WORKING IN DUBAI AS A FINNISH EXPATRIATE

A Study of the Differences in Business Customs between Finland and Dubai

Henriikka Pentti

International Business
Bachelor's Thesis
Supervisor: Mika Sillanpää
Date of approval: 24 April 2015

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School of Business
Bachelor’s Program in International Business
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The objectives of this study were to chart the sectors that in which Finns work in Dubai, and more importantly to identify the biggest cultural differences between Dubai and Finland’s national and organizational cultures. The underlying aim was to be able to determine the traits that make a Finn succeed in Dubai.

The process began with an exploration of existing literature on Dubai’s culture, religion and economy. However, the main research required for this specific topic consisted of qualitative primary research which included a survey and interviews with Finnish expatriates living in Dubai.

Based on primary research, Finnish expatriates work mostly in local or multinational companies in the fields of IT, education and energy. They have not found adaptation to the culture to be difficult, but can identify some major differences between the two cultures. These include hierarchies, time conception, religion and inequality, among others. Finns received critique on their social skills, humility and impatience. In order to become successful in Dubai, Finns should focus on relationships and social skills and have more pride about their accomplishments.

Key words: Dubai, United Arab Emirates, Business Culture, Cultural Dimensions

Language: English
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1. INTRODUCTION

1.1. Purpose of study

This thesis is a part of Henriikka Pentti’s Bachelor of Science in Economics and Business Administration –degree carried out in the Aalto University School of Business. The purpose is to explore the adaptation of Finnish expatriates in United Arab Emirates, with focus on cultural aspects. The majority of the focus is on the emirate of Dubai, as most Finns reside there.

The results from surveys and interviews may provide useful for Finns considering relocation in Dubai, as well as Finns already living in that area. In addition, some organizations in the UAE and in Finland may benefit from the information on the types of sectors that Finns are involved in in the UAE. The target audience therefore consists of anyone interested in the challenges and opportunities associated with living, and especially working, in Dubai.

1.2. Research Problem

Dubai is an increasingly attractive place for Finnish expatriates due to its growing markets, and several Finnish families relocate there every year. There are many issues to be considered, such as cultural differences (both national and organizational). Adjusting to Arabic leadership style is also a key aspect of working in Dubai. The research problem is that all the above mentioned information that Finnish families need to consider when relocating in Dubai is not available in one source, and therefore many expatriates relocate without being thoroughly educated about the country. The thesis also evaluates risks and benefits associated with living in Dubai. Surveying Finnish expatriates in Dubai helps shed light on the industries in which Finnish expatriates mostly work, so that Finns planning to relocate in the area know where and how to seek employment.
1.3. Research Questions

Primary research (survey and interviews) aims to answer the following questions:

1. In what industries and job positions do Finns work in Dubai?
2. What are the biggest cultural differences between Finland and Dubai?
3. What could Finns do better in order to succeed in Dubai’s job markets?

In addition, existing theories from secondary sources will be used to support the results from primary research.

1.4. Research Objectives

- To identify the most prevalent industries amongst Finnish expatriates in Dubai.
- To identify the biggest risks and obstacles associated with living and working in Dubai.
- To explore the cultural differences between the countries with support from interviews from Finnish expatriates.
- To explore the hierarchical structures in workplaces in Dubai.
2. LITERATURE REVIEW

This literature review explores existing research done on Dubai, a city located in the United Arab Emirates. The aspects of security, religion, culture and economy are placed to the context of the thesis, with particular focus on the issues in research that may affect Finnish expatriates. The literature review’s purpose is to showcase existing research and identify gaps in research that need to be filled in order to be able to evaluate benefits and costs of relocating in Dubai as a Finnish expatriate.

Although these academic, factual and historical sources are essential for the thesis, a major part in truly understanding the challenges and opportunities for a Finnish expatriate is the conduction of interviews. Another primary source included in the data and methodology part of this thesis was a survey.

2.1 Dubai: ‘An Oasis of Calm’ With a Growing Number of Terrorist Organizations

Christopher M. Davidson (2009) gives a rather terrifying view of Dubai’s level of security, although to residents and tourists the city seems extremely safe. Davidson considers the historical events between Dubai, Iran, Saudi Arabia and the western world, and concludes that the UAE is now under a Western security umbrella ‘predominantly made up of non-Muslim, non-Arab personnel directed by governments in alliance with Israel’. With regards to security, this contradicts the UAE’s aim to remain neutral, and threats have already been made by terrorist organizations to attack Dubai if cooperation with the USA continues. Davidson uses several academic, governmental and historic sources in his texts and is the most prevalent author on Dubai’s security.

Advancements have recently been made in attack warning systems and armaments which Davidson describes as modern and sophisticated with modifications made to better suit desert conditions. However, hardware and munitions between Abu Dhabi and Dubai have long been incompatible due to different suppliers to the two emirates. Although the military equipment has been updated, Davidson claims that UAE’s military strength remains weak due to insufficient personnel and training. The main threat is
Iran, however Davidson states that ‘missile strikes against targets on UAE soil are not an impossibility’ without identifying specific motifs for such attacks. He speculates that more conservative Arab states such as Iran do not view the cooperation between the UAE and the western world positively. In addition, the increased liberalization in Dubai can trigger an unfavourable response from the locals. A concrete example of this was the murder of an American teacher carried out by a local woman as a ‘personal terrorist attack’ (www.abcnews.com) as she was provoked by the liberalization of western women in Abu Dhabi. The murder occurred in a toilet in a shopping mall, and since the event western women have been intimidated by local women wearing an abaya (black national dress), as they can carry out attacks without revealing their identity. Despite tension between Saudi Arabia and UAE, after the formation of the Gulf Cooperation Council (GCC), the member countries are less likely to attack the UAE, unless ‘internal regime failure’ results in a subsequent collapse of the military bulwark of the GCC.

Although Dubai looks and feels safe on the outside, Davidson reveals that Dubai has a growing number of international criminal and terrorist organizations, involved in smuggling, gun-running, human-trafficking and money-laundering operations. The effect of the evolution of such organizations on the economy would be devastating, as the tourism industry (which makes up a large portion of GDP) has been relying on political and economic stability.

The *UAE Country Analysis* by the Political Yearbook refers to the UAE as ‘an oasis of calm’ (2012), despite the unrest during the Arab spring in Northern Africa and much of the Persian Gulf. The only signs of discontent have been polite requests for the expansion of voting rights and public criticism of the lack of transparency in government and business affairs’ (*UAE Country Analysis, 2012:11*). This lack of protests is, however, probably due to the threat of punishments from the government (ibid). The ‘safe haven status’ (ibid) of Dubai has enabled it to retain its popularity as a tourist destination, and this income has played a role in Dubai’s recovery from the recession of 2008 and 2009. Investors have also been attracted to Dubai as they have been steered away from the other, unstable nearby states.
2.2 Islam is the Most Prominent Religion and the Basis for Sharia Law

The most dominant religion of Dubai is Islam. It is based on five pillars which all Muslims should, as instructed by the Quran, follow. The Royal Embassy of Saudi Arabia located in Washington D.C. lists the pillars on their website. The first pillar is the profession of faith: ‘There is no God but God and Muhammad is the Messenger of God.’ This shows the complete acceptance and commitment to Islam. The second pillar is prayer, which should be done five times a day towards Makkah. The third pillar is almsgiving which refers to the social responsibility of all Muslims. The fourth pillar is fasting during the holy month of Ramadan, during which eating, drinking and other sensual pleasures are forbidden from sunrise to sunset, which is followed by the Iftar; a feast. Ramadan is important as it demonstrates self-control which is believed to lead to richer perception of God. Ruuskanen (2014) describes it as an opportunity for wealthy people to experience a sense of hunger, something that may not be a familiar feeling to well-off Arabs. The fifth and final pillar of Islam is the pilgrimage to Makkah. The Royal Embassy of Saudi Arabia describes the pilgrimage as the ultimate manifestation of faith, and all Muslims financially able to make the pilgrimage should try to do it during their lifetime.

