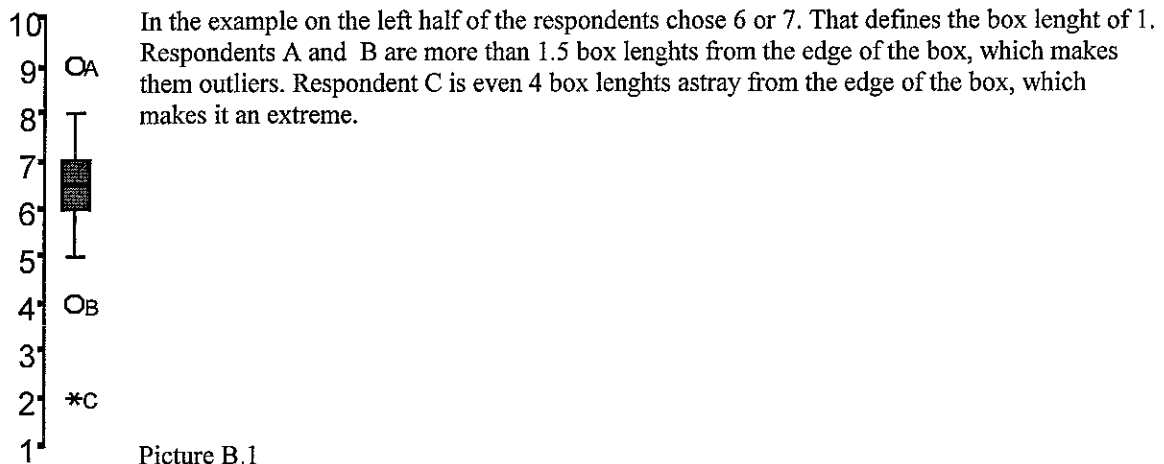
Detection of outliers is done before the evaluation of missing data because if the evaluation of missing data is done first and group means are inserted for the missing values, outliers can have an unwanted influence on the inserted values.

Ad 1: Inspection of the variables on accuracy of input;

A complete check up of all entered data was made and the typing errors were corrected.

Ad 2: Identification of univariate outliers;

Using boxplots of SPSS, univariate outliers were detected: 142 of the 5388 answers were outliers. SPSS discerns outliers and extremes. Outliers are cases that lie between 1.5 and 3 box lengths from the edge of the box; extremes are cases that lie 3 box lengths or more from the edge of the box.



According to Tabachnik and Fidell¹, there are ample reasons to deal with outlying scores:

When case C is considered in the analysis, the computed coefficient will be the one that provides the best fit to this extreme case. Case C is called an outlier because it has much more impact on the analysis than any of the other cases in the plot. Outliers lead to both type I and type II errors and to results that do not generalise because the results are overly determined by the outlier(s).

Possibilities to handle an outlier are:

To delete the case;

To soften the influence of the outlier; this is done by giving the case a new value that is 1 unit next to the second border case (In picture B1: case C would get value 3);

To leave it be.

It is not possible to delete all 139 outlying cases; I would be left with a severely weakened data set. And to 'adjust' them all is not right; I should not manipulate or overfit the data that much. To limit though the influence of respondents with extreme scores, I choose to adjust the 'extreme' values to values that don't make them extreme anymore. This way their influence is not out of balance compared to the answers of other respondents, but not completely lost. There were 13 extreme cases according to the SPSS definition. They all checked out "entered correctly" according to the filled survey forms. 7 of these extremes were

¹ Tabachnick, B.G., Fidell, L.S. (1996); "Using Multivariate Statistics"; p.65

adjusted: adding or distracting 1 of the original values was enough to have them 'make contact' with the the rest of the cases like giving case C the value 3 in picture B1.

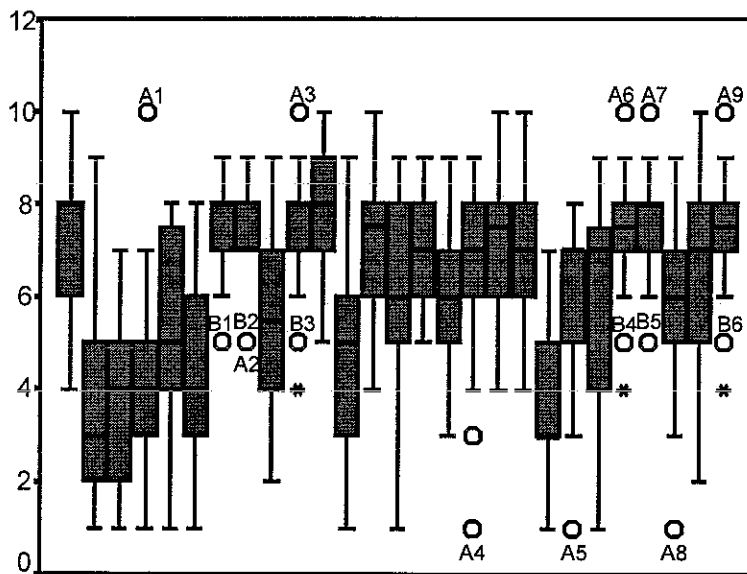
But what to do with the other 126 outliers? Leave them all be? To be able to decide which scores are reasonable to adjust and which scores are to be left alone, the number of outliers per respondent in each set of 27 questions dealing with a Unico bank. The number of outliers per respondent are counted per set instead of all sets together because some respondents have given answers the questions dealing with all the banks, others have dealt only with one bank. Naturally the latter respondents have a fewer total number of outlying answers; it wouldn't be a meaningful comparison.

