

Business relationships: cross-cultural analysis

Sid Lowe
Kingston University

Sharon Purchase
University of Western Australia

Maria de Lurdes Veludo
Business School Bordeaux

ABSTRACT

Culture is an important aspect of business relationships and investigation of the impact of culture within relationships is becoming more common within the IMP group of researchers (Fang and Kriz 2000). This research considers whether attitudes towards national culture at the micro-level are consistent with those developed at the macro-level by Hofstede (1980). Data was collected from Hong Kong and Portugal, vastly different in geographical and cultural heritage, but according to Hofstede (1980) similar in the cultural dimensions of individualism/collectivism and power distance. The attitudes displayed by the micro-level actors did indicate national cultural characteristics were consistent with Hofstede (1980) in some cases giving partial support to the research propositions. The effect of organizational culture within the Portuguese case, strongly influenced attitudes of the actors and in the individualism/collectivism cultural dimension were not consistent with that expected from the ranking given by Hofstede (1980).

INTRODUCTION

Cultural understanding is a key issue in the development of cross-cultural relationships and is one of the major issues facing multi-national organisations both internally within their human resource development and externally with the numerous relationships they develop with buyers and suppliers in many different international countries (Tse, Lee, Vertinsky and Wehrung 1988). Yet, although these issues have been highlighted previously (see Ajiferuke and Boddewyn 1970; Adler 1983; Bhaghat and McQuaid 1982; Smircich 1983) the academic community is still grappling with these contentious issues. With insufficient progress being made towards cultural research, especially cultural studies external to the United States, more research needs to be conducted. This paper takes a step towards considering cross-cultural issues and compares the cultural dimensions raised in research

conducted within a peripheral European country, Portugal, and a developed Asian country, Hong Kong.

The trend towards internationalization has been increasing with research looking at the internationalization process of firms entering different markets (Johanson and Vahlne 1990; Johanson and Mattsson 1986; Axelsson and Johanson 1992; Seyed-Mohamed and Bolte 1992). One aspect of the internationalization process is the ability of the firms to develop and maintain business relationships and business networks within a cross-cultural context. Research focusing on the importance of culture in managing cross-cultural business relationships within the IMP Group is relatively recent (see Fang and Kriz 2000; Amelingmeyer and Moehringer 2002). Fang and Kriz (2000) highlighted that managing business relationships across cultures is a new research area within the IMP group and provide guidelines on how this research area should be created. Their study was focused on employing emic techniques to research managing business relationships within Chinese dominated cultures.

There also consists a debate of whether cultural research should be considered from just an emic framework or an etic framework (Kriz and Fang 2000). Although it is difficult to compare across cultures due to the different values on which each separate culture develops, practitioners must operate within a global environment facing many cross-cultural contexts within their business practices. Also much research has been conducted within an etic framework where behaviours are compared across different countries (see Hofstede 1980, Hofstede 1984, Trompenaars 1994 etc). This paper uses data collected in emic studies to compare behaviours across countries from two different regions. According to Hofstede (1980) both countries should have similar behaviours along some dimensions due to their closeness in relative cultural dimensions, as indicated in Table 1.

Table 1. Comparison of cultural dimensions

Cultural Dimension	Hong Kong		Portugal	
	Index	Rank	Index	Rank
Individualism/collectivism	25	37	27	33-35
Power Distance	68	15-16	63	24-25
Masculinity/Femininity	57	18-19	31	45

Source: Hofstede and Bond 1988

Portugal is a small European country that is a member of the European Union. It has participated in the final stage of European Economic and Monetary Union and is considered a mainstream European nation (Portugal Government 2002). Portugal is the 14th largest economy in the EU and the 34th in the world, exporting wine, textiles, cork, automotive parts, vehicles and computer chips. The main religion followed is Roman Catholic (97% population) and is a seafaring trading nation being situated on the Atlantic Ocean in southern Europe (Portugal Government 2002).

Hong Kong is a small group of islands in the South China Sea (CIA 2002). Although once under the British Commonwealth it is now a special administrative region (SAR) of China. Hong Kong has limited natural resources and is based on international trade within a free market economy. It is one of the more developed Asian regions with a strong growth rate over the last 10 years. The majority of the population is Chinese (95%) whose main religions are an eclectic mixture of local religions (90%) and Christian (10%).