The laws in Dubai are based on Sharia (sometimes spelled Shariah). Kabbani (2014) explains the Sharia law in his article Understanding Islamic Law published by the Islamic Supreme Council of America. The term Sharia literally means ‘a well-trodden path to water,’ the source of all life, representing the Path to Allah, as given by Allah, the Originator of all life (Kabbani, 2014). The Sharia doctrine is based on the concept of figh, “the humanly authored jurisprudence of Sharia law” (Messick, 2003). The Sharia and Islam as a religion affect aspects such as culture, family relations, inheritance and the role of women in the family as well as in the society. The punishments in Sharia are extremely harsh, including torture and even execution in Saudi Arabia (Ruuskanen, 2014). However, due to the prevalent presence of expatriates and tourists in Dubai, such harsh punishments are not in use, and modifications to the Sharia law have been made.
2.3 Women’s Role in Dubai Better than in Surrounding Countries

The role of women in the Arab world has been in the news of the Western world for decades. Eila Ruuskanen (2014) has lived as a woman in the gulf countries and compares Saudi Arabia and Dubai as follows: ‘Dubai is somehow artificially made, and people are busy and arrogant. Saudi-Arabia is somehow more humane’ (Ruuskanen:209). However, she appreciated the fact that Dubai was more liberal with regards to clothing and she was able to wear normal summer clothes. In addition, in Dubai women are able to gain even ministerial positions and make their way up in a hierarchical organization, whereas in Saudi-Arabia women are to be constantly supervised and their actions approved by their mahram (male guardian; a family member or husband). However, even in Dubai it is common that work done by females, local or international, is not as visible as that by males and often happens in ‘back-office’ positions (ibid).

The above mentioned opinions are contradicted in Satu Penttinen’s (2005) study about women in business in the UAE in her Master thesis carried out in Stockholm University’s School of Business. She compared the opportunities of Swedish and Emirati women in business, concentrating on Abu Dhabi. She states that ‘both the Swedes and the Emirati women have a positive view on their careers and lives in the UAE’ (2005:68). By carrying out a significant number of interviews she deduced that women of both nationalities believed that any woman will be as successful as they want, and that success always depends on the person’s dedication, rather than their gender. However, Swedes and Emiratis seemed to have very different wants for their future, much due to the differences in cultures and subsequent values. So a Swedish woman might not be as happy as an Emirati woman in a certain position. Penttinen points out that the majority of Emirati women work in the public sector in governmental institutes, whereas westerners mostly work in the private sector. This, as well as the inequalities in salaries between men and women, and locals and expatriates, is an issue. She suggests that although women of both nationalities seem content, steps should be taken in the future to achieve even more balance between genders, nationalities and different sectors of the industry. It should be taken into account that Abu Dhabi has slightly less expatriates and is therefore somewhat more traditional in
terms of Arabic values, whereas this thesis focuses mostly on Dubai. In addition, the rapid development of the UAE’s economy means that shifts in cultural aspects might have occurred since Penttinen’s study in 2005.

2.4 Culture Reflects Islam

Dubai has a growing number of expatriates who all bring their own culture and habits with them. However, Islamic values and habits are strongly present in the overall culture. Perhaps the most internationally recognized works on national and organizational cultures are by Dutch professor Geert Hofstede. His book Cultures and Organizations: Software of the Mind, written originally in 1980 but revised several times since then, divided the concept of culture into 4 dimensions (2 more dimensions were added in 1991). The four original dimensions as defined by Hofstede are power distance, individualism vs. collectivism, masculinity vs. femininity and uncertainty avoidance. Power distance refers to “the degree to which less powerful members of a society accept and expect that power is distributed unequally” (www.geert-hofstede.com/dimensions). In a high power distance culture hierarchies are often in place and there is a large “gap” between managers and subordinates, whereas in a low power distance culture managers and subordinates are more equal and on the same level. The second dimension, individualism vs. collectivism, measure whether people are expected to take care only of themselves and the societal framework is “loosely-knit” (ibid), or whether families and communities play a big part in one’s life and caring for others is important. Hofstede (1980) also described this as the extent to which an individual prefers to use the first person singular “I”, or first person plural “we”. Masculinity refers to a person’s appreciation for “achievement, heroism, assertiveness and material rewards for success” as indicators of their success (ibid). On the contrary, people with high levels of femininity place value on aspects such as “preference for cooperation, modesty, caring for the weak and quality of life” (ibid). Finally, uncertainty avoidance is the extent to which people tend to avoid risks. The fifth dimension added in 1991 was based on research by Michael Harris Bond and was called Long-Term orientation, but Michael Minkov’s research in 2010 expanded this dimension and it became to be known as pragmatic vs. normative. Pragmatic cultures are suspicious
towards change, whereas normative cultures encourage modern education and reforms. The sixth dimension was added in 2010 and is referred to as indulgence vs. restraint. As the name suggests, highly indulgent cultures allow “relatively free gratification of basic and natural human drives related to enjoying life and having fun” (ibid). In restrained cultures societal norms are strictly regulated and gratification of needs is not accepted.

The values of the cultural dimensions in the UAE and Finland are shown below.

![Cultural Dimensions Graph](http://geert-hofstede.com/arab-emirates.html)

Source: http://geert-hofstede.com/arab-emirates.html

It should be taken into account that the left columns represent the UAE as a whole, and there may be large differences between the cultures of the different emirates. For example, Sharjah, an emirate located just 30 minutes from Dubai, forbids the sale and consumption of alcohol, whereas Dubai is filled with bars, night clubs and liqueur stores. There is a gap in research here; although figures exist for the UAE, such research has not been carried out concerning Dubai alone. This gap is addressed by the conduction of interviews and surveys among Finnish expatriates. However, it should be taken into account that such interviews will provide views from Finns and are therefore biased. In addition, figures for the UAE for the two new dimensions are not available, so comparison with Finland cannot be made regarding those.
Another aspect to consider when citing Hofstede in this thesis is that although Hofstede’s works on national and organizational cultures are used widely for different purposes, they have been critiqued. A comparison between the GLOBE study and Hofstede’s cultural dimension concluded that “there is no theoretical or empirical basis for Hofstede’s contention that national and organizational cultures are phenomena of different order” (Mansour, J. et al. 2006). In addition, Hofstede has been critiqued for having a limited understanding of the relationship between national wealth and culture (ibid).

Matti Ruuskanen has lived in the Middle East area for more than 30 years and provides thorough information about Dubai based on facts and his own experience. The views are, thus, his own and may be biased. However, such slight bias should be viewed as an advantage as this thesis is written for Finnish expatriates such as Ruuskanen. Ruuskanen begins his book with a summary of some basic facts about Arabic culture. These are useful on a generic level, but as they combine the cultures of Saudi Arabia and Dubai it is difficult to distinguish which section refers to which country. Up to 90% of Dubai’s residents are expatriates, so the term “Arabic culture” should be used with caution, as the culture in Dubai is a very wide concept. Ruuskanen pinpoints some of the most important cultural aspects he witnessed in Dubai. Religion, predominantly Islam, is a big part of the lives of most of the locals and other Muslims. Islam was discussed only shortly by Ruuskanen, but the most important aspects of Islam according to him are Ramadan and the pilgrimage to Makkah (Arabic: Hajj). The other pillars of Islam are listed later on in the literature review. Respect for the elders is extremely important in Arab culture. The decisions of ‘the King, the leader or the eldest of the family’ are not to be questioned (Ruuskanen, 2014). The eldest and the wisest is the one to make decisions, as this has always been the way of tribes. Ruuskanen claims that in practice all Arab states are tribal cultures, especially Yemen, as the importance of tribes and family is often greater than the importance of the king or the government. Ruuskanen also mentions the lack of transparency in communication in Arab communities; one often has to ‘read between the lines’. This is also the case with the word ‘no’ which Arabs use very reluctantly. This can be misleading for westerners. A major part of the culture and the religion in Dubai is the belief in faith. Arabs often have an ‘Ins Allah’ –attitude, referring to their belief that our days are numbered, and everything happens for a reason. Ruuskanen concludes his short summary of Arab
culture by stating that women are expected to have a higher morale than men; they are expected to be virgins and without exception very loyal to their husbands, whereas men can have multiple wives.

2.5 The Economy Is Recovering from the Global Financial Crisis

The current outlook on Dubai’s economy is positive despite the years of economic recession between 2008 and 2010 (Foreman, 2009). The International Monetary Fund estimated in the beginning of 2012 that Dubai’s debt ratio was a worrying 60.4 % of GDP (Shah, A. 2012), but the ‘aggressive debt restructuring strategy’ (ibid) has helped to restore Dubai’s creditworthiness. The importance of controlling the levels of debt is also emphasized in the UAE Country Report (2012). It should be kept in mind that some investors in the Arab world only want to invest in businesses and organizations that adhere to Sharia law, which prohibits interest rates and the involvement in ‘forbidden activities’ (ibid). The UAE Country Report (Political Risk Yearbook, 2012) presents the key economic forecasts such as real GDP Growth, Inflation and the current account in US dollars between 2006 and 2012, with a forecast of the years 2012-2016. The real GDP Growth grew in the aforementioned years from 3.4 % to 5.4 %, while inflation has been falling and was assumed at a very reasonable 2.9 % between 2012 and 2016. Currently, Dubai’s main industries include real estate, world class luxury tourism, the international financial centre and other commercial operations based on free zones (Davidson, 2009). These non-oil sectors make up 97 % of the GDP. Dubai’s economy relies heavily also on exports and imports, which are worth almost 80 % and 70 % of the GDP, respectively (www.gapminder.com).

