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Niki Horttanainen

South Korea: Challenges for Finnish Expatriates

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Tikkarinne 9  
80200 JOENSUU  
FINLAND  
(013) 260 600

Author  
Niki Horttanainen

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Abstract

The purpose of this thesis is to examine the challenges and solutions for the expatriation process of a Finnish employee working in South Korea. The thesis considers cultural and practical points of view and provides support and guidance.

The objective is to conduct and investigate research in theoretical and empirical ways, by utilizing different forms of analysis, theories and other information experiences to gather publishable and complete material. This research uses experiences from people who have been in direct contact with both mentioned cultures, both in corporate and everyday lives.

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# 1 INTRODUCTION

## 1.1 Background

South Korea is one of the greatest economic breakthrough success stories of the past six decades (De Mente 2008), and more Westerners are traveling to this modern environment for different reasons, both business and pleasure. Whatever the reason, understanding of Korean culture is crucial to an enjoyable and successful experience.

The Korean Republic and Finland are completely on other sides of the world, literally, as well as in behavioural traits. Even though it has been a large player in today's global business, South Korea has been following its more traditional, hierarchical roots closely, while in many industries, Finland has been able to keep its more, so to say, low hierarchical way of daily interaction, in business life especially.

Koreans hold on tightly to Confucian traditions, emphasizing respect for education, authorities and those who are older. Although modern Koreans may not adhere to Confucian principles as rigidly, they continue to underpin many customs and business practices. (The Canadian Trade Commissioner service 2017.)

## **1.2 Aim**

Purpose for this thesis is to gather, analyse and collect information to help future expatriates for their journey by emphasizing the following questions:

- What are the cultural differences of Finland and Korea in a corporate environment?
- What kind of challenges could expatriates expect?
- How should expatriates prepare for these challenges?

The aim is to distinguish and compare the differences as well as the similarities and analyse that information to create answers to the challenges they introduce, based on the questions above. These are found for instance, in values, perspectives and group behaviour in the business environment. On the practical side of the expatriation, the thesis report aims to provide examples and solutions for Finnish expats in South Korea.

## **1.3 Methodology**

This document utilizes both theoretical and empirical research. Many informal portals and academic written documents were utilized to conduct answers to open questions. These methods help to broaden the understanding behind the behaviours and values of Korean culture in comparison to Finnish culture. The following methods were used for conducting this report:

- A large amount of theoretical research material by well recognised researchers, institutions and authors related to the field
- Interviewing Korean expatriates regarding experiences and views on site
- Educative reports and information packages regarding the practical challenges of expatriation

The interview questions were conducted to bring up the challenges of the process and to find resolutions for them. The framework is formed from questions concerning practical and cultural issues. Reports and info packages were retrieved for instance from governmental entities as well as organisations and other establishments.

#### **1.4 Outline**

The thesis consists of two parts. The first one refers to the cultural and social differences of Korean and Finnish people, and the second one acts as a so-called guide for sending an employee with a Western background to work in Korea. The second chapter's cross-cultural research aims to provide insight into the two compared societies and lifestyles, in hopes to clarify and open the subject with the tools and research methods utilized.

The purpose of Chapter 2's cross-cultural research is to mainly discover, point out and resolve social challenges and behavioural models in the Korean corporate environment. The outline of chapter three supports the same agenda from a practical viewpoint.

As a disclaimer, from now on, the terms 'Korea' or 'Koreans' refer to South-Korea and its citizens.

## **2 FINNISH AND KOREAN BUSINESSCULTURES IN COMPARISON**

The purpose of this chapter is to provide overall information about both cultures from different perspectives, based on for instance Geert Hofstede's and Edward Hall's analyses, as well as other research-based information.

### **2.1 Cultures**

Geert Hofstede has carried out a comprehensive study about how culture influences values at workplace. Hofstede called this analysis the 'Cultural Dimensions Theory'. It includes six different dimensions (which are utilized in the following chapter). Hofstede himself describes culture as "the collective programming of the mind distinguishing the members of one group or category of people from others" (Hofstede-insights 2017).

A Hofstede-analysis is a generalization based on countries' averages, not taking in account the unique, individual factors. In other words, it can be said that the theory is relative and can be used as a certain guide to how culture generally works, but when considering that all humans are individual, not as the final word on the matter.

### 2.1.1 Individualism vs collectivism

The baseline for Individualism is the degree of interdependence a society maintains among its members. Collectivism on the other hand is the opposite, where emphasis is more on working as a group, a collective (Hofstede-insights 2017).

Individualism vs. Collectivism is practically the distinction of 'We or I'. In other words, how individual- or group-oriented a society is, focusing on daily lives.

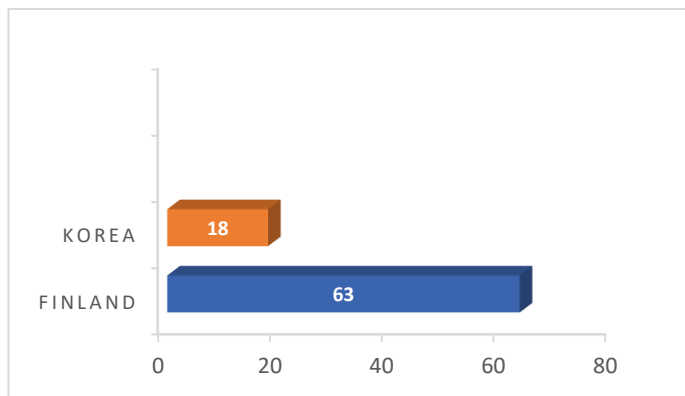


Figure 1. Individualism (Source: Hofstede-insights 2017).

South Korea is considered a collectivistic society, while Finland is more individualistic (Figure 1). This means that Finnish culture emphasizes more the freedom of personal ideas. In business culture Korea tends to put ideas on the table to make decisions in consensus with each-other. Collective societies are characterized by the desire to belong. Priorities of the group should be the main priorities.

These two countries can be described as close to opposites. Koreans see society as close to a family-like collective, where society is almost referred to as family, and things such as 'direct feedback' or words 'I' or 'mine' are highly avoided. Finnish people do not see this as an issue and in fact expect feedback.



Therefore, Koreans tend to avoid taking individual responsibility and happen to be highly sensitive about personal failure. Due this, unity in agreements is always needed before implementing, which often slows the decision making-process. (De Mente 2004, 64-65.)

Korean Collectivism is described in how society values strong relationships in which everybody is taking responsibility for other members of the collective (Hofstede-insights 2017). In these kinds of societies, offence often can lead to loss of face, and decisions consider all individuals in group relationships.

Koreans value their inner circle with family-like bond. For instance, providing too direct of feedback may give the recipient a bad image and negatively affect the personal and professional relationships of the two parties.

This does not directly mean that collectivists have no concept of internal traits, characteristics or preferences that are unique to the person. But the behaviour is more significantly regulated by a desire to maintain harmony. (Shim, Martin & Kim 2008.)

Stereotypically, Finns are perceived as highly individual, quiet, "mind your own business" -like people. Even though Finland relies more on individualism, some signs of collectivism during the country's history have surfaced. For example, during Finnish Winter War, Finnish citizens gave up freely their beloved possessions to support their country in their endeavors during that time. Over 1,750 kilos of gold and 30,0000 golden rings were sent to the Finnish defense ministry. (Säkylän talvi- ja jatkosotamuseo.)

### 2.1.2 Power distance

The power distance dimension expresses the degree to which the less powerful members of a society accept and expect that power is distributed unequally (Hofstede-insights 2017).

