THE BUSINESS RELATIONSHIP BETWEEN FINLAND AND NIGERIA: IS CULTURE RESPONSIBLE FOR THE CHALLENGES FINNISH COMPANIES FACE?

Abstract

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The business relationship between Finland and Nigeria: Is culture responsible for the challenges Finnish companies face?

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The common challenge when it comes to international business is culture. Therefore, this research investigated if culture is responsible for Finnish companies lack of business interest in Nigeria. Also, some other common factors were investigated.

The objective of this study was to: (i) answer the research question of culture's influence on the business relationship between Finland and Nigeria (ii) analyse the impact of other factors on the business relationship between Finland and Nigeria (iii) recommend ideas that could help bridge the business gap between Finland and Nigeria.

A qualitative method was used in this research. There was a total of 9 companies that participated in this research. As a benchmark, there was a plan to interview two well-established Finnish companies that partner with companies in Nigeria. However, only one of these two companies was available for interview. So, this is registered as a limitation to the research.

The analysis results indicated that the cultural differences did not significantly affect the business relationship, and was not responsible for the challenges faced by Finnish companies in doing business with Nigerians in Nigeria. However, (1) while culture might not have an impact. (2) trust appeared to be a significant challenge. (3) social media affected the level of trust. (4) participants who visited or lived in Nigeria registered minor trust issues compared to those who had never been to Nigeria. (5) KONE used as a benchmark faced no issues that some other participants or companies faced. (6) only 3 out of the 9 companies have visited or lived in Nigeria. Finally, (7) from the 3 participants that visited Nigeria, only 1 lived and built his business in Nigeria.

The following suggestions were made: (1) Finnish companies should build a trustworthy relationship upfront. (2) Familiarise themselves with the local culture well or get a guide before starting a business deal with Nigerians. (3) Collaborate with the Finnish-Nigerian business, Finland-African business forum, Finland Chamber of Commerce, NordicNigeriaConnect (Sustainability). (4) avoid places where there are usually turbulences, such as the northern part of Nigeria. Finally, (5) engage the services of Nigerians who have studied and lived in Finland.

Keywords

Business, Companies, Culture, Finland, Nigeria, Social Media, Trust, Participant, Get-rich-quick

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Finally, I would like to give thanks to God for the gift of life, the strength to be able to start and finish this. This thesis has taken me more than 2 years to finish. Apart from the pandemics, I had my own personal challenges that has greatly slowed down the progress of this thesis.

However, God has made it happen. Halleluyah!

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1   INTRODUCTION

Nigeria as a host nation is known as a land of opportunities and blessed with many potentials. It is also the most populated nation in Africa, with more than 190 million people. The nation was expected to rank among the top 20 of the world's economies in 2020; however, the economic, environmental, and significant political and security issues have rendered the nation fragile, weak, and unreliable. In addition, the government has been allocating fewer funds to agriculture, which has caused a significant food shortage and thus has impacted the growth targets and the unemployment increase in the food system (Howard, Simmons, Flowers 2019.) Moreover, Shapiro (Shapiro 2014) cited the concerns about the safety of people due to the insurgence of Boko Haram in Nigeria. He highlighted the impact of this on international business development in Nigeria. Shapiro argued that doing business in Nigeria will subject the foreign nationals to corruption since corruption is quite rampant in Nigeria. Shapiro perhaps thinks that corruption is more likely to be a greater challenge and obstacle faced by foreign companies in Nigeria (Shapiro 2014.) According to ICG (International Crisis Group), violence is more prevalent in the northern part of Nigeria, caused by generational, historical grievances, followed by political manipulations and rivalries due to religion. According to ICG, the main cause of violence has been the traditional rivalry between Christians and Muslims (ICG 2010.)

Due to its size in population, Nigeria has the largest market potential in the continent of Africa; however, Nigeria ranked 131 from 183 countries when comparing challenges to establishing a business in all the countries. World Health Organisation highlighted different challenges: high taxes, electric power issues, corruption, lack of infrastructure, and inconsistent trade policies. However, Nigeria is doing well when it comes to obtaining credit for start-ups and is quite accomodating to foreign investors (WHO 2016.)

In April 2014, the BBC pronounced Nigeria as the biggest economy globally with a GDP close to $510 Billion. With a vast population and a healthy GDP, Nigeria is rising as a world economic market for the advantage of world powers and businesses. Nigeria is now emerging as a strong potential market for products and services. With a population above 158 million, mainly youthful, the country is emerging as an essential partner in the world economy. It provides immense opportunities for various companies that would seek to invest in the country (BBC News 2014.)

One of the world-leading economists, O'Neal (BBC News 2014), has started to pay attention to the country; for instance, the subject of MINT countries is becoming the next big thing for companies that need to diversify and expand globally. He identifies that these MINT countries provide the right opportunity and advantage, just like the BRIC countries

in the last few years. In his analysis, MINT countries refer to Mexico, Indonesia, Nigeria, and Turkey, within estimated growth rate, will boom in the next few years. For example, the Nigerian economy is expected to grow from $1.4 billion in 2014 to $12.6 in 2050 (BBC News 2014.)

Finland has a long way to go to increase its competitiveness in the global markets and the internationalisation of its businesses. YLE reported in the morning news of June 12, 2020, that only 2% of Finnish exporting activity takes place between Finland and an African country. Statistics Finland establishes close to 322,000 companies operating in Finland as of 2019 (Statistics Finland 2020.) Further, this report confirms that only 4900 companies have established their businesses abroad; this constitutes only 15% of Finish companies. Over 60% of the companies operating abroad have a business in Asia and EuropeThe statistics suggest that most Finnish exports end up in Sweden, and 11% went to Russia (Statistics Finland 2020.)

1.1 Research Background

Cultural diversity depicts a society where different customs, traditions and values exist. Dhanimol unpacked cultural diversity (Dhanimol 2019.) According to Dhanimol, the majority of the societies in the world today are diversified culturally; however, some are more diversified compared to others. Many reasons are responsible for the cultural differences; such reasons range from geographical location, migration, ethnicity, race, culture, religion and a host of others. Every society has a unique feature that makes it stand out, and the society is distinguished by its main or prevalent culture (Dhanimol 2019.)

The United Kingdom colonised Nigeria for many years. However, Nigeria finally gained its independence on October 1, 1960. The nation is endowed with cultural diversity. Found in the western part of Africa, the nation is the most populated nation in Africa, with a population of around 190,000,000. It is a land of natural resources; such as petroleum, natural gas, tin, columbite, iron ore, coal, limestone, lead, and zinc. The main ethnic groups are Yorubas, Igbos, and Hausa-Fulani. The official language is English. Even though there are three main ethnic groups, every ethnic group has diverse tribes and languages(dialects). Hence why there are so many languages. (Matthew & Thakkar 2012) argued that speaking the same language does not mean there will not be communication challenges due to ethnic or cultural differences (Matthew & Thakkar 2012, 325).

Yoruba is an ethnic group in the Southern part of Nigeria. According to history, Yoruba people in Nigeria are primarily farmers as the Yoruba land is more fertile. The main religion among the Yorubas is Christianity and Islam, and a small percentage practice the traditional religion (Facts Nigeria 2020.) Igbo is an ethnic group in southeastern Nigeria. The

Igbo people of Igbo land speak Igbo, which includes various dialects. Igbo ethnic groups are one of the largest groups. Igbo people are primarily craftsmen, farmers, and traders in rural Nigeria; the most important crop is the Yam. Harvesting of yam celebration is observed annually. Other staple crops include Cassava and taro (Facts Nigeria 2020.) Thirdly, there is the Hausa-Fulani ethnic group. This group mainly occupies the north-western part of the country. This ethnic group is the second-largest ethnic group in Africa. The Hausa's main religion is Islam (Facts Nigeria 2020.)
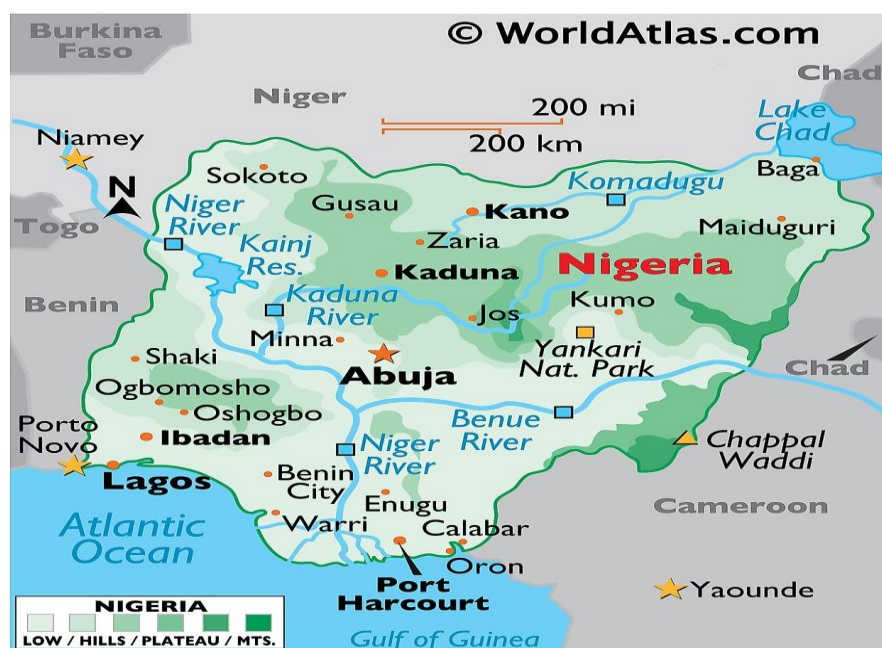
Figure 1. Map of Nigeria (WorldAtlas 2015)

Economic Indicators	
Percentage of population living on less than $1.25 per day:	62%
Annual GDP Growth rate:	5.4%
Education Indicators (Completed Primary School or Higher)	
Among Men ages 15-19:	78%
Among Men ages 20-24:	81%
Among Women ages 15-19:	67%
Among Women ages 20-24:	62%
Education Indicators Completed Secondary School or Higher	
Among Men ages 20-24:	53%
Among Women ages 20-24:	38%

Table 1: Economic and Educational Indicators

Economic situation

Even though Nigeria's gross domestic product (GDP) had grown at an average rate of 5,7% between 2006 and 2016, there are still massive developmental challenges regarding job opportunities, poverty level, social and political certainty, and regional inequality in Nigeria. A considerable drop in oil prices has directly influenced Nigeria's incomes during the past few years, as oil and gas industries are among the prominent industries. Companies operating in Nigeria have to take into account also the possibility of currency risks (World Bank 2018.)

Social situation

Due to Nigeria's relatively low gross domestic product, highly educated people have difficulties finding equivalent jobs with their education, and the working-class struggle with unemployment. Half of the population in Nigeria has been defined as youths, and according to statistics, the younger people struggle even more with finding jobs (Brookings 2014.) Moreover, the population is rapidly growing, so youth unemployment with all the related socio-economic problems increases because it fuels criminality and causes social unrest. Unemployment is also gender-divided. Approximately 43% of women are married by the 18th birthday. This fact also speeds up the population growth, and according to United Nations, it has been estimated that the population of Nigeria will reach 400 million people by the year 2050 (CNBC 2021.) However, Nigeria is one of the world's countries with the highest mortality rates of children under five years. In addition, only 3% of the population is covered by healthcare (European Parliament 2016.)

Technological situation

One of the primary causes of problems for business activities in Lagos is the inadequacy of the power supply. Companies spend a considerable amount of money yearly to secure power supply, and these problems have been estimated to be the most significant barriers to industrial and economic development (Information Guide Nigeria 2018). Telecommunication is one of Nigerian's fastest-growing sectors. This telecom industry is a market dominated by a few groups of telecom operators in Nigeria. The industry has immensely helped to position Nigeria as the largest economy in the continent of Africa. They need to have expansive base stations to avoid network failure caused by a power outage. There are many uncertainties for International companies to face in Nigeria when it comes to handling cash flows. One might have to estimate if the network connections are safe for transferring money.

Ecological situation

Climate change is the biggest threat for Nigeria in the future. The United Kingdom Department for International Development has conducted a study which states that: "Climate change could contribute to increasing resource shortages within the country due to land scarcity from desertification, water shortage, and mounting crop failures." (The Guardian 2014.) Climate change has already been attributed to be the rationale for some violent conflicts in Nigeria, like Boko Haram. Agriculture is one of the first sources of livelihood, and global climate change is threatening this.

1.2 Thesis Objectives and Research Question

The main objective is to investigate why Finnish companies shy away from doing business in Nigeria. This way, this study seeks to look at the existing Finnish companies in Nigeria. Furthermore, the study will evaluate if the significant lack of Finnish companies in Nigeria is due to cultural differences and or other factors. Whatever the outcome, the study will suggest possible approaches to bridge the business gap between Finland and Nigeria. Thus, the value of this research will be on Finnish companies investing in a cross-cultural context, more so in Nigeria.

Research question: Are cross-culture differences discouraging Finnish companies from doing business in Nigeria?

The primary objectives of the research are as follows:

- Impact of other factors

- Answer the research question/s

- Recommend ideas that could help bridge the business gap between Finland and Nigeria.

1.3 Significance of the Research

This study is significant because of the state of the business relationship between Finland and Nigeria. Findings from the research should indicate if cultural differences are responsible for the business gaps, help understand the possible impact of other factors, and guide in the possible suggestions to bridge the business gaps to improve business relationships between Finland and Nigeria.

The author hopes the Nigerian government will find the study useful in strategic plannings related to International business development. Furthermore, academics interested in de-

termining success for multinational companies should find the study relevant and of great importance. Moreover, the study's findings should further complement the results of the existing studies by adding knowledge to the existing literature and providing a basis from which hypotheses for future research can be developed. Finally, the author hopes that other authors would rely on the methodology employed in this study to determine the impact of culture and other factors on Finnish companies in Nigeria and other African countries.