The cases of respondents with many outliers in one set are interesting to analyse for two reasons: There may be a pattern in the outliers that can give a clue on what to do with the outlying answers; Many outlying answers in one set together are more probable to have a disproportional influence in the planned multivariate analyses

	# such cases
The respondent had 1 outlier in a set of questions concerning 1 Unico bank	46
The respondent had 2 outliers in a set of questions concerning 1 Unico bank	20
The respondent had 3 outliers in a set of questions concerning 1 Unico bank	4
The respondent had 4 outliers in a set of questions concerning 1 Unico bank	4
The respondent had 5 outliers in a set of questions concerning 1 Unico bank	2
The respondent had 6 outliers in a set of questions concerning 1 Unico bank	3
The respondent had 9 outliers in a set of questions concerning 1 Unico bank	1

28 respondents have no outliers in any set: the other 35 respondents are responsible for the 143 outliers divided over the 80 cases listed in the table.

One respondent has 9 outliers in his answers about a bank. See picture B.3: scores A1-A9. Reviewing all his answers, most of them are 1 or 10. Four scores (A1, A4, A5, A8) are not 'connected' to the answers of the rest. Adjusting the 9 outlying scores may soften their influence, but when analysing the relation between different answers of the same respondent like with Factor Analysis, adjusting 9 scores and leaving the other answers in the set untouched, can damage the analysis even more than the outlying cases would damage the analysis by their surplus of influence. Therefore this case: the respondent's answers in this set, is deleted from analysis.

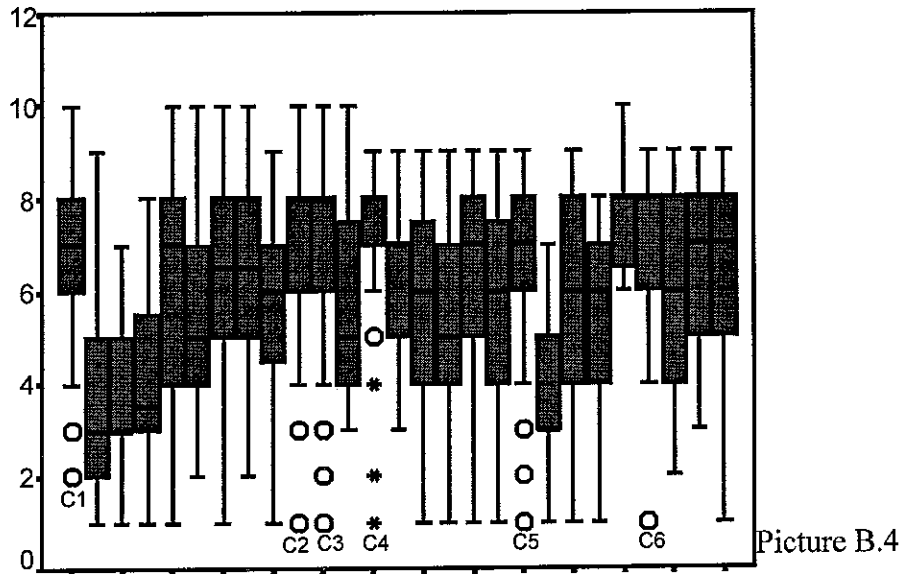


Outliers without relevance to this paragraph have been deleted from this picture

Three respondents (B, C, D) have 6 outliers in a set. Respondent B can be found in the boxplot series of the same set as A: picture B.3. Here we notice that none of the outlying scores of B are actually extreme: they're all 5. All of them connect with the rest of the answers. Here we decide to retain the answers.

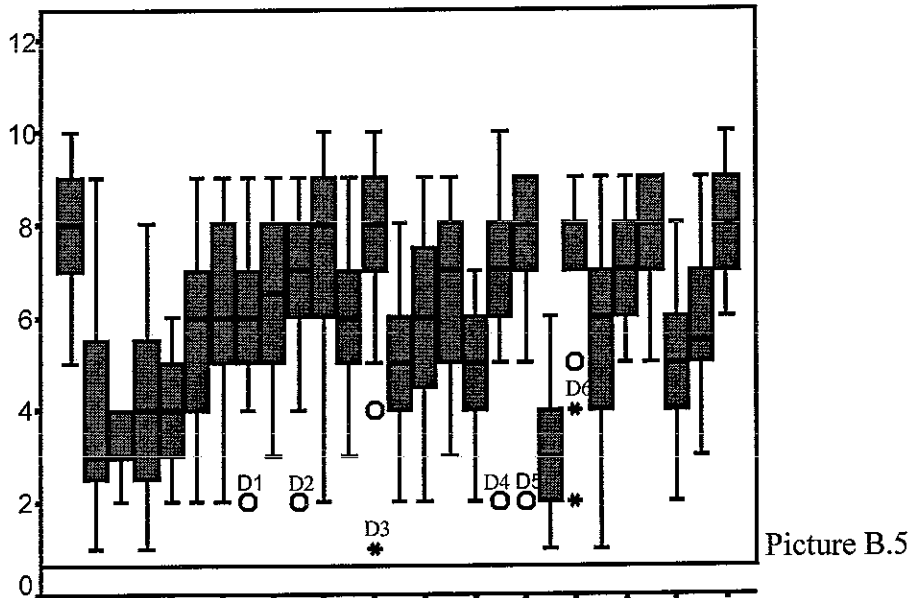
Picture B.3

Respondent C scored a 1 on most questions (picture B.4).



Outliers without relevance to this paragraph have been deleted from this picture.

C2, C4 and C6 are not connected and are candidates for adjustment (C4 together with the other extreme). Again here softening the influence of the scores would too much disturb the analysis of the underlying scoring process. This case is deleted.



Outliers without relevance to this paragraph have been deleted from this picture.