South Korean relationships are hierarchical. The individual in the 'superior' position is treated with respect, while the 'junior' is subservient (sometimes to the point of rudeness by Western values). Age, position in the company, education, and marital status all determine one's 'rank' in society. (UKTI 2015.)

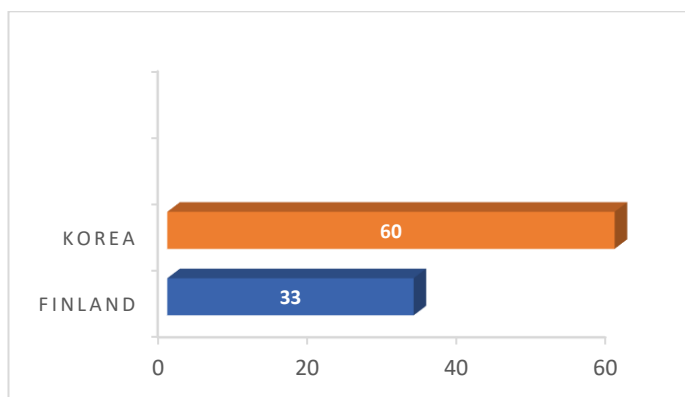


Figure 2. Power Distance (Source: Hofstede-insights 2017).

Korea's score in power distance reflects that Koreans are a somewhat hierarchical society according to the Hofstede analysis. People have and accept a certain place they have in the society, in which case inequalities of some form can be discovered. A leader is considered basically autocratic. (Hofstede-insights 2017.)

This inevitably means that Koreans reflect inherent inequalities and centralization is popular. For example, subordinates are expected to do what they are told, and not to work around a given task. Everyone has a place.

### 2.1.3 Masculinity versus Femininity

Masculinity represents the preferences in society, which are sense of achievement, heroism, assertiveness and material rewarding. Masculine societies are much more competitive, while feminine societies prefer cooperating with others, teamwork, caring and modesty (Hofstede-insights 2017).

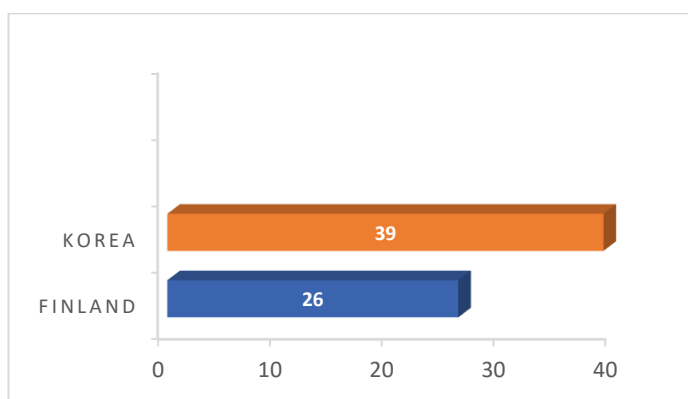


Figure 3. Masculinity versus femininity (Source: Hofstede-insights 2017).

Korea and Finland both represent more feminine-type societies (In this matter, both cultures' ideologies are based on similar values). Even so, higher management positions are usually occupied by men, highly usual in Korea but in some sense in Finnish corporate culture as well. Anyhow, the situation is changing towards more equality among males and females.

Finnish business culture is relatively egalitarian. Great efforts have been made to promote equality between men and women as well as between managers and their subordinates. In negotiations even junior managers often have considerable independent decision-making authority. This informality facilitates the exchange of ideas and therefore provides plenty of opportunity for new innovations. (Businessculture 2014.)

In Korea the influence of culture on gender discrimination as well as retention of strong cultural traditions is well explored. Regarding working-life itself, Korea emphasizes the sentence "Work to live" (Rowley & Warner 2015).

### 2.1.4 Uncertainty avoidance

Uncertainty avoidance refers the degree in which the members of society feel uncomfortable with uncertainty and ambiguity (Hofstede-insights 2017).

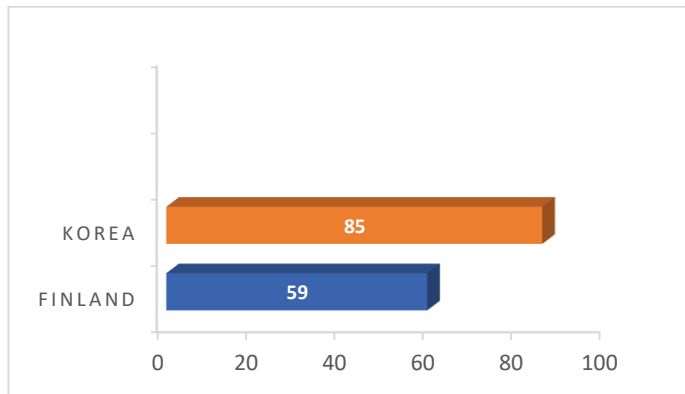


Figure 4. Uncertainty avoidance (Source: Hofstede-insights 2017).

South Korea is one of the most uncertainty avoiding countries worldwide. These kinds of countries with high uncertainty avoidance tend to have tight beliefs and behaviours and can be intolerant of 'abnormal' behaviour. In these kinds of societies, there is an emotional need for rules (Hofstede-insights 2017).

In Finland, the score is much lower. People tend to take initiatives and step into situations that they do not know about more often than Koreans.

### 2.1.5 Long Term Orientation versus Short term normative orientation

Long- and short-term orientation explains society's main emphasis is on long- or short-term goals. Countries that score low tend to focus on the shorter term than their counterparts.

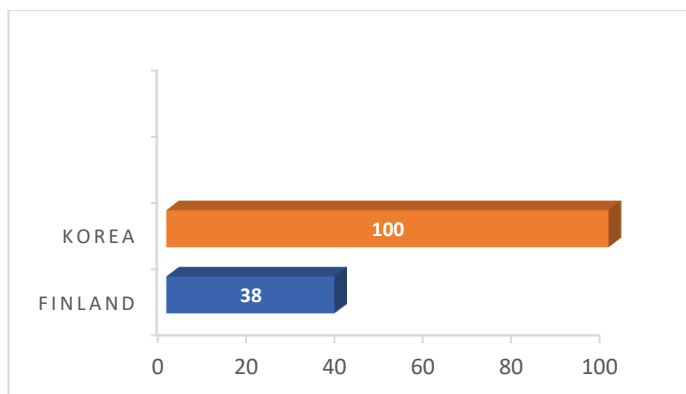


Figure 5. Long-term orientation versus Short term orientation (Source: Hofstede-insights 2017).

South Korea is one of the most long-term oriented societies, scoring the maximum points on the category. People live somewhat guided lives, and society serves the durability of the companies. This gives some an image of the perseverance of Korean society and its people, and their determination in the long run (Hofstede-analysis 2017).

## **2.2 Cross-Cultural theory**

In 1976, Anthropologist Edward Hall made early discoveries about key cultural factors and described them in his book, *Beyond Culture*. He developed his own theory in his efforts to help explain the ways cultures communicate and the differences they have. This theory was called Hall's cultural theory or high- and low-context culture-theory. This refers to the two generalized aspects of different communication-styles of variable cultures. These are called high- and low-context cultures (Changing Works 2016).

### **2.2.1 High context Korea**

The difference between the two cultural contexts is that high-context refers to cultural traits where people tend to be less direct and send implicit messages. Like using metaphors, nonverbal communication and imply stronger sense of community.