1.4   Structure and Process Flowchart

The thesis comprises five chapters, a list of references, and appendices; the first chapter introduces Nigeria and explains the research background, thesis objective, and the process flowchart, as shown in Figure 2. The second chapter reviews related literature, an in-depth review of "the cultural map" by Erin Meyers. The third chapter will focus on the methodology and the justifications of the method chosen. Chapter four is the data analysis part, where the data collected will be analysed using the thematic method, interview analysis and the presentation of the results, followed by the data reliability and validity. Finally, chapter five is the last; it discusses the research limitations and recommendations and highlights some suggestions for possible future research.
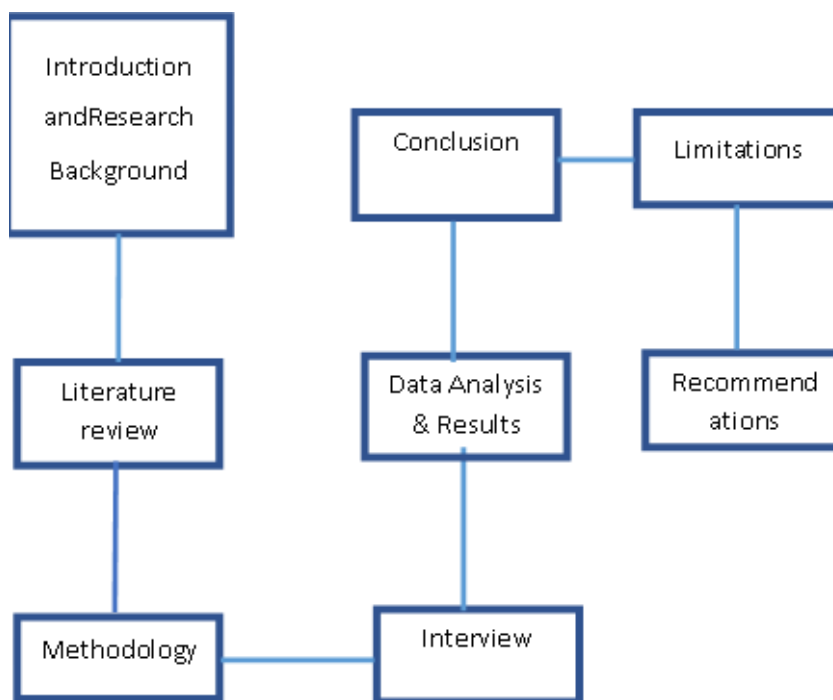

Figure 2: Process Flowchart

2   LITERATURE REVIEW

2.1   Culture

According to Merriam-Webster, culture is diverse in meaning. It could be described as the beliefs, tradition, or ways of life for a group of people, a society, time, place. It could also be described as a set of customary beliefs and practices, such as religion, organization, or community (Webster 2021.) As said by (Hofstede 2021), culture is simply how you were raised, which as you grow influences how you react, perceive, and read meanings to what you see and hear around you. Furthermore, culture is the software of the mind that controls how we relate and communicate with those around us. It is how we share and relate with others (Hofstede 2021.) Despite the crystal-clear benefits that diversity of culture brings, there is always the misinterpretation during business communications: even though the business language is English, there comes the problem of accent, body language, which are significantly tied to culture. For example, when to shake hands or bow are simple things but lethal enough to kill a potential business opportunity if not addressed appropriately (Reynolds 2018.)

According to (Padhi 2016), it is very important to understand the misrepresentations of language and culture. It is of high significance to study cross-cultural communication in addressing the issues related to language and culture since the fundamental principle of communication is via culture. Furthermore, globalization has made cross-cultural communication unavoidable (Padhi 2016.) Also, technology has diversified the look and the approach of businesses globally. Whatever is documented on the internet will be accessed and read by someone of a different culture. Thus, businesses must recognise the existence of other cultures and take caution in communicating with people of a different culture (Padhi 2016; Matthew & Thakkar 2012, 325).

Employers often require work experience in a multicultural environment, especially in the international business development. Diversity is beautiful, and it allows a business to be open-minded. It will enable minds from different cultures to come together and bring diversities to the decision-making table. A culture map helps to sort out the behaviours of different countries from different continents. In addition, it helps to orientate businesspeople about other cultures and understand their own culture better. However, companies that limit the employees to a culture or nationality shut the doors to the advantages that diversity carries (Meyers 2014.)

EIGHT SCALES MODEL (THE CULTURE MAP)
Communicating: low-context vs high-context
Evaluating: direct negative feedback vs. indirect negative feedback
Persuading: principles-first vs. application-first
Leading: egalitarian vs. top-down approach
Deciding: consensual vs. top-down
Trusting: task-based vs. relationship-based
Disagreeing: confrontational vs. avoid Confrontation
Scheduling: linear-time vs. flexible-time

Table 2: The eight scales model that summed up Meyers "The Culture Map"

Low-context vs. High-context

Culture is quite challenging. It is so deep. Sometimes we don't know how deep it is until we fall in it. Even amongst people of the same culture, communication is sometimes challenging. Meyers's advice is to understand the cultural background of the recipients. Meyers pointed that each country has a different context culture. High-context culture and low-context culture. According to Meyers, when communicating with people outside one's culture, the speaker must be conscious that they operate differently. The speaker should understand when to apply what context to achieve effective and balanced communication (Meyers 2014, 41-52.)
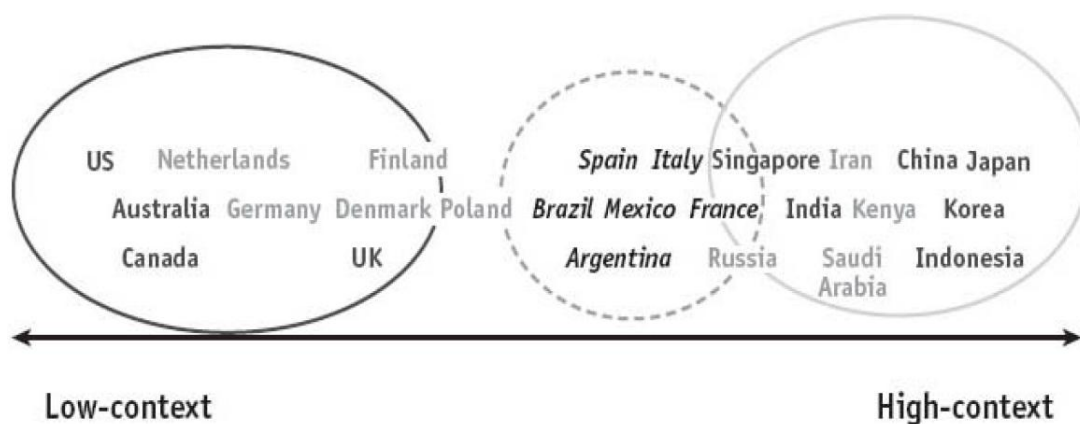

Figure 3: Low context vs. High context (Meyers 2014)

In a low-context culture, the speaker must avoid ambiguity. Clear and concise information is crucial, and it is also vital that the speaker reiterates whatever has been said to reassure the audience that they have heard correctly. Japan is an example where it is expected to have the skills to 'read the air.' Therefore, the speaker needs to learn to activate all their communication channels and tune them to the correct frequencies to get the right signals and respond accordingly. Furthermore, she advised adopting low-context culture to avoid misunderstanding whenever there is a cocktail of both contexts. However, Meyers pointed that no country is 100% high-context or low-context. A country might be of high context compared to a particular country but might be of low context compared to another country (Meyers 2014, 47-52.)

Principles-First vs. Applications-First

Another vital tool for effective communication is to learn and understand how people convey their ideas. Understanding how people present their opinions will help you to know how to reach them. How we perceive persuasion is the key to unlocking the door to the hearts of people. Meyers presented two sets of people here 'Principle First' reasoning and 'Application First' reasoning. According to her example, Principle First applies to someone's language learning. The language learner first learns the grammatical principles of the language, and then he can start to speak the language (Meyers 2014, 85-87.)

Application First comes with a statement theory and facts to support it. A good example given was of a Math student. The student will start by first applying the formula. When the formula is successfully applied, the student will be able to understand the principle behind it. France and Italy are candidates that adopt this reasoning, and this is why they tend to focus on why a request might be made before actually making the request. On the other hand, America or Canada applies 'Principle First,' which means they are more into how something happens and not why (Meyers 2014, 85-87.)

So, an Italian employee will have a challenge working well with an American boss. In addition, the Italian employee will be disturbed by not knowing why he has to do certain things his boss asks him to do. An excellent approach to beat this cultural difference is to learn to switch back and forth from Principles First and Application First. An example given was of a presentation that is being given to an international audience. For the audience to be convinced that the product being presented is superior to another, it is advisable to explain how the product was produced, covering principles reasoning, and then showing how it works, which invariably takes care of the application reasoning (Meyers 2014, 85-95.)

Egalitarian vs. Top-down approach

Leading a group of people is not easy, even where the culture is just one, not to talk of diverse cultures. For a leader to manage people of different cultures, the leader should be able to diversify communication. Egalitarian leadership is the kind of leadership that embraces democracy. The opinions of the people count. Countries that practice Egalitarian leadership are Denmark and Netherlands. A manager and a factory worker have a thin gap between them. In this kind of leadership, there is practically no wall separating the two. The factory worker could address the manager by his first name. Contrarily, this is not the case when we are talking about countries like Nigeria and China. These two countries observe hierarchical leadership styles. Hence there is usually a wide gap between ordinary employees and managers. The leaders do decision-making without seeking the opinion of the subordinates. For example, in Nigeria, whenever a low-level worker needs to speak to an authoritative figure above him, he must go through the one directly above him. In this kind of leadership, people sometimes cry out their minds, but these often fall on deaf ears. It is important to note that being geographically close does not imply that the countries have similar cultures. France and Sweden are both European countries, and they are close. However, France is hierarchical, while Sweden is Egalitarian (Meyers 2014, 105-123.) So, in Egalitarian, it is advised to involve the employees in decision making, while hierarchical requires establishing you are in charge by demanding respect. However, it is advisable also to encourage employees to voice their opinion. Otherwise, they will keep their views if not asked (Meyers 2014, 105-123.)

Direct Negative Feedback vs. Indirect Negative Feedback

Giving feedback is not easy, especially when it is negative feedback. Care should be taken when giving negative feedback to someone of a different culture, not to create offenses. Russia and Israel are examples of nations where being direct when giving negative feedback is quite the norm. They are known to use strong descriptions (known as upgraders) such as "I strongly disagree with you on this one" or "Your report was a complete disaster." It is their usual way of giving feedback and no personal feelings attached; this might be disrespectful and unacceptable for someone with an indirect negative background, affecting working relationships (Meyers 2014, 67-80.)

A case scenario: Meyers gave a presentation where a colleague gave direct negative feedback to a colleague openly. The receiver was with his head down while receiving the feedback. There was utter silence everywhere, and everyone was shocked when the one who gave the feedback lashed out at the colleague. Meyers had planned to have a word with the one that gave the direct negative feedback during lunch. Instead, she found the

giver of the negative feedback and the receiver sitting together at a table and chatting away to her utmost surprise. Meyers could not believe it. She showed that she was glad that they were not affected by the 'open embarrassment' as she thought. The receiver said that he was, in fact, grateful for the sincerity in the feedback. He then thanked him again for being honest in his feedback (Meyers 2014, 67.) On the other hand, Indonesia, Thailand, Korea and Japan are known to use indirect negative feedback styles; they give negative feedback wrapped in positive feedback so that the negative feedback is not seen on the outside. Furthermore, in providing negative feedback, they are known to use 'downgraders such as "You might want to change this part" or "Maybe it is better to delete this" (Meyers 2014, 79.)

Consensus vs. Top-down approach

Understanding the processes involved in decision-making will help you to understand your style of leadership. As mentioned previously, Egalitarian is democratic; this does not mean that the employees make decisions. Decision-making has its cultural scale. In the consensus approach of decision-making, the necessary people to make decisions are made to contribute until they have all concluded. Once a decision is reached, it can't be changed or reversed. It is not the same with the top-down approach, where one person (the boss) usually makes the decision. A perfect example of this decision-making is the Japanese. The Japanese have a system known as *ringisho*. Ringisho is a document passed onto everyone involved in decision-making to edit until the document finally reaches the top management. Once a consensus is formed, a decision can be made by the top management. However, everyone with the right to influence decision-making would have had their turn in contributing. On the other hand, Nigeria is one country that uses the top-down approach in decision-making. Even though on paper there might appear that some people in high positions are to ratify a decision, the final authority can override the decision of others, and no one has the right to question the final authority (Meyers 2014, 130-137.)
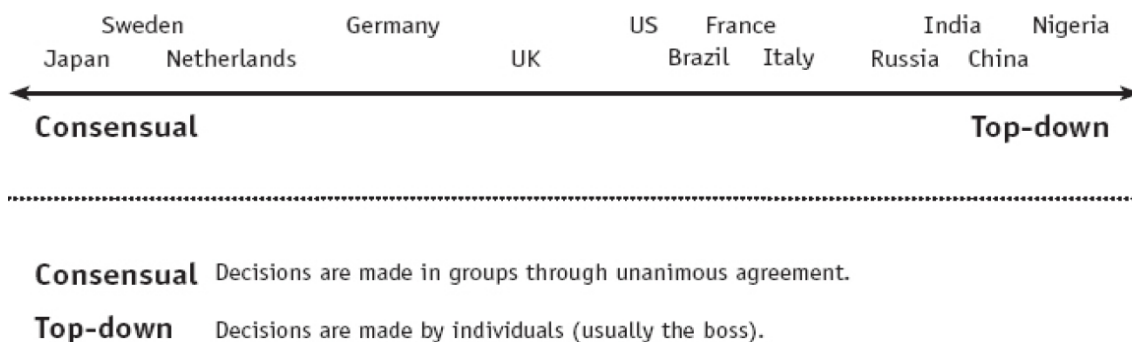

Figure 4: Consensual vs. Top-down approach (Meyers 2014)

Task-based vs. Relational based

Trust is very important in every culture; therefore, do whatever it takes to gain the trust of your diversified cultural colleagues. Meyers described that trust in business could be divided into two categories cognitive trust and affective trust. Cognitive trust (task-based) is the culture that is built on cognitive recognition. It is where a business relationship is weighed or judged by what one could do. In contrast, affective trust (relational based) relies mainly on a relationship. It is emotionally influenced. The working relationship is built on emotion. (Meyers 2014, 150-156). In a task-based relationship, it is strictly business, and it is not mixed with pleasure. Hence an American will not be emotional if he must fire a long-term colleague due to under-performing. Although, an affective trust may be established after years of profitable business dealings between the parties.