The last respondent (D) with 6 outlying scores in one set is bit milder with his scores (mostly 2's) but even more deviant from the rest; 5 scores are not 'connected' with the rest. Adjusting would mean moving D1 en D2 one up and moving D3, D4 and D5 even 2 up to connect them. Here too, considerable changes are to be made to make D's scores fit the rest. The scores of B on the other questions remain unchanged, therefore with an adjustment of D1-D5 the multivariate logic in D's set of answers is mutilated. The same consideration is made as with the respondents A and C: the case is deleted.

A table listing the adjustment of extremes:

Original score	Adjusted score	Reason of adjustment
2	3	A loose extreme
10	9	A loose extreme
10	9	A loose extreme
10	9	A loose extreme
2	3	A loose extreme
1	2	A loose extreme
3	4	A loose extreme

Tabachnik and Fidell also suggest the detection of multivariate outliers. The analyses of the cases of the respondents with 6 and 9 outliers above, are multivariate analyses. Others were not performed. Multivariate outliers detection are applicable to combinations of variables that can form peculiar pairs together (like the combination of variables "age" and "income" with "age=14" and "income=\$40.000" is a multivariate outlier).

The only specific combinations of variables in the survey are the dimensions we plan to derive. These combinations are no candidates for outlier detection because such outlying cases are actually an argument against the hypotheses; deleting such outliers would mean fitting the data to our hypotheses.

Ad 3: Evaluation of missing data;

In this survey most respondents do not answer all sets of questions concerning the different banks. A respondent can for example answer the questions about CA and skip the questions about DG BANK. The set of answers about DG BANK missing from this respondent's form are not regarded as missing data. Only missing answers from questions in a set where the other questions were answered, are regarded and treated as missing data in this paragraph.

There are various ways to deal with missing data:

Deletion of the case;

Use prior knowledge to estimate a value that can be inserted;

Insert the mean of all available data or of the group;

Use regression to calculate a new value;

Use a missing data correlation matrix to calculate new values for missing data.

There is not enough data to afford to dismiss all incomplete forms. Deletion of cases is avoided as much as possible. There was a case with 4 valid answers in a set with the rest missing; that case was deleted. There is no reason for me to assume that I can estimate any respondent's opinion, so option b) is not used. Inserting the group mean of the set concerned is an option that loses probably less variance (i.e. information) than inserting the grand mean of all sets. Regression was not used because deriving missing values from data I think they depend on, means helping myself proving my hypotheses. Using all the data to derive new values is a laborious way to end up inserting the group means. A missing data correlation matrix requires a large sample size. Here, the amount of available cases per variable: 30 cases for most variables, does not fall under that category. The choice is made therefore to insert group means. Of the 256 sets of questions that were at least partially answered, there were 54 sets with missing answers. A set of questions here means the questions about a member bank with respect to Hall's dimensions or or the questions about a member bank concerning Hofstede's dimensions. This distinction is made because if all answers concerning Hall's dimensions are missing, the answers concerning Hofstede's dimensions may still be complete and valuable for analysis. It would be a waste to delete the entire case therefore.

# missing answers in 1 set	# such sets
1	33
2	1
3	3
4	2

5	2
6	-
7	2
8	3
9	2
11	1
16	2
18	1
19	1
20	1
# of sets with missing answers:	54

Table B 2

A set of questions concerning Hall's dimensions has 22 questions. In the case (second last row of the table) that the set has only 2 answers and the rest (20) is missing, it is not useful to fill up the rest with group means. Neither is that useful in the case of 19 missing values. Here, 7 or more missing answers in one set is not tolerated. Otherwise, when we perform the planned Factor Analysis, the relations to be found between answers are too much blurred by the means. The sets with too much missing data are deleted from further analysis.

Ad 4.: Identification of nonnormal variables.

Underlying factor analysis and other statistical tests is the assumption of multivariate normality. When this assumption is met there is a solid basis for good results. When this assumption is not met, the results are not false as much as that the results are degraded. Multivariate normality is tested by first testing univariate normality. Univariate normality is a requirement for multivariate normality but is not sufficient for multivariate normality. It is almost impossible though to check the normality of a near infinite number of linear combinations of the all variants (Tabacnik and Fidell p. 70). A check on univariate normality will suffice for this survey.

Univariate normality of a variable is tested by assessing the skewness (leaning to one side) and kurtosis (bath tub or peak in the middle) of the distribution of the variable.

Of the 197 variables tested, 36 showed significant (alpha 05 two- sided) skewness and 10 showed significant kurtosis.

The appropriate measure against non-normality is variable transformation. By taking for example the square root or the logarithm of a variable, normality can be approached. None these transformations were performed. One can argue that the square root of for instance individualism or cautiousness is hard to interpret. And though normality improves the solution; it is not a necessity. Most importantly neither Hofstede nor Hall mention transformation of any variable. My hypotheses are based on their results, therefore I prefer to perform data analysis analogue to theirs.

Appendix C Results Statistics

Appendix C.1 Significant Different Positions on the Compass

Here are two tables showing the results of t-tests comparing pairwise the group means of the Unico member banks on Assertiveness and Responsiveness.