Low-context cultures tend to rely more on a direct approach, clear and simple commands and messages, focusing on verbal messages and flexibility in group situations (Changing Works 2016).

Very often Far East Asian cultures are considered high-context, and Korea is no abnormality in the matter. Networking and relationships are considered highly important (Merkin 2009), and messages tend to be more much more indirect and base their effectiveness on nonverbal communication. This contrasts with Finland's way of expressing ones' emotions more directly and making the content of the message as clear as possible.

Table 1, High- and low context cultures (Changing works 2016)

Factor	High-context Culture	Low-context Culture
Overtness of messages	<i>Many covert and implicit messages, with use of metaphors between the lines</i>	<i>Many overt and explicit messages that are simple and clear</i>
Locus of control and attribution for failure	<i>Inner locus of control and personal acceptance of failure</i>	<i>Outer locus of control and blame others for failure</i>
Use of non-verbal communication	<i>Much nonverbal communication</i>	<i>More focus on verbal communication than body language</i>
Expression of reaction	<i>Reserved, inward reactions</i>	<i>Visible, external, outward reaction</i>
Cohesion and separation of groups	<i>Strong distinction between ingroup and outgroup</i>	<i>Flexible and open group patterns, changing as needed</i>
People bonds	<i>Strong people bonds with affiliation to family and community</i>	<i>Fragile bonds between people with little sense of loyalty</i>
Level of commitment to relationships	<i>High commitment to long-term relationships. Relationship more important than task</i>	<i>Low commitment to relationship. Task more important than relationships</i>
Flexibility of time	<i>Time is open and flexible. Process is more important than product</i>	<i>Time is highly organized. Product is more important than process</i>

Putting an individual to a column by the acts of a society itself is not always accurate. Korean culture inherits some of the major aspects of high context culture very strongly but has also borrowed some behavioral models from the low-context category. It is possible that other contexts develop over time (Changing Works 2016). Maintaining harmony, avoiding losing face and the nature of emphasizing the importance of business-relationships with others by avoiding usage of business-related topics. Getting to know each other for reaching success is a relatively widespread and known, common view (Ior Global Services 2017) of the Korean behavioral model.

It is remarkable how numerous and significant differences the two cultures have adopted. These traits are based on the beliefs generated possibly hundreds of years in the past, especially Korea's way of holding on to traditions and social behaviors. This includes matters such as holding variable relationships inherently unequal, certain behavioral expectations of others, as well as their collective mindset. (Lincoln 2010, 98.) Although Korean culture has refused to shake these traits and has been embracing them for centuries, there are clear indicators that the younger generation is slowly growing more frustrated (Lincoln 2010, 98) with the highly strict and rigid hierarchal-system.

As Korean culture globalizes and absorbs the influential modern-day internationalization, it is more influenced by these external traits from different context cultures (Lincoln 2010, 99), says the most extensive cross-cultural research in human history, The GLOBE study. This study was conducted by over 170 researches with their main goal to identify the cultural differences and similarities of 62 societies overall. The results indicate that cultures are still far away from each other, and the differences can be significant.

According to the GLOBE study, in the 'nine cultural dimensions' -aspect, Korea falls in Confucian cluster dynamism (Hoppe 2007). The Confucian dynamism ethic means that the society embraces and values mostly persistence, relationship statuses, respect for tradition and a high sense of shame of ones' negative actions. (Francesco 2015.)

The behavior of people in High-context cultures often varies a lot from those in low context cultures. Often residents of either context-style societies note dissatisfaction with the faults of their culture. Often in any leadership position it is relatively simple to gain followers by appealing to society by sharing ideas which people simply want to hear (Lincoln 2010, 99). These are used as a so called 'motivation boost'. In high-context societies, people tend to use 'politeness-strategies' in situations where they have a chance to 'lose face', meaning looking bad in a certain situation (Thomas 1998, 15). This kind of use of passive behavior is considerably common in far eastern countries.



A useful strategy for reaching consensus in cross-cultural competence is to put effort on reaching shared ideal values while avoiding disrespecting long-time traditional behavior (Lincoln 2010, 99), which plays a crucial role in societies such as Korean.

## 2.2.2 Hall's Polychronic versus monochronic time orientation

Edward Hall's polychronic versus monochronic time orientation looks at how societies structure their time. Polychronic means that the focus is on multiple tasks at once, and time is considered a lesser matter than interpersonal relations. The monochronic concept follows a line where the sole focus lies in of taking things 'one at the time'. (Tamas Consultants, 4.)

Table 2, Polychronic versus monochronic time orientation (Source: Tamas Consultants, 4).

	<b>Monochronic Culture</b>	<b>Polychronic Culture</b>
Interpersonal Relations	Interpersonal relations are subordinate to present schedule	Present schedule is subordinate to interpersonal relations
Activity Co-ordination	Schedule co-ordinates activity; appointment time is rigid.	Interpersonal relations coordinate activity; appointment time is flexible
Task Handling	One task at a time	Many tasks are handled simultaneously
Breaks and Personal Time	Breaks and personal time are sacrosanct regardless of personal ties.	Breaks and personal time are subordinate to personal ties.
Temporal Structure	Time is inflexible; time is tangible	Time is flexible; time is fluid
Work/Personal time separability	Work time is clearly separable from personal time	Work time is not clearly separable from personal time
Organizational Perception	Activities are isolated from organization as a whole; tasks are measured by output in time (activity per hour or minute)	Activities are integrated into organization as a whole; tasks are measured as parts of overall organizational goals

## 2.3 Impact in Korean business culture

It is important for expatriates to acknowledge the different cultural traits and behavior-models they are about to encounter. If generalized, Korean and other Asian cultures often have similar behavior-models and habits when it comes to cultural traits. This is not necessarily the whole truth, as they all assume different identities and forms of communication during their histories. Despite this, they still differ a lot from typical Western types, in several ways.

The baseline for Korean culture is harmony, order and collectiveness and some influence from Confucianism. Fruitful harmony in family-life and society itself are the most valued virtues, along with traits such as dedication to hard work, and the pursuit of excellence (Kim-Rupnow 2001, 5.).

### 2.3.1 Corporate culture

There is some controversy considering Korean corporate culture. According to an article written by Young-Ho Cho and Jeongkoo Yoon (2009, 70), many Western researchers deem Korea to be highly collectivist within corporate culture as well, but several Japanese studies tend to suggest that companies are more individualistic and competitive than, for instance, their Japanese equivalents.

Cho and Yoon argue that Koreans have adapted a bit of both collectivistic and individualistic traits. Using more collectivistic model for members that belong to their group, and a more individualistic model for those who do not (Cho & Yoon 2001, 71). During the times of globalization and internationalization, some confusion and possibly unclear signals may arise due to these behavioral models.