Nigeria as a country bases its business relationship on shared personal experiences. If there is no personal relationship upfront, a business relationship might be conceived, but it will not be born. Relationship-based trust is more favorable and is to be sought in every work relationship because it helps the parties feel comfortable and relaxed while discharging their duties. Showing interest in a colleague's personal life will make the colleague know that you care about the colleague as a person, not just in what the person does (Meyers 2014, 150-156.)
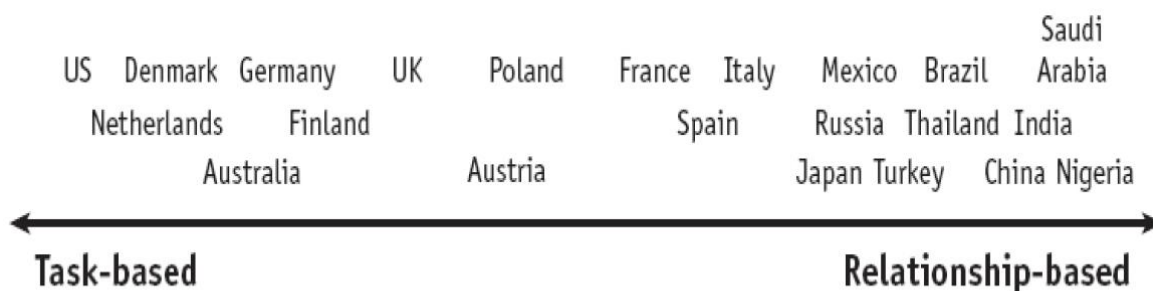
Figure 5: Task-based vs. Relational (Meyers 2014)

Confrontational vs. Avoids Confrontation

Confrontation is commonly seen as negative, especially when done in the open. However, some cultures embrace disagreement. There is no way to avoid conflict. The only issue is how we go about expressing our disagreement. Do you disagree with a person or the idea of the person? Sometimes, it is difficult to tell if it is the source of the idea: the culprit being

attacked or just the idea. The disagreeing scale represents how different cultures manifest their disagreement. For example, Israel or France will disagree with an idea, but this will not impact their relationship with the person. So, when they show their disagreement, they mainly address the idea through the source, while the source is not being personally contradicted. France and Germany both share confrontational cultures, yet they are different in expressing their disagreement. Germans are known to hide their emotion when expressing their disagreement, unlike France, which is emotional.

Cultures that would rather avoid Confrontation, such as Indonesia, believe that idea and the source of the idea are strongly connected. So, these cultures find it hard to separate the idea and source, thus avoiding Confrontation. Thriving in a relationship with cultural differences is crucial; there is a need to understand how different cultures handle disagreement. When faced with confrontational culture, one has to be careful not to escalate issues. If the environment is in cultures that avoid Confrontation, it's imperative to hold pre-meetings (unofficial), which can help offenders take criticism or correction (Meyers 2014, 175-181.)

Linear Time vs. Flexible Time

Time culture is also different. What is considered late in culture A might be even early in culture B. Time perception is different across cultures. Germany and Switzerland are considered linear when it comes to time culture and will not involve themselves in multi-tasking. They are one task at a time culture. Being flexible when discharging your duty is seen as impolite and unprofessional. You are expected to be focused on the task at hand. Cultures with flexible time, such as Kenya and Saudi Arabia, allow multi-tasking, affecting focus and effectiveness. In this culture, time is not maximised. When in a group of different cultures, it is good to plan your meetings to avoid pre-determined limits. In linear culture, do your best to be on time, focus, and avoid multi-tasking. In the flexible culture, play their game, learn to be flexible. Advisably, build your own customary time culture for your team. An example is to pretend that everyone is from Switzerland, where punctuality is non-negotiable. Propose that anyone that defaults will have to pay some money towards the end of the year party. This will make the group member act like Swiss people unless they have money to throw around (Meyers 2014, 190-196.)
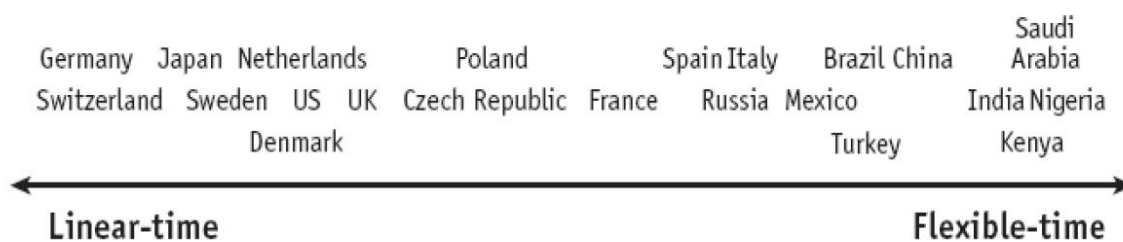
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Germany  Japan Netherlands      Poland        Spain Italy  Brazil China    Saudi
                                                                           Arabia
Switzerland  Sweden  US  UK  Czech Republic  France   Russia Mexico    India Nigeria
            Denmark                                          Turkey       Kenya
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Linear-time   Flexible-time

Figure 6: Linear Time vs. Flexible Time (Meyers 2014)

Culture through six-dimensional model

One model to measure national culture is the six-dimensional model based on professor Geert Hofstede, Gert Jan Hofstede, Michael, and their team's research. In this 6-D model, countries are examined through six dimensions: Power Distance Index, Individualism vs. Collectivism, Masculinity vs. Femininity, Uncertainty Avoidance Index, Long Term Orientation vs. Short Term Normative Orientation and Indulgence vs. Restraint, to see how countries differ culturally from one another. When examining Nigerian culture through the 6-D model, it can be noticed that Nigeria scores relatively high on dimensions Power Distance (score 80), Indulgence (score 84), and Masculinity (score 60). Nigeria is a hierarchical country where everyone knows their place and accepts the hierarchical order. In the business culture, a subordinate will expect to be given exact instructions for what to do. (Hofstede Insights 2019.) In contrast, a high score on Masculinity means that the culture is rather competitive, and achievement and success are essential in society. For example, managers are expected to be self-confident and determined in the business culture. (Hofstede Insights 2019.) As an Indulgence culture, people in Nigeria tend to act according to their desires and impulses, which can be seen as enjoying life, having fun, and spending money carelessly. They also have a positive mindset and are most likely optimistic. (Hofstede Insights 2019.)

Relationships are meaningful in Nigeria, and Nigerians show long-term commitment and loyalty to a member group, in other words, to family or extended family, for example. Thus, Nigeria counts as a collectivistic society where everyone looks after one another and takes responsibility for others in the group; this being said, it is pretty evident that misconduct will cause loss of face and shame. Unlike Finland, Nigeria is strong when it comes to power distance. Therefore, it is crucial to recognise authorities and their titles when addressing them. A score of 13 for long-term orientation reports that traditions are important to Nigerians, three times more for the Finnish people. This is most likely why

Finnish people struggle in starting something new; however, they tend to look for ways to achieve quick results (Hofstede Insights 2019.)
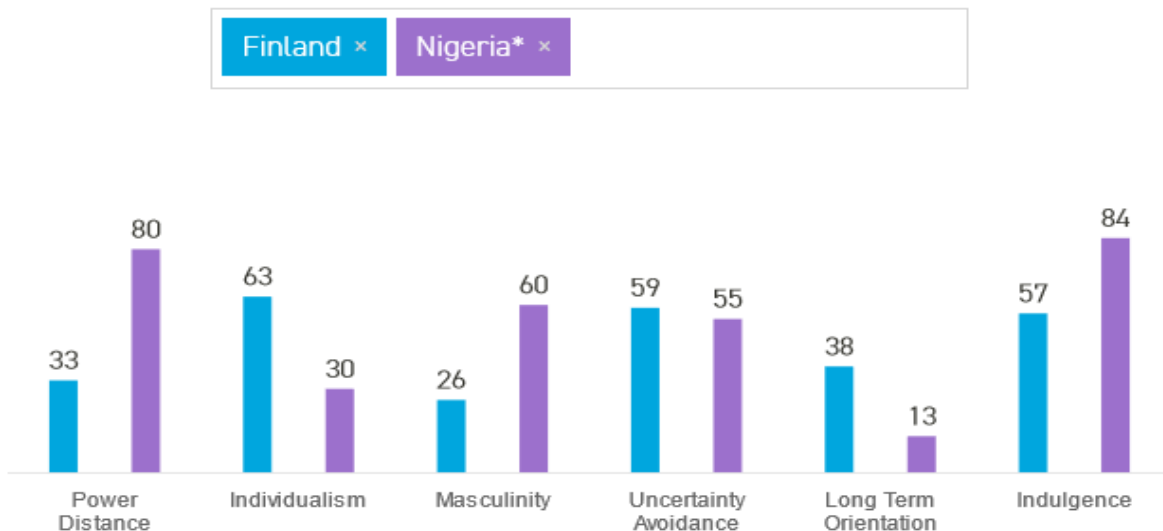

Figure 7: Finnish vs. Nigerian culture through the 6-D Model (Hofstede Insights 2021)

Other common factors

Apart from cultural differences, there are other factors that are common issues in business relationships, more so Nigeria, as shown in Figure 8.
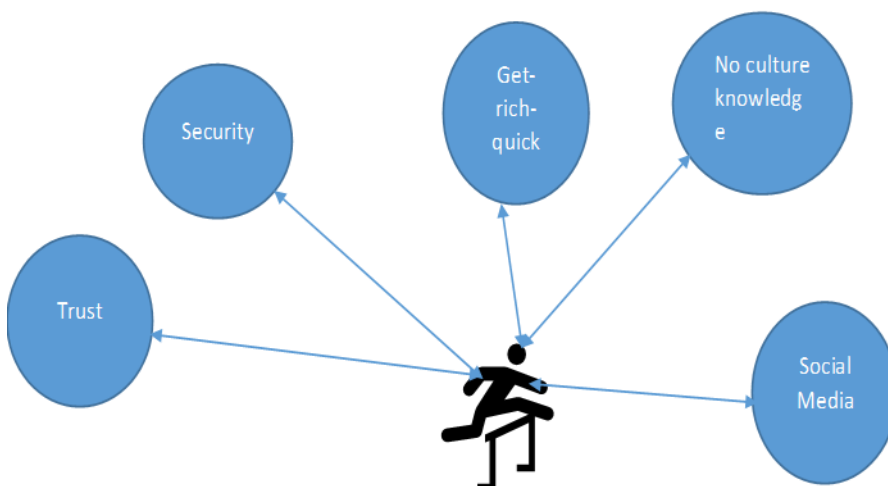

Figure 8 Culture and other typical factors

2.2   Social Media

Social media is a means of communication that is internet-based. It is used by people worldwide to create and share digital content. The possibility of reaching unlimited audiences is one of the reasons why people make use of social media (Dollarhide 2021.) Unfortunately, social media has not been portraying Nigeria well, which has created some awful feelings for people who read news about Nigeria, especially the negative ones. It is worth saying that people intuitively react to news; what we read influences how we later relate or communicate (BBC News 2021.)

2.3   Security

Security is crucial in society. Everyone deserves to feel safe where they are. The ability to operate freely subsides when one's safety is compromised. According to (Durbin 2020, 16) who argued that the impact of the global pandemic (covid) has left many people vulnerrable, and insecure. Insecurity and terrorism have been a serious issue in Nigeria for many years; many lives and properties have been destroyed, most especially by the insurgence of the Fulani herdsmen in Nigeria. The consistent problem with security has placed Nigeria on the list of the terrorist countries in the world (Gov UK 2021.) There will always be turbulence in Nigeria. So, Finnish companies interested in doing business should be aware. Strategies on mitigating the risk, such as understanding and knowing where there are turbulences and avoiding such places. Also, seeking the services of security companies (Ganiyu 2016, 109.) In uncertainty, Ganiyu suggested that Nordic firms that desire to market in Nigeria must employ a local marketer that understands how things are done in Nigeria. Furthermore, he said that the project manager's perception matters a lot and would determine whether the business will fight to succeed or exit the business scene quietly (Ganiyu 2016, 120.)

2.4   Get-rich-quick-scheme (GRQS)

The subject of get-rich-quick-scheme (grqs) is quite old; as far as in the seventeenth century. According to (Hazard 1910, 405), the scheme is likened to bubbles blown by kids, how excited they are running to catch the bubbles, and how they are faced with disappointment and sadness when the attractive bubbles disappear as they try to grab them. Furthermore, he illustrated how this South Sea Bubble Burst scheme and the disaster it brought along affected the fortunes of many individuals and financial institutions (Hazard 1910, 405.) Hazard argued that similar schemes still exist even in the twentieth century. Occasionally, some companies or businesses will offer the vulnerable public the opportu-

nity to turn their little money into a fortune by investing in stocks. The company will offer irresistible returns as dividends, such that the public will fall for it and go to the bank to withdraw their little savings to invest in these attractive stocks since the bank offers little return on their savings in the bank. However, when the bubble burst, the innocent victims wake up and realize that they have been scammed (Hazard 1910, 410.) In agreement (Goodman 2020), defined the scheme as a scam where the perpetrators offer victims huge returns; however, the victim has to pay some advance fee upward before accessing the huge return. Goodman highlighted this scheme to be popular in Nigeria. Also with reference to (BNM 2010) GRQS are defined as any form of financial or material deposited by the general public (not covered banking law), with the promises of realising a huge return that is usually higher than average. However, (Narula 2021) warned that scammers are now using social media to lure and capture young entrepreneurs by using the information they provide online. The data are being collected and used to target them by sending them offers that closely match their interests according to the information they had supplied on social media platforms.