As can be seen from the above description of each country/SAR they come from distinctly different geographic locations and have very different historical cultural backgrounds. Even though there are vast differences in historic development, according to Hofstede (1980) they are relatively close in some of their macro cultural dimensions as shown in Table 1. This paper will examine three cultural dimensions and compare the data from two sources to determine the similarities and differences that these two vastly different countries/SAR exhibit towards their cultural values. This focus leads to an overall research question:

How well can the cultural dimensions as outlined by Hofstede(1980) explain the individual attitudes within business relationships developed in Hong Kong and Portugal?

The paper will discuss the literature relating to cultural dimensions, highlight the data analysis method which considers the complex issue of reconciling data from different paradigms, highlight the results obtained and then discuss the implications of the results for future academics and practitioners.

CULTURAL DIMENSIONS

Culture is a difficult concept to define due to the multi-dimensional nature of the concept and the existing variations of thought on different cultural aspects. For the purposes of this

paper, culture has been defined as “the sum total of ways of living built up by a group of human beings, that is transmitted from one generation to another” (Macquarie Dictionary p. 529). Culture has also been described as how people think and behave as a society (Hofstede 1980) and how group problem solving and what basic assumptions those groups use during their problem solving (Trompenaars 1994). All descriptions bring out common themes in that culture operates within a group, culture is learned (often through generations), influences the basic thinking process of groups of people, and describes common behaviours and values that groups of people may exhibit under certain conditions. Each of these descriptions operates at the macro-level, on groups of people, and does not discuss individuals within each group. Individuals may vary within the group, but as a whole the group will tend to act as per their common cultural heritage.

Due to the learned aspect of culture, a cultural pattern can be developed by which a detailed understanding of group behaviour can be developed. These patterns allow researchers to compare behaviours of people across different cultural contexts. Hofstede (1980, 1984), Hofstede and Bond (1988) and Trompenaars (1994) all developed cultural dimensions by which different national cultural patterns can be compared. Cultural dimensions simplify the comparison process by highlighting the main elements on which national culture can be compared. These ‘elements’ are common across all national cultures. National culture pertains to the culture of a sovereign country not to the different sub-cultures that exist within each sovereign country. The next section of the paper will discuss the different cultural dimensions developed by both researchers.

Trompenaars (1994) developed seven cultural dimensions and grouped them under three main headings: those arising from relationships with other people, those involving the passage of time and those emerging from our attitudes towards the environment. The seven dimensions are: attitudes to time; universalism vs particularism; individualism vs collectivism; emotional; specific/diffuse; achievement/ascription and internal environmental control/external environmental control. Trompenaars (1994) study considered international managers from multiple organisations and compared their behaviours. The specific cross-section of society from which the data was collected limited the ability to generalise the results to society in general. Data collected for this research,

came from respondents at different levels within their respective organisations (particularly relevant to the Portuguese data) rather than at the level of the international manager. Therefore, it was decided to utilise the cultural dimensions as described by Hofstede (1980, 1984) rather than those described by Trompenaars (1994). It is noted that there are similarities in the cultural dimensions between the studies with the main difference being the lack of gender dimensions in the Trompenaars (1994) study and the inclusion of gender dimensions as one of the main dimensions in Hofstede (1980). This study concentrates on the cultural dimensions as outlined by Hofstede (1980) as they have been widely utilized in the literature.

Hofstede (1980) highlighted four cultural dimensions: power distance; masculinity/femininity; individualism/collectivism; and uncertainty avoidance. In a later study looking at Chinese values, Hofstede and Bond (1988, p. 16) indicated that the values relating to uncertainty avoidance were not detected and 'that the Chinese do not believe this to be an essential issue'. Uncertainty avoidance was therefore, deemed to be a cultural dimension that pertains only to western countries that believe in an absolute truth (Hofstede and Bond 1988). Therefore, the issue surrounding uncertainty avoidance is not applicable to Hong Kong, an eastern/Asian dominated SAR, and will not be examined further in this study. The Chinese value study did add a fifth dimension, Confucian Dynamism, which pertain only to Eastern countries and deals with the search for virtue rather than truth (Hofstede and Bond 1988). As one of the countries examined in this research is Portugal, considered a western society, the Confucian Dynamism dimension does not apply and will not be examined further in this study. By comparing a western country (Portugal) and an eastern country (Hong Kong) only three cultural dimensions can be used for the comparison, that is: power distance; masculinity/femininity; and individualism/collectivism. The next section will describe the three cultural dimensions to be used at the basis of the research and develop the three research propositions.