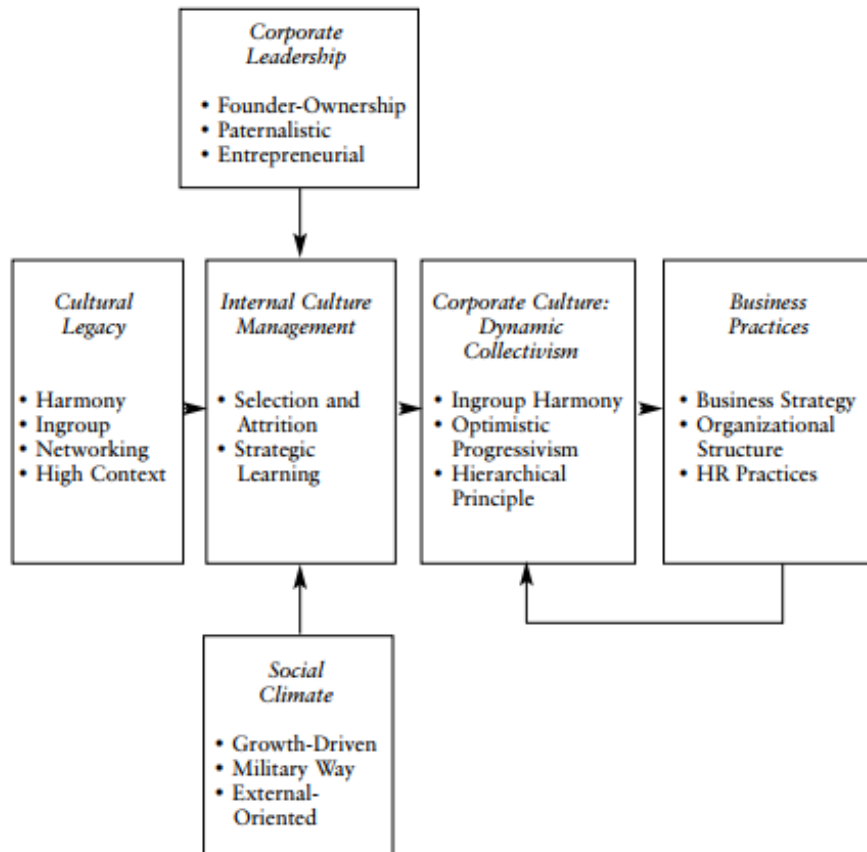


Figure 1. Managing Korean Business (Source: Cho & Yoon 2001, 72).

Cho and Yoon (2001) explore Korean organizational cultural model with three key-components: corporate leadership, cultural legacy and social climate, which eventually form the complete environment that is embraced in corporate culture.

### 2.3.2 Values and Losing face

In Korean business culture, to avoid misunderstanding and offending someone, it is important to understand something about Korean values and the cultural ideology behind 'losing face'. The author Zuk-Nae Lee from Kyungpook National University describes that shame is a national phenomenon, depending on social status, group and class, as well as playing an important role in maintaining the structure of society (Lee 1999, 1). In Korean culture, shame is a constant factor in one's social environment. Due to this, it is referred to as a 'face-saving culture', where feelings of shame originate from the moral coercion of Korean society, not from the individual mind, but from a unified mindset instead, collective shame (Lee 1999, 186). In this mindset, the community is usually placed on a higher level of respect, above individual lives.

A sense of shame originates typically from losing one's face. Mistakes are avoided, but acknowledged when they surface, and treated with expressing shame about one's doing. The most typical reason for losing face originates in the responses of families (Lee 1999, 187). It is considered highly important to value one's family and to avoid losing face, as well as the shame it brings, even towards close family members. Koreans embrace the tradition that a person is obliged to be obedient towards parents, even after adulthood. In a collectivistic culture typically, one's personal interests are inferior compared to a family's will and interests (Kalton 1991, 2-3). It is somewhat a suppression of individualism. In modern days, as culture changes, Koreans have started to move towards learning to express their thoughts and feelings a bit more, but as often the case with collectivistic societies, an inferiority complex is promoted in a way that affects many forms of behavior (Lee 1999, 191).

One very highlighted and valued trait that Koreans possess is altruism. Altruism emphasizes compassion and aims at helping the underprivileged. Not everyone agrees on Altruism as a psychological trait. Altruism explains, that these traits are 'Hard-wired' to a person. While controversial, by some psychologists, this is considered as a social instinct, while many studies support that humans have evolved with both traits, competing and cooperating (Berkeley University 2017).

Although often considered as an evolutionary trait, it is likely that this kind of mentality is based on societal values as well. The Korean attitude is one of putting one's needs behind, self-sacrificing for the sake of others. This altruistic trait is strongly rooted in the Korean mindset and could possibly be the reason for the high standard of public morality in Korean society (Tamai & Lee 2002, 39-48).

## **2.4 Languages**

Since Finnish and Korean are both considered as two of the most difficult languages in the world, English usually acts as the common and shared language of communication (Korea4expats 2015). In 1997, Korea decided to start a program to help their students to learn English more effectively, in a proper way. Native speakers from America were brought to support Korean students learning and try to communicate with them in practice. The government's idea could have proven effective, but it turned out that the students and companies had a habit of focusing more on "communicative competence" rather than the performance itself. This means the fewer mistakes, the better it is. This is despite a student having issues in even basic conversation with a counterpart (Adid 2009).

Koreans study English language from middle school on, but often have relatively little practice in their daily lives. Due this, situations arise where a Korean native might not understand a question but still give an impression that they did. This is caused by the strong roots of the Korean traditional behavioral traits, where they tend to avoid 'losing face', to be embarrassed by the lack of mutual understanding (Korea4Expats 2015).

Korean language itself is filled with several dialects that are similar but differentiated by regional accents. The language belongs to the Altaic language-family, covering countries widely from Turkey in the west to Japan in the east.

Structurally, Korean is somewhat like Japanese, but it differs a lot from Chinese (Kim-Rupnow 2001, 4). It is considered easy to understand most of the different dialects when a person masters one (Effective Language Learning 2017). Korean sentence-structure is typically formed in order subject, object and lastly verb, while in English-language the order varies a lot based on the content and tense of the sentence.

Korean language's cornerstone is politeness. The direction of the conversation depends highly on the relationship between the two counterparts. Verb endings and vocabulary are dependent on members in the conversation and the surrounding situation (BBC 2014).

Overall, Koreans are often comfortable with handling communication in English within corporate cultures, if the language is spoken slowly, clearly and without much complicated sentence structures, which might cause the previously mentioned miscommunications and misunderstandings. It is recommended to also use means other than verbal communication while having a conversation (IMA 2015).

### **3 RELOCATION TO KOREA**

The purpose of this chapter is to describe and unwrap some aspects of the process of relocating to Korea from a practical viewpoint. Closely inspecting cultural challenges, training and preparation, and going through some of the typical challenges which the expat will most likely face.

#### **3.1 Coping with cultural challenges and daily life**

This following section utilizes the experiences and descriptions based on the interviews conducted with different individuals who have in some part of their lives gone through the experience of expatriating to South Korea, as well as other sources.

As explained in Chapter 2, due to the differences between Western individualistic cultures and the Korean collectivistic-culture, it is highly possible that during some point of expatriation, an expatriate will face some issues, misunderstandings or even conflicts. It is important to understand the sources of these problems and know how to prevent them.



Table 3. List of Interviewees.

List of interviewees	Nationality	Experience in Korea
Interviewee #1 Veikko (Conducted on 07.12.2017)	Finnish	Recently moved to South Korea. Daily, recent interaction with native Korean Business-partners and citizens. Has lived in Hong-Kong for five years in the past. Does not speak Korean.
Interviewee #2 Salla (Conducted on 08.12.2017)	Finnish	Has previously lived and worked in Korea for longer periods. More than three years of Korean experience behind. Speaks Korean.

For this study, two individuals with strong ties to South Korea were interviewed. They describe the overall view of the country, ways to prevent and cope with challenges and tips for future expatriates to manage their daily life in Korean society. Based on that, both share similar experiences, even though Interviewee #1, Veikko, had moved into the country just few weeks before the interview, and Interviewee #2, Salla had previously lived there in the past.