2.5 Trust

Trust is the predictability expectations of one towards another person. It is the expectation of another to act in good faith. Also, it is the expectation or attitude one has on the actions of others defined trust to be a significant element of business in every country in the world. As far back as 1998, (Brenkert 1998) argued that trust is one of the crucial elements for business ethics or morals. Business ethics might improve by paying diligent attention to trust in international settings; trust and ethics are intertwined, they cannot be separated (Brenkert 1998, 293-317.) Whether your home is a small village in the Malaysian mountains or a glass-walled apartment atop a London skyscraper, you can't be successful if your colleagues, customers, partners, and suppliers don't trust you (Meyers 2014, 146-162.)

3 METHODOLOGY

3.1 Research methodology

Research methodology can be defined as the technique, the logic, or the procedure used in identifying, selecting, processing and analysing information. In simplicity, it is how a researcher plans and executes a study to ensure that the results obtained are valid and address the study's primary aim and objectives (Jensen & Warren 2020.) This chapter will present the research methodology for this study and justify why the specific methodology was selected, the data collection process, and the data analysis without sacrificing data validity and reliability. This research investigates the cause/s of the lack of Finnish businesses in Nigeria. Whilst doing this, the study will investigate if cultural differences are responsible. Furthermore, some other common business issues known in Nigeria (as shown in Figure 8) will be investigated. Finally, with the results presented by the data analysis, suggestion/s will be made. This research method is qualitative since there will be a verbal interview. Interviews will be conducted. The study will use literature reviews and interviews of Finnish companies or individuals. Also, the author will interview one or two well-established Finnish companies as a benchmark.
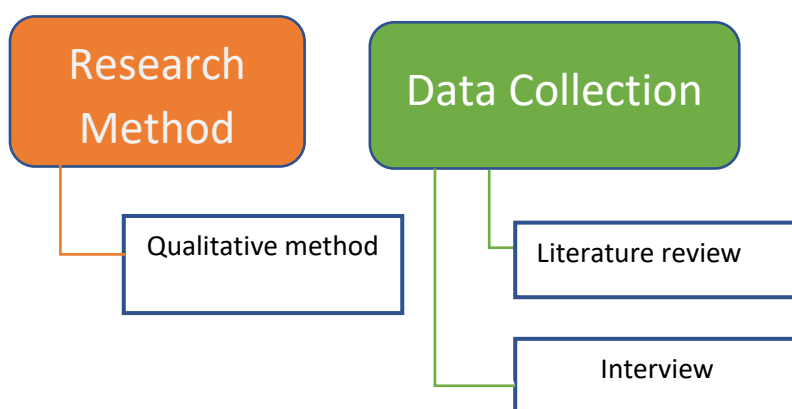
Figure 9: Research method

Qualitative research is usually associated with inductive reasoning, while quantitative is related to deductive reasoning. However, there is no rule binding this approach. So, this research combined the qualitative method and deductive reasoning. It is essential to know the minds of the Finnish companies setting up businesses in Nigeria and those who have attempted establishing business relationships in Nigeria. It is necessary to hear their opinions, primarily through sharing their personal experiences (FindAnyAnswer 2021.)

3.2   Semi-structured Interviews

As mentioned in the qualitative research method above, the author opted to hear the Finnish companies or individuals presently establishing a business in Nigeria, those who have attempted to establish a business relationship, and those who have established a business. Data collection was planned to be done by conducting an interview. See Appendix B for the interview questions. The participants were selected through various channels—some via LinkedIn friends and some via word of mouth. The candidates were contacted, and those that responded favourably were informed about the purpose of the research. Finally, a formal invitation letter requesting an interview was sent to the participants as shown in appendix A.

Semi-structured interviews create a convenient and free atmosphere, especially for the interviewee to feel free to voice their opinions without any pressure or restrictions, making the interview discrete and unique (Mojtahed, Nunes, Martins, & Peng 2014, 87).

3.2.1   Interview

An interview is an oral communication between two or a group of people. The aim is to gather information by (interviewer) from the one being interviewed (interviewee). The latter can usually answer questions related to experiences, behaviors, or general topics, either as a consumer, citizen, witness, or employee. Interviews are usually in different formats, such as (1) Structured interview, (2) Semi-structured interview. Usually, the interviewer has a set of questions that have been prepared in an orderly manner. However, it is also possible that these questions are prepared to serve as a reminder to the interviewer. Interviews could also be in the form of a questionnaire instead of verbal. (Personio 2021.) In this study, the approach to be used will be verbal communication. The author opted to use interviews because of the size of the data source. Also, the objective of the research is to understand perceptions through personal experiences. The choice of interview allows flexibility between the interviewer and the interviewee (Personio 2021.)

3.3 Research Ethics

In conducting this research, the author will take the necessary steps to observe the compliance of traditional research ethics by recognising the confidentiality of the participants. Thus, an invitation letter explaining the purpose of the proposed interview, highlighting the assurance of participant's confidentiality, will be sent to the participants. Also, a confidentiality agreement will be sent to the participants. Participation in the interview is voluntary, and this will be communicated to the participants right from the onset. The research will be conducted during the pandemic. The restriction does not encourage face-to-face meetings

with the participants so that interviews will be carried out at participants' comfort. They will be given options concerning timings, and the author will strive to make sure that none of the participants feels pressured or uncomfortable in any way during the interview sessions. Provisions will be made for participants to choose not to answer a question if they feel uncomfortable in any way. The data of the participants were to be destroyed at the end of the research. This is to be communicated to the participants from the beginning. The participant's data will not be shared with any third parties, and the data are to be used solely for the research.

General Data Protection Regulation (2016) demands that the participant's data be protected by all means (Korpisaari 2019.) According to the GDPR directive, personal data is described as:

'any information concerning a natural person that is identifiable.'

The data will be used only for this research, and no data will be shared with any third party. Furthermore, the names of the participants will not appear in this research as part of the data protection act. Instead, fictitious names will be used to represent the participants. The data collected will eventually be destroyed at the end of this research.

4   DATA ANALYSIS

This chapter will address the data collected at the interviews in audio files and transcribe the audio data into texts for analysis. Data analysis is a combination of two codewords (DATA + Analysis). Analysis can be defined as a careful observation or study of something or people to learn just about what they do, why they do it, and their relationships. For example, people's emotions and behaviour are quantified numerically in the social sciences world. However, when the emotions and behaviour are expressed in words, they cannot be quantified (Nedha 2011.)

Data Analysis in this research is the combination of the interview of the participants (DATA) and the breaking down and grouping of the data (ANALYSIS) to answer the research questions set for this research. However, since the data were interviews made up of thoughts expressed in words, emotions, they cannot be quantified. So, the author chose Thematic analysis.

Thematic Analysis is a qualitative research analysis method used when finding out about the views, opinions, knowledge or experience of people from qualitative data (The Academic Papers Uk 2021.) The scope is to understand the participant's feelings and personal experiences in their business relations with Nigerians in Nigeria. Analysis was done by quoting the participants directly; however, the identity of the participants was not revealed. Citing the participants helped mitigate ambiguity and prevent the infiltration of the author's opinion during data analysis.

The interviews were conducted mainly via zoom; the platform was chosen primarily because of the ease of recording and cost-free. The recorded interviews were later transcribed using Otter.ai and descript applications. The research interview questions were structured to give room to open-ended questions and thus allowed the free atmosphere of expressions.

4.1   Interview Analysis

The interview gives insight into investigating the challenges that Finnish companies face when doing business in Nigeria/and or when trying to do business in Nigeria. In addition, the research analysis will help to answer the main research questions:

- Are cross-culture differences discouraging Finnish companies from doing business in Nigeria?

- Highlights of other factors

As mentioned earlier, the data were collected by interview. There were about fifteen companies or business owners that were contacted. However, nine agreed to participate in the interview. The interview was between 30-45 minutes. Some of the participants were discovered via the Linkedin network. The author sent a message asking for their support in carrying out the research. Furthermore, the author also requested the assistance of the Finland chamber of commerce. The organisation responded positively by asking three members of the African Business Network to assist the author with the proviso that the study results be shared with them.

Sub-questions were presented to the participants in answering the main research question above. The participants' responses to these sub-questions helped the author to analyse and answer the research questions. At the end of the interview analysis, the author was able to get some insights by the common factors expressed by the participants concerning the research questions:

Are cross-culture differences discouraging Finnish companies from doing business in Nigeria?

Sub questions:

- Could you please share your view on cultural differences? Did you have any knowledge of the culture before you started the business dealings? How has it affected your work relationship?
- What is your view on trust – did you experience a trust issue with your business partner?
- In your dealings with Nigerians, did you experience or sense a get-rich-quick scheme?
- How about social media – has the news about Nigeria influenced your perception of doing business with Nigerians?
- Have you ever visited Nigeria – If yes, what is your view on the security issue?

Interviews

Interviewee (Participant 1) In expressing his view on cultural differences, the participant showed his conviction that he felt lucky to be in a business relationship with his Nigerian partner. He thought that there were slight or insignificant cultural differences between his culture and that of Nigeria. His explanation highlighted his exposure to other cultures, which he gained before coming into a business relationship with his Nigerian partner. His cultural background (not so different from Nigeria) and exposure helped the business

partners find it easier to work together. He narrated his experience when he visited Nigeria for the first time, citing how his business partner felt reluctant to show him certain places because he thought they were unpresentable.

He described how he told his partner that they have similar places in his country, and no reason to be ashamed of his culture or country. He explained how he made his partner comfortable by letting him know that he has seen the highs (extremely rich) and the lows (extremely poor) virtually everywhere he has visited. Also, his experience has made him conscious that all these categories of people exist everywhere and that he has no right to judge or condemn any culture.

Comment:

" Um, again, I think here, I'm a little bit lucky. Because, you know, being an African American, I think there are more similarities between my culture and Nigeria than my culture and Finland. I'm definitely more welcomed as a black man; definitely, the cultures between Finland and Nigeria are very different."

On the issue of trust, he perceived that he never experienced or felt there was a need not to trust his business partner. On the contrary, he expressed his perception that Nigerians do not trust one another. He cited how he has often played the role of bridging the lack of trust gap between Nigerians. He expressed his desire to see a change in the relationship between fellow Nigerians, built on genuine trust.

His comment regarding trust

"I have a very positive perspective of working with Nigeria. I would say Nigerians in Finland sometimes don't trust each other how I expect them to trust each other. You know, and I sometimes find myself pulling Nigerians together to work together, which I wasn't expecting. Yes, trust is always an issue everywhere, and it takes time to build it. I trust my Nigerian business partner."

Regarding security, he explained that even though his culture is similar to that of Nigeria, he will not travel alone without his business partner by his side. This is because he felt more comfortable and relaxed in the company of his business partner. He highlighted that he and his partner had known each other for some time ever before the business opportunity came, and they decided to do business together. They were close friends. He reiterated he would not travel alone in Nigeria.

In expressing his opinion about social media, he lamented his disappointment in some of his Nigerian friends' thoughts regarding social media and news about Nigeria. He ob-

served that many Nigerians tend to have low expectations regarding good news about Nigeria on social media. He cited that Nigerians tend to believe more negative news about their country than positive news. In his explanation, he mentioned an example of when he visited a particular place in Nigeria. On returning to Finland, he shared some photos of the place he visited on social media. According to him, many Nigerians were asking where the beautiful place was. On telling them that it was in Nigeria, he noticed that many of his Nigerian friends had difficulty believing that such a beautiful place could be found in Nigeria.

social media perception:

"*Yeah. Yeah. And that's for many reasons. You know, why, man, I have to tell you, but the media portrays Nigeria in such a negative light. You know, there's either no news or bad news. You know, like when I posted pictures from Nigeria back on Facebook, and I've got all sorts of comments. Wow, where is this? What pissed me off a little bit was that this comment was from some of my African and Nigerian friends; I'm like, this is your city. This is Lagos! What are you talking about? So, you know, we even have a negative self-image sometimes.*

And you know, and I can be a negative on the US as well. So I understand why sometimes, you know, Nigerians here are negative on Nigeria. I can be negative on the US, as said, especially with the current president. All of the Black Lives Matter stuff that's going on. It's not easy to be positive. You know, people are always suspicious, you know, I can remember when I called my insurance agent when I was planning to get travel insurance. And he was like, You can't go there. You're going to be kidnapped, or you could be a part of a terrorist attack. And I'm like, Well, yeah, you know, they have some troubles in the north, but I'm not going to the north. In Lagos, it's fairly safe."

You know, like when I posted pictures from Nigeria back on Facebook, and I've got all sorts of comments. Wow, where is this? What pissed me off a little bit was that this comment was from some of my African and Nigerian friends; I'm like, this is your city. This is Lagos! What are you talking about? So, you know, we even have a negative self-image sometimes. And you know, and I can be negative on the US as well. So I understand why sometimes, you know, Nigerians here are negative on Nigeria

Interviewee (Participant 2) In reacting to the question about cultural knowledge, the respondent stated that he had no previous knowledge of Nigerian culture. However, he explained that he was in contact with some Nigerians living in Finland; these Nigerians were acting on his behalf in communicating with his business contacts in Nigeria. When asked why he did not visit Nigeria, he cited two reasons: the business was not financially viable

since it was just at the initial stage. Secondly, he did not feel comfortable visiting Nigeria because of the news (social media) about insecurity.

