Intercultural Competence and Developmental Method for Professionals in Taiwanese Financial Industry

by

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ABSTRACT

There were three purposes in the study, to explore intercultural competences for professional financial workers, to explore communication barriers they met in intercultural context, and to investigate the developmental approaches of intercultural competences for them. Qualitative method with semi-structured interviews and observation instruments were employed to collect data. There were 9 interviewees in the study, including investment analysts, research associates, equity sales, and secretary. Findings were identified through interviews of 9 subjects. Among intercultural competences, language ability is the basic one, and presentation skill is regarded as the most important one. Lack of language proficiency, different thinking and communication styles, lack of cultural knowledge and conversation topics, and cultural difference are identified as barriers in intercultural communications. Working under intercultural environment and abroad experience are regarded as long-term methods to develop intercultural competence. Other methods such as exposure under English environment, presentation skill training, experience sharing, conference calls and reading materials are provided in finding.

Keyword: Intercultural competence, intercultural communications, financial professional

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

CHAPTER I. INTRODUCTION

This chapter provides the reader an overview of the study, including the background of the study, the purposes of the study, the research questions, the significance of the study, the delimitations and limitations, and the definition of terms.

Background of the Study

In an increasing global environment, there are more and more business involved in international activities which requires the ability to communicate across cultures. How to communicate effectively in intercultural situations and to behavior appropriately in a variety of cultural contexts became a pivotal issue (Chaney & Martin, 2003). In Taiwan, one can also see this trend. Owing to the rapid change of technology, global communication and transportation break the boundaries. Taiwanese market is facing the global challenges now. There are many international corporations dispatching their employees overseas to implement global strategies and manage subsidiaries. Also, Taiwanese workers have more chance to communicate with international workers. Hence, intercultural competence became important to management in Taiwan.

Besides, the increasing numbers of intercultural contents shows the importance. In 1976, close to 25 articles were written on this topic in PsychINFO. But in 2008, more than 15,000 articles were written to discuss this topic (Joseph, Paul & Eduardo, 2009). Whether in business or research fields, intercultural communications and developing intercultural competences have become an important issue for the whole world (Jokinen, 2005).

Background of Taiwan Financial Sector

Taiwanese economic growth depends heavily on international trade and manufacturing.

In 1985, industry sector (including manufacturing industry) accounted for 44.6% of Gross Domestic Product. However it downed to 31.2% in 2003. Accompanied with this trend, services industry raised to 67.1% from 49.7% during 1985 to 2003. Service-providing industry took off in recent year, and has become the main contribution to GDP (Council for Economic Planning and Development, 2011).

Among service-providing industry, financial sector is an important sector. According to Taiwan Coalition of Service Industry, financial sector accounted for 10% of total output in 2005, the third largest follows after wholesales sector of 20% and government service of 13% (Taiwan Coalition of Service Industry, 2011). Besides, financial sector accounted for 11.5% of GDP in 2003, and the total value of output was NT$ 1,148 billion dollars in 2009 (The Directorate General of Budget, Accounting and Statistics, 2011). Financial sector is also important to a nation's economic and development. It provides funds for industries and enterprises and support their expenditure and growth.

Taiwanese financial sector is going globalization. There are many foreign financial institutions setting up their branches and dispatched managers to implement global strategies in Taiwan. According to Financial Supervisory Commission (2011), there are 31 branches of foreign banks, which are 45.6% of total branches of banks. Also, the total accumulated net inward remittance was US$ 1,669 billion dollar till 2011. The percentage of market value held by foreign investors was 31.59% (Financial Supervisory Commission Executive Yuan, 2011). Taiwanese financial industry has more and more business with foreign investments. These involve in intercultural communications. Therefore, having intercultural competences can let financial professionals communicate effectively in intercultural situations and behavior appropriately in a variety of cultural contexts.

Purposes of the Study

The ecosystem of the workforce nowadays is that workers from many different cultures

interact and work together. Thus, intercultural competence is needed in a variety of fields, such as education, business, social work, and etc. What intercultural competences do intercultural competent workers need in a particular field? The specific intercultural competences needed for globally competent businessmen are somewhat different than those needed for intercultural competent engineers (Darla, 2009). Each field may have its own suitable intercultural competences, thus, the purpose of this paper was to explore intercultural competence needed for professional financial workers. Furthermore, the study aimed to explore communication barriers these professionals met in intercultural context, and to investigate the developmental approaches of intercultural competence for them. The researcher listed research purposes as below.

1. To explore intercultural competence for professional financial workers.
2. To explore barriers which the professional financial workers have met in intercultural communication.
3. To investigate the developmental approaches of intercultural competence for professional financial workers.

Questions of the Study

1. What intercultural competences do professional financial workers need?
2. What are the barriers which professional financial workers have met in intercultural communications?
3. What are the approaches to develop intercultural competences for professional financial workers?

Significance of the Study

Over the past 30 years, numerous scholars have focused on a variety of aspects of

intercultural content, such as selecting expatriates, cross-cultural adaptation and adjustment, intercultural communication, intercultural training development and global competence (Kim, 2001). Although it has been a bloom field, study related to intercultural content is still limited in Taiwan.

Most of the scope of research related to financial industry are limited to trading strategies or work competence in Taiwan (Hwang, 2002). Therefore, the study served as a pioneer of exploring intercultural content for financial professionals. This study provided practitioners' perspective and a detailed reference for understanding the job contents and working environment of financial professionals.

There are a variety of intercultural content, but most of research were having perspectives from western cultures. Non-western cultural perspective, such as perspective from Latin America, Korea, and China, is booming (Darla, 2009). However, still limited research is taking a perspective from Taiwan. The study provided a Taiwanese perspective and explored intercultural competences which are suitable for the applications in Taiwanese financial industry.

Delimitations and Limitations

The study focused on professionals of financial industry in Taiwan. Therefore, the research delimitations and limitations were as below.

Firstly, this study was delimited to financial industry in Taiwan, thus research findings may have potential limitation to apply to other industries

Secondly, the study is a culture-specific approach. The research findings may be limited to Taiwanese experience. Thus, further researchers who want to use the findings to generalize principle that applied to other cultures may not be suitable.

Definition of Key Terms

In order to have deeper understanding of the terms used in this study, key terms are

being clarified as followings.

Intercultural Communication

Intercultural communication is generally conceptualized as communication between people from different cultures (Gudykunst, 2002).

Intercultural Competence

Intercultural competence is the ability to communicate effectively and appropriately in intercultural situations based on one's intercultural knowledge, skills, and attitudes (Darla, 2004, p. 184)."

Barriers of Intercultural Communication

The barriers in intercultural communication are those obstacles to effective communication, including anxiety, assuming similarity instead of difference, language, nonverbal language ethnocentrism, stereotype and prejudice, communication style, and etc (Bennett, 1998; Chaney and Martin, 2003; Jandt, 2010).

Financial Industry

Financial industry includes banking enterprises, securities enterprises, futures enterprises, insurance enterprises, electronic stored value card enterprises, and enterprises in other financial services (Financial Consumer Protection Act, 2011).

CHAPTER II. LITERATURE REVIEW

This chapter aimed to provide relevant literature regarding to intercultural context, intercultural competence, intercultural communication, the task and role for financial professionals and developmental methods for intercultural competences.

Intercultural

Over the past 30 years, numerous scholars have focused on a variety of aspects of intercultural content, such as selecting expatriates, cross-cultural adaptation and adjustment, intercultural communication, intercultural training development and global competence (Kim, 2001). Here, the study firstly gave definition of intercultural, and then reviewed recent trends in research approach.

Definition of Intercultural

In extant literature, some scholars consistently used cross-cultural to refer to interactions among people from different cultures, while others think cross-cultural and intercultural are interchangeable used. To date, the distinction between cross-cultural and intercultural is still not universally accepted, but a commonly accepted distinction between "cross-cultural" and "intercultural" is that cross-cultural research involves comparative study in multiple cultures, whereas intercultural research involves in the study of people from different cultures who are interacting together (Jolene, Richard & Judith, 1993). According to Landreman (2003), intercultural is preferable used in present study because "inter" encompasses both domestic and international contexts and implies cultures interacting. Kim and Ruben (1992) also thought the term intercultural is not bounded by any specific cultural attributes. Thus, the term "intercultural" is preferred used rather than "cross-cultural" at present research. Since

the purpose of this research is not comparing two cultures, but studying people who encounter different cultures, the study adopted the term "intercultural" in the whole paper.

Recent Trends in Research Approach

There is an issue discussed in most intercultural research is that whether the study approach is from "culture specific" or "culture general" approach (Jolene et al., 1993). Culture specific approach is based on specific ethnographies, an intercultural form of emic cultural analysis. Culture general approach describes general cultural contrasts that are applicable in many cross-cultural situations, is etic cultural analysis of intercultural research (Bennett, 1998).

Till to date, there are many scholars committed themselves to invest intercultural research either from culture specific approach or from culture general approach. The key point is that do not use the finding of study by members of specific cultures to generalize principles that applied to other cultures (Jolene et al., 1993).

Within culture specific approach, most of researches were investigated by western cultures. Nowadays, perspective from indigenous such as Arab, African, Latin American and China is booming. As Darla (2009) said, various perspectives of contexts becomes foundational in understanding the true complexity of intercultural competence, thus how can future research and modeling of intercultural competence provide a more holistic and contextualized juxtaposition of intercultural competence within larger societal and global issues (p. 266-268), the trend of future study will more likely to be culture general approach and integrate finding that can apply to larger societal and global issues.

Intercultural Competences

The paper firstly reviewed the terminology of competence and intercultural competence, mainly following the outcomes of previous research. Then, an attempt was made to combine

these outcomes into a more integrative framework of intercultural competence which fits into financial industry.

Competences

To get better understanding of the concept of intercultural competence, the researcher briefly explored the nature of competence firstly. According to Michelle (2008), McClelland (1973) was the first person to discuss and access competence. He thought competences were recognized as significant predictors of employee performance and success. It is equally important as tests scores or results of individual's academic aptitude and knowledge contents. Spitzberg and Cupach (1984) summarized many literatures (cited in Darla, 2004) on competence by noting that competence is an individual's ability to adapt to changing environmental and social conditions. Chen and Starosta (1996) observed that there remained a debate about whether competence refers to "performance" or "knowledge" or whether it refers to "inherent ability (trait)" or "learned ability (state)." Leanne, Helena, and Keith (2005) said competence is defined as outcomes, knowledge, skills and attitudes. It required for role performance, and assessed by a criterion, usually a behavioral standard. The researcher prefers the definition of competence by Michelle (2008) due to its holistic (pp. 4-5):

A competency is the capability of applying or using knowledge, skills, abilities, behaviors, and personal characteristics to successfully perform critical work tasks, specific functions, or operate in a given role or position. Personal characteristics may be mental/intellectual/cognitive, social/emotional/attitudinal, and physical/psychomotor attributes necessary to perform the job.

In competence, there is a famous model developed by Spencer and Spencer (1993) called "iceberg model," which divided competence into the "observable" and "invisible"

competence. Observable competences include technical knowledge and skill, and invisible

competences relating to individual performance capability such as the self-concept, social

roles and values, motives and personality traits. Through above review, one can see that the

definition and concept of competence is complex.

Definition of Intercultural Competence

The complexity of competence shows the involution of intercultural competence.

Examining the terminology of intercultural competence begins to show the variations of

perspectives. There are many different words that have been used as a synonym for

intercultural competence: cross-cultural adaptation, intercultural sensitivity, multicultural

competence, transcultural competence, global competence, cross-cultural effectiveness,

international competence, global literacy, global citizenship, cultural competence,

cross-cultural adjustment, and intercultural communication competence (Darla, 2004, p. 32).

For purposes of this study, the term "intercultural competence" were be used, given to Kim

and Ruben's (1992) rationale for intercultural is not bounded by any specific cultural

attributes.

What is intercultural competence? Kim (1992) looked it as an "adaptive capacity" and

gave the definition of adaptability as "the individual's capacity to suspend or modify some of

the old cultural ways, and learn and accommodate some of the new cultural ways, and

creatively find ways to manage the dynamics of cultural difference/unfamiliarity, intergroup

posture, and the accompanying stress (p. 377)." Chen and Strarosta (1999) said intercultural

competence is "the ability to effectively and appropriately execute communication behaviors

that negotiate each other's cultural identity or identities in a culturally diverse environment (p.