Multiple Comparisons

Dependent Variable: assertiviteit
LSD

(I) bank number	(J) bank number	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1.00	2.00	-.1206253	.247	.626	-.6085071	.3672564
	3.00	-.6873769*	.254	.008	-1.18960	-.1851537
	4.00	-.1322386	.259	.610	-.6432209	.3787436
	5.00	-.6247030*	.264	.019	-1.14585	-.1035589
	6.00	.4454207	.256	.084	-.61E-02	.9518672
	7.00	.8302709*	.281	.004	.2747455	1.3857964
2.00	1.00	.1206253	.247	.626	-.3672564	.6085071
	3.00	-.5667515*	.226	.013	-1.01261	-.1208893
	4.00	-1.16E-02	.231	.960	-.4673192	.4440926
	5.00	-.5040776*	.236	.035	-.9711495	-.37E-02
	6.00	.5660461*	.228	.014	.1154320	1.0166601
	7.00	.9508963*	.256	.000	.4457492	1.4560434
3.00	1.00	.6873769*	.254	.008	.1851537	1.1896001
	2.00	.5667515*	.226	.013	.1208893	1.0126138
	4.00	.5551382*	.238	.021	8.41E-02	1.0261662
	5.00	6.27E-02	.244	.798	-.4193589	.5447067
	6.00	1.1327976*	.236	.000	.6666940	1.5989011
	7.00	1.5176478*	.263	.000	.9986362	2.0366594
4.00	1.00	.1322386	.259	.610	-.3787436	.6432209
	2.00	1.16E-02	.231	.960	-.4440926	.4673192
	3.00	-.5551382*	.238	.021	-1.02617	-.84E-02
	5.00	-.4924643*	.249	.049	-.9836164	-.13E-03
	6.00	.5776594*	.241	.018	.1021310	1.0531877
	7.00	.9625096*	.267	.000	.4350176	1.4900015
5.00	1.00	.6247030*	.264	.019	.1035589	1.1458470
	2.00	.5040776*	.236	.035	3.70E-02	.9711495
	3.00	-6.27E-02	.244	.798	-.5447067	.4193589
	4.00	.4924643*	.249	.049	1.31E-03	.9836164
	6.00	1.0701237*	.246	.000	.5836923	1.5565551
	7.00	1.4549739*	.272	.000	.9176323	1.9923156
6.00	1.00	-.4454207	.256	.084	-.9518672	.610E-02
	2.00	-.5660461*	.228	.014	-1.01666	-.1154320
	3.00	-1.132798*	.236	.000	-1.59890	-.6666940
	4.00	-.5776594*	.241	.018	-1.05319	-.1021310
	5.00	-1.070124*	.246	.000	-1.55656	-.5836923
	7.00	.3848502	.265	.148	-.1382491	.9079496
7.00	1.00	-.8302709*	.281	.004	-1.38580	-.2747455
	2.00	-.9508963*	.256	.000	-1.45604	-.4457492
	3.00	-1.517648*	.263	.000	-2.03666	-.9986362
	4.00	-.9625096*	.267	.000	-1.49000	-.4350176
	5.00	-1.454974*	.272	.000	-1.99232	-.9176323
	6.00	-.3848502	.265	.148	-.9079496	.1382491

Legend:

Company number	Company
1	OKO (fi)
2	DG (de)
3	Rabo (nl)
4	RZB (at)
5	KBC (be)
6	CA (fr)
7	ICCREA (it)

* The mean difference is significant at the .05 level.

Multiple Comparisons

Dependent Variable: responsiviteit

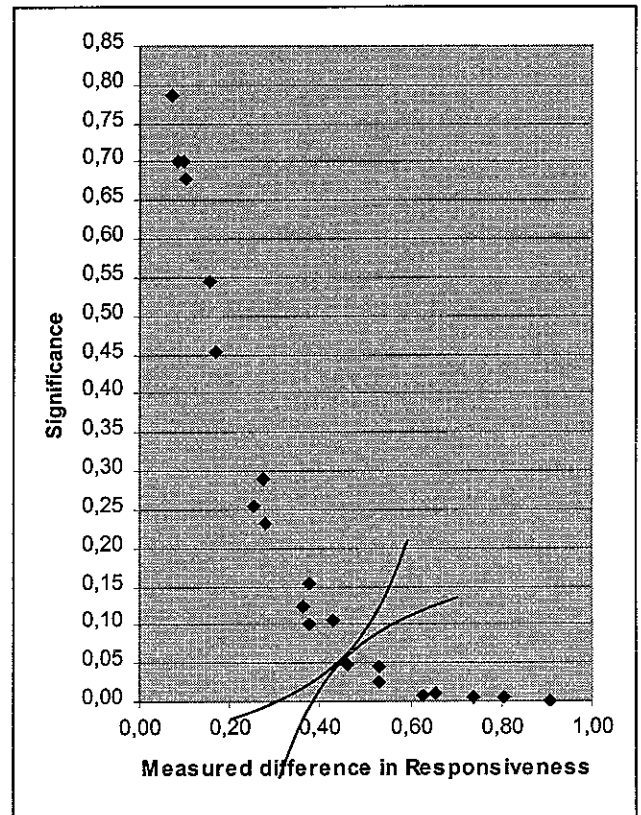
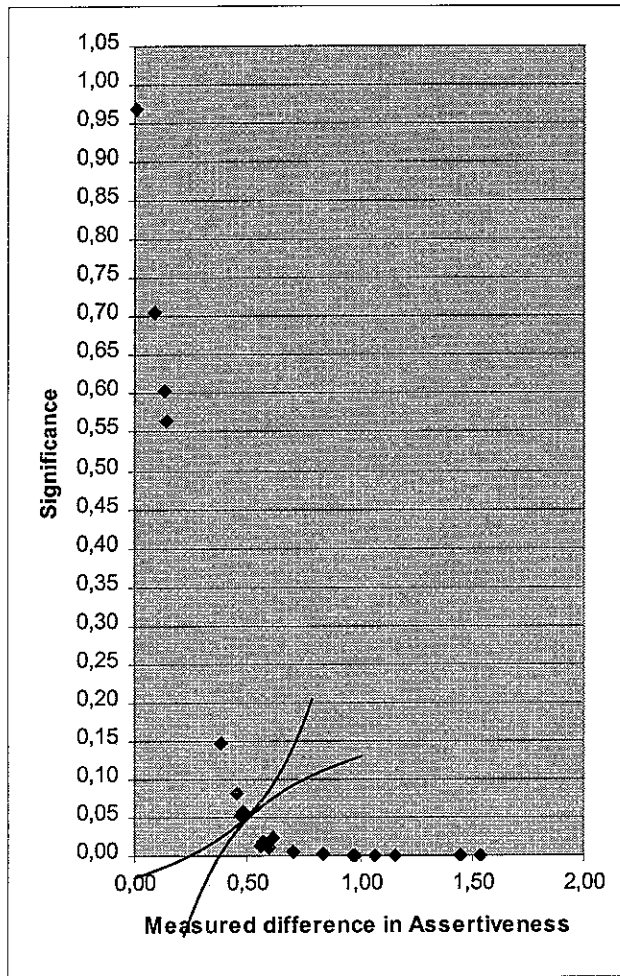
LSD