"Unfortunately, I did not have a good knowledge of the local culture. Even understanding them was difficult. Yes, they were speaking English, but I found it difficult to understand their English. Like I can understand your English, but I just had difficulty understanding them. Often, I asked them to send me an email to clarify our discussions."]

The respondent narrated his experience with the local Nigerians that were assisting him in communicating with the Nigerians: he highlighted that the Nigerians were pressuring him into signing a contract that would guarantee them a certain percentage of the profit. The Nigerians were so impatient and were already talking about how they will share the profit. The attitude and such exhibition of greed made the respondent conclude that they (Nigerians) were not after establishing a business relationship, which was the original focus, but after making quick money. The participant further expressed a lot of talk by the Nigerians with enthusiasm; however, no action was coming from them. Despite the constant persuasion to visit Nigeria, social media does not portray Nigeria positively, which did not encourage visiting Nigeria, cited the respondent.

Participant's view on security: *The main reason why I could not brave myself up to visit Nigeria was because of the security issues going on there. My wife was actually against the idea of me going to Nigeria. The fact that there's no guarantee for my safety in Nigeria gave me cold feet. I was afraid something might happen to me. Yes, the Nigerian contacts mentioned that it was important that I visit Nigeria. However, the news that you read and hear about Nigeria was not encouraging.*

Interviewee (Participant 3) The participant narrated his experience when he visited Nigeria for the first time. According to the participant, he lived in South Africa for a couple of years while working with booking.com, where he was responsible for the African region. So, he traveled from South Africa to Nigeria. On getting to Nigeria, he had some locals that were waiting for him at the airport. The participant did not know the local culture; however, the locals who met him gave him a quick orientation regarding the local culture and how business is done. According to the participant, his hosts instructed him to stay in the car and leave all the talking to them just in case something happened since the arrival time was after 10 pm in the night. They told the participant that they would handle everything.

His comment:

But of course, you know, I liked the local team. And they were very open to telling me more about Nigerian culture and tasting the local food, and how business is done. So I really enjoyed it.

The participant narrated that the business model that has been used successfully in many other African countries did not work in Nigeria. The way the locals approach bookings of the services offered by booking.com was utterly non-standard. Instead of using the online service of booking.com, the locals will rather walk to the properties they intend to book and will bargain for discounts at the property. Unfortunately, due to this, the business of booking.com did not blossom in Nigeria.

Regarding trust:

"Yes, I think this is, you know, really similar like I said about the challenge when I went to Nigeria, you need local people, and you need local knowledge. And because local people want to work with other locales, if somebody international people come to the country and want to do something, there's always, you know, maybe the trust factor is a little bit lacking in the beginning. So you need to, often not only in Africa, but other countries, wherever you go, you need local expertise. And because the local regulations are very different, the culture is, can be very challenging, especially coming from maybe Europe, that you just are not accustomed to the other cultures and ways of doing business. Because like business etiquette can also be very, very different. What you do and what you should not do"

On the issue of security

"When I landed at Lagos airport for the first time, there was a hassle going on. And there I was it was interesting because I had somebody, you know, waiting for me inside the airport. So they helped me through the customs and immigration, and they took me to the car which came in front of the airport, and I had guards taking me to the hotel. Okay, this is advice, they give me instructions that if something happens, just stay in the car, we will handle it. And it was like 10 p.m. when I landed from South Africa to Lagos."

Interviewee (Participant 4) Participant highlighted her status (being married to a Nigerian) as the main reason her boss chose her to be the company's face in Nigeria. Being married to a Nigerian has widened her knowledge about Nigeria and her culture. In addition, the participant believes that the pre-knowledge of the local culture put her in a comfortable position to relate well with the locals. Also, her pre-knowledge of the culture did help her to gain respect from the local people. For example, she was well informed about how to relate with the locals, such as greetings, and how to position yourself when greeting an older person.

"Yeah, you know, I'm married to a Nigerian, so it gives me an advantage. Also, my status helped my former boss decide to ask me to be the company's face in Nigeria. Yes, I had good background knowledge of the culture, and this helped me relate well with the people there. I felt that my little knowledge of the culture earned me more respect."

On trust, the participant responded that she trusts easily by nature; however, she has learned not to trust easily, especially when it comes to dealing with Nigerians. Regarding security, the respondent stressed that she has her preference; she said she feels safer in Ibadan than in Lagos city. In her view, Ibadan is her preferred place to stay when visiting Nigeria. On the 'get-rich-quick scheme, the respondent cited her experience during the first business meeting in Nigeria. She highlighted how the impression from the business owners they were looking forward to partnering with was purely on what the Finnish company was going to bring to the table to benefit the Nigerian company and not vice-versa.

They were of the mindset that we came purposely to help lift their business financial burdens or something. It's unbelievable. They thought that we came with some funds to help boost their business. They did not talk about what they could give but only about what they will get.

Perception on security level in Nigeria:

I liked it when I visited Nigeria. I know that I mentioned that I traveled to Nigeria alone when I visited Nigeria for the second time; however, I want you to know that I did not just go there without having the necessary security concerns. The company that I represented had some locals assigned to me to ensure I was safe. Also, my husband, a Nigerian, was in Nigeria, and my safety was his priority when I was in Nigeria. Right now, it seems that the insecurity issue is getting worse.

Interviewee (Participant 5) Regarding culture, the respondent hinted that his company is made of different cultural backgrounds. Furthermore, he highlighted his exposure to various cultures due to his extensive travels across the continents, especially the African continent.

I have been actually visiting Africa and African countries since 2009. So, I have been a frequent visitor of Kenya, more so like East Africa, South Africa. So those are places, you know, Tanzania, Mozambique, Kenya, Uganda, South Africa, Namibia, Somalia; that's kind of where I've been roaming a lot. So I'm accustomed to Africa. And when I talked about the difference, so yes, I did prepare, I always prepare myself before going anywhere, because what I don't want to do is I don't want to be the white guy who comes and thinks that he knows everything.

On the question of the get-rich-quick scheme, the respondent compared Nigeria to East African countries where Nigerians tend to show enthusiasm in investing something today and expecting to start reaping the profit tomorrow.

Here is a big difference between Nigeria and, for example, the East African countries. You know, Nigerians are like, you know, let's do it. Like, let's do it. Yeah. Yeah, let's do it. Let's do it today and tomorrow, we have a Rolls Royce

On trust, the participant appreciated the question about trust and shared that he has personally researched trust. He has tried to understand the concept of trust because he has always been puzzled by the subject. He cited cultural, social, and economic reasons for the trust issue.

Regarding trust:

It is interesting that you mentioned trust because trust is something that is a big challenge. And that is, there are obviously multiple cultural and socio-economic reasons for the lack of trust or that there are challenges in trust-building. And I think that if I compare the Nigerian culture, from what I understand that I'm not, you know, I'm not trying to tell you that I am an expert. I'm an expert on my and our business, but it seems that Nigerians there's so much in Nigeria and the culture has, has a very, the rhythm of the culture is very fast. And, and people tend to go with trends without actually asking why.

Security:

I've traveled the world in really weird places. I've been to Iraq, I've been to Syria, I've been to Georgia, and I've been to, you know, I've been around the world for quite some time. So I'm not afraid of, of things. I've never been mugged. Because I understand and talk with friends and have had friends who work in the security business, I've asked for their advice, you know, how can I, what should I do? And what can I do?

When we traveled back in the days, we were always in contact with the Finnish embassy or representatives because we are a part of the Finnish education export team. So that's why I made certain that I stayed in a good, you know, in a good hotel that was safe. I only used to travel, you know using, kind of transport services that I know, I didn't choose stupidly. I didn't go out and get drunk and sort of like wonder what I should do when I'm here alone with these people who are all black and use this language that I don't understand.

I didn't end up in situations like that. I was a grown-up professional. And that's kind of why I believe, and this is a personal belief. I believe that we humans, all humans are good at

heart. And you just have to be sensible about where you go and what you do. And that keeps you safe.

Interviewee (Participant 6) The participant was working for a South African-based agency for a Finnish forestry packaging company. The participant was responsible for all the company market areas, mainly South Africa. However, before the pandemic, the business focus shifted to neighboring African countries: East Africa, Kenya, and Nigeria. As the business development manager, the participant started to scan for the right people that could help them enter the Nigerian market. In his reaction to cultural challenges, the participant hinted that he had no formal cultural knowledge. According to the participant, the closest he came to Nigeria was through meeting a friend when he was quite young. This Nigerian friend happened to be the one that taught the participant how to speak English. While the participant was searching for a connection, he came across a Finnish man who has been doing business in Nigeria for five years. The man told the participant that he should never do business with anyone in Nigeria unless he knows the person personally well.

His comment: *I met with one Finnish guy who was, uh; I think you also know him, uh, And, uh, he used to live there for many years, if I'm not mistaken, it was between five to 10 years, if I'm not mistaken. But I met him through these networks, and I met with him in Finland, and he told me we don't do business in Nigeria without knowing people there. Very simply, you need to know them personally, not just by texting on Facebook, but you have to know them.*

In the three years of trying to do business in Nigeria, the participant highlighted that less effort had been put from his side in establishing a business relationship in Nigeria. The participant admitted that they would not go into any business relationship with Nigerians until they had concrete proof of an honest and legitimate business relationship.

Comment

I will say approximately three years, but we have to notice that we have put very less of effort a time. It's all in my time, there has been no financial resources or anything like that. So we have already tried to get the business open through like let's just say my time allocation because we know that when we get to the deeper, deeper reasons why I think what, what what's explaining to your brief challenges, then those ones that it's, you know, there's so many of those factors that we try to get first information without any financial resources to be allocated.

Apart from the zoom interview, the participant further provided the texts below to add to the challenges that Finnish companies face in doing business with Nigerians:

- Corruption is relatively common and publicly acknowledged. But, on the other hand, Finland is globally recognised as one of the least corrupted countries, so the contrast between cultures is big; this is a challenging aspect because big corporates like we represent have no tolerance for corruption.
- There are not many collaborating banks in Nigeria that are partnering with European and Finnish banks. Therefore, it isn't easy to find partnership banks to approve credit letters when things proceed into payment agreements.
- Business culture is too flexible and sometimes very different/ difficult. For example, if something has been agreed in writing, all can change overnight like that without further explanation. But, as the saying goes, once you receive the payment, you can trust things will go well.

- From sales and willingness to pay point of view, quality, etc., aspects are very different. For Finns, good quality means quite different than Nigerians. The same goes for sustainability etc.

Interviewee (Participant 7) Participant first traveled to Nigeria in 2009, when he was just twenty years of age. He met with the then Nigerian Ambassador to Brazil and traveled to Nigeria to help the Ambassador with his business. The participant spent five years in Nigeria. During his stay in Nigeria, he got acquainted with the culture and the practicalities of doing business. He expressed that there was always something to worry about in the daily business; he highlighted demand for money everywhere, and everything. However, amid the challenges, the participant spent five years and established a couple of businesses during those years.

In response to cultural challenges, the participant highlighted that he has lived in Nigeria for five years. According to the participant, living in the country helped him understand how business is done, how people behave, and what makes them behave in specific ways. In addition, he noticed that showing respect to the people earned him respect in return and made working and living with the people easier.

Culture: *Yes, you will have to study. You will have to start at; you can't read it in the school or home. You'll have to study on the field. It's how you get respect and how you give respect. when they give you respect and you give them respect, they start to learn what is the right thing to do.*

Trust: *Like I say, you have to know your business. You have to handle everything, what you are doing. And like I say, that kind of you'll trust who you can trust. There is no any way that you can be ready or you can study you'll know yourself that, that things is not, not so easy. No, nothing is moving without money, you know. There is always money. Money. Yes.*

Security: *I have connection and I, I get it, the license and everything from Abuja, you know, straight from the top of the police head, you know, that they give me, give me the license, the mopo (mobile police) and, um, you know, the guns and everything, everything was fine. You know, when you are doing a little bit bigger business that I have that time, I have like 30 heavy machines, you know? That's. If you go to clear the land, now they see a white man. You know, they start to say: white man 'Oyinbo' money, money, money, money, you know, it's always a risk that somebody wants to hurt you.*

The comment of the participant indicated that the participant had done his homework very well. In Nigeria, it is the celebrities that usually go about with convoy and protection. Also, the government officials and individuals that have the resources to pay for protective guards. Foreign experts such as the westerners are easily spotted. So, the participant did the right things by linking up with the police for protection.

Interviewee (Participant 8) KONE is an established engineering company in Finland. It, however, does not have an office in Nigeria but operates via a partner company (Kresta Laurel) in Nigeria. The participant is a Polish citizen living in the United Arab Emirates. He was the business manager for some parts of Africa, including Nigeria. The participant highlighted the population of Nigeria as a huge potential for KONE's market of elevators as a company. For cultural differences, the participant commented that there have never been any cultural issues in the business relationship with their partner.

Culture: *Culturally, I would say we do not see any impact directly. So, what I would say from the culture, like, of course, not the culture of doing the business, but culture; overall, I think we are pretty fine, as said that we are operating in many markets. We are operating almost everywhere. We have only a few frontlines where we are directly present, which is mainly North Africa, plus South Africa as a country. And we are also in Kenya.*

Regarding trust, the participant clearly stated that they had enjoyed an excellent and strong relationship with their partners, especially in how the partner company portrayed KONE brands in Nigeria.

Trust: *We do not have any problems with our partners. Actually, we are for years with a very strong partner in Nigeria, which is definitely to our advantage. Because they were able to really place KONE as a brand very well in the Nigerian market to gain the market share and being the recognized elevator company which, of course, under our brand. So, from this perspective, there is absolutely no trust issue.*

Security had never been seen as a threat directly. However, the participant pointed out that sometimes, the distributors have informed that distributions would have to be post-

poned due to unrest in the streets. In addition, the participant highlighted some of the challenges that the company is facing in Nigeria. The challenges are: (1) the unpredictable banking system in Nigeria when compared to some other African countries. (2) Challenges in securing finances. (3) Currency devaluation. Finally, the participant suggested that their Nigerian distributor partner will be more focused on the business. An example is how data are organised, made available, and accessible when needed.