28)." Bennett and Bennett (2001) referred it as "the ability to communicate effectively in

cross-cultural situations and to relate appropriately in a variety of cultural contexts (p. 149)."

While there are some common notions about this concept, there is no clear consensus

among intercultural scholars. As a result, Darla (2004) held a 3-round Delphi technique study among intercultural experts and generated a top-rated definition of intercultural competence as "the ability to communicate effectively and appropriately in intercultural situations based on one's intercultural knowledge, skills, and attitudes (p. 184)." The study adopted the definition of Darla because it integrated the definitions in extant literature and got high agreement among experts in Darla's Delphi study.

Components of Intercultural Competences

The study further explored the components of intercultural competences. Paige (1993) noted that intercultural effectiveness is the major issue in the intercultural communication field, and it was influenced by six factors, which knowledge of target culture, one's personal qualities (i.e., flexibility, tolerance of ambiguity, sense of humor, openness), behavioral skills, self-awareness (i.e., one's values and beliefs), technical skills (i.e., ability to accomplish tasks), and situational factors (i.e., clarity of expectations, psychological pressures).

Lustig and Koester (1993) proposed four approaches to researching intercultural communication competence, which were trait approach (i.e., personality), perceptual approach (i.e., attitudes, perceptions), behavior approach, and culture-specific approach. Byram (1997) proposed five components of intercultural competence which are knowledge (knowledge of others and of social processes of social group and knowledge of self and of critical cultural awareness, which involves an ability to evaluate practices and products of one's own and others' cultures), skills (skills to interpret and relate; skills to discover and/or to interact), and attitudes (one's values, beliefs and behaviors, and valuing others' values, beliefs and behaviors, and Byram viewed attitudes as fundamental to intercultural competence.

Spreitzer, McCall and Mahoney (1997) also proposed 14 components. They divided these into end-state skills and learning ability. The end-state skills include sensitivity to

cultural differences, ability to bring out the best in people, broad business knowledge, courage to take stand, acting with integrity, insightfulness, commitment to success, and risk taking. Learning ability includes openness to criticism, using feedback, seeking feedback, being cross-culturally adventurous, seeking opportunities to learn, and being flexible.

Caligiuri and Santo (2001) categorized global competence into three dimensions, which were ability (to change leadership style based on the situation, to transact business in another country), knowledge (of the company's worldwide business structure, of international business issues, of an individual's network of professional contacts worldwide), and personality characteristics (increase openness, flexibility, and reduce ethnocentrism). They found that personality aspect cannot be developed through global assignments but ability and knowledge can, thus they suggested that the priority of companies is to select the person with certain personality that needed in global assignments rather than recruit people with ability and knowledge but without needed personality.

Bennett and Bennett (2001) thought intercultural communication is a process of how people adapt to other cultures. Additionally, they proposed two dimensions, mindset (behavior) and skillset. Skillset is the ability to analyze interaction, predict misunderstanding, and fashion adaptive behavior. While mindset is a clear understanding about how to use cultural generalizations without stereotyping, the maintenance of attitudes such as curiosity and tolerance of ambiguity that acts as motivators for seeking out cultural differences, and one's cultural self-awareness.

Jokinen (2005) integrated frameworks of literature, and proposed three dimensions later. The first dimension is core of global leadership competencies, which is fundamental components, including self-awareness, engagement in personal transformation, and inquisitiveness. The second dimension is components affecting guiding people's behavior, including optimism, self-regulation, social judgment skills, empathy, motivation to work in international environment, cognitive skills, and acceptance of complexity and its

contradictions. The third dimension is more explicit skills and tangible knowledge, including social skills, networking skills, and knowledge.

Combining Darla's (2004) definition of intercultural competence, and components listed above, the researcher sorted these components into knowledge, ability, skill and other characteristics, which well-known as KAOS. Knowledge consists of business knowledge, knowledge about general culture, knowledge about own cultural, and knowledge of target culture. Ability includes language proficiency, cross-cultural adaptability, negotiation capacities, and conflict management. Skill includes interpersonal skills/networking skills and communication skills. Other characteristics include personality, behavior, and cognitive and attitude. Personality consists of curiosity for seeking out cultural differences, tolerance of ambiguity, open-mind, flexibility, willing to reduce ethnocentrism, pleasure of taking risks, empathy, optimism, using and seeking feedback, seeking opportunities to learn, courage to take stand, and openness to criticism. Behavior includes appropriate behavior in intercultural situations and intercultural adroitness. Cognition and attitude has cultural sensitivity, cultural self-awareness, be willing to step outside of their cultural comfort zone, global mindset, a clear understanding about how to use cultural generalizations without stereotyping, respect for other cultures.

Below, the researcher listed a table which summarized components proposed in reviewed literature.

Table 2.1

Summary of Components of Intercultural Communication in Extant Literatures

Dimension	Components (proposed scholars)
Cognitive/ perceptual	• Cultural sensitivity (Bennett & Bennett, 2001; Byram, 1997; Cant, 2004; Chen & Strarosta, 1999; Spreitzer et al., 1997) • Cultural self-awareness (Bennett & Bennett, 2001; Byram,1997; Cant, 2004; Darla, 2004; Paige, 1993) • Cultural consciousness (Byram,1997; Cant, 2004; Kim, 1992) • Be willing to step outside of their cultural comfort zone (Byram,1997; Cant, 2004) • Global mindset. (Cant, 2004; Wiseman, 2002) • A clear understanding about how to use cultural generalizations without stereotyping (Bennett & Bennett, 2001) • Respect for other cultures (Darla, 2004) • Recognition of nonverbal message(Wiseman, 2002)
Personality	• Curiosity for seeking out cultural differences (Bennett & Bennett, 2001) • Tolerance of ambiguity (Bennett & Bennett, 2001; Koester & Olebe, 1989; Paige, 1993; Rakotomena, 2005) • Openness or open-mind (Caligiuri & Santo, 2001; Rakotomena, 2005; Paige, 1993) • Flexibility (Caligiuri & Santo, 2001; Kim, 1992; Rakotomena, 2005; Paige, 1993; Wiseman, 2002) • Willing to reduce ethnocentrism (Caligiuri & Santo, 2001) • Pleasure of taking risks (Rakotomena, 2005; Spreitzer et al., 1997) • Courage (Spreitzer et al., 1997) • Empathy (Jokinen, 2005; Rakotomena, 2005) • Optimism (Rakotomena, 2005) • Using feedback (Spreitzer et al., 1997) • Seeking feedback (Spreitzer et al., 1997) • Seeking opportunities to learn (Spreitzer et al., 1997) • Courage to take stand (Spreitzer et al., 1997) • Openness to criticism (Spreitzer et al., 1997)
Behavior	• Appropriate Behavior In Intercultural Situations (Bennett & Bennett, 2001; Darla, 2004) • Intercultural Adroitness (Chen & Strarosta, 1999)

(Continued)

13

Table 2.1(continued)

Dimension	Components (proposed scholars)
	• Display Of Respect (Koester & Olebe, 1989)
Knowledge	• Business knowledge (Caligiuri & Santo, 2001; Spreitzer et al., 1997) • Knowledge about culture in general, (Darla, 2004; Rakotomena, 2005) • Knowledge about own cultural (Byram,1997; Rakotomena, 2005) • Knowledge of target culture (Byram,1997; Paige, 1993; Rakotomena, 2005)
Skill	• Skills to interpret and relate (Byram,1997) • Interpersonal skills/ networking skills (Byram,1997; Darla, 2004; Jokinen, 2005; Spreitzer et al., 1997) • Communication skills (Darla, 2004)
Ability	• Language proficiency (Bennett & Bennett, 2001; Darla, 2004) • Ability to establish relationships (Wiseman, 2002) • Conflict management (Rakotomena,2005) • Negotiation (Rakotomena,2005) • Cultural adaptability (Bennett & Bennett, 2001; Byram,1997; Cant, 2004; Darla, 2004)

Intercultural Communications

Intercultural communication is a broad concept. Communications which take place in intercultural contexts all include in this field. Through the definition of intercultural competence "the ability to communicate effectively in cross-cultural situations," one can see that intercultural competence is a subcategory under intercultural communication. The intercultural expert Darla (2004) also stated that intercultural competence is often considered to be a subfield of communication competence since many of the issues are similar to both. Thus, the study discussed literature related to intercultural communications.

In order to gain a better understanding of the field of intercultural communication, the researcher firstly clarified the distinctions among three terms, intercultural communication, intra-cultural communication, and international communication. These terms are often used interchangeably in intercultural literature, while there are certain distinctions among them (Chaney & Martin, 2003).

Intercultural communication is generally conceptualized as communication between people from different cultures, and many scholars limited it to face-to-face communication (Gudykunst, 2002, p. 179). Myron and Jolene (1998) defined the term more specifically as "a symbolic, interpretive, transactional, contextual process in which the degree of difference between people is large and important enough to create dissimilar interpretations and expectations about what are regarded as competent behaviors that should be used to create shared meanings (p. 51)".

Intracultural communication is defined as communication between members of the same culture or country, although they may have distinct cultural backgrounds, such as race, gender, ethnicity, socioeconomic status, and distance. International communication takes place between nations and governments, rather than intercultural and intracultural communication focus on the communication patterns

of individuals. It is formal and ritualized, such as the dialogue between Taiwan and Japan (Danielle, Julia, & Dawn, 2002; Chaney & Martin, 2003).

Given to the purpose of this study, the researcher adopted the term "intercultural communication," to focus on communication between people from different cultures.

Barriers in Intercultural Communications

In intercultural communication, barriers are the common obstacles people encountered. Communication barriers may cause ineffective communication. Moreover, it may make you lose the deal in business cases. There are many communication barriers discussed in literature, such as attitude, high anxiety, tendency to evaluate, stereotype and perception, cultural difference (i.e., language, nonverbal behavior, and communication style), ethnocentrism, and nonverbal misinterpretations (Barna, 1994; Bennett, 1998; Rober, 2002). Besides, Alder (2002) thought miscategorization, lack of culture awareness, subconscious cultural blinders, and projected similarity are the factors caused misunderstanding between cross cultural communication.

Chaney and Martin (2007) concluded nine categories of barriers in intercultural communication, which are a) physical: time, environment, comfort and needs, and physical medium; b) cultural: ethnic, religious, and social differences; c) perceptual: viewing what is said from your own mindset; d) motivational: the listener's mental inertia; e) experiential: lack of similar life happenings; f) emotional: personal feelings of the listener; g) linguistic: different language spoken by speaker and listener; h) nonverbal: non-word messages; i) competition: the listener's ability to do other things rather than hear the communication.

Hiroko (1999) brought up a new concept, schemas, which are generalized

collection of knowledge of past experience which are organized into related knowledge groups and are used to guide our behavior in familiar situations (Hiroko, 1999, p. 755). There are eight types of schemas, which are schemas of fact and concept, person, self, role, context, procedure, strategy, and emotion. Schema is a stereotypical conceptualization of a culture. Although it is easy to judge situations through schemas, the information is incomplete, thus may be a barrier to intercultural communication.

The researcher further described the barriers which mention repeatedly in most extant literature as below, which include communication style, stereotypes and perception, and nonverbal language.

Communication Styles

Since the way we think and communicate is determined by culture and differ from culture to culture, in intercultural communication we should see contrasts in these styles of communication.

Basically, there are two kinds of style of habitual patterns of thought, which are linear and circular style. European Americans tend to use linear style that marches through point a, point b, and point c, establishes links from point to point, then states an explicit conclusion; while circular style is more like a contextual discussion that tell you everything you need to get that point. Africans, Latin, Arab, and Asian cultures are more like this style. Bennett (1998) thought, the strength of the former may be efficient, short-term task completion, while its limit is in developing inclusive relationship; the strength of the latter is its facilitation of building and consensual creativity, while its limits is slow (p. 13).