Veikko explained how he has had an extremely positive experience in Korea so far. He states that the Korean culture resembles his past experiences of living in Hong Kong for five years. He expected some cultural adjustment issues but has not had any conflicts so far. He explains that to avoid adjustment issues, one should organize their daily life by building a solid schedule to help in adapting (Interview #1 Veikko 2017). Salla, on the other hand, states that during her stay she experienced some ups and downs, but mostly the former. Korea has had such an impact on her, that she considers it her second home, as her fiancé lives there, and Korean language is not an issue. She mentions how her life in Korea has included the seemingly typical stages of expatriation; Honeymoon-, home-sickness- and integration-phases (Interview #2 Salla 2017).

Salla has had plenty of misunderstandings and conflicts. She explains that most of them are based on different ways of thinking, Korean hierarchical society and the neo-Confucian culture. She mentions how it is sometimes hard to distinguish the underlying structures of the hierarchy's functions and her place in it. Some of the issues were also gender-related customs, which she viewed from the Finnish way of equal treatment, she explains. Veikko on the other hand had yet to experience any conflicts. (Interview #2 Salla 2017; Interview #1 Veikko 2017.)

Regarding Korean corporate culture, they had a similar stand; it has some negative sides as well. Salla mentioned the lack of freedom itself, the allowance of creativity and working hours being too restrictive. Veikko's opinion was that corporate culture is slow and painful but sets goals and milestones and does everything necessary to reach them (Interview #2 Salla 2017; Interview #1 Veikko 2017).

Regarding the treatment of foreigners, they both stated that the treatment has been highly positive. Veikko explained how locals gave a lot of slack and forgiveness for misunderstandings of local habits. Salla explained that based on her experience, some discrimination based on the person's race or background may happen, and that foreigners are sometimes seen even as source of entertainment rather than equal, intellectual human beings. This has some base on Korean's sense of uniqueness and pride (Interview #2 Salla, 2017 & Interview #1 Veikko, 2017). Regarding the people of Korea, both mentioned the positive experiences they have had. Veikko's view of them includes curiosity, determination in reaching objectives and placing the group's needs ahead of individual needs. Salla mentioned that Koreans are very prone to details and can be very caring people. She also mentioned that knowledge of the language is a big plus.

Concerning coping with the daily living, Veikko mentioned how his previous experience of adjusting to new places to live had been beneficial in the matter. Salla brought up the cultural environment at work, micromanagement in it and travelling to work as challenges in daily life. Seoul is a large metropolis, and the commuting took around three hours by public transport every day, which made her working days last thirteen hours. In addition, she had language courses to

attend, which reduced her free time (Interview #2 Salla 2017; Interview #1 Veikko 2017).

Finally, concerning tips for the future Korea expatriates, Veikko emphasized the importance of setting milestones in work and personal life. It helps in coping with the new lifestyle, and lessens the amount of worrying about cultural differences, daily life and planning, helping to focus on just the execution and adjustment. He highlighted the importance of adjusting expectations in both personal and working life. Expectations regarding culture, food, practical matters and introduction local services, working methods, local working-related tools and colleagues at work are things to pay attention to (Interview #1 Veikko 2017).

Salla's tips for future expats were somewhat similar, emphasizing how important the preparation is (whether an employer or employee). The cultural setting might be harsh and challenging, so knowledge of Korean culture and language is important. Without it, it is almost impossible to do any business there. This should never be underestimated. She mentioned that relationship management is crucial, considered a highly important aspect in the corporate world. She has a large knowledge on the matter, as she wrote her master's thesis on this very subject. Lastly, she mentioned that it is important not to rely on fantasies and stick too much to the honeymoon-phase and to avoid falling hard when discovering the hardships of the Korean society and culture. For employers, an important matter is to educate the employees to prepare for these kinds of issues, to make sure that they have a social safety net to rely on. (Interview #2 Salla 2017.)

To conclude the interviews, the results were similar with the findings of the theoretical chapter (to prepare for the expatriation and preliminary preventing the issues). It is important to understand the culture and environment the expat is about to face. For employers, it is crucial to make sure their subordinates understand these matters and have a wide enough safety net to support them in case of issues.

## 3.2 Training and Preparation

“Before anything else, preparation is the key to success”, said Scottish inventor and scientist Alexander Graham Bell (Sophia's Fire 2005, p. 133). It can most definitely be applied to the case of expatriation as well, due that the expatriate can prepare to the journey in many ways. The insurance provider April International gives advice for expatriates on what they can do as a preliminary course of action before relocating abroad. Their expatriate checklist covers for example background research on relocation-country, preliminary medical inspections, preparing important vaccinations and insurance-policies (in Chapter 3) (April International 2017).

Based on the research, it is safe to say that the following list can at least be deemed necessary for expatriate success in Korea:

### 1. Language courses

There are many opportunities to prepare for Korean language, in forms of university-, online- and private organizations' courses in many different sources and skill-levels all over Finland. 'Helsinki Summer University' ('Helsingin seudun Kesäyliopisto') offers relatively cheap courses of different levels during summers (Helsingin Seudun Kesäyliopisto 2017). These would provide a functional preparation for expatriates to be ready for the challenges faced in corporate culture and daily life as well.

## 2. Meeting a new culture

The cultural transformation from Finnish to Korean is massive. Expatriates can prepare for this by studying the backgrounds and meanings of gestures to have a greater understanding of why something is done and why something should not be done (One way for this is to do background-research from book and internet sources, or from documents such as this specific research).

For more specific and detailed information, expatriates can also take part in many online-courses about Korean culture, for instance the organization Future Learn offers specific courses for Korean Culture and language, to improve communication skills, expressing themselves, cultural understanding and to exchange experiences with others (Future Learn 2017).

## 3. Accommodation

Arrangement of accommodation may vary a lot, in the sense that some employees might completely cover the housing expenses, in cooperation with the expatriate. Another option is that the matter may be left completely to the expat's responsibility. In the latter case, there is a lot of international agencies for housing in specific areas all over Korea. For instance, Ace Realty Real Estate and Relocation Company operating in Seoul offers hundreds of different options for expatriate to pick and choose from, including different price ranges.

It is good to also do some background research about Korean renting policies, since there are several systems that can be applied. Firstly, *Jeonse*, which is an expensive but at the same time money-saving option in the long-term. The *Jeonse*-system allows residents to stay in the apartment rent-free, but the catch is that deposit is large, ranging from 23,000€ to 77,000€, approximately (to be used for investments).

The second option is '*Wolse*', which is simply a monthly rent, although it also has a deposit that varies between 3,800€ and 15,500€, approximately (Seoulistic 2017).

#### 4. Important documents

Family records, birth certificates, diplomas, vaccination cards, health-records and prescriptions are documents that are valuable to ensure the swift and smooth progression of official documentation from Korea's side. In case the expatriate has issues with official documentation or help with understanding the processes, the Finnish Embassy in Korea offers a wide range of services and help for Finnish citizens arriving to Korea (it is possible to book an appointment at a local embassy and ask for guidance on specific situations) (Suomen Suurlähetystö Seoul).

Preparation for relocation gives expatriates an upper hand in handling issues, cultural and practical. It also advances a person's social advancement by giving a positive image of a person who has been doing their homework.