Interviewee (Participant 9) The participant represented a Finnish company known as Aquamac that deals in Amphibious multipurpose dredging machines. Though born in Finland, the participant moved to Abu Dhabi with his parents at the age of eight. After his secondary education, he moved back to Finland for his University education. He had his Bachelor's and Master's degree at the then Helsinki University of Technology, now known as Aalto University. After his Master's degree, he moved back to Abu Dhabi and worked to help Finnish businesses get established in the middle east. He later decided to expand his business to some parts of Africa. In answering the question related to culture, the participant did not know much about the culture. Also, the participant had never traveled to Nigeria. All the business communication has been done using technology. He decided to visit Nigeria just before covid; however, covid did not allow this to happen. Apart from covid, there were also other issues, most especially the issues of trust and security.

Trust: *They, um, let's put it this way. They like opportunities. And when they see it, they try to grab onto it. And for us, it's very difficult for us to jump in bed with just anybody, you know, Like our business is very specific. So we need somebody to be in our field who understands, uh, not only the dredging business but who could be the right customers for us.* The participant mentioned that he had a contact in Nigeria. However, the contact (even though in Nigeria) refused to deal with some customers in the northern part of Nigeria. According to the participant, the contact said they have refused to do business with the northern part of Nigeria for security reasons; this is because the contact needed to travel to the north to meet with the customer, and due to occasional emotions in the north, the contact refused to take the business further.

If the people in the Southern part of the country thought it dangerous traveling to the north, then a foreigner should be more careful, commented the participant.

4.2   Benchmarking Analysis

Benchmarking

According to Scot (Edit Cowan University 2011), Benchmarking is a performance enhancement tool. It is defined as a continuous measurement or comparing of services, products of an organization against some other organization's standard of practices to improve efficiency. The definition here suits the educational system more, and thus, the description focuses more on educational institutions. However, according to the Australian Universities Quality Agency (AQUA), there are three different types of benchmarking: sector benchmarking, Generic benchmarking, and Best practice benchmarking. Sector and Best Practice benchmarking are for educational institutions, while generic benchmarking can be used to compare processes in any organization or industry (Stella & Woodhouse 2007.) But, (Griffith University 2012) pointed that benchmarking may be applied to a particular sector of the whole institution, depending on the area where the need arises. According to (Oberlo 2021) who defined benchmarking as a method or a process of measuring a company's strength against another company to identify possible gaps that could be improved to boost performance. He cited that there are different types of benchmarking; this study focussed on generic benchmarking. The aim was to understand the strategy used by KONE to establish a business relationship in Nigeria and compare it to the other companies participating in the interview. However, this did not come to fruition.

KONE has been operating via (Kresta Laurel) in Nigeria for decades. Unfortunately, the author could not get information about how KONE started. Information was that nobody in KONE knows the foundational history of KONE in Nigeria. After carefully analysing the interview with the KONE representative, the result showed that KONE could not be compared to the other companies. KONE foundational business relation hard work had been done in the past. The present KONE management is simply building on the established relationship years ago. No measurement apparatus was available to determine or quantify the challenges faced by the founder of KONE when establishing the business relationship because no one knew the history. However, the author believes it must have taken patience and hard work before KONE established its business partnership in Nigeria.

4.3   Data Analysis Results

This analysis of the research was done using qualitative research to analyse the semi-structured interview. There are various methods in approaching qualitative data. Due to a large amount of information for the research, the analysis was done using the thematic method. The relevant responses of the participants to the research questions were coded using MAXQDA software. The codes were then grouped into themes and sub-themes according to their relationships and comparisons. Analysis was quite tedious and challenging, with a lot of going back and forth, checking if something was left out, especially

grouping the subthemes. When asked to rate the knowledge of the local culture before embarking on the business relationship with Nigeria, from the nine participants that took part in the interview, four of the participants admitted they had partial knowledge of the culture. In contrast, two said they had no previous knowledge, one had no knowledge but had a local guide, and one of the participants confirmed that she had a good understanding of the culture.

As mentioned earlier, the data (audio file) collected through zoom interview were transcribed using otter.ai and descript software to transcribe into texts. Finally, the text comments were coded and grouped into themes. Themes were highlighted with different colors with the relevant issue (sub-themes), as shown in Figure 10:

THEMES				
Culture	Trust	Social media	Security	Get-rich-quick-scheme
Not affected by the culture Feeling of approval Respect earned Positive experience Information sharing Different Lack knowledge	Affirmation Sense of connection Hopeful Understanding Flexible Not flexibe in relating Indecision Fear of the unknown Challenging Suspicion	Marketing Connection No connecion Assumption Reacting to information	Uncertainty-avoidance Vigilant Risk management Plan ahead	Suspicion Fear of the unknown Picky Personal perception

Figure 10 Themes and sub-themes

Appendix (D) and (E) show complete analysis and the code map, respectively.

In response to the question related to knowledge regarding culture, when the negative comments were compared to the positive ones, the result showed that not many issues were linked to culture, as shown in Figure 11. The result also showed three negative comments, compared to ten positive comments.
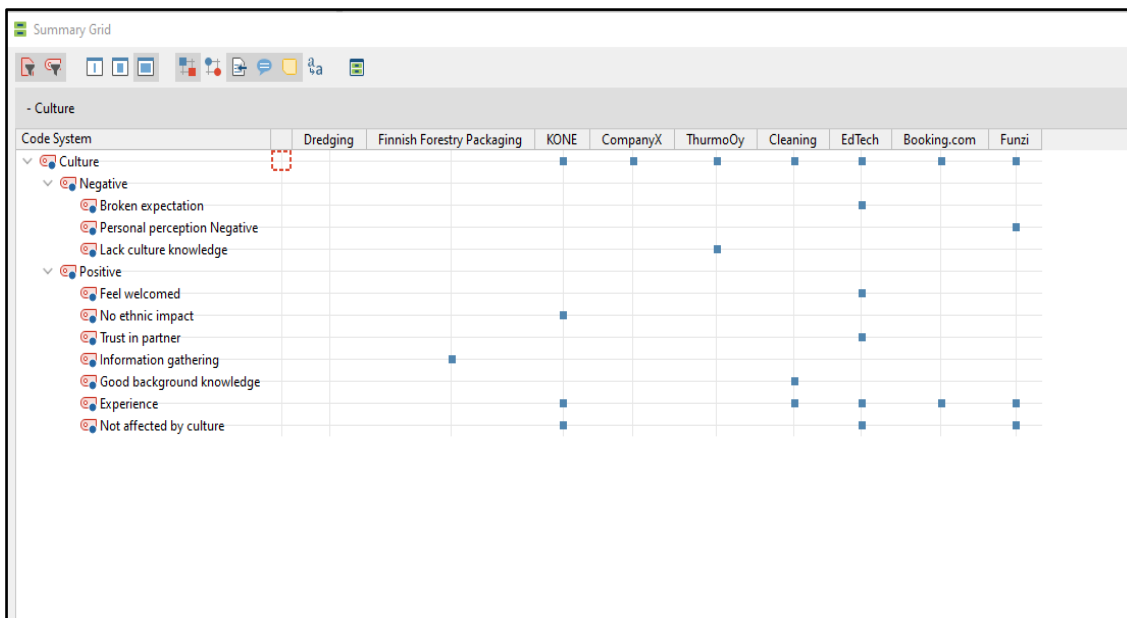

Figure 11 Knowledge of the culture

Trust as a theme was divided into two since some of the comments (subthemes) were positive while others were negative as shown in Figure 12. The result indicates that six negativee comments were registered from participants who visited Nigeria, while nineteen positive comments were registered.
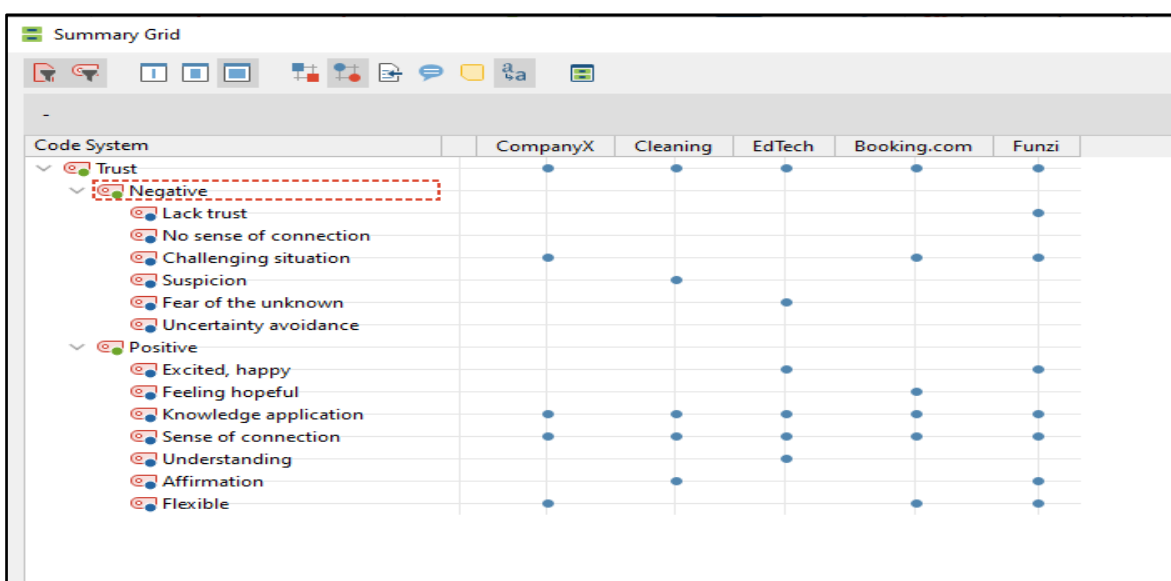

Figure 12 Participants that have been to Nigeria

As shown in Figure 14, five negative comments registerred from particiapants who never visited Nigeria compared to two positive comments.
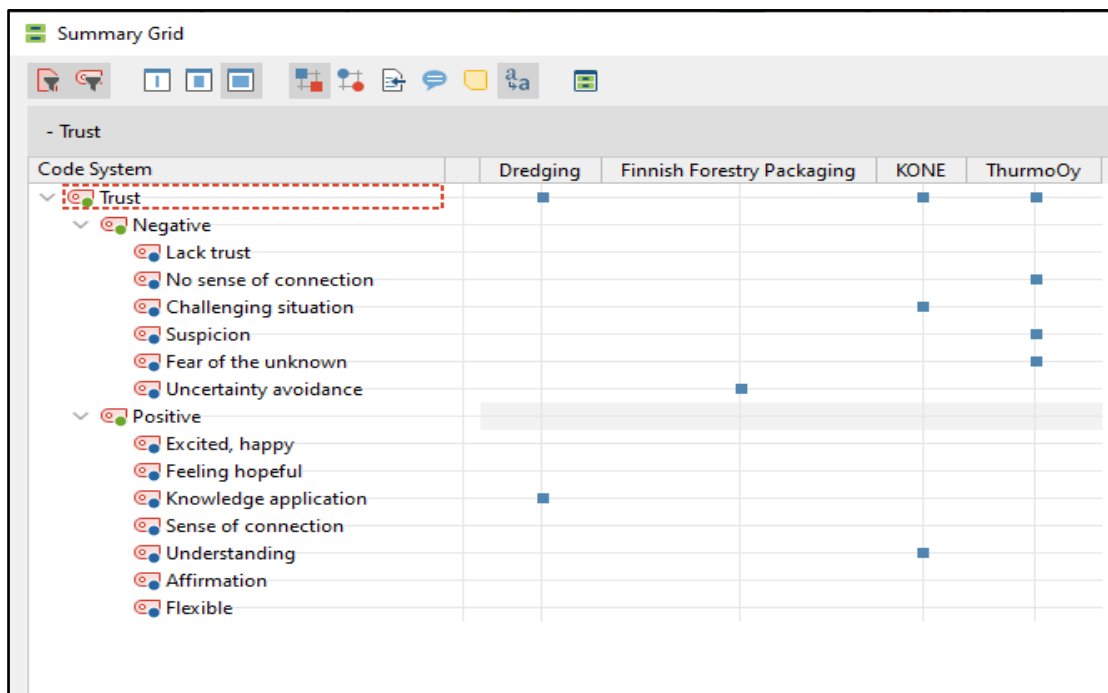

Figure 13 Participants that have not been to Nigeria

Figures 12 and 13 show the sub-themes representing the positive and negative comments of those who visited Nigeria and those who never visited. The result indicated that visiting Nigeria generated a lot of positive comments, while not visiting Nigeria generated few positive comments, as shown in Figures 12 and 13, respectively.

4.4   Summary of results

Cultural differences issue

As shown in Figure 14, two participants had good knowledge of the culture, two had little knowledge, and five did not know the culture.