Another difference in communication style is direct style or indirect style to confrontation. The direct style prefers face conflict or problem directly, relatively

open expression of feelings, and a willing to give a certain answer to questions (Bennett, 1998). Indirect style tends to seek a third group as intermediaries to avoid direct confrontations and deal with dispute (Jandt, 2010). As different style of communication, barriers often take place in intercultural communication.

Stereotypes and Perceptions

Stereotypes is a broaden term referring to negative or positive judgments. Stereotypes help people reduce the threat of the unknown situation, but have many negative effects, such as interfering to objective viewing of stimuli, and a false sense of understanding our communication partners (Jandt, 2010). Stereotypes are not easy to overcome because they are firmly established as myth or truisms by one's own culture. They are selectively perceived and cause prejudices (Bennett, 1998).

However, stereotypes still have some advantage. According to Alder (2002), a stereotype becomes helpful when it is

- Consciously held. People should be aware they are describing a group norm rather than the characteristics of a specific individual.

- Descriptive rather than evaluation.

- The stereotype should accurately describe the norm for the group to which the person belongs.

- The first best guess about a group prior to acquiring information about the specific person or persons involved.

- Modified based on further observation and experience with the actual people and situations (p. 81).

In conclude, stereotype may cause prejudice, or misunderstanding of one culture, but holding an accurate attitude and consciously holding stereotype, it may become helpful to one in a unfamiliar culture.

Nonverbal Language

Nonverbal communication includes all communication beyond the spoken or written word, such as tone, paralanguage, facial expression, gestures, eye contact, timing in spoken exchange, silence, space, appearance, and distance. Thus, some scholars have taken it as silent language. Nonverbal language is influenced by cultural background, or socioeconomic background. Even gender, age, or education will impact the usage of nonverbal language (Linda & Iris, 2003).

Jandt (2010) thought that nonverbal language has several functions. Firstly, it can replace spoken language. It can be used in situations which are difficult to use words or situations that is embarrassing to express in words. Secondly, it regulates interaction in communication, such as, the timing for one to talk in a conversation, or appropriate way to reply a conversation. Thirdly, it reveals the relationship among people in communication. For example, we can tell the relationship of a family through the order they sit in a Chinese family gathering. Lastly, it can reinforce and modify verbal messages. For instance, we may lean forward to show we are interested in this conversation, or we may use hands or fingers to indicate the point we want to emphasis in a presentation.

The usage of nonverbal language is different in each culture; hence we need to pay more attention on the difference and not misinterpret it.

Tasks for Financial Professionals

Owing to limited research studying of financial professionals in human resource filed in Taiwan, the study tempted to explore the tasks and roles through the job analysis listed by Employment and Training Administration (ETA, 2011) and the ten tasks listed by Caligiuri (2006) of global leaders.

ETA is a government institution owned to the U.S. Department of Labor. It built a database called O*NET, which has detailed occupational information in United States. Financial sector in U.S has its importance in the world, and impacts global financial industry. Thus, the finding can be applied to Taiwanese financial sector in some degree.

According to ETA (the finance sector comprises establishments primarily engaged in financial transactions (transactions involving the creation, liquidation, or change in ownership of financial assets) and/or in facilitating financial transactions. The tasks of financial professionals are as bellowed,

1. Draw charts and graphs, using computer spreadsheets, to illustrate technical reports.

2. Inform investment decisions by analyzing financial information to forecast business, industry, or economic conditions.

3. Monitor developments in the fields of industrial technology, business, finance, and economic theory.

4. Interpret data on price, yield, stability, future investment-risk trends, economic influences, and other factors affecting investment programs.

5. Monitor fundamental economic, industrial, and corporate developments by analyzing information from financial publications and services, investment banking firms, government agencies, trade publications, company sources, or personal interviews.

6. Recommend investments and investment timing to companies, investment firm staff, or the public.

7. Determine the prices at which securities should be syndicated and offered to the public.

8. Prepare plans of action for investment, using financial analyses.

9. Evaluate and compare the relative quality of various securities in a given industry.

10. Present oral or written reports on general economic trends, individual corporations, and entire industries.

Besides these tasks of financial professionals, Caligiuri (2006) also listed a unique ten tasks or activities for those in global leadership positions, which are, work with colleagues from other countries, interact with external clients from other countries, interact with internal clients from other countries, need to speak in a language other than their mother tongue at work, supervise employees who are of different nationalities, develop a strategic business plan on a worldwide basis for their unit, manage a budget on a worldwide basis for their unit, negotiate in other countries or with people from other countries, manage foreign suppliers or vendors, and manage risk on a worldwide basis for their unit.

Above literature reviewed the tasks of financial professionals and tasks of global leaders. It provided more detailed information and reference for Taiwanese financial professionals.

Developmental Methods for Intercultural Competences

There is a famous model called Developmental Model of Intercultural Sensitivity (DMIS) which is established by Bennett (2004). This framework describes the different ways in which people react to cultural differences. There are six distinct stages spread across the continuum from ethnocentrism and ethnorelativism in DMIS, which are denial of difference, defense against difference, minimization of difference, acceptance of difference, adaptation to difference, and integration of difference.

In general, ethnocentric orientations can be seen as ways of avoiding cultural difference, either by denying its existence, by raising defenses against it, or by minimizing its importance. In these three stages, one sees his or her own culture as central to reality. Ethnorelative worldviews are ways of seeking cultural difference, either by accepting its importance, by adapting perspective to take it into account, or by integrating the whole concept into a definition of identity (Bennett, 2004). Figure 2.1 showed the moving stages of DMIS.
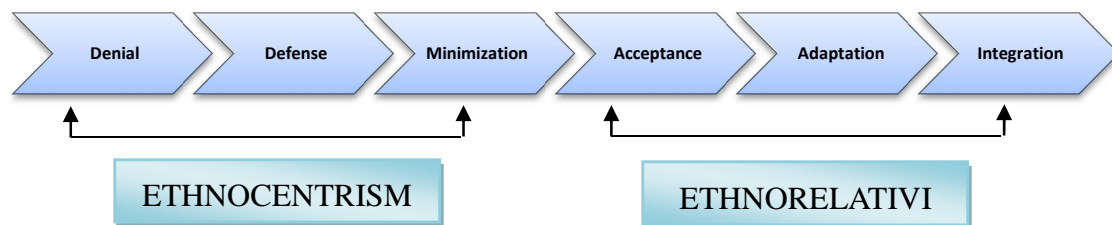

Figure 2.1 The development of DMIS. Adapted from "Developing intercultural sensitivity: An integrative approach to global and domestic diversity." In D. Landis, J. M. Bennett, & M. J. Bennett (Eds.), Handbook of intercultural training (pp. 153), by Bennett, J. M., & Bennett, M. J., 2001.

People in denial stage generally are disinterested in cultural difference. They experience their own culture as the only real one. Other cultures are either not noticed or are understood in an undifferentiated. People in defense stage against cultural difference and own cultures are experienced as the only viable one, the most evolved form of civilization, or at least the only good way to live. A variation on defense stage is reversal, where an adopted culture is experienced as superior to one's own culture. Reversal is just like defense stage that maintains an "us and them" worldview. People in minimization stage think that all people are essentially similar in ways which explainable by own culture. The second three DMIS staged are

22

ethnorelative, meaning that one's own culture is experienced in the context of other cultures. People in acceptance stage view one's own culture being experienced as one of a number of equally complex worldviews. People may have language ability or cultural knowledge, but without any feeling for how to use these in culturally appropriate ways. Until they are in acceptance or adaptation stage, they can use these skills effectively. People in adaptation stage are able to expand their own worldviews to understand other cultures and behave in a variety of culturally appropriate ways. In integration stage, one's experience of self is expanded to include the movement in and out of different cultural worldviews. People are dealing with issues related to their own cultural marginality, which allows individual to shift smoothly from one cultural worldview to another.

CHAPTER III. METHODOLOGY

This chapter introduced the research framework, research method and procedure, data collection, and date analyses.

Research Framework

According to the purposes of the study, the research framework was formed as Figure 3.1. The researcher firstly reviewed literature of intercultural competences and intercultural communications, then developed interview guideline and began to interview financial practitioners. The interview guideline explored the tasks and job contents of financial professionals, needed intercultural competences, and barriers they have met in intercultural communications. Through analyzing interview data, the researcher found the intercultural competences needed in Taiwanese financial industry, the barriers they have met in intercultural communications. Finally, the researcher explored developmental approaches of intercultural competences which can be developed for professional financial workers.
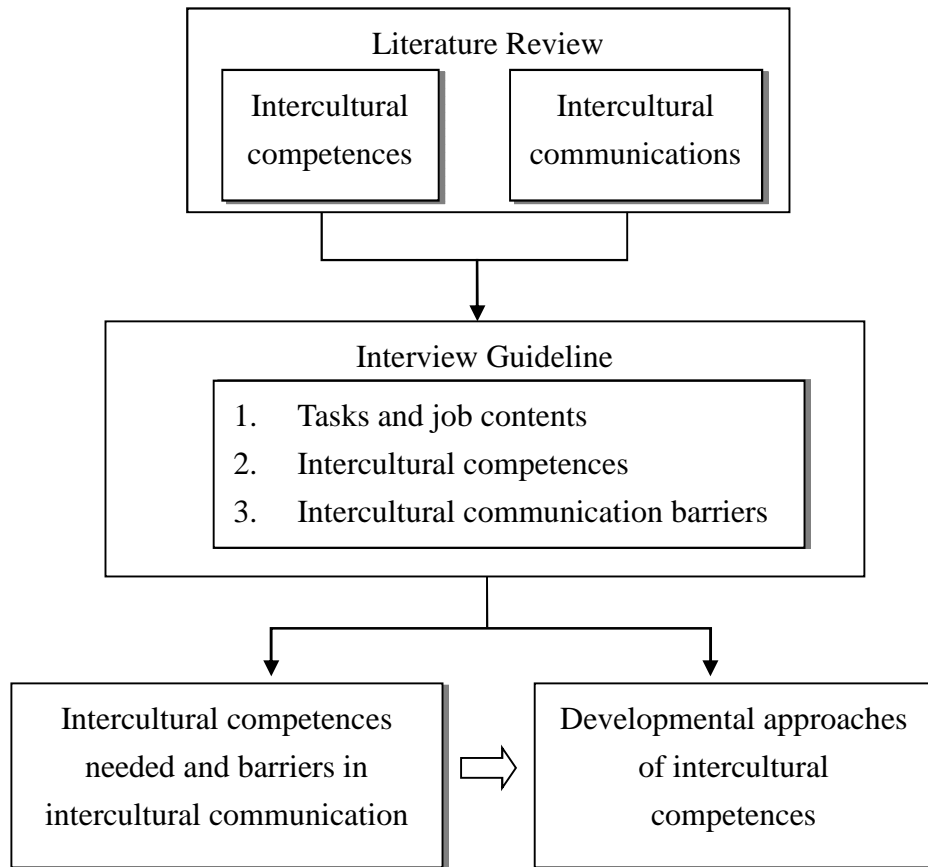
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                    ┌─────────────────────────────────────┐
                    │         Literature Review           │
                    │  ┌──────────────┐  ┌──────────────┐  │
                    │  │ Intercultural│  │ Intercultural│  │
                    │  │  competences │  │communications│  │
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              ┌────────────────────────────────────────────────┐
              │               Interview Guideline              │
              │  ┌──────────────────────────────────────────┐  │
              │  │  1.  Tasks and job contents              │  │
              │  │  2.  Intercultural competences           │  │
              │  │  3.  Intercultural communication barriers│  │
              │  └──────────────────────────────────────────┘  │
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            ┌─────────────────────┐      ┌─────────────────────┐
            │ Intercultural       │      │ Developmental       │
            │ competences         │ ──▶  │ approaches          │
            │ needed and barriers │      │ of intercultural    │
            │ in intercultural    │      │ competences         │
            │ communication       │      │                     │
            └─────────────────────┘      └─────────────────────┘
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Figure 3.1 Research framework of the study

Research Approach

The purposes of this study aimed to explore intercultural competences for professional financial workers, to explore communication barriers they met in intercultural context, and to investigate the developmental approaches of intercultural competences for them. Due to the limited study of intercultural competences of financial professionals in Taiwan, and in order to achieve the research interests and purposes, this study adopted qualitative approach to gain an in-depth understanding of Taiwan financial industry. Qualitative approach can provide in-depth description of a specific program, practice, or setting, and can study things in their natural settings, attempting to interpret phenomena in terms of the meanings people bring to them (Mertens, 2005)

25

Data Collection

This study employed semi-structured interview and observation instruments to collect data. Observation takes place in the natural field setting and can provide firsthand information. According to Merriam (1998), the combination of interview and observation allows for a holistic interpretation of the phenomenon being investigated, thus, these two instruments were employed to collect data for this study.