(I) bank number	(J) bank number	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1.00	2.00	.6531548*	.250	.010	.1606459	1.1456636
	3.00	.7375840*	.253	.004	.2391160	1.2360521
	4.00	.2756107	.260	.290	-.2371328	.7883541
	5.00	.3762555	.262	.153	-.1406668	.8931779
	6.00	.9053569*	.253	.000	.4068888	1.4038249
	7.00	.8070423*	.282	.005	.2502559	1.3638287
2.00	1.00	-.6531548*	.250	.010	-1.145666	-.1606459
	3.00	8.44E-02	.220	.702	-.3502813	.5191399
	4.00	-.3775441	.229	.100	-.8285527	7.35E-02
	5.00	-.2768992	.231	.232	-.7326532	.1788547
	6.00	.2522021	.220	.254	-.1825085	.6869128
	7.00	.1538876	.254	.545	-.3466262	.6544013
3.00	1.00	-.7375840*	.253	.004	-1.23605	-.2391160
	2.00	-8.44E-02	.220	.702	-.5191399	.3502813
	4.00	-.4619734*	.232	.048	-.9194821	-4.5E-03
	5.00	-.3613285	.234	.125	-.8235158	.1008588
	6.00	.1677729	.224	.454	-.2736779	.6092236
	7.00	6.95E-02	.257	.787	-.4369204	.5758370
4.00	1.00	-.2756107	.260	.290	-.7883541	.2371328
	2.00	.3775441	.229	.100	-.7.3E-02	.8285527
	3.00	.4619734*	.232	.048	4.46E-03	.9194821
	5.00	.1006449	.242	.678	-.3769036	.5781933
	6.00	.6297462*	.232	.007	.1722375	1.0872549
	7.00	.5314316*	.264	.045	1.10E-02	1.0518688
5.00	1.00	-.3762555	.262	.153	-.8931779	.1406668
	2.00	.2768992	.231	.232	-.1788547	.7326532
	3.00	.3613285	.234	.125	-.1008588	.8235158
	4.00	-.1006449	.242	.678	-.5781933	.3769036
	6.00	.5291014*	.234	.025	6.69E-02	.9912886
	7.00	.4307868	.266	.107	-.9.4E-02	.9553416
6.00	1.00	-.9053569*	.253	.000	-1.40382	-.4068888
	2.00	-.2522021	.220	.254	-.6869128	.1825085
	3.00	-.1677729	.224	.454	-.6092236	.2736779
	4.00	-.6297462*	.232	.007	-1.08725	-.1722375
	5.00	-.5291014*	.234	.025	-.9912886	-.6.7E-02
	7.00	-.9.83E-02	.257	.702	-.6046933	.4080641
7.00	1.00	-.8070423*	.282	.005	-1.36383	-.2502559
	2.00	-.1538876	.254	.545	-.6544013	.3466262
	3.00	-.6.95E-02	.257	.787	-.5758370	.4369204
	4.00	-.5314316*	.264	.045	-1.05187	-1.1E-02
	5.00	-.4307868	.266	.107	-.9553416	.9.38E-02
	6.00	9.83E-02	.257	.702	-.4080641	.6046933

Legend:

Company number	Company
1	OKO (fi)
2	DG (de)
3	Rabo (nl)
4	RZB (at)
5	KBC (be)
6	CA (fr)
7	ICCREA (it)

* The mean difference is significant at the .05 level.



These graphs help to decide what criterion is to be used at which significance the hypothesis that means (c.q. cultures) of two Unico member banks are the same on a certain dimension, should be rejected. The threshold of .05 seems suitable for both dimensions since that makes a clear distinction between the combinations of banks that are different and the combinations of banks that score the same. In the summarising Table 5.4 in this report, the significant differences are printed in fat. By displaying all scores on significance, the emphasis on yes or no is decreased in favour of more interpretation possibilities for the reader.

Correlations

Correlations

		Assertiviteit	responsiviteit	RATECOOP
Pearson Correlation	Assertiviteit	1.000	.285**	.441**
	responsiviteit	.285**	1.000	.653**
	RATECOOP	.441**	.653**	1.000
Sig. (2-tailed)	Assertiviteit	.	.000	.000
	responsiviteit	.000	.	.000
	RATECOOP	.000	.000	.
N	Assertiviteit	162	162	158
	responsiviteit	162	187	183
	RATECOOP	158	183	193

** - Correlation is significant at the 0.01 level (2-tailed).

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	responsiviteit, Assertiviteit ^a		Enter

a. All requested variables entered.

b. Dependent Variable: RATECOOP

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.718 ^a	.516	.509	1.3367

a. Predictors: (Constant), responsiviteit, Assertiviteit

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	294.926	2	147.463	82.529	.000 ^a
	Residual	276.954	155	1.787		
	Total	571.880	157			

^a Predictors: (Constant), responsiviteit, Assertiviteit

^b Dependent Variable: RATECOOP

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.608	.106		62.138	.000
	Assertiviteit	.529	.116	.267	4.564	.000
	responsiviteit	1.253	.124	.593	10.134	.000

^a Dependent Variable: RATECOOP

NB. The regression analysis is done only to get the ratio between Assertiveness and Responsiveness. The standard errors show the accuracy of the resulting formula but has little relation with the accuracy of that ratio. In the main text the standard error is left out therefore.