But of course, you know, I liked the local team. And they were very open to telling me more about Nigerian culture and tasting the local food, and how business is done. So I really enjoyed it. [Participant 3]

I have been actually visiting Africa and African countries since 2009. So, I have been a frequent visitor of Kenya more so like the East Africa, South Africa. [Participant 5]
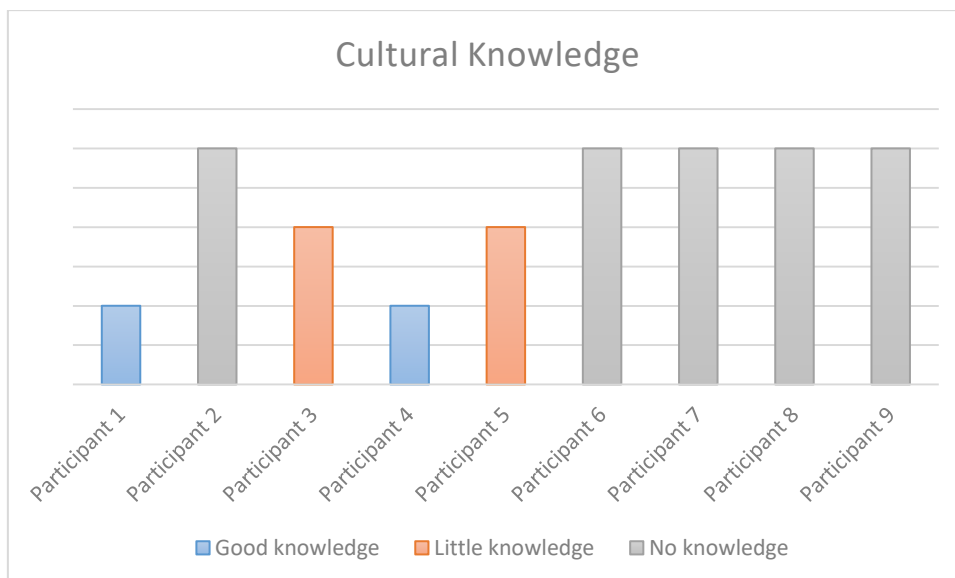
Figure 14 Cultural knowledge graphical representation

In analysing the participants' business relations, as shown in Figure 15, from the nine companies represented in the research, only three had established good business relations with Nigeria, while the remaining were in the process of establishing a business relationship. Also, only one was established or founded directly by the participant from the established three.

From the analysis of the interview conducted, the author could extrapolate that cultural differences might impact how the Finnish people behave when it comes to choosing whether to establish a business relationship with Nigerian business people or not. However, the results showed that culture was not the principal issue. For example, participant 2 did not know the culture, he wished to visit Nigeria as advised by business contacts, however, factors such as security kept him from visiting Nigeria to promote his business; he did not see cultural challenges as the main challenge but security. Also, participant 7 did not see cultural differences as an obstacle.

"You'll have to study on the field. It's how you get respect and how you give respect. when they give you respect and you give them respect". [Participant 7]

He anchored on trust. He trusted the business partner and went to Nigeria. Even though there were security issues in Nigeria, the participant was never mugged or attacked. He spent five years in Nigeria. During the time he was in Nigeria, he managed to establish two businesses. Also, while in Nigeria, he learned the culture and blended well with the locals. Cultural challenges are pretty typical in multicultural businesses. However, it is essential to note that Nigeria has a different culture than Finland. Nigerians place high importance on relationships as shown in

Figure 7: Finnish vs. Nigerian culture through the 6-D Model (Hofstede Insights *2021)*

Relationships are meaningful in Nigeria, and Nigerians show long-term commitment and loyalty to a member group, in other words, to family or extended family, for example. Thus, Nigeria counts as a collectivistic society where everyone looks after one another and takes responsibility for others in the group; this being said, it is pretty evident that misconduct will cause loss of face and shame. Unlike Finland, Nigeria is strong when it comes to power distance. Therefore, it is vital to recognise authorities and their titles. Give honour to whom honour is due. This is not a suggestion, but an obligation, especially when the person decides about matters relating to you and the company you are representing. Address people by their titles and know that you recognise their authority (Hofstede Insights 2021.)

A score of 13 for long-term orientation reports that traditions are important to Nigerians, three times more for the Finnish people. It is probably why Finns struggle in starting something new, but on the other hand, they tend to look for ways to achieve quick results (Hofstede Insights 2019.)

Trust issue

In response to the question regarding 'trust,' four out of nine participants mentioned that they had an issue with 'trust.' Five participants did not have trust issues. However, the remaining participants hinted at trust issues when dealing with Nigerians, as shown in Figure 16. An example, participant 1 had no problem with trust because of his relationship with his Nigerian partner; time has allowed the relationship to be born and established.

"I have a very positive perspective of working with Nigeria. I would say Nigerians in Finland sometimes don't trust each other how I expect them to trust each other. You know, and I sometimes find myself pulling Nigerians together to work together, which I wasn't expecting. Yes, trust is always an issue everywhere, and it takes time to build it. I trust my Nigerian business partner." [Participant 1]

Participant 8 had no issue with trust because a business relationship had been established, even before the KONE participant joined the KONE workforce. So, the business relationship continues to build upon the foundation that was established decades ago.
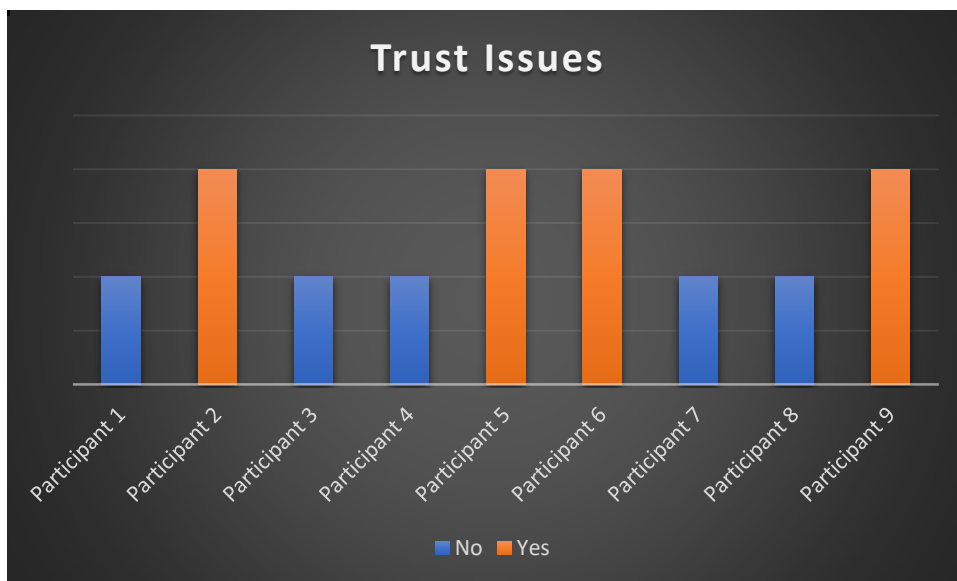
Figure 15 Trust issues graphical representation

Most of the participants that have been in Nigeria had insignificant or no issue with trust compared to those that have not been in Nigeria. The data revealed that trust had been built upfront before the participants took a trip to Nigeria. The study further revealed that those that have visited have been able to start something or have been able to execute something. Also, all the participants (except KONE) who have not been to Nigeria have not established a business relationship in Nigeria.

"I have a very positive perspective of working with Nigeria. I would say Nigerians in Finland sometimes don't trust each other how I expect them to trust each other. You know, and I sometimes find myself pulling Nigerians together to work together, which I wasn't expecting. Yes, trust is always an issue everywhere, and it takes time to build it. I trust my Nigerian business partner." [Participant 1]

"*I was asked to visit Nigeria by those I was discussing business in Nigeria. Yes, it was not easy for me to trust these people because I don't know them. I know maybe I shouldn't, but you know when you just don't feel comfortable with something. I just did not feel good that I could trust them just like that, you know what I mean.*" [Participant 2]

The result agreed with the works of Meyers & Brenkert (2014, 146-162; 1998, 293-317) that businesses will not succeed without trust; it is gained over time. You learn to trust someone because of the time you have spent with the person, which allows you to get to know the person for whom the person is. Alternatively, trust can be gained on another person's recommendations. After considering the participants' comments and the litera-ture review, the lack of trust is arguably the factor responsible; however, the data limitation

indicates that further research that will include a wider group of Finnish companies might be necessary.

Security issue

Security is crucial in society. Everyone deserves to feel safe where they are. The ability to operate freely subsides when one's safety is compromised. Insecurity and terrorism have been a serious issue in Nigeria for many years; many lives and properties have been destroyed, most especially by the insurgence of the Fulani herdsmen in Nigeria. The consistent problem with security has placed Nigeria on the list of the terrorist countries in the world (Gov UK 2021.) A couple of the participants mentioned that they had reservations regarding safety in Nigeria. One of the participants shared that he did not visit Nigeria mainly because of security concerns.

My wife was actually against the idea of me going to Nigeria. The fact that there's no guarantee for my safety in Nigeria gave me cold feet.

However, participant 7 recognised a potential security issue and decided to do something about it; he chose police protection. With police protection, he was able to continue doing business in Nigeria.

I have connection and I, I get it, the license and everything from Abuja, you know, straight from the top of the police head, you know, that they give me the license, the mopo (mobile police). [Participant 7]
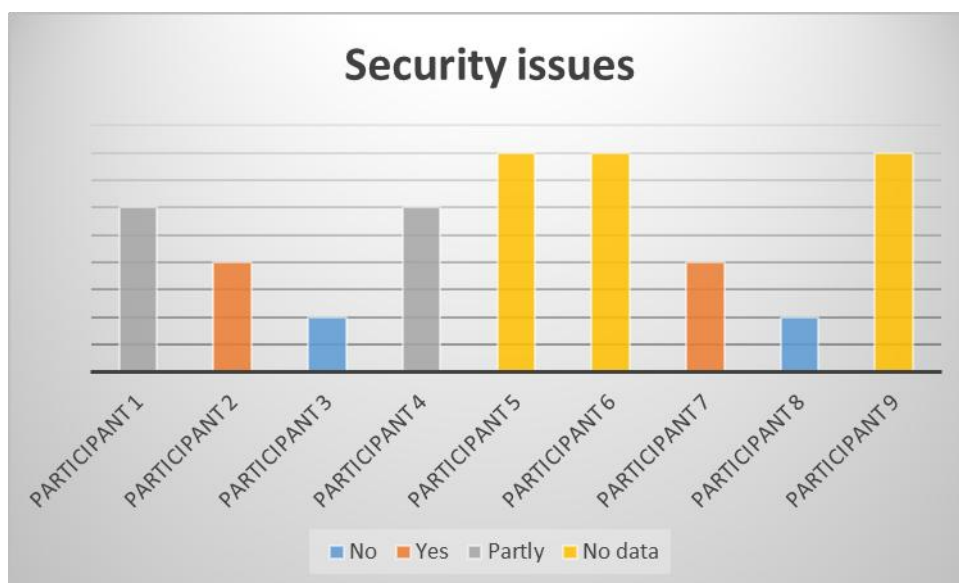

Figure 16 Security issues graphical representation

As shown Figure 16 , two participants had issues with security, another 2 had partial issues. However, 2 participants had no security issues and no data from the remaining 3 participants registered about security. The result showed that as long as the security issue in Nigeria remains unchanged, it will not encourage cross-culture business relationships in Nigeria.

There will always be turbulence in Nigeria. So, Finnish companies interested in doing business should be aware. Strategies on how to mitigate the risk, such as understanding and knowing where there are turbulences and avoiding such places, coupled with seeking the services of security companies (Ganiyu 2016, 109.)

Social media issue

As shown in Figure 17, five participants had no issue with social media representation of Nigeria, while the remaining four mentioned the social media affected their perception of Nigeria.

You know, people are always suspicious, you know, I can remember when I called my insurance agent when I was planning to get travel insurance. And he was like, You can't go there. You're going to be kidnapped, or you got to be a part of a terrorist attack. And I'm like, Well, yeah, you know, they have some troubles in the north, but I'm not going to the north. In Lagos, it's fairly safe. [Participant 1]

The news about Nigeria is not encouraging news, so sorry to say, there's always something about Nigeria, and the news is not not to make you want to have anything to do with Nigerians in terms of business. [Participant 4]
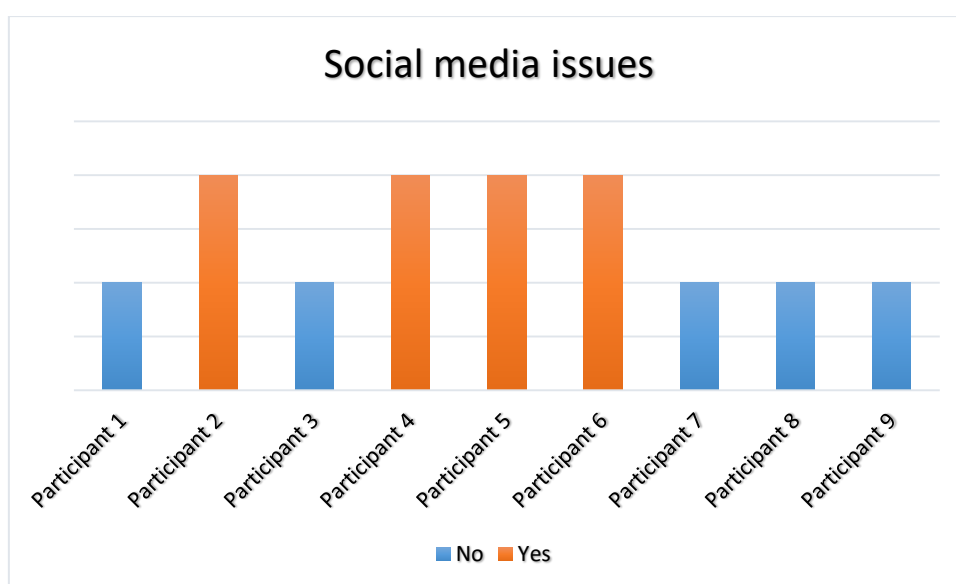

Figure 17 Social media issues graphical representation

Social media is a means of communication that is internet-based. It is used by people worldwide to create and share digital content (Dollarhide 2021.) The possibility of reaching unlimited audiences is one of the reasons why people make use of social media. Unfortunately, social media has not been portraying Nigeria well, which has created some awful feelings for people who read news about Nigeria, especially the negative ones. It is worth saying that people intuitively react to news; what we read influences how we later relate or communicate. Some of the participants that showed that they had issues with social media still traveled to Nigeria, and oor attempted doing business with Nigeria.