Despite the strict rules based in Islam and Sharia, compared to Finland Dubai has a very low degree of regulation when it comes to businesses. Ruuskanen, for example, found it easy to set up a business and the paperwork was approved by the Chamber of Commerce very quickly, a process that in Finland ‘would have probably taken 256 days’ (2014:178). In addition, income taxation is absent in Dubai, but the income that the government lacks from taxation is replaced by differing visa and license payments.
2.6 Finns’ Success in Dubai is based on Education

According to the Embassy of Finland located in Abu Dhabi, over 1000 Finns live in the country, and 40 Finnish companies are operating in the area. The Team Finland network cooperates with Finnish national institutes such as Tekes and Finnvera and others to help Finnish companies ‘become more international and succeed in the global market’ (www.finland.ae). The embassy is also willing to support Finnish citizens in exceptional situations.

Ruuskanen (2014) states that the three factors that contribute to the growing success of Finland in the Middle-East and elsewhere in the world are education, education and education. The industries in which Finns are highly demanded are those based on high skills and technological products. Finns should not and cannot compete in the low-cost sectors. According to Ruuskanen, the Middle-East is an area of possibilities for Finns, with a growing market for high-skill industries such as IT, telecom, education, healthcare, environment, building, energy, water, mining, logistics and oil. Finns, generally, have a favourable reputation around the world due to the openness and honesty in business practices. However, Finns should concentrate on sales and marketing before the technological aspects, Ruuskanen suggests.

2.7 Variables and the Conceptual Framework

As this thesis does not necessarily involve an experiment where one variable is changed and the outcome is explored, the conceptual framework is not as clear as it might be in a different project. However, one can treat the topic as an experiment of the factors that affect a Finn’s success in relocating in Dubai, and thus the outcome is the level of success of relocation (i.e. the level of happiness a Finn might feel moving to Dubai). This can be named as the independent variable, as it represents the outcome. The factors that affect the independent variable are called dependent variables, and they include the cultural differences, the security risks and the wealth of the economy of Dubai, just to name a few. However, for the purpose of this thesis the term “variable” is somewhat irrelevant, as it is the combination of all of the factors mentioned above that affect the outcome.
Figure 1 Conceptual Framework

**Existing body of research**
- Dubai’s security risks now and in the future
- Cultural differences between Finland and Dubai
  - A Finn’s perspective (Ruuskanen, 2014)
  - Hofstede’s cultural dimensions
- Islam and the law of Sharia
- Economic and political instability in the area

**Gaps in Research**
- Hofstede’s view of Dubai’s cultural dimensions and the experiences of Finns living in the area
- The compatibility of Finnish and Arabic cultures
- The adoption of a Finnish worker to an Arabic national and organizational culture

**Dependent Variables**
- Security risks
- Culture
- Religion
- Economy

**Independent Variable/Outcome**
- A Finn’s success opportunities and risks when relocating to Dubai
3. METHODOLOGY

In addition to the aforementioned secondary sources, qualitative primary sources play a big role in understanding Finns’ experiences in Dubai. A survey was made consisting of 25 questions divided into 5 sections; industry and position, business culture, national culture, women in the UAE and Finns in the UAE (see full survey in appendices). The survey was distributed to the board and members of the Finnish Business Council in the UAE as well as the Facebook group Finns in UAE/Suomalaiset Arabiemiraateissa. In order to increase the number of responses, participation from Finns in other emirates besides Dubai was permitted. However, if the respondent resides in another emirate besides Dubai, they were asked to specify which one, and this is taken into account when analysing the results.

To further deepen the understanding of challenges and experiences of Finns in Dubai, three people, who wish to remain anonymous, were interviewed. Questions used in each interview were the same and can be found in the appendices, along with the notes written during each interview.
4. SURVEY FINDINGS

The survey received a total of 178 responses. These were downloaded into excel for analytic purposes. On excel, the first step was to delete irrelevant columns, and change all the titles from a question form into one word. Then, all respondents with several blank or otherwise unusable answers were deleted. After the removal of such respondents, the total number of relevant responses was 122.

4.1 Demographics of Respondents

Due to the large variety of different members in the Finnish Business Council and in the Facebook group *Finns in UAE*, the survey received responses from people of all ages and backgrounds. This reduces the likelihood of bias in the responses, which could have occurred if only a small group of people working in one company were included. 37 respondents reside in Abu Dhabi, two reside in Al Ain, and one in Fujairah. Almost 70 %, however, live in Dubai.

4.1.1 Age

The ages of the respondents ranged between 20 and over 60, and the distribution of age categories is shown below:

<table>
<thead>
<tr>
<th>Age</th>
<th>Number of Respondents</th>
<th>Percentage of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-29</td>
<td>14</td>
<td>11%</td>
</tr>
<tr>
<td>30-39</td>
<td>51</td>
<td>42%</td>
</tr>
<tr>
<td>40-49</td>
<td>36</td>
<td>30%</td>
</tr>
<tr>
<td>50-59</td>
<td>16</td>
<td>13%</td>
</tr>
<tr>
<td>60 or older</td>
<td>5</td>
<td>4%</td>
</tr>
<tr>
<td>Total</td>
<td>122</td>
<td>100%</td>
</tr>
</tbody>
</table>
4.1.2 Gender

62% of the respondents were female, and 38% were male. This may have an effect on the responses, as females may have a different view of certain cultural issues, such as the role of women.
4.1.3 Years in the Area

<table>
<thead>
<tr>
<th>Number of Years in Dubai</th>
<th>Number of respondents</th>
<th>% of all respondents</th>
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</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>8</td>
<td>7 %</td>
</tr>
<tr>
<td>1-5 years</td>
<td>39</td>
<td>32 %</td>
</tr>
<tr>
<td>More than 5 years</td>
<td>35</td>
<td>28 %</td>
</tr>
<tr>
<td>I live in another emirate</td>
<td>40</td>
<td>33 %</td>
</tr>
</tbody>
</table>

Figure 4 Years of Residence in Dubai

Only 8 of the respondents are relatively new to the country, and the fact that almost 30% of the respondents have been in Dubai for more than 5 years suggests that their views and opinions have developed over the course of time. They should therefore be considered reliable and truthful. The number of respondents living in another emirate is higher than initially expected, but the focus is still kept on Dubai due to the time and length restraints. Most of those living in another emirate reside in Abu Dhabi, which can be said to be relatively similar to Dubai due to the geographical proximity and similar historical, economic and political setting. In addition, according to the feedback on the Finns in UAE/Suomalaiset Arabiemiraateissa Facebook group, people that live in another emirate did not answer the questions on difficulties in culture in Dubai. Therefore, views about culture come from residents of Dubai and the focus of the thesis is not affected.
4.2 Section 1: Industry and Position

4.2.1 Employment Status

<table>
<thead>
<tr>
<th>Employment Status</th>
<th>Number of Respondents</th>
<th>% of all respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed, working full-time</td>
<td>96</td>
<td>78 %</td>
</tr>
<tr>
<td>Employed, working part-time</td>
<td>9</td>
<td>7 %</td>
</tr>
<tr>
<td>Not currently employed, but have worked in the UAE</td>
<td>6</td>
<td>5 %</td>
</tr>
<tr>
<td>Not employed, looking for work</td>
<td>5</td>
<td>4 %</td>
</tr>
<tr>
<td>Not employed, NOT looking for work</td>
<td>6</td>
<td>5 %</td>
</tr>
</tbody>
</table>

Considering the business-oriented focus of this thesis, it is a valuable fact that most respondents are working full-time. This gives them the necessary insight for the questions relating to business culture. The remaining 9 % who are not working skipped the business-related questions and only answered those relating to national culture.

4.2.2 Type of Company

<table>
<thead>
<tr>
<th>Type of Company</th>
<th>Number of respondents</th>
<th>% of total respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Finnish company</td>
<td>16</td>
<td>13 %</td>
</tr>
<tr>
<td>A local company</td>
<td>44</td>
<td>36 %</td>
</tr>
<tr>
<td>A multinational company</td>
<td>42</td>
<td>34 %</td>
</tr>
<tr>
<td>I am an entrepreneur</td>
<td>9</td>
<td>7 %</td>
</tr>
</tbody>
</table>
13 % of the respondents work in a Finnish company, 36 % in a local company, 34 % in a multinational company, and only 7 % are entrepreneurs.

**4.2.3 Sectors and Job Positions**

Below is a breakdown of the sectors in which Finns’ work in the area mostly takes place. The sectors were defined by the Finnish Business Council and this question was designed in collaboration with the FBC.