ANOVA

Oneway

	Sum of Squares	df	Mean Square	F	Sig.
DIRECTNS Between Groups	216.698	6	36.116	6.510	.000
Within Groups	1115.066	201	5.548		
Total	1331.764	207			

Multiple Comparisons

Dependent Variable: DIRECTNS

LSD

(I) bank number	(J) bank number	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1.00	2.00	6.869E-02	.617	.912	-1.1486	1.2859
	3.00	.2988	.624	.633	-.9321	1.5297
	4.00	-.3512	.655	.593	-1.6431	.9407
	5.00	.5417	.645	.402	-.7302	1.8136
	6.00	-1.4877*	.628	.019	-2.7259	-.2495
	7.00	-2.8583*	.713	.000	-4.2645	-1.4522
2.00	1.00	-6.87E-02	.617	.912	-1.2859	1.1486
	3.00	.2301	.555	.679	-.8650	1.3252
	4.00	-.4199	.590	.477	-1.5832	.7434
	5.00	.4730	.579	.415	-.6681	1.6140
	6.00	-1.5564*	.560	.006	-2.6598	-.4531
	7.00	-2.9270*	.654	.000	-4.2160	-1.6381
3.00	1.00	-.2988	.624	.633	-1.5297	.9321
	2.00	-.2301	.555	.679	-1.3252	.8650
	4.00	-.6500	.597	.278	-1.8276	.5276
	5.00	.2429	.586	.679	-.9127	1.3984
	6.00	-1.7866*	.567	.002	-2.9049	-.6682
	7.00	-3.1571*	.660	.000	-4.4590	-1.8553
4.00	1.00	.3512	.655	.593	-.9407	1.6431
	2.00	.4199	.590	.477	-.7434	1.5832
	3.00	.6500	.597	.278	-.5276	1.8276
	5.00	.8929	.619	.151	-.3275	2.1132
	6.00	-1.1366	.601	.060	-2.3218	4.867E-02
	7.00	-2.5071*	.690	.000	-3.8669	-1.1474
5.00	1.00	-.5417	.645	.402	-1.8136	.7302
	2.00	-.4730	.579	.415	-1.6140	.6681
	3.00	-.2429	.586	.679	-1.3984	.9127
	4.00	-.8929	.619	.151	-2.1132	.3275
	6.00	-2.0294*	.590	.001	-3.1928	-.8661
	7.00	-3.4000*	.680	.000	-4.7407	-2.0593
6.00	1.00	1.4877*	.628	.019	.2495	2.7259
	2.00	1.5564*	.560	.006	.4531	2.6598
	3.00	1.7866*	.567	.002	.6682	2.9049
	4.00	1.1366	.601	.060	-4.87E-02	2.3218
	5.00	2.0294*	.590	.001	.8661	3.1928
	7.00	-1.3706*	.664	.040	-2.6794	-6.18E-02
7.00	1.00	2.8583*	.713	.000	1.4522	4.2645
	2.00	2.9270*	.654	.000	1.6381	4.2160
	3.00	3.1571*	.660	.000	1.8553	4.4590
	4.00	2.5071*	.690	.000	1.1474	3.8669
	5.00	3.4000*	.680	.000	2.0593	4.7407
	6.00	1.3706*	.664	.040	6.181E-02	2.6794

Post Hoc Tests

Company number	Company
1	OKO (fi)
2	DG (de)
3	Rabo (nl)
4	RZB (at)
5	KBC (be)
6	CA (fr)
7	ICCREA (it)

*. The mean difference is significant at the .05 level

Oneway

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
MULTISSU	Between Groups	112.299	6	18.716	4.266	.000
	Within Groups	851.204	194	4.388		
	Total	963.502	200			

Multiple Comparisons

Dependent Variable: MULTISSU

LSD

(I) bank number	(J) bank number	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1.00	2.00	-.417E-02	.552	.940	-1.1303	1.0470
	3.00	-.2574	.558	.645	-1.3588	.8441
	4.00	-.2679	.583	.646	-1.4171	.8814
	5.00	5.093E-02	.588	.931	-1.1081	1.2099
	6.00	-1.0313	.566	.070	-2.1468	8.432E-02
	7.00	-2.4750*	.634	.000	-3.7258	-1.2242
2.00	1.00	4.167E-02	.552	.940	-1.0470	1.1303
	3.00	-.2157	.501	.667	-1.2036	.7723
	4.00	-.2262	.528	.669	-1.2672	.8148
	5.00	9.259E-02	.533	.862	-.9592	1.1444
	6.00	-.9896	.509	.053	-1.9933	1.413E-02
	7.00	-2.4333*	.584	.000	-3.5855	-1.2812
3.00	1.00	.2574	.558	.645	-.8441	1.3588
	2.00	.2157	.501	.667	-.7723	1.2036
	4.00	-1.05E-02	.535	.984	-1.0648	1.0438
	5.00	.3083	.540	.569	-.7567	1.3732
	6.00	-.7739	.516	.135	-1.7914	.2436
	7.00	-2.2176*	.590	.000	-3.3818	-1.0535
4.00	1.00	.2679	.583	.646	-.8814	1.4171
	2.00	.2262	.528	.669	-.8148	1.2672
	3.00	1.050E-02	.535	.984	-1.0438	1.0648
	5.00	.3188	.565	.573	-.7955	1.4331
	6.00	-.7634	.542	.161	-1.8325	.3057
	7.00	-2.2071*	.613	.000	-3.4166	-.9976
5.00	1.00	-5.09E-02	.588	.931	-1.2099	1.1081
	2.00	-9.26E-02	.533	.862	-1.1444	.9592
	3.00	-.3083	.540	.569	-1.3732	.7567
	4.00	-.3188	.565	.573	-1.4331	.7955
	6.00	-1.0822*	.547	.049	-2.1617	-2.61E-03
	7.00	-2.5259*	.618	.000	-3.7447	-1.3071
6.00	1.00	1.0313	.566	.070	-8.43E-02	2.1468
	2.00	.9896	.509	.053	-1.41E-02	1.9933
	3.00	.7739	.516	.135	-.2436	1.7914
	4.00	.7634	.542	.161	-.3057	1.8325
	5.00	1.0822*	.547	.049	2.606E-03	2.1617
	7.00	-1.4437*	.597	.017	-2.6213	-.2662
7.00	1.00	2.4750*	.634	.000	1.2242	3.7258
	2.00	2.4333*	.584	.000	1.2812	3.5855
	3.00	2.2176*	.590	.000	1.0535	3.3818
	4.00	2.2071*	.613	.000	.9976	3.4166
	5.00	2.5259*	.618	.000	1.3071	3.7447
	6.00	1.4437*	.597	.017	.2662	2.6213