### 3.3 Family

An expatriate is not always the only person moving to a destination. If one brings their family with them, it is good to take few things in account. From the psychological point of view, issues can arise due to the stress and adaptation of the whole family. Studies also show that it can be even considered highly useful for an expatriate's success, if prepared correctly (Vlachos 2017). Of course, this may have its issues, for instance in terms of internal stress within a family, the other partner's career sacrifices or children's inability to cope with change. It is important to manage the relocation by planning everything with the whole family.

Firstly, is the preparation to move; acknowledging the upcoming challenges and thinking about the living environment beforehand. Big house or smaller apartment? Schooling location? It is necessary to go through the matters properly and do preliminary research. For the children of expats, Korea's public education has three stages: primary school for six years, three years of middle-

school and three of high-school. There are several international schools in South-Korea as well, due to the presence of some US-Army bases and plenty of Westerners, the education is ready to receive international pupils (Expattarrivals 2017). Logically, after preparing for the trip comes making the move itself. It is crucial to plan the travels and budget well, before rushing into the void, so to say. Making the travel-notifications for the whole family of expats is important as well, in order to guarantee that the information about travel-plans is known at Finnish Ministry of Foreign Affairs.

During the visa process, the applicant's family must apply for a Dependent Family Visa (F-3), which is meant for accompanying family members of the main-applicant, namely the spouse and children. The required documentation for applying is the application itself, passports, passport-photograph, family-relations proof, primary applicant's alien card copy and proof of visa. Lastly, documents that support the financial ability for expatriation are required (Hiexpat Korea 2017).

### **3.4 Cost of living**

In this chapter, the author uses Helsinki as a contrast to Seoul. Thereby, this compares the two capitals of either country to give a visualization about the different lifestyles and their costs.

The cost of living between the two countries varies a lot among the different aspects from daily life. For some aspects, Seoul is relatively cheaper than Helsinki, while in some it is the opposite (NUMBEO 2017). For example, the rent prices in Seoul are on average less than in Helsinki, while the average consumer prices are 0.6% higher. The most tremendous negative difference of Seoul is that groceries are incredibly 46% higher. Purchasing power is 7.9% lower than in Helsinki (NUMBEO 2017).

Accommodation in Korea, Seoul specifically, is one of the most expensive in the world (Suomen Suurlähetystö). A common type of apartment in Seoul is a

studio-apartment, a small housing-type with basically one room, a kitchen and a bathroom. This is enough to support one person, and the prices vary around 711€ per month in city center, which is lower than the equivalent in Helsinki. In case the expatriate needs bigger housing, for example to support a family, the city center-area prices are around 2076€, which is around 17% more than the equivalents in Helsinki. (NUMBEO 2017.).

More on the cost of living information can be seen from NUMBEO, Tables 1-8 in Appendix.

Table 4, Utilities (NUMBEO 2017).

Utilities (Monthly)	Helsinki	Seoul	Divergence
Basic (Electricity, Heating, Cooling, Water, Garbage) for 85m2 Apartment	128.2 € (166,410.70 ₩)	129.7 € (168,314.13 ₩)	+1.1 %
1 min. of Prepaid Mobile Tariff Local (No Discounts or Plans)	0.07 € (95.11 ₩)	0.12 € (162.21 ₩)	+70.5 %
Internet (60 Mbps or More, Unlimited Data, Cable/ADSL)	19.7 € (25,569.32 ₩)	17.5 € (22,749.00 ₩)	-11.0 %

Table 5, Rent per month (NUMBEO 2017)

Rent Per Month	Helsinki	Seoul	Divergence
Apartment (1 bedroom) in City Centre	964.9 € (1,252,331.83 ₩)	711.6 € (923,628.82 ₩)	-26.2 %
Apartment (1 bedroom) Outside of Centre	729.8 € (947,218.07 ₩)	424.6 € (551,082.35 ₩)	-41.8 %
Apartment (3 bedrooms) in City Centre	1,763.4 € (2,288,643.25 ₩)	2,076.8 € (2,695,310.88 ₩)	+17.7 %
Apartment (3 bedrooms) Outside of Centre	1,228.8 € (1,594,812.47 ₩)	1,183.6 € (1,536,153.57 ₩)	-3.6 %



Table 6, Apartment price (NUMBEO 2017)

<b>Apartment Price</b>	Helsinki	Seoul	Divergence
Price per Square Meter to Buy Apartment in City Centre	6,778.0 € (8,796,576.30 ₩)	9,802.3 € (12,721,641.53 ₩)	+44.6 %
Price per Square Meter to Buy Apartment Outside of Centre	3,935.29 € (5,107,275.74 ₩)	6,076.7 € (7,886,515.55 ₩)	+54.4 %

Table 7, Salaries and financing (NUMBEO 2017)

<b>Salaries And Financing</b>	Helsinki	Seoul	Divergence
Average Monthly Net Salary (After Tax)	2,474.3 € (3,211,185.84 ₩)	2,244.7 € (2,913,298.57 ₩)	-9.2 %
Mortgage Interest Rate in Percentages (%), Yearly	1.2	3.5	+187.4 %

### 3.5 Legal requirements

Regarding legal requirements, the author implicates a few of the most important practical standpoints from different aspects of relocation. To begin with, consider the most probable and typical visa-types for expatriates, how does Korea's working-visa application process work and what kind of situations demand a specific type of visa? The second part describes some brief but necessary information about a few taxation models and their purposes and how they concern expatriates locating to Korea. The final two sections describe some details about South Korea's social systems, including health-care and insurance, and lastly security. Due to the divergence in statistics and the number of sources concerning South Korea, they are mostly aimed towards the capital-city, Seoul.

#### 3.5.1 *Visa*

South Korea lists a huge number of visas, each made for variable purposes. There are many different visa-classes, from A to T, but regarding expatriation-concerned visas, the basic attachable documents are usually the application document, a valid passport, a passport photo, an employment contract, a copy of the employer's certificate, proof of payments and in some cases, a recommendation of employment, which explains the necessity of employment (InterNations 2017). Among these, specific visas may have some additional documents that need to be attached to the application to gain acceptance. Visas can be applied for from Embassy or a consulate of the Republic of Korea. The following information describes just some of the applicable visas that may concern the expatriate:

1. D-7 Intra-Company Transfer

This is meant for applicants who fulfill the following requirements: has worked for a foreign (Korea's perspective) public institution, main- or branch-office, or other entity of the company for more than a year and works by being dispatched as an indispensable worker in a company appointed by the Minister of Justice (CKC Acct'g CO of foreign Corporation 2013). Requirements are as previously explained, with the addition of a dispatch warrant or certificate of incumbency and foreign investment report

2. D-8 Corporate/Foreign Investor

The Corporate/Foreign investor-Visa can be applied for in several situations: where the expat is working under the foreign investment company, establishing a venture which is based on advanced technology and the company is confirmed as a venture, if invested into a company run by Korean citizens or lastly if the expat has a bachelor's degree or higher and the founder has intellectual property rights or an equivalent skillset (Hiexpat Korea 2017).

3. C-4 Temporary Employment

Expatriate is applicable for C-4 Visa if the employment is to be considered temporary, due to nature of employment. For instance, artists and loan-workers' maximum length of stay is 90 days (Hiexpat Korea 2017).

4. D-9 International Trade

This visa is made for dispatched traders with a code-number from the Korea International Trade Association, invitees of local companies, supervising-assignments and employees part of establishing or managing that specific company (Hiexpat 2017).