<table>
<thead>
<tr>
<th>Sector</th>
<th>Number of Respondents</th>
<th>% of total Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>10</td>
<td>8 %</td>
</tr>
<tr>
<td>Logistics</td>
<td>4</td>
<td>3 %</td>
</tr>
<tr>
<td>Information Technology</td>
<td>23</td>
<td>19 %</td>
</tr>
<tr>
<td>Energy (Oil, Gas, Green Technology)</td>
<td>15</td>
<td>12 %</td>
</tr>
<tr>
<td>Retail</td>
<td>6</td>
<td>5 %</td>
</tr>
<tr>
<td>Travel and Tourism</td>
<td>14</td>
<td>11 %</td>
</tr>
<tr>
<td>Health Care</td>
<td>4</td>
<td>3 %</td>
</tr>
<tr>
<td>Education</td>
<td>22</td>
<td>18 %</td>
</tr>
</tbody>
</table>
Defence and Security | 4 | 3 %
--- | --- | ---
Professional Services | 16 | 13 %

Finns are mostly working in local or multinational companies, and only a tenth is working in a Finnish company. The jobs of the respondents deal with a variety of different sectors, but mostly in the fields of IT, education, energy and professional services.

### 4.2.4 Workplaces Are Highly International

As mentioned earlier, there is a growing number of expatriates and immigrants living in the UAE, and one does not necessarily do business only with Arabs. The respondents were asked to estimate the percentages of different nationalities that they predominantly interact with in the business environment. To gain an understanding of which nationalities Finns mostly work with, the percentages were simply summed up. After that, the total number of percentages was calculated to be 7699.12. This total was used to find out the percentages of nationalities that Finns in general work with:

<table>
<thead>
<tr>
<th>Nationality</th>
<th>Total of Percentages</th>
<th>Percentage of 7699.12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finnish</td>
<td>1141.01</td>
<td>15 %</td>
</tr>
<tr>
<td>Local or other Arab</td>
<td>2426.41</td>
<td>32 %</td>
</tr>
<tr>
<td>Indian</td>
<td>1608.2</td>
<td>21 %</td>
</tr>
<tr>
<td>Filipino</td>
<td>726</td>
<td>9 %</td>
</tr>
<tr>
<td>American</td>
<td>224</td>
<td>3 %</td>
</tr>
<tr>
<td>British</td>
<td>594</td>
<td>8 %</td>
</tr>
<tr>
<td>European</td>
<td>979.5</td>
<td>13 %</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>7699.12</strong></td>
<td><strong>100 %</strong></td>
</tr>
</tbody>
</table>
In the “others” column, the most frequently mentioned nationalities included Pakistanis, Canadians, Australians, Africans and South-East Asians. Many respondents wrote that there are tens of nationalities represented in their company and that it is difficult to even estimate the percentages.

Although adaptation to the culture is not considered to be extremely difficult, the international nature of work in Dubai may be a challenge. In fact, only 32% of the survey respondents’ colleagues or clients consist of locals or other Arabs, which is why knowledge should be gathered about other dominant nationalities prior to the commencement of work in Dubai. The second largest percentage was 21% (Indians).

4.3 Section 2: Business Culture

4.3.1 Relatively Easy to Adjust to Culture

In the first question of this category, the respondents were asked to rate the difficulty of getting accustomed to the culture on a scale of 1 to 5, 1 being not difficult at all, and 5 being extremely difficult. The results are shown below.
With an average of 2.6, Finns neither find it easy nor difficult to adapt to the local culture. In fact, the most frequently occurring number (the mode) of the responses was 2, meaning relatively easy. The respondents were in consensus about this as the standard deviation was only 0.97. The interviewees thought that as long as you are educated enough about the different cultures you might encounter, there should be no major difficulties.

4.3.2 Strong Hierarchies in Organizations

The second question in section 2 considered the level of hierarchy in organizations in the UAE, 5 being extremely hierarchic and 1 being flat.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Average</td>
<td>3.788461538</td>
</tr>
<tr>
<td>Standard Deviation</td>
<td>0.866564211</td>
</tr>
<tr>
<td>Mode</td>
<td>4</td>
</tr>
</tbody>
</table>

Comments about hierarchies:

- “British-led companies are worse than local-led. At least the locals are less arrogant. There is much more competition than in Finland, but the work environment is more promising.”
- “The culture of respecting your manager is very different to Finland. You cannot question you supervisor even you think she/he is wrong. The school world is very hierarchical.”
- “Multinational company operates in similar matrix organization across the world. Regional leadership is mainly in the hands of the Egyptians, which are rather conservative. Not hierarchical necessarily but conservative.”
“It all depends of what type of a company. I used to work for local hospitality companies and it’s super hierarchical there. Multinational company go more on international standards”

“Depends completely on the company: I work in an international law firm, which happens to be very laid back. The company encourages direct relationships with senior management, minimal red-tape, and there is a feeling that we’re all working for a common goal. For someone working in a governmental/ semi governmental company the situation might be drastically different.”

“If there are no orders from the top leader / line manager, or the manager is not somehow involved, e.g. notified, nothing happens. Either line manager needs to make the subordinate to work or requested work / activity is being done, if known that a good word is being passed forward to the boss. You scratch my back, I scratch yours - rule applies occasionally.”

“To be able to integrate fully to local business world, you will need to show patience and loyalty for a very long time.”

Almost all survey respondents mentioned the existence of hierarchies as one of the major differences between Finland and Dubai. Most survey respondents answered with a 4, when asked about the level of hierarchies in Dubai, only one away from ‘extremely hierarchic’. In a business setting the boss should not be questioned, and sales practices should be adjusted depending on the level of the organization.

4.3.3. Opportunities for Entrepreneurship

In the next question, the respondents were asked whether they had considered setting up their own business. Entrepreneurship divides opinions; 60 % would not set up a business in Dubai due to constantly changing regulations, risky investment environment and the difficulty of hiring employees due to visa restrictions. However, 40 % of respondents find Dubai to be a place with growing markets where an entrepreneur would benefit from low taxes and cheap labour. Dubai was also said to act as a ‘gateway to nearby regions’. Below are some of the respondents’ comments for and against entrepreneurship in Dubai.
Reasons for setting up a business:

- “Opportunities created by fast growth. Reliable communications, travel and freight connections, Logistic hub in trade between Middle East, India, China, North and East Africa, 100% ownership in companies established in free trade zones.”
- “Steady growth in the markets, low tax rate, cheap labor costs.”
- “Think about 90s in China, this is a once in a life opportunity to grow with the country.”
- “Already done that. Huge potential, growth market and supportive, motivating atmosphere for entrepreneurs.”
- “There's clearly market demand for several types of consulting businesses.”
- “Excellent business opportunities; gateway to the wider ME & Africa region; business-friendly location”

Reasons against setting up a business:

- “As a woman I find it too risky. Regulations change very often, landlords can increase rent as they please and it can be applicable counting back even 3 years. Finding and hiring reliable, smart and motivated workforce is difficult. Employees can easily just disappear one day and not come to work anymore. Trial periods are practically impossible to arrange due to visa restrictions. Visa fees for employer are high (especially for a small business).”
- “Too much bureaucracy”
- “Too difficult, need a sponsor”
- “Would be far too difficult for non-Emirate national.”
- “Local laws are not sufficient to protect your investments to this country. There are cases when even court orders are not enforced due to local family and business connections.”
- “Too costly, and legislation in the country can change overnight without any power to change the new rules. Do not trust the regulation enough to do so.”
4.4 Section 3: National Culture

4.4.1. Work Ethics, Religion and Time Conception Biggest Differences

The first question was an open question where the respondents were asked to name the 3 biggest differences between the cultures of Finland and the UAE. Based on the answers, a list of keywords was written up on the basis of the most frequently occurring topics (see appendix). After the creation of the keyword list, columns were inserted on excel with each keyword as a title, and the open ended responses were coded into the keyword columns. This simplified the process of deducing the most frequently occurring topics and gave a clearer structure for the analysis.