Post Hoc Tests

Company number	Company
1	OKO (fi)
2	DG (de)
3	Rabo (nl)
4	RZB (at)
5	KBC (be)
6	CA (fr)
7	ICCREA (it)

* The mean difference is significant at the .05 level.

Appendix D Contents of a Course on International Communication

Cited by Ulijn¹: the content of an international communication course by Martin and Chaney².

Martin and Chaney could determine the content of an intercultural communication course by three Delphi panels which included 41 international business people and 22 educators in the US. They list the following 11 top priority elements:

- A. Introduction
 - Globalisation of Markets (3)
 - Definitions (10)
- B. Contrasting cultures:
 - Attribution and perception (1)
 - Ethics (6)
 - Work attitudes (7)
- C. Negotiation process:
 - Guidelines (2)
 - Conflict resolution (4)
- D. Country specific information:
 - Introductions/ greetings (3)
 - Customs (5)
 - Protocol (8)
 - Positions and status (9)

And the following 12 top priority verbal and nonverbal elements:

- A. Communication strategies:
 - Group-oriented (1)
 - Individual-oriented (2)
 - Media versus face-to-face (3)
- B. Verbal and non-verbal patterns:
 - Silence (4)
 - Body language (7)
 - Written (format, tone, style)
 - Time (12)
 - Thought patterns (10)
- C. Language:
 - Translation problems (5)
 - Diversity (6)
 - Interaction of language and thought (8)
 - Conversation taboos

¹ Ulijn, J.M. en Nagel, A.P. (1999); Reader "International Management"; Eindhoven; p. 128

² Martin, J, Chaney, L. (1992); "Determination of Content for a Collegiate Course in International Business Communication by three Delphi Panels"; Journal of Business Communication, 29 (3), p. 267

Unico Banking Group

The United Cultures of Unico

56 DG	02 BCE	Spain	08	06	03	05	07	04	06	02	02	01	03	03	10	03	,	01	01	06	01	02	04	02	05	10	06	05	05	02	
56 OKO	04 BCE	Spain	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
56 CA	05 BCE	Spain	08	06	07	04	04	05	04	05	06	04	05	06	06	06	,	05	06	06	06	06	04	06	07	06	07	06	08	06	
56 Iccrea	06 BCE	Spain	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
56 Rabo	07 BCE	Spain	08	03	03	05	04	04	05	03	03	03	03	04	04	04	,	03	03	04	04	03	05	04	04	08	04	05	06	03	
56 RZB	08 BCE	Spain	08	08	02	03	02	04	04	08	08	08	09	08	03	07	,	08	08	07	08	09	02	07	08	07	08	04	03	08	
57 KBC	01 DG	Austria	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
57 DG	02 DG	Austria	11	07	05	03	03	07	10	06	06	06	09	09	06	09	07	04	04	05	08	06	06	08	06	08	08	07	09	06	
57 OKO	04 DG	Austria	05	09	02	02	02	03	03	07	08	,	08	09	09	10	07	07	08	07	09	09	02	03	08	08	09	03	06	08	
57 CA	05 DG	Austria	08	09	02	02	02	02	03	08	,	03	08	09	08	09	06	08	08	08	08	09	02	09	06	09	09	09	08	09	
57 Iccrea	06 DG	Austria	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
57 Rabo	07 DG	Austria	05	08	02	02	02	02	03	09	09	03	09	09	08	09	08	09	08	09	08	08	02	07	09	09	09	03	09	08	
57 RZB	08 DG	Austria	06	10	03	03	03	02	03	08	08	07	08	09	07	10	07	07	08	07	09	09	02	08	07	06	08	03	06	09	
58 KBC	01 KBC	Belgium	15	06	03	02	01	05	02	09	09	07	07	09	01	02	08	08	06	08	09	09	02	07	07	08	09	10	08	08	
58 DG	02 KBC	Belgium	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
58 OKO	04 KBC	Belgium	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
58 CA	05 KBC	Belgium	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
58 Iccrea	06 KBC	Belgium	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
58 Rabo	07 KBC	Belgium	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
58 RZB	08 KBC	Belgium	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
59 KBC	01 DG	Germany	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
59 DG	02 DG	Germany	,	05	03	05	06	05	05	05	05	07	07	04	06	06	05	03	05	04	06	06	05	05	05	07	05	05	05	05	
59 OKO	04 DG	Germany
59 CA	05 DG	Germany	,	04	05	,	02	06	05	03	04	03	06	06	08	06	06	06	03	06	04	05	04	06	05	05	05	05	05	03	
59 Iccrea	06 DG	Germany
59 Rabo	07 DG	Germany
59 RZB	08 DG	Germany
60 KBC	01 KBC	Belgium	03	08	02	06	07	08	03	08	07	03	07	09	08	07	08	08	04	08	05	04	04	05	07	08	08	08	08	.	
60 DG	02 KBC	Belgium
60 OKO	04 KBC	Belgium
60 CA	05 KBC	Belgium
60 Iccrea	06 KBC	Belgium
60 Rabo	07 KBC	Belgium
60 RZB	08 KBC	Belgium
61 KBC	01 KBC	Belgium
61 DG	02 KBC	Belgium	,	09	09	03	01	05	03	08	06	04	08	08	06	08	07	06	08	08	08	07	03	06	05	08	08	07	09	08	
61 OKO	04 KBC	Belgium
61 CA	05 KBC	Belgium	,	09	03	03	03	06	02	08	05	04	08	08	06	08	07	07	08	07	07	06	02	07	05	09	08	07	08	10	
61 Iccrea	06 KBC	Belgium
61 Rabo	07 KBC	Belgium	,	09	10	02	02	07	02	09	07	07	09	09	06	07	08	07	08	07	07	06	02	08	05	08	08	08	08	09	
61 RZB	08 KBC	Belgium	03
62 KBC	01 RZB	Austria
62 DG	02 RZB	Austria
62 OKO	04 RZB	Austria
62 CA	05 RZB	Austria
62 Iccrea	06 RZB	Austria
62 Rabo	07 RZB	Austria
62 RZB	08 RZB	Austria	05	06	04	03	05	05	05	06	06	05	05	05	05	06	06	05	05	05	06	10	05	05	05	08	08	03	05	05	
63 KBC	01 DG	Germany
63 DG	02 DG	Germany
63 OKO	04 DG	Germany
63 CA	05 DG	Germany
63 Iccrea	06 DG	Germany
63 Rabo	07 DG	Germany
63 RZB	08 DG	Germany