Interview

The interview questions were designed according to literature review. After established the questions, the researcher discussed with financial practitioners and experts to revise the questions. Then the researcher conducted pilot interview, and revised the questions again. After deciding the questions, the researcher started to conduct formal interview. In order to get further information and allowed the participants to have more time think about the questions, the researcher sent interview questions to interviewees before the interview.

In interview, the researcher briefly introduced the research purpose firstly and asked permission for recording interview. Then, a brief questionnaire was filled out to get personal profile and working experience for gathering further information.

Data collection took place between Octobers to November of 2011.

Interview Questions

The interviewees answered following questions.

1. What are your role and task in this company?

2. What competences do you think are needed in this work?

3. Please describe your intercultural experience during work.

4. What intercultural competences do you think are needed in your work?

5. How do you make your intercultural communication effectively?

6. How do you build your relationship with clients?

7. What training courses you would like to take in order to improve intercultural competence?

The interview questions were adjusted according to interview situation. For example, the interview mentioned that they have many road shows. The researcher then asked further questions like "can you give more information about your road show?" or "what is the process of a road show?"

Observation

The researcher participated the daily work of company A, which is a foreigner investment financial company in Taiwan. The researcher observed financial professionals' daily works to gather deeper information and had observation for two months. The frequency was twice a week. Each observation spent for half a day and observation notes were taken.

Sampling Strategies

The criteria for subject selection were based on the purposes of this research. Professionals who work in financial industry are the population of this study. Since the study aimed to explore intercultural competences and barriers of intercultural communication, participants have to work in intercultural environment, which means participants colleagues or clients need to be foreigners. The researcher gave the criteria as below.

1. Participants have to work in financial industry.

2. Participants have to work in intercultural environment.

3. Participants must have at least one-year working experience.

Research Participants

The participants were gathered from snowball sampling. There were nine interviewees in the study, including 5 males and 4 females. There were researcher analysts, research associates, equity sales, and secretary as interviewees. The seniority was from 1.5 years to 20 years. The year of having lived in foreigner countries was from none to 16 years. The background information of interviewees is presented as table 3.1.

Table 3.1

The Description of Interviewees

Interviewee Code	Gender	Position	Seniority (Year)	Lived Abroad (Year)
A	M	Research analyst	9	5
B	F	Research Associate	5	11
C	M	Equity Sales	7	16
D	M	Analyst	1.8	0
E	F	Secretary	20	0
F	F	Research Associate	5	7
G	M	Research Associate	1.5	1
H	F	Research analyst	10.28	3
I	M	Research analyst	10	5

Note. M means male; F means female.

Data Analysis

After conducting the interview, the researcher transformed the interview content as transcripts. Process of data analysis is presented in steps as follow. First step was coding the interview contents. The researcher read the codes again and

again, and used open-coding method to extract important concepts. Then, similar concepts were put into one category and serial numbers of coding were given. While doing categorizing, similar concepts were emerged into a category, and categories were further put into one theme. The researcher provided the example of the coding process in appendix B.

Reliability and Validity

In order to increase the validity of the study, a copy of the interview questions was provided to experts at National Taiwan Normal University (NTNU) and practitioners in financial industry in order to check their quality. These experts then provided advice on the consistency and logic of the questions. Interview questions were revised. For example, one of the original questions was "how is the frequency you communicate with foreigners?" The revised version added options as below,

How is the frequency you communicate with foreigners?

☐Everyday ☐1~3 per week ☐1~3 per month ☐1~3 per year

☐Other _____

Next, a pilot study was conducted before the formal interview to assess the feasibility of the questions, and modifications were made.

In order to increase the reliability of this study, peers debriefing and member checks were implemented. During the research process, the researcher had discussed the framework of the study, research questions, interview content, analysis, research findings, as well as discussion with peers and professors. The peers were graduate students of NTNU who major in human resource. Professors were experts in human resource development. Besides, when the interviews were conducted, the researcher

had verified with the respondents about what had been said and clarified participants' perspectives to accurately reflect interviewees' thought.

During the actual interview, the researcher used voice recorders, and transcribed personal notes. After finish interview, the researcher translated interview as transcripts. Open-coding method was adopted to extract important concepts. After coding the interview contents, the researcher invited two peers to review the coding to see whether the concepts generated from interview contents make sense or not. The level of consistence was above 95 percentages.

Research Procedure

This study aimed to explore intercultural competence for professional financial workers, communication barriers they met in intercultural context, and to investigate the developmental approaches of intercultural competence for them. Literature related to intercultural competence, intercultural communication, and barriers of intercultural communication were reviewed. The researcher further developed the purpose and questions of this study. In order to gain a deeper understanding of Taiwanese professional financial workers, qualitative approach was adopted. Based on the literature and the purpose of this study, the interview guideline was developed. Then the researcher conducted pilot interview, discussed with experts and peers, and revised the interview question. After this step, the researcher started to conducted formal interview. Then, the collected data was coded and analyzed. Results and discussion were further provided. The Figure 3.2 showed the whole research procedure.
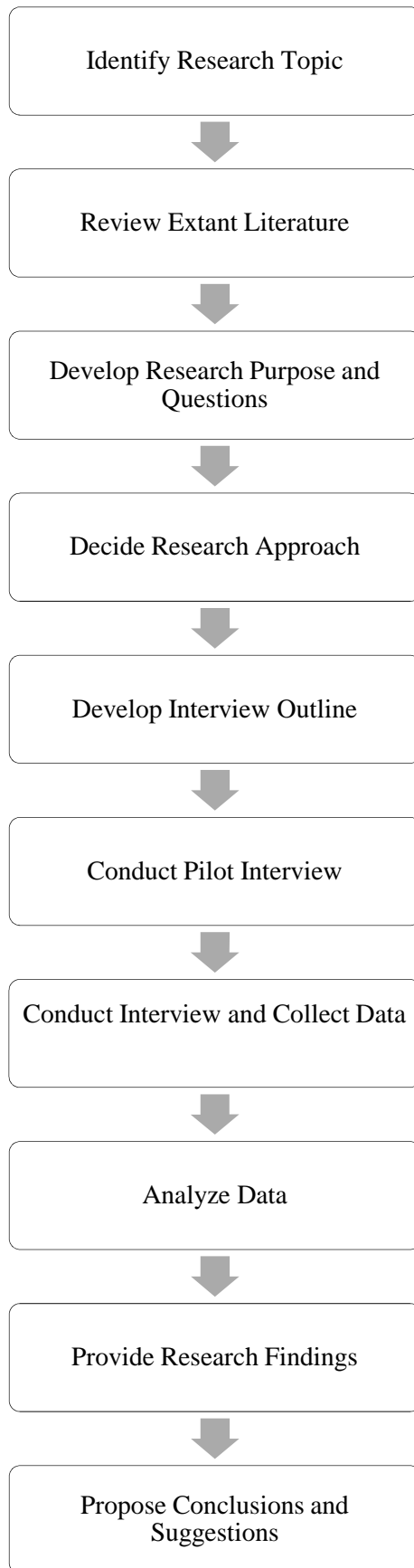
Figure 3.2 Research procedure

CHAPTER IV. RESEARCH FINDINGS AND DISCUSSIONS

The research findings are discussed in this chapter which comprised of the tasks and job contents of the interviewees, the important intercultural competences proposed by the interviewees, intercultural communication barriers the interviewees faced, and developmental methods for intercultural competences.

Tasks and Job Contents of Financial Professionals

In this part, the researcher explored the tasks and job contents of the interviewees to get whole understanding of job duties and working environment of financial professionals.

The financial professionals defined in this study included research investment analysts, research associates, equity sales, and secretary, as the job positions of interviewees. Research analysts and research associates belong to research team. The main tasks of research analysts are to analyze financial information that affects equity price of specific companies, and help investors make decisions by providing value-added, independent, and insightful analysis. The main task of research associates is to assist research analyst, such as building financial models, writing research reports, and doing industry research. The tasks of equity sales are to maintain and develop relationship with investing clients, and to be as the bridge between research team and investing clients. The tasks of secretary are to arrange visiting schedule, and to maintain investor relationship. Table 4.1 gives further information of tasks and job contents of financial professionals.

Table 4.1

Tasks and Job Contents of Financial Professionals

Job position	Job task and contents
Investment Analyst	• Research and analyze financial information or other factors affecting investment programs of specific companies • Help investors make decisions by providing value-added, independent, insightful analysis. • Call investing clients, conveying ideas of the research reports. • Call and visit management of companies to get information of financial position, new investment products, etc. • Build financial model and summarize the financial position of the company, review dividend records, note capital structure and comment on managerial effectiveness
Research Associate	• Build financial model and summarize the financial position of the company. • Draw charts and graphs, using excel spreadsheets, to illustrate technical reports. • Do industry research, and providing value-added, independent, insightful analysis. • Support research analyst.
Equity Sales	• Maintain and develop relationship with investing clients, such as fund managers, corporations, etc. • Advise clients on the investing opportunities and provide a coverage services to clients. • Read the research notes and decide which equity is worth to promote. • Generate ideas and be as the bridge between analysts and investing clients, pass clients' questions to research team.
Secretary	• Arrange investing clients' visiting schedule. • Arrange analysts and sales visiting schedule. • Deal with tasks which relate to maintain investor relationship.

Marketing is the same task of these financial professionals. There are three kinds of marketing. The first type is that analysts go abroad to visit investing clients, usually accompanied with equity sales. The second type is that analyst or equity sales accompany with investing clients to visit Taiwanese companies. The third type is that analysts and Taiwanese companies go together to visit investing clients.

Here, Aaron gave an example of the first type marketing,

We have many rounds road show and go to many countries each year. We will have 7~8 meetings per day, and 35~40 meetings per week. A road show needs to be 4~5 weeks, thus we will have around 150 meetings per roadshow. We send out the paper to investing clients before we visit them, so they will know the topics and what contents I'm going to say [A-11-53].

As Chen said, the process of the second type marketing is as bellowed,

We call companies to express that our investing clients would like to visit them and to ask whether they are available or not. Then, we arrange the time and venue for meeting. Before we visit the company, it's better for us to review the financial report of the company in advance. In this way, we have a clear idea that what questions we can follow up when we visit the management of companies. Usually, we arrange 5~6 company meetings in one day [C-04-19].

Fiona gave further information of the third type of marketing,

I cover xxx company. I bring the management of xxx company to visit investing clients. Most clients are located in Europe, the United States, Japan,

Hong Kong, Singapore, and the Mid-East. We go to the offices of investing

clients, and present some ideas or information of xxx company. Following

this is investing clients' questions [F-04-22].

The marketing is a communication channel for investing clients and Taiwanese

companies, which means a communication way for Taiwanese companies and their

investors. It let analysts and investing clients get more information of Taiwanese

companies, and help them make decision on investing the equity. Besides, it is also a

way for analysts to persuade, and convey their ideas to investing clients.

There are many ways that these financial professionals contact their customers,

such as email, phone, and face to face communication. Email and phone contact are

the most frequent ways to contact their clients. The frequency of face to face

communication depends on the positions. The higher level of the positions, the more

frequency they have face to face communication with clients. The language the

interviewees used to contact foreigner clients is English. Most of them have ever lived

in foreigner countries, some of them even have worked in foreigner countries. The

language skills they oft-used during work are oral, writing, reading, and listening skill.

The researcher provided further background information of interviewees in table 4.2.