Power distance examines the equality relationships between leaders and their followers. In some societies there is an unequal gap between leaders and their subordinates (large power distance) while in other societies the gap is small and people within the organisation are considered equal. Hofstede and Bond (1988) did note that all societies are unequal and

therefore there will always be some power distance values in society, but that in some societies the equality gap is greater than in other societies. Table 1 indicated that on the index there is little difference in perceptions power distance between Hong Kong (68) and Portugal (63), but Hong Kong has a culture with larger power distance than that of Portugal. When it comes to the ranking of the individual countries, Hong Kong (15-16) is ranked much higher than Portugal (24-25). This leads to the first research proposition:

P1: *Values of high power distance are consistent with micro-level attitudes for both the Hong Kong Actors and the Portuguese Actors.*

Individualism/collectivism describes the dynamics between individuals and groups of people within society (Hofstede and Bond 1988; Hofstede 1980). In high individualistic societies, individuals do not integrate into collective groups of consensus as readily as those in collective societies and are expected to look after themselves more, not rely on their extended group for support. In collectivist societies individuals are part of a wider group that offers support and their behaviour is such that it will not cause disruption to the overall group but will maintain group harmony. All societies operate on some form of group structure whether they are small such as in immediate family or large such as extended families and regional communities (Hofstede and Bond 1988), but some societies place more importance on the extended group than other societies. Table 1 indicated that on the index of individualism/collectivism both Hong Kong (25) and Portugal (27) are relatively very close. When it comes to ranking of the individual societies Hong Kong (37) is lower than Portugal (33-35) but only marginally. Therefore no differences are expected between Hong Kong individuals and Portuguese individuals in their attitudes in relation to individualism / collectivism. This leads to research proposition two:

P2: *Value of low individualism / high collectivism are consistent with micro-level attitudes for both the Hong Kong Actors and the Portuguese Actors.*

Masculinity/femininity describes the roles of gender in society and how the values of the different genders are integrated into societies values as a whole (Hofstede and Bond 1988). There are differences in values between male and female, with male values being more assertive and female values being more nurturing. Highly masculine societies as a whole exhibit more of the masculine values and both genders, male and female, tend to be more

assertive. In highly feminine societies values tend to exhibit more feminine aspects within both genders. In all societies there is a difference in values between genders and in general males in either society will tend to exhibit stronger assertive values and visa versa. But it is expected that males in a feminine society would have stronger nurturing values than males in a masculine society and females in a masculine society would exhibit stronger assertive values than females in a feminine society. Table 1 indicated on the index that Hong Kong (57) is a much more masculine society than Portugal (51). The relative ranking of each country is also not close with Hong Kong being ranked (18-19) and Portugal (45) ranked lower. Therefore, it would be expected that there be differences in the attitudinal patterns between the actors in Hong Kong and those in Portugal along the masculine / feminine cultural dimensions. This leads to research proposition 3:

P3: Values of low masculinity are consistent with micro-level attitudes for the Portuguese actors and are not consistent for the Hong Kong actors.

DATA COLLECTION AND ANALYSIS

Hofstede (1980, 1984) and Hofstede and Bond (1988) examined the culture of society at a macro-level and did not consider the behaviour of individuals at the micro-level, as this was not the aim of the research. Macro-level research has advantages of highlighting common values across society as a whole, allowing for business to make some generalizations in relation to society. But, Hofstede (1980) did indicate that such behaviour does not always follow through on to the individual level and that practitioners need to be careful when generalizing to the individual / micro-level. Hofstede's study used quantitative data and was collected using an etic approach with the sole aim of being able to compare data across different societies to determine differences in cultural values.

The data on which this paper is based was gathered at the micro-level and relates to cultural behaviours of individuals within their organisations and society. One project investigated buyer-seller relationships with a major automotive organisation in Portugal. Data was collected through in-depth interviewing with organizational personnel at different levels within the organisation and their major suppliers. Interviews were conducted in Portuguese and looked at the relationships the Portuguese automotive manufacturer had with their

Portuguese suppliers of automotive components. Both sides of the relationship dyad were interviewed and although the research was particularly aimed at gathering information on the Portuguese relationships, the relationships were affected by the regional headquarters of the automotive manufacturer that are located in Germany.