In addition to the previously listed ones there are also Visas concerning Foreign Language Teaching (E-2), specifically designated Activities (E-7), Non-Professional Employment (E-9), Temporary Journalism (C-1) and Short-term business (C-2), etc. These apply to certain, more specific occupational or situational cases, but due to the number of different visas and their purposes, their relevance and suitability to the case is questionable. More information on Finland-specific visa-matters and purposes can be acquired from the country's embassy.

### 3.5.2 Income & Other taxation

There are different types of income taxation models, for those considered residents, and non-residents. Residents pay taxes to Korea, whether the salary is earned in or outside the country. Resident status is gained by a person who either lives in the country for one year or has a permanent home in the country. An individual can also be considered as a resident if expected to stay in Korea for 183 days. In this section, taxation matters are described on the presumption that a Finnish expatriate is working on Korean soil, in a Korean company and paid by that entity located in Korea. There are several exceptions on taxation-matters. An example is if the employees are positioned in Korea but are being paid by their Finnish company.

The most relevant taxation types for expatriates in South Korea are typically income tax, local income surtax, gift tax, social security, registration tax, acquisitions tax and VAT.

Income tax rates are progressive and vary from 6% to 40% based on the salary gained (KPMG 2017). If presumed that expatriate makes around KRW3,900,000, which equals roughly 3000 euro per month, and an overall yearly income of KRW46,800,000, the tax rate would fall in the 24% bracket. In comparison, according to the Finnish progressive income tax, this would fall into 28-30% (Veronmaksajat 2017).

Table 9. Income tax 2016 (KPMG 2017)

Taxable income bracket		Total tax on income below bracket	Tax rate on income in bracket
From	To	Tax (KRW)	Percent
0	12,000,000	0	6
12,000,001	46,000,000	720,000	15
46,000,001	88,000,000	5,820,000	24
88,000,001	150,000,000	15,900,000	35
150,000,001	500,000,000	37,600,000	38
500,000,001	Over	170,600,000	40

In case the individual is considered a non-resident, the same taxation methods and rates can be applied for as well if their income is received from a Korean, domestic business. In this case, two different taxing methods can be applied, separate and global taxation. Usually, if a non-resident has a domestic income and receives real-estate income as well, the global taxation model is applied. It is basically the same system as for people who have acquired resident-status, with a retirement allowance, timberland income and capital gains excluded. Tax rates for residents and non-residents stay approximately the same (Expاتفocus 2017).

Retirement income can be calculated by dividing taxable incomes with the number of years of working, applying tax rates and multiplying this amount by the amount of years worked (Justlanded 2017).

### 3.5.3 Social systems

The Korean Healthcare system is one of the most high-quality and developed systems in Asia (with the typical system of divided healthcare between) by international standards in both public and private. First-class treatment and having highly experienced and educated staff are characteristics (Pacificprime 2017).

The national healthcare system, NHI, is a mandatory public insurance-system for each citizen of Korea. The system can also be used by expatriates. Expatriates are not necessarily automatically implemented into NHI depending on their employer. To apply for NHI, expatriates need to first apply for an Alien Registration Card (ARC). ARC acts as a national identification card, and can be applied for from local Immigration office, by making an appointment and filing out necessary paperwork. The NHI-System includes a fixed amount of charge based on salary, and it covers most of the cases. There are a few exceptions considering pre-existing sicknesses (Health Insurance Instantly).

The Korean national pension system mandates individual people to save money for a pension with a contribution rate of 9% of gross salary, with a distribution of which 4.5% of the payment is contributed by the employee and the other 4.5% by the employer. People with visa types D-7 to D-9 are mandated to partake in employment insurance, unless some opposite principle exempts them (KPMG 2017). It is also possible to acquire private insurance from an origin country, in the form of travel insurance or in another case, from Korean insurance companies with their terms.

### 3.5.4 Overall Security

Surveys made by NUMBEO indicate people find South-Korea's Capital, Seoul, a relatively safe environment to live. Seoul's Crime index is calculated to be 36/100 and Safety Index 64/100, which both indicate positive results when measuring safety. In Helsinki the numbers are 24/100 and 76/100. People in Seoul tend to have more contact with everyday crime and less safety according to the index, but the results still indicate that the amount varies between low and moderate (NUMBEO 2017).

Table 10. Crime Rates in Seoul survey (Source: NUMBEO 2017).

Level of crime	35.4	Low
Crime increasing in the past 3 years	51.0	Moderate
Worries of burglary	32.6	Low
Worries about being mugged or robbed	33.4	Low
Worries about car theft	30.1	Low
Worries things being stolen from a car	33.1	Low
Worries about being attacked	37.0	Low
Worries about being insulted	39.1	Low
Worries about being subjected to a physical attack due to skin colour, ethnic origin or religion	35.9	Low
Usage or dealing of drugs	30.6	Low
Property crimes such as vandalism and theft	34.9	Low
Violent crimes such as assault and armed robbery	34.6	Low
Fear of corruption and bribery	40.4	Moderate

Based on the two charts, citizens and travellers have evaluated both to be safe environments for everyday living and people-related interaction. The highest fears are people's worries about material damages and corruption. Survey statistics show, for instance, that Seoul's burglary index is a bit over double the number of Helsinki's corresponding one, with the divergence of 16.3. The corruption index has the highest amount of divergence, at 23.5 (NUMBEO 2017).



Table 11. Crime Rates in Helsinki survey (Source: NUMBEO 2017).

Level of crime	22.0	Low
Crime increasing in the past 3 years	52.5	Moderate
Worries about burglary	16.2	Very Low
Worries about being mugged or robbed	20.8	Low
Worries about car theft	14.8	Very Low
Worries things being stolen from a car	22.7	Low
Worries about being attacked	24.6	Low
Worries about being insulted	26.7	Low
Worries about being subjected to a physical attack due to skin colour, ethnic origin or religion	23.7	Low
Usage or dealing of drugs	28.3	Low
Property crimes such as vandalism and theft	29.7	Low
Violent crimes such as assault and armed robbery	19.9	Very Low
Fear of corruption and bribery	16.9	Very Low

Statistically, these divergences seem to be relatively normal when comparing cities with a size difference as large as this. The United States Department of State's Bureau of Diplomatic Security has evaluated in 2017 that by Crime Threats, South Korea is a safe destination for most of the travellers. The biggest crime related issues are stated to be material thefts and their place of occurrence, in crowded tourist and major metropolitan areas (OSAC 2017). According to the bureau's report, for instance areas such as Itaewon, Sinchon, Myeongdong, Hongdae and Gangnam have higher risks of crime-related incidents.

## 4 SUMMARY

One of the largest origin of conflicts and issues may be the aftermath of two different social-environments and communication styles clashing. Korea's highly structured and more hierarchical way of life can be hard to digest for a Finnish Expatriate, coming from a culture which is in almost every aspect on the opposite side of the spectrum. Utilizing Hofstede's analysis and Hall's cross-cultural theory presents a slightly more visual and distinctive picture of the current circumstances, although in a somewhat generalized image of the two societies. Although the same could be said in almost every research made, based on masses.

Based on the research and interviews conducted, the author's view is that in working life especially, these kinds of cultural differences are even more emphasized. Expatriates even seem to in some situations feel that the environment is deprecating them. This is by the society's way of condemning some behaviors and functions which are considered inappropriate or against the so-called 'group's' interests by putting the individual's needs first. Misunderstanding may lead to conflicts, frustration and distrust. This is strongly based on the different roots and views of the two cultures. To avoid conflicts, it is important to do preliminary research on the values and behavioral traits. Gestures which might seem insignificant to a Finnish employee might be obvious and straightforward for a Korean employee, and other way around. It is crucial to research the backgrounds and find answers to the questions on what to do, why to do it and how to do it. This method concerns both practical and cultural challenges.