Table 4.2

Background Information of Interviewees

Frequency / Interviewee	Contact by phone	Contact by email	Face to face communication	Have lived abroad	Have worked abroad	Language skills oft-used during work
Aaron	⑤	⑤	④	④	③	☎ ✉ 📖 ☺
Betty	⑤	⑤	③	⑤	X	☎ ✉ 📖 ☺
Chen	⑤	⑤	③	⑤	③	☎ ✉ 📖 ☺
Darren	③	⑤	①	X	X	✉ 📖
Erina	④	⑤	②	X	X	✉
Fiona	⑤	⑤	②	⑤	X	☎ ✉ 📖 ☺
Gray	⑤	⑤	①	②	X	☎ ✉ 📖 ☺
Helen	⑤	⑤	④	⑤	X	☎ ✉ 📖 ☺
Ivan	④	⑤	⑤	⑤	④	☎ ✉ 📖 ☺
Legend	⑤ Every day ④ Twice a week ③ 3~5 times a month ② 3~5 times one year ① Less than three times on year			⑤ > 5 years ④ 3~5 years ③ 1~3 years ② < 1 year X None		☎ Listen ✉ Writing 📖 Reading ☺ Oral

The companies of interviewees were introduced as following.

Company A

Company A is a foreigner investment financial company in Taiwan. It is one of Asia's independent brokerage and investment group. The company provides banking, equity-broking and asset-management services to global corporate and institutional clients. Company A built its reputation on unrivalled equity research and economic analysis which is consistently ranked the best in Asia. Interviewee A is a research investment analyst, interviewee B is a research associate, and interviewee C is an equity sales of company A. All of them have lived abroad for more than five years, also, each of them with more than five years working experience.

Company B

Company B is a global financial services company. It provides consumers with a wild range of financial products and services, including securities brokerage, consumer banking and credit, transaction services, corporate and investment banking, and wealth management. Its investment research covers 90 percent of the market capitalization of the major global indices, and provides macro and quantitative analysis of global markets and sector trends. Interviewee D is a secretary and supports the research team; interview E is a research assistant, also is a trainee of MA program.

Company C

Company C is one of the world's largest financial institutions, the biggest brokerage in the world, and a firm traded on the New York Stock Exchange. The company has more than 800 analysts focusing on global equity, macroeconomic and global credit research. Interviewee F is a research analyst in company C, has ever

worked both in local and foreigner investment financial institution.

Company D

Company D is a local financial company while provided services for domestic and international institutional investors. It operates brokerage, underwriting, derivatives, credit transactions, bonds and stock transfer agency services. Company D is the biggest local brokerage in Taiwan with 12% of market share. Interviewee G is a research associate in company D.

Company E

Company E is a global banking and financial services company headquartered in London. It has operations in over 50 countries and territories across Africa, Asia, Europe, North America and South America. Company is famous for its investment banking and wealth management service. Interviewee H is a research analyst in company E.

Company F

Company F is a global banking group, headquartered in Paris. Company F is a universal bank split into three strategic business units: retail banking, corporate & investment banking, and investment solutions. Interview I is an analyst of company F.

Intercultural Competences

Intercultural competences are the ability to communicate effectively and appropriately in intercultural situations based on one's intercultural knowledge, skills, and attitudes (Darla, 2004). The dimensions of identified intercultural competences include ability, skill, knowledge, cognition, personality and attitude.

Ability

The intercultural competence which was most mentioned by interviewees is language ability. Since their customers are foreigners (for some interviewees, even their colleagues and country head are foreigners), most of the interviewees thought language ability is a basic intercultural competence for financial professionals. As Betty said,

> There are many original sources are in English, thus, your reading ability must be good, that means you can get the information in a short time. If you need to wait for others to translate the sources for you, or you can't read it directly, you will spend more time on gathering information than others [B-01-07].

Also, Aaron and Gray thought owing to the need of work, good language ability can let work be effective. Therefore, language ability is the basic intercultural competence proposed by the interviewees.

In addition to language ability, the ability to develop relationship is also important. Since these financial professionals need to explore information from companies, and communicate with unfamiliar clients or clients whom have not seen before, the ability to build up relationship with different background people is important. As Betty said, "you need information that others did not know from certain

people. Why they need to tell you the news? It depends on the relationship between you and them." Chen also said, "the reason we call clients everyday is to maintain relationship. We want to let our clients think we care about them." Aaron even expressed that to build up relationship with industry insiders is one of his tasks. Above talks showed that the ability of networking is needed intercultural competences for financial professionals. The ways these professionals used to build relationship includes attending conferences, seminars, analyst meetings, and investor forums. Also, calling clients, and visiting clients or industry insiders are ways proposed by the interviewees.

The ability of observation is also mentioned by several interviewees. They mentioned that this ability help them catch more messages in communication with clients. It also helps them provide service that meet clients' need. As Fiona said,

> Some customers told me what equities they hold, but some didn't. For clients who didn't tell you their asset allocation, you need to catch the messages from your communication with them. Thus, you can meet their needs [F-05-29]."

Besides, Erina also said,

> Investing clients will list the local companies they want to visit, you can tell the industry they're interested in. If my clients want to see a financial company in Taiwan, and unfortunately the financial company can't attend this meeting, I will provide lists of other financial companies to my clients. For the same case, some equity sales provided lists of technology companies such as TSMC. This means the sales didn't understand their clients' need. My clients can't meet the first-tier companies (means the biggest companies), I will

provide list of second-tier companies to them. You need to be observant [E-06-36].

Financial professionals should be sensitive to clients' messages. Through good observation, they can catch the messages, and provide further service to meet clients' needs. Taking note is a useful method proposed by Aaron. He took note after every communication with clients. This helps him to remember the conversation and clients' special needs. Therefore, he can provide more service to clients.

All interviewees agreed that financial industry is a fast-paced working environment. Professionals only have limited time to complete one thing. Usually, they have less than one hour for each meeting with clients, or even shorter when they convey ideas through phones or emails. Therefore, in limited time is needed, and the ability was proposed by Aaron, Betty, Fiona, Gray, and Helen. Gray gave an example on how to present ideas. He said,

> Financial industry is too busy. We have more than 100 emails per day. My clients may not have time to read my report. Therefore, I will summarize one key point for each section and list in the front of email. Let my investing clients know the key points of this report in a short time. Then if they are interested in, they will read the report [G-06-51].

Besides, Fiona also suggested that do not present everything once time. She thought professionals can get rid of weeps and keep key points in presentation. The experiences of Gray and Fiona showed that the ability of summarizing key points is needed for financial professionals.

Knowledge

Knowledge is a set of facts or pieces of information related to a given content-domain. Knowledge is the competence which is most likely to be gained through training (Caligiuri, 2006). Intercultural competences identified by the interviewees include knowledge of target culture, business knowledge, and knowledge about own culture.

Knowledge of target culture includes knowledge of ethnicity, language, history, geography, economic, society, value system and beliefs, rites, rituals, behaviors, and etc (Flaskerud, 2007). Knowing your clients' cultural knowledge helps you get deeper understanding of them, it also helps you get closer relations with them. As Gray said,

> It's better for me to understand clients' background, or their living surrounding. If you have customers come from England, and you have ever been to England, you can have topics with them. You can exchange food experience, travel experience, the life there, and etc. In my opinion, the cultural knowledge helps me get closer relations with my clients [G-04-33].

Darren gave a negative experience of not knowing cultural knowledge as below,

> Japan has much etiquette, thus you need to pay attention on getting along with Japanese. In Japan, if you want to pour Sake (Japanese wine), you need to fill the whole cup. If you pour wine, you can only fill half of the cup. My colleague didn't know this culture, he did wrong. Japanese clients felt angry and though he was impolite. Thus, you need to know the specific cultural knowledge of your clients [D-07-28B].

What's more, food culture is also a cultural knowledge proposed by the interviewees. Erina said, "Indian do not eat beef, and 90 percent of Indian are vegetarian. I didn't know this before." Therefore, the more one know others' culture, the less chance one will violate taboo.

Moreover, knowledge about own culture also help these interviewees in intercultural experience. Some interviewees stated that if one knows own culture well, one can share cultural knowledge or experience to clients. Basically, foreigner clients are interested in Taiwan, and the cultural sharing can let relation become closer. It helps to promote understanding of each other.

Business knowledge is another competence which helps financial professionals in intercultural context. Due to language barriers, foreigners are difficult to get financial information of Taiwan. That is why the investing clients especially need Taiwanese financial professionals to provide information to them. As Aaron and Fiona stated that because Taiwanese clients can get much information through newspaper, foreign clients relatively rely on their professional knowledge.

Moreover, according to Aaron, Fiona and Gray, broader business knowledge can help professionals build up relationship with clients. As Gray's said

> You will get esteem for your professional knowledge. That is because you and your clients are unfamiliar, you didn't know each other well, and you can only communicate business knowledge. Thus, if you have tough business knowledge, you will get recognition. The business knowledge is your view to Taiwanese industry, and the systematic analysis of environment. Broader business knowledge can help you start conversation, and also build up trust relationship with your clients [G-03-25].

Business knowledge is needed competence because it helps workers provide professional service to clients, also helps them build up relationship with clients.

Cognition

Caligiuri (2006) defined skills as practiced acts and can increase over time but limits to one's nature ability, intelligence, or personality. The cognition proposed by the interviewees includes cultural sensitivity, and think foreigner is not a special category.

Cultural sensitivity means being aware of cultural difference. Through interview, the researcher found many interviewees are sensitivity to cultural difference. Erina is the best example. She has many Indian clients. She noticed that every time Indian clients did not eat beef, and ask for vegetarian food. She did not know that Indian do not eat beef at first, but she found that Indian eating habits is different than Taiwan. Therefore, she always arranged vegetarian restaurant initiatively for her Indian clients. Erina also noticed that her boss did not celebrate Christmas and Lunar New Year. She found that her boss is a Jew, and celebrated holidays distinct from Chinese culture and Christian culture. Therefore, she arranged the meeting schedule avoiding cultural holidays for her boss. As Erina's experience, sensitivity to cultural difference can help one understand foreigners more and can avoid violate taboo in some degree.

Many interviewees stated that they think foreigner is not a specific category called "foreigner." They regarded foreigners as ordinary people. This cognition owns to the frequency they meet foreigners. Because they communicate with foreigners very often, foreigner is not a special group for them. Foreigner is just like a Taiwanese people. The interviewee Aaron said,

In my opinion, you don't need to think foreigner is a special group. For me, I

think foreigner is just the same as Taiwanese. Foreigner is not a specific

category to me. I found that many Taiwanese have different attitude when they

communicate with foreigners. If you regard foreigners as a special group, this

cognition will influence the interaction you face foreigner [A-13-66].

The interviewees thought that foreigner is an ordinary people. Foreigners are

not special. Because of this cognition, their behavior and attitude to foreigners are

same as the way they face Taiwanese.

Personality

The interviewees proposed personalities that they thought are needed in

intercultural context. The first one is being an active person. Aaron, Betty and Gray

mentioned that Taiwanese are relatively passive than foreigners. Therefore, Taiwanese

may be disadvantaged in intercultural communication. Betty gave an example,

You must be active, or you won't have opportunity to be promoted. When you

attend meeting, you must talk, to comment on the topics. You need to say

something that others think you contribute to them. Taiwanese is shy. Usually,

they don't talk, or have no comment on topics. If you don't express your

opinion actively, foreigners will think you do not participate in and not make

contribution to teams [B-04-30].

The interviewee Aaron also gave his opinion. Aaron is a mentor for many interns

in his company. He found that Taiwanese interns are passive, while foreigner interns

are active. Aaron said,

Taiwanese students are passive. I have seen many interns for several years,

45

foreigner interns are relatively active. I gave Bloomberg as an example. When

Taiwanese have problems on Bloomberg terminal, they press "help help" and

use instant message software to find the answers. Foreigners also press "help

help," but ask servants to call them directly in order to find the answers

quicker. The way Taiwanese students solving problems are passive [A-02-18].

Aaron thought that is education causing the difference. He stated that when searching something, foreigners will find various perspectives while Taiwanese will make effort on finding the only right answer. Foreigners take the phone to call directly while Taiwanese prefer through email or instant messaging software. He thought that foreigners are more adaptive in intercultural financial environment due to their active personality. As the interviewees stated, being active is needed intercultural competence.