The other project consisted of in-depth interviewing of business people in Hong Kong and related to critical incidents they have had during their careers. The data came from numerous organisations and covered a variety of individuals at different stages in their career paths. Because of the networked nature of Hong Kong business, these interlocutors were accessed through *guanxi* relations. Initial contacts were asked to introduce a 'friend' at the end of the interview. The 'sample' is thus, not 'representative' but this is of no importance in qualitative research where the objective is to focus upon the generation of emic meaning.

The common aspects of both studies is that data was collected at the micro-level, pertained to descriptions of stories, attitudes and behaviours they had experienced during their working life, and both studies used an emic approach to data collection. The stories collected revealed a rich description of incidents in which different aspects of culture emerged as important in how the individuals reacted under certain environmental conditions.

The method of data analysis taken in this paper is to use the qualitative data gathered at the individual level using an emic approach to the research and attempt to reconcile this with results obtained in the Hofstede (1980) study that considered quantitative data and macro-level issues using an etic approach to the research. This approach constitutes a 'sequential' paradigm crossing (Schultz and Hatch 1996, p. 533). Parallel crossing involves the application of different paradigms equally and simultaneously. The objective is to determine a typology of narrative structural types and to identify story plots that reveal meaning. These emic structural types are then examined in the context of Hofstede (1980, 1984) etic dimensions of cultural values to determine whether / how the two different levels / types of cultural classifications correspond or what associations can be inferred. The joint exploration of these constructs points to emphasis upon form rather than just substance and structure, upon 'emic' relational and communicative process rather than just 'etic' variance

modeling, and consequently upon multidimensional approaches. The result gives the synergistic benefits in the dual understanding of specific aspects of cultural phenomena along with generalisable aspects of cultural phenomena.

To answer the research propositions presented the researchers examined the data for evidence of certain attitudes that would indicate how the individuals reacted to their environment. Table 2 indicates the type of evidence that was attributed to each of the three cultural dimensions.

Table 2. Pattern Matching Summary

Cultural Dimension	Pattern of behaviour
High Power Distance Indicator (PDI)	Strong evidence of vertical dependence relationships between superiors and subordinates characterized by a high concentration of authority and paternalism both within firms and between 'patrons' and 'clients' within networks.
Low Individualism Indicator (IDV)	Ubiquitous evidence of horizontal dependence of individuals upon the group / network and the maintenance of trust-based relationships.
Moderately High Masculinity Indicator	Prevailing attitude of live in order to work and achievement defined in terms of wealth and recognition although masculinity moderated by traditionalist (high PDI and low IDV) requirement of interdependent responsibilities, particular to family or in-group.
Moderately High Femininity Indicator	Prevailing attitude of nurturing within the work environment and achievement defined in terms of lifestyle conditions such as job satisfaction, family and relationships.

Table 2 indicated that evidence on the dimensions for power distance and individualism/collectivism are expected to be similar for both countries. The evidence for masculinity/femininity is expected to vary between the countries and patterns for both masculine and feminine dimensions are given.

Patterns were also considered for the contrary evidence to indicate that the individuals did not behave, as per explained by Hofstede (1980). For example, evidence of high individuality was also sort within the data. Although data was found that supported the contrary proposition, relating to cultural values, it did not do so as comprehensively across all cultural dimensions. Therefore, the contrary propositions of those presented in this paper were not considered to have as much strength in their argument. The next section will

outline the results obtained, presenting evidence of behaviours for each dimension from both countries examined.

RESULTS

Table 3 outlines the evidence found in the data indicating the attitude of individuals along each of the three cultural dimensions of: power distance; individualism / collectivism and masculinity / femininity.