Below is a table of the most frequently mentioned cultural differences. The meanings of each keyword, or topic, are explained in the appendix.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Number of Mentions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td>12</td>
</tr>
<tr>
<td>Time conception</td>
<td>33</td>
</tr>
<tr>
<td>Inshallah</td>
<td>3</td>
</tr>
<tr>
<td>Hierarchies</td>
<td>20</td>
</tr>
<tr>
<td>Relationships</td>
<td>19</td>
</tr>
<tr>
<td>Religion</td>
<td>35</td>
</tr>
<tr>
<td>Inequality</td>
<td>26</td>
</tr>
<tr>
<td>Optimism</td>
<td>9</td>
</tr>
<tr>
<td>Trust</td>
<td>16</td>
</tr>
<tr>
<td>Hypocrisy</td>
<td>1</td>
</tr>
<tr>
<td>Internationality</td>
<td>19</td>
</tr>
<tr>
<td>Environment</td>
<td>1</td>
</tr>
<tr>
<td>Restrictions</td>
<td>13</td>
</tr>
<tr>
<td>Women+</td>
<td>1</td>
</tr>
<tr>
<td>Women-</td>
<td>18</td>
</tr>
<tr>
<td>Freedom</td>
<td>14</td>
</tr>
</tbody>
</table>
It is easier to comprehend the numbers using a graphic illustration:

The most frequently mentioned topics when asked about the most significant differences between Finland and Dubai were work ethics, religion and time conception. The fact that laws are based on Islam means that behaviours that are very natural to Finns cannot be done in Dubai, and some respondents feel that there are a lot of different restrictions. Interviewees found that time is perceived in many ways very differently in Dubai, and a lot of patience is needed. Inequality between men and
women and between nationalities was also seen as a big difference, as well as the hierarchies. It became very clear from the survey responses that a considerable amount of time has to be spent on getting to know the prospective customer or business partner. This creates a basis for mutual trust, which is not a given in Dubai. In fact, many respondents said that one should be careful with who to trust.

4.4.2. Prejudiced Attitudes

The respondents were asked if they had come across any prejudice based on someone’s gender or nationality. The answers distributed as follows:

<table>
<thead>
<tr>
<th>Answer</th>
<th>Number of Respondents</th>
<th>% of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have not faced or witnessed prejudice in Dubai</td>
<td>12</td>
<td>10 %</td>
</tr>
<tr>
<td>Someone's gender</td>
<td>11</td>
<td>9 %</td>
</tr>
<tr>
<td>Someone's nationality</td>
<td>79</td>
<td>63 %</td>
</tr>
<tr>
<td>Other</td>
<td>20</td>
<td>16 %</td>
</tr>
</tbody>
</table>

The 20 respondents that answered “Other” mostly wrote that they have witnessed prejudice based on both gender and nationality. Other comments indicated that Westerners are offered higher salaries and higher positions, whereas other nationalities (Indian, Pakistani, and Filipino) only qualify for lower level jobs and salaries.

4.5 Section 4: Women in the UAE

4.5.1 Unfair Treatment of Women

The first question of section 4 concentrated on the respondents' experiences with treatment of women. 61 % said they have not been unfairly treated due to gender (or
as a man, that they have not witnessed a woman being treated unfairly). 39% said that they have either witnessed unfair treatment or have personally faced such a situation.

Figure 8 Treatment of Women

Have you witnessed unfair treatment of women?

The comments below were chosen as many respondents had similar opinions:

- “Arab (from Egypt) man didn’t respect Indian lady at all.”
- “Local company didn’t want to work with a female project manager. "I'm not used to getting orders from a woman"”
- “As a women I have basically no rights. I needed to get permission from my husband for driver's license, if I start working I need permission from my husband.”
- “A lot of businesses/officials tend to deal with the husband rather than the wife”
- “As a woman I feel, I have been treated more gently compared to male colleagues.”
- “Not unfairly, but as a woman I find that men tend to want to protect me and sometimes I feel like people of the opposite gender are overly helpful as they see me as less capable to do things”
- “I have noticed that women in the company are treated as low class citizens. I have seen salary negotiations, where the salary is completely different based on your nationality. I have seen pregnant women fired before the maturity leave,
or immediately after they come back from their maturity leave. I have seen people fired on the spot without any valid reason. Dubai pretends to be a good country, but business mentality is extremely loose and not ethical”

- “By Indians and Pakistanis males, Iranian and Egyptian males”

4.6 Section 5: Finns in the UAE

The fifth and final part of the survey focused on being a Finnish person in the UAE. This section summarizes the key elements of Finns’ behaviour that were critiqued by survey respondents. It also includes suggestions on how to succeed in Dubai’s competitive, growing markets.

4.6.1 Knowledge about Finland

The respondents were asked to evaluate the level of knowledge that people living in Dubai generally have about Finland, 1 meaning that they know very little, and 5 meaning that they know a lot about Finnish history, economics, current issues etc.

<table>
<thead>
<tr>
<th></th>
<th>2.017241379</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average</td>
<td></td>
</tr>
<tr>
<td>Standard Deviation</td>
<td>0.864595996</td>
</tr>
<tr>
<td>Mode</td>
<td>2</td>
</tr>
</tbody>
</table>

Due to the hierarchical structures and widely occurring prejudices, it could be assumed that being a westerner, especially from Finland, would be considered an advantage in the UAE. When asked about this, 70 % of the respondents said yes, and 30 % said no. Several respondents commented that while being from Europe gives a job seeker an advantage, Finns are not seen as particularly better than other Europeans. In addition, a European passport is often perceived positively in the visa application procedure. Respondents believed that the high level of education and an honest way of working are appreciated. However, some said that as a small country, Finland rates below the UK, the US and Germany and do not get the same salary. Many respondents said that it is neither an advantage, nor a disadvantage, and that job experience is more important than nationality when applying for jobs.
4.6.2 Communication and Language Skills

Based on survey responses, Finns are critiqued for being too direct, honest and rational. Some should improve their English skills, but even with average language skills Finns are encouraged to be braver and speak out more. Small talk seems to be an issue for most Finns, and they should try to practice it so that building relationships, both personal and business, becomes easier. Patience is also needed in communication; Finns should spend more time discussing other topics besides business, and start the selling process much later. Communication and social skills are essential in the processes of bargaining and negotiations.

4.6.3 Characteristics of Finns

When asked about the characteristics that are appreciated about Finnish workers in the UAE, honesty and reliability came up in almost every respondent’s answer. In addition, a humble attitude at work and towards money was mentioned, as well as Finns’ openness and directness. Most respondents also stated that the high level of education in Finland is well known around the world, and Finns are therefore seen as very competent and hard-working employees with good language skills. Again the geographical location in Europe was seen as an advantage.

4.6.4 How Finns Could Improve

Despite the general positivity associated with Finns, the respondents had some suggestions for what Finns could do better in the UAE in terms of cultural and behavioural aspects. By far the most critiqued aspect was the lack of patience and persistence in business relationships; in the UAE it is important to spend a significant amount of time doing small talk, ‘drinking tea and eating dates’, and getting to know the customer before actual business talks can begin. In addition, the respondents critiqued Finns for their excessive modesty and the inability to praise their own skills or own product. Finns should also be more proud to be from Finland and market the positive aspects of the country. Naivety was mentioned several times, as Finns often trust the customer’s word too easily. They should be careful about who they trust, as a
promise in the UAE is not taken as seriously as in Finland. Lack of knowledge about the local culture and customs seems to be a problem as well.

### 4.6.5 Biggest Obstacles of Relocation in Dubai as a Finn

This question is somewhat similar to the question where the respondents were asked to identify the 3 biggest cultural differences between Finland and the UAE. In addition to the topics that were also mentioned as the biggest cultural differences, some observations about additional obstacles were mentioned. There are clearly differences in communication and transparency between the two countries; it can be hard to distinguish whether a prospective customer is interested in the product or if they are simply being polite. This also leads to Finns trusting others too easily; as mentioned in previous sections, promises do not hold as well as in Finland. The business environment is extremely competitive and only businesses with long term opportunities and the best product can succeed. Again, respondents mentioned the lack of patience that Finns show in terms of building relationships with prospects. Overall, the respondents seem to think that Finns lack social skills and knowledge about the local culture. Related to the issue of social skills are language skills; some respondents suggest that some Finns should definitely improve their English. About a quarter of the respondents, however, stated that there are no major risks and obstacles involved in relocation to Dubai, provided that the expatriate knows at least the basics of the local business customs.
5. THE INTERVIEWEES' EXPERIENCES

All interviewees come from Finland and are currently working in Dubai. They wished that their names would not be included in the body of the thesis, so they shall be referred to as interviewees one, two and three. The interviews were carried out in person in Finnish, and the questions can be found in the appendices. All direct quotations were translated into English as accurately as possible.

Interviewee 1 is a middle-aged man who has lived in Dubai for 6 years. He works in the field of construction, in particular in the delivery of supplies, and has a wide range of experience with many nationalities.

Interviewee 2 is a woman living in Dubai now for the 2\textsuperscript{nd} year, although she has lived in another emirate previously. She works in consulting and as an entrepreneur.

Interviewee 3, a man, works in the sales of building materials and components. He has lived in Dubai for 3 years, and has a very international background with work experience in several countries. Currently his clientele consists mostly of Arabs (Emiratis, Egyptians, Lebanese, and Iraqi).