The interviews indicated that many expatriates and students seem to have enjoyed the culture and society itself, as friendly and enjoyable environment, but the corporate culture has provided issues in some cases. Foreigners seem to sometimes have trouble adjusting to the hierarchy, the overly clear structure and cross-cultural communication with the local way of business. Despite this criticism, this is not something to be deemed wrong. For a Westerner it might

be hard to adjust to such a different environment. Koreans might also have issues in Western culture.

Finnish culture emphasizes more so direct communication, openness and expressing the content of the message straight to the receiver. Korean culture instead highlights the importance of keeping face, politeness and conflict avoidance, meaning situations deemed 'shameful'. These matters might often be disguised or striven to avoid by indirectness in communication and avoiding negative responses. It is also important for the expat to understand the importance of reading the situations to avoid issues with the counterparty in everyday interaction.

The research also aimed to give a more overall support to expatriates by providing information about the functions of the practical side of expatriation, like social systems, Visa-requirements and overall views of the process. Expatriates often seem to have insufficient information about the legal processes of destination country. Some answers have been described in this thesis.

To conclude, there are clear differences between the two cultures, and based on this research it can be said that chances of these differences surfacing at some point of expatriation can be high. Collectivism meeting individualism, two sides of a coin, is not an easy matter to solve. The most effective ways to preliminary prevent conflicts and to avoid culture shock is to conduct a lot of initial research, from both the employers' and employees' points of view. It is important that the employer points out clearly on what the employee is getting into, and employee on the other hand must understand the importance of cultural and lingual research, to understand the new environment in a more specific way. Taking part in courses, doing preliminary reading on the subject and if there is a possibility, listening to experiences from expatriates and other people familiarized with Korean society are all important ways.

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## INTERVIEW QUESTIONS

1. What is your name?
2. How old are you?
3. Are you living alone or with a family?
4. How long did you/have you stayed?
5. How would you picture your experience in South Korea so far/at this point?
6. What originally made you want to transfer to South Korea?
7. Do you speak Korean Language? Is it important to learn? How did you learn it?
8. How do you handle your housing? Insurances? Healthcare?
9. Have you encountered any cultural issues/misunderstandings or conflicts?
10. What's your stance on South Korean Corporate Culture?
11. How do you see South Korean Society treat with foreigners like yourself? (Any special treatment/identifiable sociological behaviors while in interacting, for example?)?
12. Was it difficult to gain a work permit? Did it cause you, or the company you are working for, any issues or effort?
13. Do you miss your homeland? How do you cope with these feelings?
14. How does the cost of living reflect with your pay?
15. How would you shortly describe South Korean people?
16. What are the positive and negative aspects of living in Korea so far?
17. What other issues did you have while coping with the daily living in Korean culture?
18. What kind of training would have been useful for you preliminary before transfer to Korea?
19. Do you have any tips for the employees/employers considering on moving /sending someone to Korea?

## COST OF LIVING TABLES

<b>Restaurants</b>			
Meal, Inexpensive Restaurant	12.00 € (15,573.76 ₩)	5.39 € (7,000.00 ₩)	-55.05 %
Meal for 2 People, Mid-range Restaurant, Three-course	70.00 € (90,846.91 ₩)	30.82 € (40,000.00 ₩)	-55.97 %
McMeal at McDonalds (or Equivalent Combo Meal)	7.00 € (9,084.69 ₩)	4.62 € (6,000.00 ₩)	-33.95 %
Domestic Beer (0.5 liter draught)	6.00 € (7,786.88 ₩)	2.70 € (3,500.00 ₩)	-55.05 %
Imported Beer (0.33 liter bottle)	6.00 € (7,786.88 ₩)	4.12 € (5,342.17 ₩)	-31.40 %
Cappuccino (regular)	3.63 € (4,713.99 ₩)	3.55 € (4,610.64 ₩)	-2.19 %
Coke/Pepsi (0.33 liter bottle)	2.08 € (2,701.27 ₩)	1.11 € (1,440.34 ₩)	-46.68 %
Water (0.33 liter bottle)	1.48 € (1,927.25 ₩)	0.65 € (842.22 ₩)	-56.30 %

Table 1. Restaurants (NUMBEO 2017)

<b>Transportation</b>			
One-way Ticket (Local Transport)	3.10 € (4,023.22 ₩)	0.96 € (1,250.00 ₩)	-68.93 %
Monthly Pass (Regular Price)	54.70 € (70,990.37 ₩)	42.38 € (55,000.00 ₩)	-22.52 %
Taxi Start (Normal Tariff)	7.00 € (9,084.69 ₩)	2.31 € (3,000.00 ₩)	-66.98 %
Taxi 1km (Normal Tariff)	1.57 € (2,037.57 ₩)	0.77 € (1,000.00 ₩)	-50.92 %
Taxi 1hour Waiting (Normal Tariff)	45.90 € (59,569.62 ₩)	7.94 € (10,300.00 ₩)	-82.71 %
Gasoline (1 liter)	1.47 € (1,906.31 ₩)	1.16 € (1,507.89 ₩)	-20.90 %

Table 2. Transportation (NUMBEO 2017)



<b>Utilities (Monthly)</b>			
Basic (Electricity, Heating, Cooling, Water, Garbage) for 85m2 Apartment	128.22 € (166,410.70 ₩)	129.69 € (168,314.13 ₩)	+1.14 %
1 min. of Prepaid Mobile Tariff Local (No Discounts or Plans)	0.07 € (95.11 ₩)	0.12 € (162.21 ₩)	+70.55 %
Internet (60 Mbps or More, Unlimited Data, Cable/ADSL)	19.70 € (25,569.32 ₩)	17.53 € (22,749.00 ₩)	-11.03 %

Table 3. Utilities (NUMBEO 2017)

<b>Rent Per Month</b>			
Apartment (1 bedroom) in City Centre	964.96 € (1,252,331.83 ₩)	711.68 € (923,628.82 ₩)	-26.25 %
Apartment (1 bedroom) Outside of Centre	729.86 € (947,218.07 ₩)	424.62 € (551,082.35 ₩)	-41.82 %
Apartment (3 bedrooms) in City Centre	1,763.46 € (2,288,643.25 ₩)	2,076.81 € (2,695,310.88 ₩)	+17.77 %
Apartment (3 bedrooms) Outside of Centre	1,228.85 € (1,594,812.47 ₩)	1,183.65 € (1,536,153.57 ₩)	-3.68 %

Table 4. Rent Per Month (NUMBEO 2017)

<b>Buy Apartment Price</b>			
Price per Square Meter to Buy Apartment in City Centre	6,778.00 € (8,796,576.30 ₩)	9,802.37 € (12,721,641.53 ₩)	+44.62 %
Price per Square Meter to Buy Apartment Outside of Centre	3,935.29 € (5,107,275.74 ₩)	6,076.77 € (7,886,515.55 ₩)	+54.42 %

Table 5. Buy Apartment Price (NUMBEO 2017)

<b>Salaries And Financing</b>	[ Edit ]	[ Edit ]	
Average Monthly Net Salary (After Tax)	2,474.31 € (3,211,185.84 ₩)	2,244.78 € (2,913,298.57 ₩)	-9.28 %
Mortgage Interest Rate in Percentages (%), Yearly	1.24	3.55	+187.45 %

Table 6. Salaries and Financing (NUMBEO 2017)