Table 3. Evidence of Attitude

Cultural Dimension	Evidence from Hong Kong Actors	Evidence from Portuguese Actors
Power distance	In one incident one subject demonstrated deference to his retired father in approving a subsequently ill-fated loan deal arranged by his partner. This is an example of deference to a higher authority, without question, even though the subject knew that the loan would probably default.	Evidence of individuals behaving in relation to power distance is difficult. The organizational structure of the company is such that there is low autonomy in decision making within the Portuguese company. A supplier has indicated that the company was very bureaucratic and tended to follow the lines of power.
Low Individualism	The moral imperative for the subject to confess a fault in equipment to a customer revealing a higher priority to protect his own collective reputation for integrity within the network and his concern for the welfare of his trust relationship with the customer than any short-term consideration for immediate profit or his own reputation for achievement. The subject was more concerned with the collective and harmony within the collective than protecting his individual identity.	The Portuguese company does not work with their suppliers jointly to improve business processes or consider issues such as defective items. The company discourages linkages between themselves and their suppliers.
Masculinity	The relationship developed between the interviewer and interviewee whereby initial qualification and requirements for the establishment of the relationship was (a) how wealthy each party was and (b) how many hours a week each party worked and to what extent each was working sufficiently hard.	A manager diverted money from a government grant towards outward signs of prosperity and their own welfare such as cars etc rather than invest in the future of the company with the aim of displaying an outward sign of wealth and prosperity.
Femininity		The production manager of the Portuguese company uses his influence with the parent organisation to integrate the Portuguese suppliers into the overall organisation's development program. Such actions are evidence of nurturing local suppliers to develop a strong base within their home country and to rely less on international suppliers.

The overall results supported two of the three propositions presented in that micro-level behaviour did exhibit evidence that matched the cultural dimensions as per Hofstede (1980) in most cases. The exception is for individualism/collectivism for the Portuguese actors. Therefore, two of the three research propositions are accepted. For research proposition one it was found that both the Hong Kong and Portuguese actors did exhibit evidence within their relational attitude of high power distance, therefore, supporting research proposition one. The Hong Kong actors exhibited evidence of low individuality and high collectivism, therefore, partially supporting research proposition two. The Portuguese actors did not exhibit evidence of low individuality, but exhibited evidence of high individuality. The effect of organizational culture in this case was strong as the parent company discouraged development of teams between the Portuguese company and their local suppliers. The parent company is located in Germany which is a country ranked as a high individualism country according to Hofstede (1980). Hong Kong actors did exhibit evidence of high masculinity while the Portuguese actors were more inclined to indicate behaviors consistent with both femininity and masculinity, thus research proposition three was supported. The Portuguese behaviours of both femininity and masculinity are consistent with a country culture of moderate femininity rather than inclined towards one end of the spectrum.

IMPLICATIONS

Although Hofstede (1980) did indicate that his work considered society as a whole and did not necessarily pertain to the individual and their consequent attitudes, this research provides support that individuals do exhibit attitudes that are consistent with previous explanations. The managerial implications of these findings are that managers can use the cultural explanations, as outlined by Hofstede (1980), cautiously when working within a cross-cultural or different cultural environment. Previous explanations provide a good guide as to the attitude that individuals may exhibit in general and strategies can be developed such that cross-cultural misunderstandings and problems can be minimised.

There are three main academic implications. Firstly, by combining two paradigms when conducting the research, the researchers were able to indicate that synergistic benefits can be obtained with using such a combination of methods. With two different approaches to

data collection and both approaches pointing to the same or similar evidence there is strong support for the results on the application of such cultural dimensions. However, we would emphasise the dangers of using Hofstede's cultural dimensions as predictors of behaviour. There are too many other factors involved in influencing behaviour to justify a simple, linear, deterministic relationship that assumes culture to be the independent variable.

Secondly, it was found that individuals did exhibit cultural attitudes pertaining to society as a whole as explained by Hofstede (1980). Therefore, research conducted on individuals can use the macro-level cultural dimensions to explain certain types of behaviour. The results of this paper do support the use of Hofstede's cultural dimensions in future research, whether it be conducted at the macro-level or at the micro-level.

Thirdly, there is evidence in the case of the Portuguese company that organisational culture can in some cases override the national culture. This evidence is particularly pertinent to multi-national organisations that are integrating employees and divisions from a wide variety of cultures into a unified organizational structure. Developing an organisational culture will ensure consistent behaviours are exhibited in certain areas by employees of the company.

Culture is a complex issue that affects many different aspects within the business environment. By researching the current behaviour patterns of people within their business dealings evidence of the influence of national culture is possible. This evidence is sometimes difficult to separate from organizational culture, as in the case of the Portuguese company, making the study of national culture difficult in today's environment of continuous mergers of organisations into large globalised companies. But, an understanding of national culture is required if the development of organizational culture is compatible with the national cultures in the countries where it operates.