5.1. Personal Relationships before Business

The most significant difference that all interviewees had noticed between business customs in Finland and in Dubai was the importance of building relationships. This is coherent with the opinions of the survey respondents. Interviewee 1 stated that one has to be persistent and patient with clients, and spend months in building the relationship. He also claims that Finns are too direct, rational and honest which in Dubai’s environment does not necessarily work. This is because, according to both interviewee 1 and 3, decision making is surprisingly often based on relationships and emotional thinking rather than productivity and efficiency, which in Finland is mostly the case. He states that ‘Arabs appreciate the persona more than the content’. Interviewee 3 echoes this by stating that ‘things get done through people’. The business environment is quite volatile due to the importance of emotions which is why interviewee 1 suggests that Finns should be more sensitive in their sales methods and
put less emphasis on rational persuasion. Word-of-mouth and good references are more important than a person’s actual competence, according to interviewee 3. He encourages Finns to go out and meet as much people as possible, although it may feel difficult for a typical shy and reserved Finn.

The importance of relationships is echoed by interviewee 2, who has also noticed that networking is based on highly personal relationships. She states that everything takes more time and the time from the first contact with a client to the actual sale can be frustratingly long as there are ‘gatekeepers’ and one really has to know who to talk to and who to trust. This is difficult for Finns who, as mentioned above, are used to rational reasoning when selling a product. In fact, interviewee 2 warns that the relationships can be so friendly that it can be difficult to sense when the prospective client is actually not interested at all. This is because the use of the word ‘no’ is almost absent according to all three interviewees. One should therefore be careful not to waste time on building relationships with uninterested prospects, and again, sensitivity is required to be able to read between the lines.

The interviewees state that Finns and other expatriates often live in an ‘expat bubble’ with little variety in nationalities. This hinders their ability to build relationships with locals and get the ‘hands-on’ experience they need with the local culture. Interviewee 2, however, points out that this is changing as more and more Finns come to the country alone rather than with their family. This forces them to spend more time on networking.

5.2 Hierarchies

The extremely hierarchical structures present in Dubai were described by all interviewees. It seems that the hierarchies are not only limited to organizational structures, but are evident in family settings, between different nationalities, ages and genders, which is why this section has been divided into four topics based on which hierarchical behaviour has been witnessed to occur. Contradictory to the Finnish rational thinking, hierarchies in Dubai are not based on competence, but instead factors such as age, nationality and gender.
5.2.1 Business

Like the survey respondents, all interviewees agreed that the organizational structures in Dubai are extremely hierarchic. However, they also acknowledged that it depends on the origins of the company and the nationalities of its employees. In Finnish companies the structure is almost flat, interviewee 2 says, whereas in a company with a lot of Indian employees the structure is influenced by India’s national culture and becomes hierarchical. In practice, the hierarchical attitudes emerge in several ways. Interviewee 1 explains that middle management often consists of westerners, but decision making power only lies in the hands of the top management who are extremely high up and unreachable to most. In fact, the top managers are often inaccessible due to the aforementioned gatekeepers whereas in Finland a CEO can in most cases be reached on his personal cell phone. Interviewee 3 points out that from the sales aspect it is important to always be aware of the level of the organization that you are communicating with; one should not start bargaining too low down, but should work their way up to decision makers at higher levels of the organization. The existence of hierarchies in organizations also means that a subordinate should not contradict their supervisor’s instructions or opinions even if they have a different view. This behaviour is especially evident in nationalities with highly hierarchical national cultures such as India interviewee 2 says. Her Indian colleagues would never go against any superior’s word, whereas interviewee 2 as a Finn was proactive and politely told her supervisor how she thinks the job should be done.

5.2.2 Age

In Arabic culture the eldest is often presumed to be the wisest. Like Ruuskanen (2014), the interviewees had also noticed this. Interviewee 1 mentioned a time where he, as a 30 year old CEO, was in a business meeting with a 50 year old project manager and without exception all of the participants assumed that the project manager was the CEO, and where surprised to hear that actually the younger man was in a higher position.

Interviewee 2 has also been in a situation where she has not been taken seriously due to her young age (partially also due to her gender). She says, however, that the
situation was much worse in the beginning of the 2000s when she was in another emirate, and that she has not faced similar prejudice in Dubai nowadays.

Interviewee 3 agrees with the statement that the eldest is presumed to be the wisest, but points out that it depends on the industry. For example in the IT industry a young person is seen as technically knowledgeable.

5.2.3 Nationalities

Unfortunately all interviewees have observed a clear hierarchical structure of nationalities as well, almost to the extent that the term ‘racism’ could be used, according to interviewee 1. Interviewees 1 and 3 both say that Arabs regard themselves as the highest ‘cast’, followed by westerners (white). Interviewee 3 has a specific example of an Indian customer service manager who never got to talk to the CEO of the client company all because of his nationality. He says that prejudices towards certain nationalities are definitely evident, ‘if you come from Bangladesh, you are part of that certain cast’. Interviewee 2 also says that Filipinos, for example, are categorized into certain professions and the rest of the population cannot see them in other positions, and over time the expectation that Arabs are owners, westerners are in middle managers and other nationalities ‘below’ them has been formed.

5.2.4 Women and Men

Interviewee 2, the only woman out of the interviewees, has had very positive experiences as a woman in Dubai. In fact, she has been in a situation where her gender got her a meeting with a highly respected ruler of another emirate. When her male colleagues suggested a meeting they were not granted one. Interviewee 1 has a slightly differing views of women’s role; he says that in Arabic culture women and men are completely separated. He states that although women, even locals, nowadays hold respected positions in governmental and private businesses, Arab men do not respect women. He continues by saying that only the man’s wife is valued, and others are not taken seriously. In fact, as also described by Ruuskanen (2014), at home the women make decisions and are high in the family hierarchy. Interviewee 3 says that he feels
positively about the role of women and regards prejudices towards certain nationalities as a bigger issue.

To sum up the discussion on hierarchies, despite the internationality of business practices the attitudes towards certain nationalities are affected by the hierarchical way of thinking. Over time nationalities have been categorized into certain professions and as a person of some ‘cast’ it can be impossible to climb up the hierarchical levels to a higher position. Interviewees and some survey respondents have witnessed prejudices based on someone’s nationality.

In families and in businesses the eldest is treated with utmost respect and they are often the decision-makers. Indeed, a person’s position in a hierarchy is not determined by competence, which contradicts the Finnish rational way of thinking. Prejudices based on someone’s age had also been witnessed.

Although women’s role in Dubai is, according to secondary research and the opinions of the respondents and interviewees, better than in more traditional Arab countries, several differences can still be observed between Finland and Dubai. Especially Arab men do not always respect other women than their wife, and it can be difficult for a woman to be taken seriously. Even Finnish women have noticed that they often need their husband’s official permission or opinion before any major decision. Appropriate business clothing can help women gain their male colleagues’ or clients’ trust.

**5.3 Time Conception**

Time is perceived very differently in Dubai. The importance of relationship building means that sales take significantly longer than in Finland. Interviewee 2 states that there are so many ‘doors to be opened’ before the right person is found. The hierarchies make this even more difficult as one has to climb up the different levels of the organization. The general slow pace of business also means that Dubai is not a place for an impatient employee looking to immediately develop their career. Instead, interviewee 1 recommends a true commitment of to the country so that long-lasting partners and connections can be made.
Another difference in time conception are deadlines and timetables. The working week is actually Sunday until Thursday with Friday being the most holy of days. Interviewee 3 states that in Finland calendars are often fully booked almost to the extent that they are used as excuses if someone is not interested in a meeting. In Dubai, calendars are significantly ‘looser’ and being late is not considered as rude as it is in Finland. Lack of punctuality was also mentioned by most of the survey respondents.

Bargaining is a long, repetitive process in Dubai (interviewee 3). Interviewee 1 states that ‘signing the contract is the starting point of furious negotiation’, so especially for those in sales positions a lot of patience and negotiation skills are needed.

5.4 Religion and Restrictions

Interviewee 1 mentions religion as one of the most important values for most Arabs. However, it is also a private matter for most, and along with politics this should not be discussed unless initiated by the Muslim themselves. There are some religious events, such as Ramadan, when the rules of no eating extend also to non-Muslims (in public). However, most of the time the Islamic customs mainly reflect in a Finn’s life in the form of restrictions. Interviewee 1 reminds of the importance of respective, appropriate clothing. Especially in the case of women this helps them to be taken more seriously. When doing business, appropriate business clothes are a must. The interviewees do not see the difference in religions as an issue but encourage all Finns to familiarize themselves with Islam to avoid awkward, or even illegal situations.

5.5 Values and Attitudes

Interviewee 1 has observed that the importance of values such as family and religion has diminished in Scandinavian countries. In addition to the significance of relationships and hierarchies, there is a variety of differences in values, attitudes and subsequent behaviours between Finland and Dubai.