In addition to being active, the researcher found interviewees are open-minded. They do not judge things through their past experience and try to reduce prejudice in intercultural context. The researcher here quoted wording of Aaron to be an example,

Do not think you know everything of the country you have lived for 3 to 5

years. You only stay there for a while; your cultural experience of that country

is limited. You have dilettante knowing. If you can open your mind and reduce

prejudice, you can learn more and see more [A-08-42].

Another personality proposed is being confident. The interviewees found that many Taiwanese are not confident, especially in intercultural communication. They are timid and afraid to speak foreigner language. Much Taiwanese lose confidence in intercultural communication because they care about their language ability too much.

As Helen said, "At the first time I talked to foreigner, I thought they focus on my English or grammar."

Many interviewees thought their language ability are not good as a native speaker, but they still achieved success in intercultural communications because of their confidence of themselves. As Aaron said,

> I don't think language ability is an important thing. In my opinion, having confidence is more crucial. Being confident comes from the understanding of yourself and your culture. You need to agree your culture. If not, you will think yourself is inferior to foreigners [A-02-15].

Aaron not only stated the importance of being confident, but also proposed the idea of being courage to take a stand. He thought the task of financial professionals is to help investors make decisions by providing value-added and insightful analysis. Thus, professionals must have courage to take stand of your view. It does not matter that your view is right or wrong. Professionals need to have confidence to make a comment. Through two-month observation, the researcher agreed Aaron's statement. These professionals provide financial information to clients every day. The confidence to take a stand makes their words more persuade.

Being curious about other culture is the last proposed personality. Through interview, the researcher found that these professionals are very interested in their clients' culture. Also, their clients are interested in Taiwanese culture. In interaction, they ask many questions to understand more about other culture. The interviewees are curious for seeking out cultural differences, and have much conversation on exchange cultural experience. As Ire said, "you need to have strong interest on them." The interviewees are curious about other culture and excited to explore more cultural

differences that they did not know.

Skill

The interviewees agreed that presentation skill is an important competence in intercultural communications. The interviewees thought some people can present the same content in an interesting way, but some in a bored way. Although language ability is important, the way that you present your idea is more important. As Fiona said,

Language ability is secondly important. In my opinion, how you present your idea is first. There are many people who haven't lived in foreigner countries, but they don't have problem on communicating with clients. That is because you use the same words every day, and get familiar with the repeatedly used words. Therefore, the key point is your presentation skill [F-11-59].

Betty went on said,

Foreigners come out the conclusion firstly, and then list the reasons to explain why they think so. That is why we need to come out conclusion in front of statements when we present our ideas to clients, or we lose their attention [B-04-29].

Gray even thought that presentation skill can be a bonus. He said,

If you want to become outstanding in this industry, you must have excellent presentation skill. Sometimes, we can forecast events accurately, we know

what will happen in the near future. But the way we present our ideas isn't fun. Thus, our clients didn't want to read our reports. Presentation skill is a bonus. If your report can get 70 points on professional knowledge and information, good presentation skill can let you get 90 points. You can success or not lie in the 20 bonus points. Your presentation skill can let you become outstanding [G-07-63].

As above discussion, presentation skill is identified as an more important intercultural competence than language ability in intercultural communications. Just as Erina said, the presentation skill is how you tell your story to let people believe your story is a happy ending.

Other skill proposed by interviewees is communication skill, which let intercultural communications more effective. One communication skill repeated by interviewees is to communicate through counterpart's language. Chen gave his example,

Some of my investing clients can speak Mandarin. They spoke Mandarin when they meet management of Taiwanese companies. In this way, their counterparts felt closer, and were willing to tell them more [C-05-21].

Erina and Aaron also said that they change their communication ways and topics depend on clients' ways. Put yourself in other people's shoes. This let interviewees build up closer relationship with clients.

Another communication skill proposed by Erina is to "step back." There are many disputes in intercultural communications, especially when one needs to achieve an agreement on both sides. She gave her experience that if everyone fights for whom

can take the whole cookie, then disputes never come to an end. To make a concession is the communication skills which let intercultural communications more effectively and complete goals in limited time.

Attitude

The attitude the interviewees thought a financial professionals should have in intercultural communications are respect for other cultures, and be willing to step outside of their comfort zone.

Respects for other cultures can decrease the communication barriers, and let others have better feeling. Aaron, Betty, Darren, Erina, Fiona, and Gray identified this attitude as important competence in intercultural communications. Here gave Betty and her clients story as following,

> My European clients have no idea about Taiwan, and thought Taiwan is a country like Thailand, or the country which legislators fought in legislative assembly. When they went to countryside of Taiwan, their face showed feared. But they didn't let you feel being discriminated. Most of clients show respect for our cultures [B-03-26].

Betty thought the respect her clients showed let her feel not being discriminated. Besides Betty thought professionals need to be willing to step outside of their comfort zone.

> In parties or gatherings, you can see Chinese sit on the same table and foreigners sit on the other table. Everyone only talks to people whom they are familiar with. People have their comfort zone, and stayed in their zone

50

[B-06-39].

Betty stated that people should step outside of their comfort zone, and speak to others who may not familiar with. Professionals must be more active and be more willing to build up networking. Erina also said, be willing to step outside of comfort zone and taking the initiative to meet new friends let one have more chance to establish relationships.

As above discussion, the researcher sorted out intercultural competences proposed by the interviewees in table 4.3.

Table 4.3

Intercultural Competence of Professional Financial Workers

Theme	Category	Coding
2. Intercultural competence	2.1. Ability	2.1.1. Language proficiency
		2.1.2. Networking ability
		2.1.3. Observation
		2.1.4. Ability of summarizing
	2.2. Skills	2.2.1. Communication skills
		2.2.2. Presentation skills
	2.3. Cognitive	2.3.1. Cultural sensitivity
		2.3.2. The thinking of foreigner is not a specific category
	2.4. Knowledge	2.4.1. Business knowledge
		2.4.2. Knowledge about own cultural
		2.4.3. Knowledge of target culture
	2.5.Attitude	2.5.1. Respect for other cultures.
		2.5.2. Be willing to step outside of their cultural comfort zone
	2.6. Personality	2.6.1. Curiosity for seeking out cultural differences
		2.6.2. Courage to take stand
		2.6.3. Be confident
		2.6.4. Be active
		2.6.5. Open-mind

Intercultural Communications

In intercultural communication, barriers are the common obstacles people encountered and cause ineffective communication. Here, the professionals provided the barriers they faced, and proposed the ways which let intercultural communication more effectively. Also, finding of nonverbal language of financial industry was mentioned in this section.

Barriers of Intercultural Communications

The barriers these professionals faced are lack of language proficiency, the difference of thinking styles and communication styles, cultural differences, and lack of conversation topics.

Lack of language proficiency

Language is the barrier the interviewees often encountered. The foreign language they used in work is English. Although English is a universal language, there are many accents. The different accents make the interviewees confused. Fiona thought the accent of Indian English is the most difficult to understand. Sometimes she could not identify the English words spoken by the Indian. Therefore, Fiona proposed one solution for professionals when one cannot understand the meaning during intercultural communication. She said,

> When I couldn't get what my Indian clients' meaning, I will write an email to confirm again. When I finished the call, I will send an email to my clients, and the content is, based on our conversation, your questions are…., this way helps me a lot [F-09-47].

Sending emails to confirm again is one of the ways when one cannot understand the meanings. Besides, Fiona also stated that slower speaking speed also helps counterparts understand better. She said that Taiwanese tends to speak fast when time is not enough. The rapid speed let people miss your points. Therefore, Fiona suggested that do not present everything you want to express in a short time, professionals can get rid of weeps and keep key points in presentation.

Gray also gave his experience as below,

In my opinion, language is a communication barrier. I'm not a native speaker. My overseas experience is limited to daily conversation. I can understand about 70~80 percent of conversation before, but it's not enough now. I need to get thorough understanding of clients' words to meet their needs [G-06-60].

When one cannot understand the meanings of certain words or sentences, Gray suggested that to ask again is the best way. Do not pretend you understand the meanings.

Darren also gave his colleague's experience to show the importance of proficiency of language as below,

Japanese is an elaborate language. They have different forms for person singular words that indicate the social status. One of my colleagues is responsible for Japanese market. He speaks fluent Japanese, but not a native speaker. During communications with Japanese customers, he used the wrong form, and our Japanese customer got very angry [D-07-28A].

As above story, not proficiency in language is a barrier in intercultural communication, especially in cultures which have elaborate language system. The usage of wrong form may cause others feel uncomfortable, or even feel infuriated.

Besides language proficiency, translation is also a barrier in intercultural communication. There are many terms are jargon, and it is difficult to translate the meaning from Chinese to English. As Betty said, it is difficult to explain the term in Chinese, not to mention the fact that you need to translate it into English.

Thinking styles

The thinking and communicate styles differ from culture to culture. In intercultural communication there are many barriers because of the difference styles of thinking and communication.

Difference of thinking styles is proposed by Betty and Gray. Betty, with more than 10 years living abroad experience, thought the different styles of thinking influence communication. She stated that the thinking style of the Westerners is to present the finding firstly, then follows the reasons a, b, and c; while thinking way of Taiwanese is opposite. Taiwanese gave the points a, b, and c firstly, then follows the finding. Betty suggested that put the findings and conclusions in the front of the presentation conforms to clients' thinking style, and helps clients get points easier. If not doing so, clients lose their attention easily.

Communication style

Difference of communication styles is further proposed by Aaron, Chen, Darren, and Gray. They found that Taiwanese tend to avoid facing confrontation directly while clients tend to discuss it directly. Gray had below experience,

They will tell you their preference directly. If they don't like your idea, they

tell you. If they like your idea, they also express. They tell their feeling, what

they're thinking directly. They aren't circular style which speaks something in

front of the words they really want to say. They express their feeing certainly

[G-04-40].

Gray stated that when he found their communication style is direct style, he also

response straightly. This helped communications smoother. Chan also said, "The

communication way for local company is to close your mouth. Do what your boss

says. But in foreign investment company, if you have any question, you can tell your

boss directly." Different communication styles may cause barriers. Showing

understanding and consideration of the differences help communications.

Cultural dimension

Cultural difference was a communication barrier in interviewees' experience.

Cultural difference includes society, value system and beliefs, rites, rituals, behaviors,

and etc. The researcher found that many interviewees had met barriers because of

different rituals and value system. Here, Fiona's table culture experience is given

more detailed as an example.

In my experience, Asian clients like to discuss topics related to work. They

like to ask your professional knowledge, like to discuss which equity will rise

and crash. European and American clients don't like this way. They sit on the

dinner table. It means that they want to enjoy the dinner. If you still discuss

topics related to work, they will say "that's enough" to stop you [F-10-57].

Fiona's story showed the value of work and life differs from countries to countries. Gray's experience also expressed this.

> For the Westerners, job is job, life is life. Life and job are two difference pieces. But for the Easterners, life and job are mixed together. Thus, the work culture is different. The Easterners have longer working hours while the Westerners have relatively shorter working hours. The Westerners think that except working hours, other time is their time to enjoy life [G-08-66].

Asian seems to regard life and job as connected, while European and American think these two are separate.

Besides the differences of work culture, lack of cultural knowledge can also be a barrier in intercultural communication. The experience with Japanese clients gave by Darren in previous section also showed the differences of cultural ritual could be a barrier in intercultural communication. For culture which has much etiquette, it is better for professionals to know the specific cultural knowledge of that country.

Conversation topics

Topic is a subject of conversation or discussion. Having topics in communications can let conversation go on and on, while lack of topics let communications become silent and sometimes embarrassed. Do not have topics with clients and do not understand the topics clients mentioned are proposed by the interviewees as barriers in intercultural communications.

Aaron gave his experience here.

> The topics of conversation include family, children, and travel experience of

various countries. The point is, if you only read Taiwanese newspaper, all what you contact is only Taiwanese culture, you have no idea about what happened out of Taiwan. You won't have conversation topics with clients [A-09-47].

Not only Aaron, Chen, Erina, Fiona, Gray and Ire also identified lack of conversation topics as a barrier in intercultural communications.