FUTURE RESEARCH AND LIMITATIONS

The qualitative data collected for this research pertains to the organisations and individuals involved in the research. The sample was a convenient sample and is not necessarily indicative of the Hong Kong and Portuguese society as a whole and limits the ability to generalise the results to these countries as a whole.

This paper concentrated on two countries, Hong Kong and Portugal, which although different geographically are similar along two of the cultural dimensions examined: power distance and individualism/collectivism. Future research should consider individuals working in countries that exhibit high levels of individualism and low levels of power distance (eg. Australia, Great Britain or US) to determine whether the macro-level cultural dimensions also explain micro-level behaviours.

Future research also needs to consider the interplay between organizational culture and national culture within multi-national organisations. There was evidence in this research that organizational culture influenced the individualism/collectivism aspect of national culture. Further research needs to be conducted to determine if it also influences the other cultural dimensions and visa versa. How does national culture influence the effect of organisational culture within multi-national organizations?

REFERENCES

- Alder, N.J. (1983), "A typology of management studies involving culture," *Journal of International Business Studies*, Fall, 29-47.
- Alexsson, B. and Johanson, J. (1992), "Foreign market entry – the textbook vs the network view", in Axelsson, B. and Easton, G. (eds), *Industrial Networks: A new view of reality*, Routledge, London, 218-236.
- Ajiferuke, M. and Boddewyn, J. (1970), "“Culture” and other explanatory variables in comparative management studies," *Academy of Management Journal*, 13, 153-163.
- Amelingmeyer, J. and Moehringer, S. (2002), International Networks of Small and Medium Sized Enterprises - The Role of Culture and Competence, IMP Conference Proceedings, Dijon, <http://www.escdijon.com/fr/imp/papers.asp>
- Bhagat, R. and Mc Quaid S. (1982), "Role of subjective culture in organizations: A review and directions for future research," *Journal of Applied Psychology Monography*, 67(5), 653-685.
- CIA (2002), *The World Factbook*,
<http://www.cia.gov/cia/publications/factbook/geos/hk.html>
- Delbridge et al (1998), *The Macquarie Dictionary*, Sydney Australia.

Fang, T. and Kriz, A. (2000), "Cross Cultural Challenges to IMP Paradigm: Evidence from Chinese Markets", IMP Conference Proceedings, Bath, <http://ib.infocom.nu/>

Hofstede, G. (1980), *Culture's consequences*, Sage, London.

_____ (1984), *Culture's consequences*, Sage, London.

_____ and Bond, M. (1988), "The Confucius Connection: from Cultural Roots to Economic Growth," *Organizational Dynamics*, 16(4), 4-21.

Johanson, J. and Mattsson, L. (1986), "International Marketing and Internationalisation Processes – A network approach", in Turnbull, P. and Palivoda, S. (eds), *Research in International Marketing*, Croom Helm, New Hampshire, 234-265.

_____ and Vahlne, J. (1990) "The Mechanism of Internationalisation", *International Marketing Review*, 7(4), 11-22.

Kriz, A. and Fang, T. (2000), "Methodological Misunderstandings: The Changing Face of Chinese Research", *2000 Multicultural Marketing Conference*, Hong Kong, Sept 11-17. <http://marketing.byu.edu/ams>

Lowe, S. (1998), "Culture and Network Institutions in Hong Kong: A Hierarchy of Perspectives," *Organization Studies*, 19(2), 321-344.

Portugal Government (2002), "Information Sheet", <http://www.portugal.org> [accessed May 2002]

Seyed-Mohamed, N. and Bolte, M. (1992), "Taking a position in a structured business network", in Forsgren, M. and Johanson, J. (eds), *Managing Network in International Business*, Bordon and Breach Science Publishers, Amsterdam, 2, 215-231.

Smircich, L. (1983), "concepts of culture and organizational analysis," *Administrative Science Quarterly*, 28, 339-358.

Trompenaars, F. (1994), *Riding the Waves of Culture – Understanding Diversity in Global Business*, Irwin, Chicago.

Tse, D., Lee, K., Vertinsky, I. and Wehrung, D. (1988), "Does Culture Matter? A Cross Cultural Study of Executives' Choice, Decisiveness, and Risk Adjustment in International Marketing." *Journal of Marketing*, 52(4), 81-95.