Pride is extremely important for Arabs, according to both interviewee 1 and 3. They are proud of their country and their achievements, and truly appreciate if an expatriate is familiar with their background. They gladly receive ‘relevant compliments’ (interviewee
3). They are also proud in the sense that they should never be undermined or ‘driven into a corner’ (interviewee 1). They, especially as prospective customers, should be treated with utmost respect. The salesperson should also cherish their personal reliability because the concept of ‘face-saving’ was mentioned by two interviewees. This means that a salesperson should always hold on to their promises, because once the trust has disappeared, it is incredibly difficult to build it up again.

Another aspect in which Finns and Arabs seem to differ is jealousy. The interviewees said that in Dubai another person’s success is seen as ‘inspiration’ which drives others to succeed as well, whereas in Finland the first reaction is often jealousy, according to interviewee 3. He states that this shows even in the Finnish legislation, which in many ways does not encourage one towards success. In Dubai, fancy cars and other aesthetic factors are a sign of caring – a customer sees this as a person’s willingness to care for themselves, and will therefore believe that they will also take care of the customer. So instead of evoking a reaction of jealousy, another person’s success creates a basis for trust. Interviewee 3 adds that even though many Arabs are successful and wealthy, they can be very stingy and price-conscious.

5.6 Finns in Dubai

The last section of the interviews focuses on being a Finn in Dubai. The interviewees had similar thoughts about others’ perceptions of Finland, but also some suggestions as to what Finns could do better in order to succeed in Dubai.

5.6.1. Attitudes towards Finns

As mentioned in the section about hierarchies based on nationalities, all interviewees feel that being from Europe is an advantage. However, interviewee 1 points out that Finland in particular is no better than Germany and the UK for example, and one should not expect to be treated in a special way due to their Finnish roots. In fact, countries such as Germany produce a lot more well-known brands, whereas Nokia is the only company that comes to mind to a lot of foreigners when thinking about Finland. Interviewee 1 summarizes this by saying that there is a ‘positive connotation, but no
pedestal’ for Finns. The sectors, according to him, that Finns are known for in Dubai are world-class education and health care.

5.6.2. Suggestions for Improvement in Behaviour

All interviewees state that Finns are extremely humble, which in Dubai’s competitive environment is not necessarily a positive characteristic. They are missing the ‘American selling style’ (interviewee 2) and lack pride about their origins and their product. Interviewee 3 mentions that Finns do not have the courage to brag about their accomplishments, even though Finland is a pioneering country in several fields. Interviewees said that the extreme humility hinders Finns’ ability to sell, as they can be undermined by louder and prouder competitors. Finnish companies lead the way in several sectors, so pride should also be shown about the home country.

In addition to the extreme humility, it may come as no surprise that the interviewees find a lot of room for improvement in Finns’ social skills. The importance of personal relationships has been mentioned before, and in the final section all interviewees stressed it even more. Interviewee 3 says that although several Finns’ English skills are not perfect, they should dare to use it more often and practice small talk. Having said this, it is important to also be sensitive about the topics being discussed, and interviewee 1 suggests that when relocating in any country, sensitivity toward the local environment is essential. Directness, honesty and rationality may not work in Dubai, although they are all highly valued in Finland. As mentioned before, the person is often more important than the content, and one should not jump straight into selling.

5.6.3. How to Succeed as a Finn in Dubai

It is clear that sales skills and an extrovert attitude are not enough when entering the market. Interviewee 1 states that as a growing market, the competition of employees, prices, products and services is intense. This is echoed by interviewee 3 who warns Finns not to come to Dubai with a prototype, but rather a finished product with exports already in other countries. An existing position in the home country and proof of success abroad reduces the risk of failure.
In addition to competition, interviewee 3 finds other factors that could increase the riskiness of operations in Dubai. One is location, which makes logistics and deliveries more difficult if the company has suppliers or clients in other countries. Terms of payment should also be set to be strict, as ‘Arabs pay when they want’ (interviewee 3) if strict conditions are not in place.

Patience and persistency are also essential when hoping to expand business operations to Dubai. Interviewee 1 states that in his first year of business, almost nothing happened, and several years are needed for the creation of business relationships. Interviewee 2 sees this as an obstacle for many Finns and would like to see them more with locals and in other networks than those with Finns. Being educated about the Arab culture is not enough, interviewee 1 points out. There are hundreds of different nationalities, and an expatriate should be aware of the cultures and religions of at least the main groups of nationalities, such as Indians.
6. DISCUSSION AND ANALYSIS

This section aims to compare the existing research with the results from the primary research carried out during this thesis process. Linking the primary and secondary research together there are clear consistencies in the topics of culture, religion, role of women and being a Finn in Dubai.

With regards to cultural differences between Finland and Dubai, Finns’ opinions and experiences reflect Hofstede’s study of cultural dimensions. The high power distance in the UAE, as discovered by Hofstede, has been felt by Finns as they all describe the organizations as very hierarchical. Finns have also observed hierarchies between different ages, nationalities and genders. The importance that Arabs place on their family and relationships is evident in Hofstede’s low score of individualism, and the collectivistic nature in Dubai was also described by Finns. Interviewee 3 talked about Arabs’ appreciation of materialistic items (cars, clothing), and this is clearly reflected in UAE’s masculinity score of 50. The only somewhat surprising dimension is the UAE’s uncertainty avoidance figure of 80. Based on the respondents’ and interviewees’ descriptions about Arabs’ optimism one might assume that they do not mind taking risks. All in all, Hofstede’s study of cultural dimensions is highly coherent with primary research obtained in this thesis.

Matti Ruuskanen’s (2014) experiences in Dubai were echoed by survey respondents and interviewees. He stated that there is demand for Finnish expertise in the fields of IT, telecom, education, healthcare, environment, building, energy, water, mining, logistics and oil. These were almost exactly the sectors that most survey respondents work in. Ruuskanen also mentioned hierarchies, especially the importance of the eldest as the head of the family. These age-based hierarchical attitudes were also witnessed by survey respondents and interviewees. Another coherent argument from Ruuskanen and the survey respondents was the lack of the word ‘no’ on the part of the Arabs. Overall, Ruuskanen’s experiences were highly cohesive with those of other Finns.

Secondary research showed that religion is an important factor that shapes Dubai as a country. The Sharia law was described to be extremely strict, and survey respondents
also named religion as one of the biggest differences between Finland and Dubai. However, none had had any incidents with authorities. It seems that as long as the restrictions on public displays of affection and consumption of alcohol are known, religion should not play a big part in a Finn’s daily life in Dubai.

A major area which was left out from the survey was the issue of how safe the Finnish expatriates feel in Dubai. In the literature review Dubai’s security now and in the future part played a big role so it would have been important to evaluate the Finns’ view on that. However, culture was emphasized so much in the survey that the importance of the safety aspects was overlooked in the design phase of the survey. This is an aspect that should be focused on in further research.

6.1 Limitations of the Study

The number of academic sources used in the thesis is limited as the similarities and differences between Finnish and Arabic culture have not been studied in this manner before, or at least they were not available in the databases used in research. This thesis is therefore highly reliant on primary research including the survey and interviews.

The number of relevant respondents was 122, about 10 % of all Finns living in Dubai. This is a large sample in terms of the answers about culture, but does not accurately reflect the industries that Finns work in. When observing section 2 of the survey findings it should be kept in mind that not all Finnish expatriates are included.
7. CONCLUSIONS

7.1. Main Findings
Dubai is an increasingly attractive place for Finnish professionals, who seem to mostly work in the IT, education and energy sectors in local or multinational companies. Employment opportunities are vast in other sectors as well, but before commencing work in Dubai there are several cultural differences to consider. As an Islamic country there are strict laws and regulations in place, and the punishments for not obeying them can be harsh. In Dubai’s business environment the value of relationships is immense, and a Finn should be prepared to spend a considerable amount of time networking. Time is perceived differently in Dubai; punctuality is not important and deadlines are not appreciated. Finns, as Europeans, will probably not face prejudice, but should be aware that organizational structures are extremely hierarchical and there are prejudices based on nationalities, ages and genders. In order to succeed in Dubai, Finns should focus on their communication skills, be patient and committed when building relationships, and be sensitive and educated about other cultures.

7.2. Implications for International Business
In this increasingly international environment, it is essential that employees focus less on financial figures and more on human factors that are present in behaviours and cultures. Culturally educated employees are more sensitive and considerate, traits that are highly valued by proud Arabs. This thesis sheds light on the importance of relationships and should encourage employees and leaders to shift their focus away from the Finnish way of rational decision-making based solely on efficiency and productivity.

7.3. Suggestions for Further Research
Research shows that Dubai is a melting pot of different nationalities which cannot be taken into consideration in such a short study. This thesis has focused mostly on the clash between Finnish and Arab cultures, but it is essential that major nationality groups’ cultures be introduced. In further research, other nationalities present in companies in Dubai should be included in the analysis of cultures. In addition, a larger
sample of Finns should be included in further research to get an accurate picture of exactly what fields there are jobs in for Finns.
REFERENCES


APPENDICES

A

Interview Questions

Section 1 – Industry and position
What industry do you work in (company name optional)?
What level position do you hold in the company?
How long have you been in that position and what did you do previously?