Some interviewees said that sometimes they cannot understand the topics mentioned by clients, so they could not continue the conversations. The reasons may be lack of similar living experience or lack of language proficiency.

Having no response is also barriers in communications. Chen had following example. His daily task is to call clients and maintain relationship with them. Basically, it is based on phone communication. Chen thought that he cannot break iceberg with some clients in intercultural communication, and gave his story below,

The barrier of communication is clients have no response. Whatever you said, clients response is only um…um….you said the future is bloom, they replied um…; you said the future is not good, they replied um….when you finish, they asked anything else? Then I asked "are you looking for anything in Taiwan?" They said yes, but didn't say anything else [C-09-38].

As Chen thought, the difficulty is your clients have no response on your topics, and you cannot break the iceberg between you and them.

Ways of Intercultural Communication

Here, the professionals provided the ways which let intercultural communications more effectively. Also, nonverbal language of financial professional

58

was mentioned here.

Small talk

Besides ways that mentioned above which help professionals concurred barriers, small talk is a common way helping interviewees build up relationships with their clients in intercultural communications. Small talk is meaningless conversation of content, but it is often seen as socially important. The interviewees provided their topics, timing and locations of small talk. The interviewees stated that they start conversations through small talk. This helped them get closer distance when they were not familiar with each other. The topics of small talk include nonsense conversation, family and children, travel experience, things happened recently, greeting words like how are you today, and etc.

When is the time to have small talk? The interviewees stated that when they met the clients or start contact with clients whom they are not familiar with, or when they finished the presentation in marketing meeting but still have little time. Small talk can be taken place at everywhere. The locations these interviewees often have are pantry, meeting room, lobby of hotel and sidewalk.

Nonverbal language

Nonverbal communication is taken as a silent language. It includes communication beyond the spoken or written word, such as facial expression, gestures, eye contact, the timing in spoken exchange, space, appearance, and distance. The researcher found that appearance is an important nonverbal language in financial industry. The observation note showed the dress code of financial industry.

Both males and females dress business suit. The materials of their business

suits seem have good quality. Males wear dark pants and light shirts. Some

people have decorative cufflinks to fasten cuffs. The dresses of females are

various. Some wear business, some wear business casual. They all look good

in appearance ……They have suit coats hanged on the back of their chairs.

When they meet foreigner clients or important clients, they dress the suit

coats.

Not only appearance, Betty's experience showed more nonverbal language of

financial industry.

These international financial professionals always live in the top-rated hotel,

such as the Grand Hyatt hotel. Wherever they go, they stay in the five-star

hotel. Thus, when we arranged the second-rated hotel for them, I saw some

hesitation in their eyes [B-02-22].

One can also see this trend through the locations of these financial companies

choose to hold conferences. Such as the Bloomberg Focus Day of 2011 took place in

W hotel. The financial companies choose meeting rooms of five-star hotels to be as

the sites of a conference. Observation note and Betty's experience gave some example

about nonverbal language of financial industry.

As above discussion, the researcher sorted out barriers the professionals have

met in intercultural competence in table 4.4.

Table 4.4

Barriers of Intercultural Communications

Theme	Category	Coding
3. Barriers of intercultural communications	3.1. Language dimension	3.1.1. Lack of language proficiency
		3.1.2. Difference of accent
		3.1.3. Difficulty of translation
	3.2. Thinking styles	3.2.1. Thinking style of the Westerner
		3.2.2. Thinking style of the Easterner
	3.3. Communication styles	3.2.1. Directly styles
		3.3.2. Indirectly styles
	3.4. Cultural dimension	3.4.1. Cultural difference
		3.4.2. Lack of cultural knowledge
	3.5. Conversation topics	3.5.1. Do not have topics
		3.5.2. Do not understand the topics
		3.5.3. Cannot break icebergs

Developmental Approach of Intercultural Competences

Intercultural training is a relative unfamiliar term to financial professionals. Though none of the interviewees have formal intercultural training experience, they all agreed intercultural training can benefit communication with clients. The interviewees provided the training experience they have had, and some developmental methods through their practical experience.

The difficulty of developmental approach is there are no specific courses and targets to train. As Aaron said, colleagues and clients of multinational companies come from various countries or cultures. It is difficult to have specific intercultural training courses for each culture. He gave his experience,

> Intercultural training is not an easy way. The reason is that you don't know who should be trained by whom. There were 31 people in my past company, only two of them are English. Others are people from various countries. Hence, how can you have an American to teach an Indian to do business with his Chinese clients? [A-07-38A]

Also, Betty thought that the effect of training courses cannot stand for long. Although trainees get the cultural knowledge, they dismiss it from the mind easily. Therefore, developmental approach is better to be a long-term process, and base on daily experience. As Aaron thought, his daily work is the best way for training intercultural competence. He called a South African today, called an American the day after today. He thought exposure under intercultural context is the best way for training intercultural competence.

Developmental Approach of Language Ability

Among intercultural competence, the interviewees thought language ability is easier to develop. The developmental approach is exposure under English environment, said by Aaron, Betty, Darren, and Gray. "The more you exposed, the more proficiency you are. As Betty said,

> Only through a lot of reading original materials then you know what kind of English is authentic. Some people's grammar is right, but you feel it's strange. The reason is that no one says in that way. Through a lot of reading, or watching movies and series, you learn slangs, and understand the meaning [B-05-36].

Many of the interviewees study English every day. The reason is the need of their work. Besides, some interviewees even pursue further study to improve proficiency of language by themselves during weekend. Darren gave a special explanation, "reading a lot is just like the concept input and output. You have input (read and learn) firstly, and then have output (proficient language ability)."

The exposure under foreigner language environment and reading a lot of foreigner language materials help one get nature sense of that language.

Developmental Approach of Skill

The methods proposed by the interviewees related to training are presentation skill and interaction skill.

Presentation skill is referred as an intercultural competence can be trained. The interviewees agreed that although language ability is important, the way you presenting your idea is more important. Some people can present the same content in

an interesting way, but some in a bored way. Thus, the training of presentation skill is especially important for financial professionals in order to have more effective communication with clients.

Fiona had a professional presentation skill training experience. She shared her experience and showed the process here,

> The trainer asked me to present the content I present in daily meeting, and the trainer recorded a video recording for me. Then he told me where I can improve, how I can improve it, and how I can present it in a better way. I repeated practice the same contact once and once. In the end, he played the video recording to show me the level I've improved [F-07-37].

Fiona further gave more training details. One of the key points is to slow down your speaking speed. She thought many presenters are eager to present all their ideas in a short time, thus accelerate their speaking speed. In this case, listeners usually cannot catch the points. Fiona suggested that to slow down the speaking speed helps others understand better. Another key point is to get rid of the weed and keep the flower of the leek of. Fiona said that do not try to present every word you thought, and everything you want to express. Presenting your keys points only can help your presentation more precise. It also let your clients catch your points more easily.

The interviewees next proposed the developmental method for interaction skill. The method is mainly through experience sharing. In experience sharing, senior professionals share their successful experience to others. Fiona thought the sharing culture of her company helps her a lot on interaction with foreigner clients. She said,

> Before we visited our clients, our equity sales told us their experience of those

countries. They told us the difference may have between Japanese clients and American clients. Thus, we can have more preparation on how to interaction with them [F-04-25].

Experience sharing includes sharing of failure experience. The sharing of unsuccessful experience let other professionals avoid the same failure.

Developmental Approach of Knowledge

The reading materials are proposed by Aaron to gain topic in intercultural communication. He said that the materials which financial professionals most often read are The Economist, Financial Time and some foreigner news site such as Wall Street. Thus, professionals should read these materials. Aaron gave his explanation on this,

> When we google, we used google.com to search instead of google.com.tw. In this way, you have the same source as your clients. If you read Taiwanese websites and only read Taiwanese news, you're limited to Taiwanese perspective. That's why your clients didn't understand your points. We used Bloomberg, read The Economist and Financial Time because the financial professionals in the whole world all read this. You can have special view, but the information is based on the same source. Your clients can know where the source comes from [A-14-68].

Aaron gave a good view here. Reading the source most read in the world helps you get familiar with financial terms and have various topics. The consistence source with your clients helps you gain the credibility of your information. Also, it helps you

have conversation topics with your foreigner clients.

Besides materials, the interviewees also listed conference calls as the common training methods they have had. Conference calls take place when the presenter and the attendants are from various countries. The presenters will hold a phone system which attendants can call in. Here, the researcher gave notes of observation as an example.

When the time of conference call is coming, the professionals pick up their handsets. To avoid the phone line is busy, many professionals has called in earlier. The professionals said their attended session, their names and company name. It seemed that there are operators in the other side..….Several minutes later, the presentation seemed beginning. The professionals gaze at screen of computer (OC: it looks like they are looking at a PowerPoint file)….

Conference calls let professionals have training in their desk, and are very convenient for professionals to develop their professional knowledge, share newest information and exchange ideas.

Developmental Approach of Cognition

About cognition, some interviewees thought abroad experience is a good way to develop this intercultural competence. As Gray said,

I think Taiwanese have a sense of distance to foreigners. I had little chance to speak with foreigners before, thus I was afraid of communicating with foreigners at that time. I think my abroad study experience let me become accustomed to foreigners. I talked to foreigners every day, and got used of

them. The cultural experience let me become confident when communicating

with foreigners [G-09-74].

Gray thought most of Taiwanese are less of confidence of their English ability.

Less opportunity of facing foreigners is the main reason. Thus, he thought abroad

experience helps one get familiar with foreigners, and will not be nervous when one

communicates with foreigners.

As above discussion, the researcher sorted out developmental methods for

intercultural competence in table 4.5.

Table 4.5

Summary of Developmental Approach

Theme	Category	Coding
4.Developmental approach	4.1. Language ability	4.1.1. Exposure under English environment
	4.2. Skill	4.2.1. Presenting skill training
		4.2.2. Experience sharing
	4.3. Knowledge	4.3.1. Materials of knowledge
		4.3.2. Conference call
	4.3. Cognition	4.3.1. Abroad experience
		4.3.2. Working under intercultural environment
	4.4. Difficulty	4.4.1. Lack of specific courses and targets
		4.4.2. Effect of training cannot stand for long

Discussions

The researcher answered the three research questions here. The first research question is what intercultural competences professional financial workers need. The intercultural competences needed by Taiwanese financial professionals include ability, skill, knowledge, cognition, personality, and attitude dimensions. In ability dimension, language proficiency, networking ability, the ability of observation, and the ability of summarizing key points to present ideas concisely are included. Communication skills and presentation skills are especially needed. In cognition, professionals tend to have cultural sensitivity, and think foreigner is not a specific category. In knowledge dimension, business knowledge, knowledge about own cultural, and knowledge of target culture can help communications more effectively. Respects for other cultures and be willing to step outside of their comfort zone are proposed attitude dimension. Being curiosity for seeking out cultural differences, being confident of oneself, being active, and being open-mind are personality dimension, which help professionals adapt intercultural context well.

The second research question is "what are the barriers which professional financial workers have met in intercultural communications." The barriers professionals have met include lack of language proficiency, different accents of language, difficulty of translation, different thinking and communication styles, cultural difference and lack of cultural knowledge, do not have topics or cannot understand the topics, and cannot break the icebergs.

The third research question is "What are the approaches to develop intercultural competences for professional financial workers." There are several developmental approaches for professional financial workers. To exposure under foreigner language environment is the best way to develop language ability. Training of presentation skill

and experience sharing are proposed to develop skill dimension. Conference call and reading certain financial materials are good methods for developing intercultural competences. The most difficult to develop is cognition dimension. The interviewees proposed that abroad experience can serve as a developmental method for it. Also, working under intercultural environment is proposed as a long-term developmental process for cognition.