Data of the respondents on Hofstede's dimensions

FROMBANK	FROMCTRY	CONSULT (PDI-)	RELATION (PDI+)	AVOID2BO (PDI+)	ALLANSWE (UAI-)	COMEMPL (UAI+)	RULEBROK (UAI+)	AFRAID (PDI+)	NERVOUS (UAI+)	RESPDNR
OKO	Finland	09	09	08	08	04	04	03	03	11
OKO	Finland	07	09	02	09	06	04	04	03	12
Rabo	Netherld	09	09	06	09	04	09	08	03	13
DG	Germany	05	09	09	02	08	06	07	01	14
Rabo	Netherld	08	09	02	05	08	08	05	03	15
UBGroup	Netherld	08	08	03	05	02	02	09	07	16
RZB	Austria	09	09	08	03	05	01	07	08	17
OKO	Finland	.	.	.	.	.	.	.	.	18
RZB	Austria	07	09	08	03	07	02	03	06	19
RZB	Austria	05	10	05	01	01	01	02	03	20
CA	France	.	.	.	.	.	.	.	.	21
Rabo	Netherld	09	07	05	08	05	04	03	03	22
OKO	Finland	09	09	08	08	09	02	04	04	23
DG	Germany	06	10	10	08	06	02	02	03	24
CA	France	06	08	04	06	07	04	05	05	25
RZB	Austria	07	10	08	03	09	02	08	05	26
OKO	Finland	07	08	05	06	07	04	02	05	27
KBC	Belgium	07	08	08	02	07	03	07	06	28
DG	Germany	08	08	04	02	08	08	05	07	29
RZB	England	10	10	10	07	08	06	03	07	30
Rabo	.	07	09	02	06	07	06	04	05	31
RZB	Austria	.	.	.	.	.	.	.	.	32
KBC	Belgium	10	10	04	10	06	08	07	03	33
CA	France	.	.	.	.	.	.	.	.	34
Rabo	Netherld	09	09	09	09	09	09	06	05	35
RZB	Switzrld	10	10	07	03	08	02	07	07	36
UBGroup	.	10	10	10	04	10	05	09	10	37
UBGroup	Netherld	09	10	09	02	03	06	07	07	38
DG	Germany	04	09	06	07	09	03	08	06	39
CA	France	06	10	03	04	04	07	08	04	40
Rabo	Netherld	10	10	01	10	08	05	10	05	41
Rabo	Netherld	08	10	07	08	03	03	07	06	42
DG	Germany	05	09	08	10	03	02	04	03	43
RZB	Austria	03	09	02	03	05	01	06	03	44
Iccrea	Italy	03	09	05	09	06	03	05	07	45
Rabo	Netherld	10	09	07	08	03	01	09	01	46
OKO	Finland	10	09	10	10	09	02	04	08	47
UBGroup	Netherld	07	09	09	08	06	04	04	04	48
DG	Germany	.	.	.	.	.	.	.	.	49
RZB	Austria	10	10	10	10	07	03	08	02	50
OKO	Finland	06	08	04	06	04	07	04	05	51
CA	France	.	.	.	.	.	.	.	.	52
OKO	Finland	09	10	08	07	09	02	05	07	53
CA	France	08	08	09	03	07	06	03	07	54
KBC	Belgium	08	09	09	04	05	09	06	06	55
BCE	Spain	05	10	08	07	08	03	03	02	56
DG	Austria	10	10	10	08	09	06	06	02	57
KBC	Belgium	07	10	09	08	09	07	03	03	58
DG	Germany	06	09	05	06	07	06	09	06	59
KBC	Belgium	02	09	09	03	03	04	06	08	60
KBC	Belgium	08	10	10	03	09	05	02	03	61
RZB	Austria	06	10	05	03	03	03	06	02	62
DG	Germany	.	.	.	.	.	.	.	.	63