Section 2 – National Culture
Overall, has it been difficult to get accustomed to the local culture?
What are the biggest differences in the national cultures between Finland and Dubai?

Section 3 – Business Culture
What are the biggest business culture differences between Finland and Dubai?
What values are important when doing business with Arabs?
Is the company structure hierarchic (large gap between management and subordinates) or flat?
How do the hierarchical attitudes show in practice?
Have you faced prejudice while doing business in Dubai (based on gender, nationality, age etc.)?
In Arabic culture the eldest are presumed to be wisest. In business, does this apply?
Do young people receive less respect and trust?

Section 4 – Women in Dubai (women)
Have you been treated unfairly due to your gender?
Are the local values (in general men work, women are at home) visible in multinational companies?
Is prejudice more visible in certain nationalities or groups?
Do you have any specific examples where you feel your gender played a role in someone else’s decision making?

Section 4 – Women in Dubai (men)
Have you witnessed unfair treatment of women in a social setting or in business?
Are the local values (in general men work, women are at home) visible in multinational companies?
Is prejudice more visible in certain nationalities or groups?
Do you have any specific examples where gender has played a role in someone else’s decision making?

Section 5 – Being a Finn in Dubai

In general, how do other nationalities view Finland as a country?
What characteristics of Finns are generally appreciated (education)?
What experiences do you have where a Finn could have done something differently (communication skills, transparency)?
What characteristics does a Finn need to have in order to become successful in Dubai?
What do you think are the biggest risks and obstacles for a Finn in Dubai in terms of national and business culture?
B Survey

Survey about Finnish expatriates in the UAE

Demographics of Respondent

1. What is your age?
   - 17 or younger
   - 18-20
   - 21-29
   - 30-39
   - 40-49
   - 50-59
   - 60 or older

2. Are you male or female?
   - Female
   - Male

3. How long have you been living in the Middle East?
   - Less than 1 year
   - 1-5 years
   - More than 5 years

4. How long have you been living in Dubai?
   - Less than 1 year
   - 1-5 years
   - More than 5 years
   - I live in another emirate, which one?

Section 1 - Industry and Position

5. Which of the following categories best describes your employment status?
   - Employed, working full-time
   - Employed, working part-time
   - Not employed, looking for work
   - Not employed, NOT looking for work
   - Not currently employed, but have worked in the UAE
Section 1 - Industry and Position

6. If you are working, what type of company is it?
   - Company name and position (optional)
   - A Finnish company
   - A local company
   - A multinational company
   - I am an entrepreneur

7. Which sectors do you primarily deal with (choose 1 or more)?
   - Manufacturing
   - Logistics
   - Information Technology
   - Energy (Oil, Gas, Green Technology)
   - Retail
   - Travel and Tourism
   - Health Care
   - Education
   - Defence and Security
   - Professional Services
   - Other (please specify)

Section 1 - Industry and position

8. Which of the following best describes your current occupation?
   - Other (please specify)
   - Management Occupations
   - Business and Financial Operations Occupations
   - Computer and Mathematical Occupations
   - Architecture and Engineering Occupations
   - Life, Physical, and Social Science Occupations
   - Community and Social Service Occupations
   - Legal Occupations
   - Education, Training, and Library Occupations
   - Arts, Design, Entertainment, Sports, and Media Occupations
   - Healthcare Practitioners and Technical Occupations
   - Healthcare Support Occupations
   - Protective Service Occupations
   - Food Preparation and Serving Related Occupations
   - Building and Grounds Cleaning and Maintenance Occupations
   - Personal Care and Service Occupations
   - Sales and Related Occupations
   - Office and Administrative Support Occupations
   - Farming, Fishing, and Forestry Occupations
Section 2 - Business Culture

9. What nationalities do you have as colleagues, clients or business partners? Please estimate percentages.
   - Finnish
   - Local or other Arab
   - Indian
   - Filipino
   - American
   - British
   - European
   - Other, please specify

Section 2 - Business Culture

10. On a scale of 1 to 5, how difficult has it been to get accustomed to the local national and business cultures (1=not difficult, 5=extremely difficult)?
    1 2 3 4 5

11. On a scale of 1 to 5, how hierarchical are business structures in Dubai in general (1=flat, 5=extremely hierarchical)?
    1 2 3 4 5

Comments/experiences

Section 3 - National Culture

12. I have considered setting up a business in the UAE
   Why?
   - No
   - Yes

13. What are the 3 biggest cultural differences between Finland and the UAE?

14. Have you faced or witnessed prejudice based on any of the following?
   - Someone's gender
   - Someone's age
Section 4 - Women in the UAE

15. Have you personally been treated unfairly based on your gender, or have you witnessed someone being treated unfairly due to gender?
   - No
   - Yes
   If you answered yes, please briefly explain what happened.

Section 4 - Women in the UAE

16. Are the traditional Arab values (stereotypically men work, women stay at home) visible in multinational companies, for example in the form of lower respect for women?
   - Yes
   - No
   If you answered yes, please briefly explain how such attitudes are visible in practice.

Section 4 - Women in the UAE

17. Are prejudiced attitudes more prevalent in certain nationalities?
   - Yes
   - No
   If you answered yes, please briefly state which nationalities are the most prejudiced in terms of gender.

Section 5 - Finns in the UAE

18. In general, how knowledgeable are people about Finland as a country (1=very little is known, 5=people are familiar with Finland's economy, news, history and culture)?
    1 2 3 4 5

19. Do you feel that being from Finland is an advantage in terms of job search?
   - Yes
   - No
   Comments/experiences:

20. What characteristics of Finns or Finland have you felt are the most appreciated in Dubai?
Section 5 - Finns in the UAE

21. Which characteristics do you feel Finns could improve on when doing business with Arabs? Do you have any examples of the most common mistakes that Finns have made?

Section 5 - Finns in the UAE

22. What do you think are the biggest obstacles and risks for a Finn in Dubai in terms of national and business culture?

23. What are the benefits of working in Dubai for a Finn?

Thank you for your participation in the survey.
Thank you!
## C Keyword List for Open Answers

<table>
<thead>
<tr>
<th>Keyword</th>
<th>Use if..</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td>Importance of family or “tribal” culture is mentioned</td>
</tr>
<tr>
<td>Time conception</td>
<td>Deadlines, punctuality and conception of time is mentioned</td>
</tr>
<tr>
<td>Inshallah</td>
<td>Reliance on God’s will or luck is mentioned</td>
</tr>
<tr>
<td>Hierarchies</td>
<td>Hierarchical structures in workplace, between families or nationalities are mentioned</td>
</tr>
<tr>
<td>Relationships</td>
<td>Importance of relationships is mentioned</td>
</tr>
<tr>
<td>Religion</td>
<td>Religion’s effect is mentioned</td>
</tr>
<tr>
<td>Inequality</td>
<td>Inequality, human rights and use of cheap foreign labour is mentioned</td>
</tr>
<tr>
<td>Optimism</td>
<td>Can-do, optimistic attitude and happier people is mentioned</td>
</tr>
<tr>
<td>Trust</td>
<td>Trust and holding on to promises is mentioned</td>
</tr>
<tr>
<td>Hypocrisy</td>
<td>Contradictions in morale are mentioned (locals’ use of alcohol and prostitutes)</td>
</tr>
<tr>
<td>Internationality</td>
<td>Variety of nationalities and cultures is mentioned</td>
</tr>
<tr>
<td>Environment</td>
<td>Difference in environmental values is mentioned</td>
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<tr>
<td>Restrictions</td>
<td>Alcohol, clothing or displays of affection restrictions are mentioned</td>
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<tr>
<td>Women+</td>
<td>Role of women is mentioned positively in business or social setting</td>
</tr>
<tr>
<td>Women-</td>
<td>Role of women is mentioned negatively in business or social setting</td>
</tr>
<tr>
<td>Freedom</td>
<td>(Lack of) political freedom, democracy, freedom of speech, bureaucracy or judicial system is mentioned</td>
</tr>
<tr>
<td>Old</td>
<td>Old-fashioned working cultures, bureaucratic systems and processes are mentioned</td>
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<tr>
<td>Money</td>
<td>Showcasing success through money is mentioned</td>
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<tr>
<td>Work Ethics</td>
<td>Work environment customs such as slow pace work, lack of honesty and reliability, or long working hours are mentioned</td>
</tr>
<tr>
<td>Behaviour</td>
<td>Differences in openness, transparency or other social behaviours are mentioned</td>
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</table>