There are six stages in Bennett's Developmental Model of Intercultural Sensitivity. The six stages are denial of difference, defense against difference, minimization of difference, acceptance of difference, adaptation to difference, and integration of difference. Applying to DMIS, most of the interviewees are ethnorelative orientation, because their worldviews are ways of seeking cultural difference rather than ways of avoiding cultural difference. The interviewees are curious for seeking cultural difference, having cultural sensitivity, and respecting for other cultures. They may be identified as in stages of acceptance or adaptation stages. For the interviewees who thought foreigners are not a special group may be identified as in minimization stage. Minimization of cultural difference is the state in which elements of one's own cultural worldview are experienced as universal. The researcher found that these interviewees may different than the elements identified as minimization stage. Although these interviewees regarded foreigners as ordinary people, it did not mean the worldviews of interviewees were ethnocentric orientation. Adversely, these interviewees are more like ethnorelative orientation. The interviewees did not regard their own culture as central and universal. They accept cultural difference and do not regard themselves as superior or inferior culture. Therefore, they regarded foreigners as ordinary people, without cultural stereotype or prejudice. They communicate with foreigners in an equal basis.

The researcher found the difference of practitioners' experience and theory of

DMIS may because of the length of intercultural experience. The interviewees have lived in foreign countries for many years, some even have working experience there. The interviewees stated that they may absorb the value and belief system of host countries. Their worldview may change because of longer intercultural experience. Compare to subjects of DMIS, most of them were students and had shorter intercultural experience (most were months and few were years). Therefore, there may be difference between interviewees and theory of DMIS.

CHAPTER V. CONCLUSIONS AND RECOMMENDATIONS

In this chapter, conclusions are presented in the first section; managerial implications are presented in the second section. Recommendations for further study are presented in the final section.

Conclusions

The purposes of this study aimed to explore intercultural competences for professional financial workers, to explore communication barriers they met in intercultural context, and to investigate the developmental approaches of intercultural competences for them.

To achieve the purposes, the study adopted qualitative approach to gain an in-depth understanding of Taiwanese financial professionals. This study employed semi-structured interview and observation instruments to collect data. There were 9 professionals interviewed in the study, including investment analysts, research associates, equity sales, and secretary. Their main tasks are helping investors make decisions by providing value-added and insightful analysis, developing relationship with investing clients, marketing and road show.

The interviews were recorded and all contents were transformed as transcripts. Coding process was conducted and the analysis is as below, which include the tasks and job contents of professionals, intercultural competences needed by professionals, barriers of intercultural communications, and developmental approaches of intercultural competences.

There are many intercultural competences needed for Taiwanese financial professionals. Among these intercultural competences, language ability is the most

often mentioned competence. Owing to financial professionals often need to communicate with foreigner clients, and to develop relationship with investing clients, proficiency of language is regarded as a basic intercultural competence. Lack of language proficiency, different accent, and the difficulty of translation are common barriers they have in intercultural communications. The developmental method for language ability proposed by the interviewees is to exposure under environment of that language. Read more and listen more, and then one can develop nature sense of that language.

Presentation skill is a more important intercultural competence than language ability. An interesting presentation can impress clients. The style of presentation suggested is to present your findings or conclusions firstly, and then follows your ideas and discourses. This presentation style conforms to the thinking style of foreigner clients; therefore it can catch clients' attention easier than Taiwanese thinking style. Other suggestions are to slow down speaking speed, and to get rid of the weed and keep key points only.

Other intercultural competences financial professionals needed are networking ability, being observant, ability of summarizing, communication skills, cultural sensitivity, the cognition of foreigner is not a specific group, business knowledge, cultural knowledge, respect for other cultures, and be willing to step outside of their comfort zone, being curiosity for seeking out cultural differences, being confident of oneself, being active, and being open-mind.

Except language and different thinking styles, different communication styles, lack of cultural knowledge, cultural difference, and lack of conversation topics are also barriers these professionals faced in intercultural communications. The Westerners tend to face conflicts or problems directly, while the Easterners tend to avoid facing confrontation directly. In addition, lack of cultural knowledge and

cultural difference may cause serious intercultural communication barriers when one communicates with clients having elaborate cultural system.

The difficulties of developmental approach for intercultural competence are the effect of training cannot stand for long and lack of suitable training courses. Therefore, a long-term developmental process is proposed as a better method to develop intercultural competences. Working under intercultural environment and abroad experience are developmental methods for cognition. To exposure under English environment develops language proficiency. Presentation skill training, experience sharing, and conference calls are training methods for skill and knowledge. Besides, reading materials such as Bloomberg, The Economist and Financial Time are also important. Through reading these most read materials, financial professionals can know the news in the world and have same topics with clients that avoid silence in intercultural communication.

The table below showed the research finding of the study.

Table 5.1

Summary of Research Finding

Dimension	Intercultural competences	Intercultural communication barriers	Developmental methods
Ability	• Language proficiency	• Lack of language proficiency • Difference of accent • Difficulty of translation	• Exposure under English environment
	• Networking ability • Observation • Ability of summarizing	•Cannot break icebergs	

<div align="right">(continued)</div>

Table 5.1 (continued)

Dimension	Intercultural competences	Intercultural communication barriers	Developmental methods
Skills	・Communication skills ・Presentation skill	・Difference of communication styles ・Difference of thinking style	・Experience sharing ・Presentation skill training
Cognitive	・Cultural sensitivity ・The cognition of foreigner is not a specific category		・Abroad experience ・Working under intercultural environment
Knowledge	・Business knowledge ・Knowledge about own cultural ・Knowledge of target culture	・Do not have topics ・Do not understand the topics ・Cultural difference ・Lack of cultural knowledge	・Materials of knowledge ・Conference call
Attitude	・Respect for other cultures ・Be willing to step outside of their comfort zone		
Personality	・Curiosity for seeking out cultural differences ・Courage to take stand ・Be confident of oneself ・Be active ・Courage to take stand ・Open-mind		

Recommendations for Financial Professionals

Recommendations for financial professionals are as following.

Summarizing Key Points

International financial professionals often have limited time. Thus, summarizing key points of your presentation or discourses can help readers catch your points easier. The suggested way is to summarize one sentence for each section, then put the summarizing key points in the front of emails, presentations, or reports. Besides, it is better to present the conclusions firstly and discourses the next. This way confirms to thinking style of international financial professionals.

Suggested Reading Materials

The suggested reading materials for financial professionals are The Economist, Financial Time, and news of Bloomberg. These can help professionals gain related knowledge, and know the news taking place in the world. Besides, because these are the most read materials of international financial professionals, professionals can have same topics with clients and avoid silence in intercultural communication.

Develop Cultural Knowledge

Among intercultural competences, knowledge is the competence which is most likely to be gained through training. Therefore, the researcher suggests professionals could make more efforts on this competence. The knowledge dimension of intercultural competence includes knowledge of target culture, business knowledge, and knowledge about own culture. Professionals could gain cultural knowledge through training courses, experience sharing, travel experience, Discovery channel, and etc.

Do Not Regard Foreigners as a Special Group

Do not regard foreigners as a special group, or you may have different attitude and behavior toward foreigners. To face foreigners as the ordinary person, and then you can have relations on an equal basis. The importance is to understand the difference between you and them. Do not regard one's own culture as superior or inferior culture, or experience one's own culture as the only real one.

Be Confident

Many Taiwanese are timid and without confidence when they communicate with foreigners. Be confident. Catch every chance which you can communicate with foreigners. Once you get familiar with foreigners, you will have more confidence in intercultural communications.

Be Courage to Take a Stand

Be courage to take a stand. The main task of financial professionals is to help investors make decisions by providing value-added and insightful analysis. The courage to take stand helps your persuasion more powerful.

Be Open-mind

Do not think you know everything of the country even though you have lived there for many years. Be open-mind and do not judge things through past experience. Avoid prejudices and stereotypes in intercultural context.

Recommendations for Future Studies

There are many clusters of departments in financial industry, including credit unions, banks, credit card companies, insurance companies, consumer finance companies, stock brokerages, investment funds and some government sponsored enterprises. Therefore, to explore intercultural competences needed for specific clusters are suggested for future study.

Limited to contexts available, this study only presented developmental methods of intercultural competence which practitioners have had. To design detailed developmental process, such as analysis of training needs, training design, and training evaluation, is suggested for future study.

With the rapid growth of economic, China became an investment target of international cash flows. Taiwan, with special political and economic environment with China, can be fortunate to take a ride with this trend. Owing to the language barriers and limited investment environment of China, foreigner investors are difficult to get financial information. It is an opportunity for Taiwanese financial professionals to be as the bridge between China and foreigner investment. Relative topics are suggested to future researchers.

Future study can also make an effort on sophisticating DMIS model. Subjects of DMIS were students and had relative shorter intercultural experience, while practitioners and professionals may have longer intercultural experience. Therefore, there may have gaps between theory and practical experience. Elements and development of stages could become more sophisticate in future study.

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APPENDIX A. INTERVIEW QUESTIONS

致受訪者：

　　您好，我是「國立臺灣師範大學國際人力資源發展研究所」的研究生，目前正進行一份與「跨文化職能」相關的研究。希望了解在多元文化環境下工作的金融業專家，所需要的能力，及種種經驗、困難、感受與對策。在此希望藉由您的寶貴經驗，為本研究提供實務的參考資料，俾使研究更加完善。

　　本次訪談內容僅供學術研究參考使用，訪談紀錄將以不具名方式呈現，絕不對外公開，請您安心受訪。謝謝您！

<div align="right">

國立臺灣師範大學國際人力資源發展研究所

指導教授：蔡錫濤教授

研究生：張純真

</div>

訪談問題：

1. 請問您在此公司的工作職掌與內容。

2. 您認為這份工作需要什麼能力(知識、技能、態度)?

3. 請問您工作中與外國人士接觸的頻率為何?

   □每天　□一週 1~3 次 □一月 1~3 次 □一年 1~3 次 □其他＿＿＿＿＿＿

   以何種方式接觸?　□面對面　□電話　□E-Mail

4. 請分享您工作中與外國人士交流的經驗(跨文化經驗)。

5. 面對外國人士，您曾有溝通困難、或印象深刻的事嗎? 請描述。

6. 您如何使您與外國人士間的溝通更為有效?

7. 在跨文化環境下工作，您認為哪些能力(知識、技能、態度)可以提升您的工作績效?請就此三方面分別舉例。

8. 您曾經受過跨文化訓練嗎?　若有，請描述此訓練。

9. 您平時如何充實自己，以加強此份工作的能力，或與外國人士溝通的能力。

10. 若您的機構要施行訓練課程，您認為哪些課程能提升跨文化能力? 在課程內

容、上課方式上有什麼建議嗎?

個人資料：

- 性別: □男　□女
- 年齡: □21~25 □26~30　□31~35 □36~40 □41~45 □46~50 □50+
- 工作年資: _____年
- 部門: _____
- 職稱: _____
- 語言能力:_____
- 是否曾在國外生活過:□無 □1 年以內 □1 年~3 年 □3 年~5 年 □5 年以上

APPENDIX B. EXAMPLE OF CODING PROCESS

Number of Coding	Coding	Interview content
G-04-32	英文能力	A：你覺得像剛剛這樣和英國客戶，在和外國人接觸時，你覺得需要什麼樣的知識或能力？
G-04-33	知道對方的文化背景	B：當然英文能力。最好是你知道對方的文化背景，或生活環境，他從英國來，如果你去過英國，比如說你很熟英國的網球阿，跟他就可以聊網球，因為他家就住在 xxx，就在 xxx 旁邊，或是你吃過他的食物，就可以問他什麼食物比較好吃，去哪裡玩比較好玩，所以英文，跟他的生活環境，文化背景這些 A：那你還有覺得其他，比如說態度之類的？
G-04-34	開放的態度	B：態度的話，就是要 open mind 一點，因為我覺
G-04-35	對外國文化的距離感	得台灣人可能對外國人還是有一些距離感 A：你說台灣人對外國人有距離感，還是外國人對台灣有距離感？
G-04-36	對自己的英文沒有自信	B：台灣人在相處的時候，有時候可能就像是一個白人，不是相同人種，你還是會有點怕怕的，其
G-04-37	專業知識能獲得尊重	實台灣人大部分還是對自己的英文沒有自信，再來專業知識也是需要，如果你專業知識很強的話，就會得到一些尊重，因為我們是公事上往來，如果你專業知識很強的話，他起碼會認可你……

Code　⇐　Important concept

G- Interviewee Code
04-Page of Interview Content
36-Serial Number of Coding