I was in Nigeria with my ex-boss in the process of establishing an extension of our business in Nigeria. [Participant 4]

Get-rich-quick scheme issue

As shown in Figure 18, only three participants did not have anything to say about such a scheme from the nine participants. However, the remaining six mentioned that they sensed such in their business relationships. Unfortunately, one of the six participants (participant 7) did not only sense it but was scammed for real.
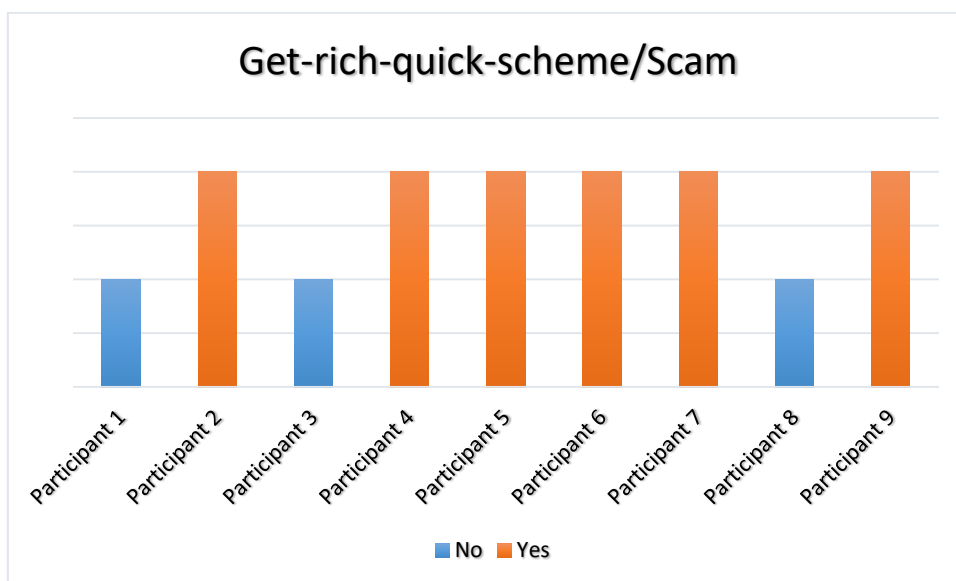
Figure 18 Get-rich-quick issues graphical representation

Some unscrupulous Nigerians indeed tend to want to become rich overnight. Therefore, it is an excellent reason to have a local guide when making business dealings. The author agrees with (Ganiyu 2016, 120) that highlighted the importance of a local guide in the nordic companies interested in doing business in Nigeria. There are reputable companies in Nigeria; however, taking extra care not to fall victim to a scam is highly recommended. It is good to stop and ask reliable sources for advice when in doubt.

4.5   Data reliability and validity

The data presented in these findings were the exact words of the participants. It is crucial to represent the minds of the people who have experienced business relations with Nigeria because of the goal of this thesis, which is to help create a reference point for Finnish companies that shows interest in doing business in Nigeria. Having the voice of the participants transcribed into text validates the data represented. However, the analysis tool used in this study is the author. According to (Patton 2001, 14), the reliability of a quantitative analysis depends on the instrument used to analyse the data.

Furthermore,(Patton 2001, 14) attributed the term *reliability* to quantitative research; however, the same concept is valid for qualitative research analysis. The author took great care to adhere to data collections rules and regulations. Due importance was given to reliability and validity. Every interview carried out was done in a relaxed atmosphere in the author's case, while the author made sure that participants were in a stress-free state before carrying out the interview. However, (Babbie & Rubin 2009, 158) highlighted the concern when a single observer is the source of data since there is no assurance that the observer has no conflict of interest or bias. (Wilson 2010) warns against the researcher's objectivity web, which, if not guard against, will inevitably compromise the reliability level.

The author has ensured that the right characters were selected for the interview. Furthermore, as mentioned earlier, all the interviews were conducted in a free and hassle-free environment; none of the participants were forced into the interview or pressured to answer any interview questions. Furthermore, all the data gathered were voluntary from the participants since they all mentioned that the topic was of interest, thus endorsing the data validity in this study. (BRM 2021) argued that there is no way to eliminate threats to validity and reliability; however, the researcher must do the utmost to minimize the threats.

5   CONCLUSIONS AND DISCUSSION

This study was to find out why Finnish companies do not show interest in doing business with Nigeria. The author will revisit the research question/questions, highlight the findings of each research question, answer the questions, and make suggestions for improvement.

Are cross-culture differences discouraging Finnish companies from doing business in Nigeria?

Data analysis results indicated that cultural differences has not significantly affected business relations between Finland and Nigeria; As shown in Figure 14, four of the participants had some knowledge of the local culture. Only two of the four managed to establish a business relationship. Five of the participants had no knowledge of the culture and two of the five had established businesses in Nigeria. This indicated that cultural differences is not directly responsible for the Finnish companies lack of interest in doing business with Nigerians in Nigeria. Participant 7 had no knowledge of the culture, however, he had a relationship with a Nigerian who he trusted. Participant 7 started with trust; he learned the culture while in Nigeria, following his visions and dreams. Participants 1 and 7 both had a local guide that they trusted and worked out well. On these findings, the author concluded that cultural differences are not the main reasons why Finnish companies are not encouraged to do business with Nigerians in Nigeria. As shown in Figure 5, Nigeria is a relationship centered when it come to business. The findings in the study agrees with (Meyers 2014, 150-156) that argues that relationship is very important to Nigerian. Also, the findings agree with (Ganiyu 2016, 120) that reiterated the importance of having a local guide. So, this answer the main research question that culture is not the cause why Finnish companies face challenges in doing business in Nigeria.

Data analysis findings indicated that other factors did not encourage Finnish companies to do business with Nigeria. Significant factors such as trust, security, and social media are arguably the reasons why Finnish companies keep their distance, From the comments made by the participants, the author realised that Trust, Security, and Social media are reasons why Finnish companies do not feel comfortable doing business with Nigerians in Nigeria. Comments made by some of the participants showed that there was more to their lack of interest than cultural differences. Few of the participants did not know Nigerian culture; however, they made effort to establish a business relationship. Findings indicated that other factors contributed to the participants' decisions not to pursue their goals.

As shown in Figure 15, four of the participants had no trust in the business partners, which did not allow a business relationship to be born. From the five participants that had no

trust issue, four of them had business relationship established. Meyers described that trust in business could be divided into two categories cognitive trust and affective trust. Cognitive trust (task-based) is the culture that is built on cognitive recognition. It is where a business relationship is weighed or judged by what one could do. In contrast, affective trust (relational based) relies mainly on a relationship. It is emotionally influenced. The working relationship is built on emotion. (Meyers 2014, 150-156.)

Trust, however, is not something you acquire overnight; it is gained over time. Sometimes you learn to trust someone because of the time you have spent with the person, which allows you to get to know the person for whom the person is. You can also trust someone because of another person's recommendations; this is corroborated by the experience shared by a couple of the participants.

Regarding GRQS or scam, interestingly, only one fell victim to scams from the six participants who said that they were bothered by scams; others were only worried that they might fall victim. The perception and mindset of individuals are strong and difficult to change, especially when it has been for many years; this explains why some of the participants were skeptical about trusting. It's possible that when a genuine opportunity comes along, they might not be able to see it because of their perception of Nigerians in relation to trust and scam issues.

In relation to social media issue, four participants had issue with how Nigeria is portrayed on social media. None of the four had an esbished business relationship. This result indicated that social media is one of the possible factors that influences Finnish companies. According to (Hofstede Insights 2019) Finnish people generally struggle in starting something new; this explains and agree with why social media significantly impacted the four participants, and it shows why they had challenges trusting in establishing a relationship. According to (BBC News 2021), social media has not been portraying Nigeria well. So, it is worth noting that social media does impact business relationship between Finland and Nigeria.

Regarding security, two participants said they had concerns regarding security, another two had insignificant concern, three had no comment regarding the issue, while two had no issue with security. The findings showed that security was clearly not a significant issue. From the two that had concerns with security, one of them decided to do a workaround by employing security services. According to (Ganiyu 2016, 106), nordic companies that intend to do buiness with Nigerians in Nigeria should seek the services of a local guide that will be able to help navigate and advice on when and where to make a move considering that there will always be a turbulence. He advised to find a work around.

However, from all the participants that had security concerns, none of them had their security breached. So, the results of the findings showed that security though might be an issue, was not a significant issue.

Nigeria, as a country, bases its business relationship on shared personal experiences compared to Finland that is task-based. If there is no personal relationship upfront, a business relationship might be conceived, but it will not be born. Relationship-based trust is more favorable and is to be sought in every work relationship because it helps the parties feel comfortable and relaxed (Meyers 2014, 150-156.)

5.1   Limitations

Data gathering was relatively easy with many of the participants. However, the author experienced some challenges in getting interviews from a couple of companies. For example, the author attempted to interview someone from WARTSILA in Nigeria, but all proved abortive. Wartsila was supposed to be the second company as a benchmark for other companies interviewed.

Secondly, the pandemic has impacted the data collection: because of restrictions, it was not possible to observe the participants well during the interview. Data collection was done using technology (zoom meetings).

Thirdly, the author has made an effort to ensure the data were effectively coded and analysed; however, the thematic analysis method was challenging and time-consuming. In addition, due to its flexibility, the thematic analysis method gives room to make mistakes. Finally, it is also important to note another disadvantage of the thematic analysis method, which is subjective to the author's opinion and interpretations (Caulfield, 2019.)

Finally, the author of this research is a Nigerian. Yes, qualitative data help minimise bias; however, data analysis might be influenced since the author has a conflict of interest because the author's country and culture were the focus. Additionally, were the participants completely honest in giving their opinions, knowing that they were discussing the author's culture and country.

5.2   Future research suggestion

The author has focused this research on the challenges between Finland and Nigeria regarding Finnish companies extending their businesses to Nigeria. The data collected was limited in number; future research should broaden the number of companies to increase

data validity. As this research focussed on the perspective of the Finnish companies, discussion on the perspective of Nigerian companies is suggested.

Recommend ideas that could help bridge the business gaps between Finland and Nigeria.

5.3   Recommendations

To bridge the business gaps between Finland and Nigeria, after considering the comments of the participants, the author would like to suggest the following:

List of useful contacts	
Finland Chamber of Commerce	anne.hatanpaa@chamber.fi
NordicNigeria Connect	https://www.nordicnigeriaconnect.com/thenordics
Finnish Embassy in Nigeria (Abuja)	http://www.finlandnigeria.org/

Table 3: Useful contacts

Finnish companies should prioritize having some orientation of Nigerian culture before embarking on business deals. But, more importantly, having a Nigerian, especially from those that studied International business development in Finland. Many Nigerians with business backgrounds understand the Finnish culture; they can be the intermediaries between the Finnish companies interested in doing business with Nigerians.

Some of the participants showed signs that they were very cautious in taking the bold step. As mentioned earlier, there are risks associated with businesses globally. In uncertainty, (Ganiyu 2016, 120) suggested that Nordic firms that desire to market in Nigeria must employ a local marketer that understands how things are done in Nigeria. Furthermore, he said that the project manager's perception matters a lot and would determine whether the business will fight to succeed or exit the business scene quietly (Ganiyu 2016, 120.)

The author will advise that Finnish companies employ the services of an authorized Nigerian-Finnish business consultant who could help suggest the right contact, connecting with the Finnish Chamber of Commerce for support and guidance. Finally, the author recommends contacting Finnish Ambassador to Nigeria (Abuja) office for proper advice when visiting Nigeria.
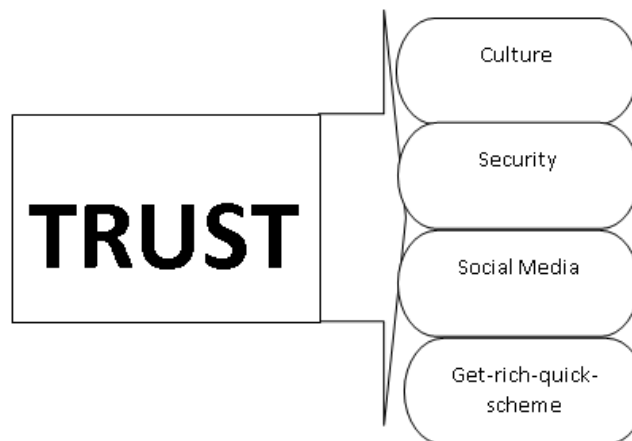
Figure 19 Trust – a principal factor

In conclusion, the author proposed that trust is built; a relationship must at least be conceived to build trust. According to (Meyers 2014, 150-156), relationship-based trust is more favorable and should be sought in every work relationship, as shown in Figure 5. (Hofstede 2019) work also confirms that long-term relationships are important to Nigerians, as shown in Figure 7. Once a relationship is conceived, there is potential for a business relationship. When there is trust, other factors will not be seen as obstacles. However, if trust is out of the picture, it is difficult, if not impossible, to have a business relationship. All other factors are connected to trust, as shown in Figure 19.

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APPENDICES

APPENDIX A Interview Invitation letter

Dear Sir/Ma

Many thanks to you for volunteering to participate in this research. This invitation letter will answer some mandatory queries in advance about your role as a participant in this study.

Purpose of Research: The primary purpose of this research is to investigate the impact of culture and determine why potential Finnish companies do not like to invest in Nigeria.

Benefits of Research: This research will help potential Finnish companies interested in establishing or extending their businesses in Nigeria. It will also help Nigeria's commerce sector to understand why Finnish companies shy away from establishing business relations with Nigeria.

Participant Role: A personal interview will be conducted with you on the research topic as a participant. The interview duration will last from half an hour to 1 hour long, and no prior preparation is needed.

Confidentiality: The interview will be recorded with your consent; however, the interview contents will only be used for this research project. The personal details of the participants will be kept confidential and will not be disclosed in the research. The author will use fictitious names to represent the participants in the answers provided during the interviews.

Looking forward to meeting you, preferably via zoom.

Many thanks for agreeing to make time for this interview.

Best regards
Peter Ajao
Lab University of Applied Sciences
Finland

LAB University of Applied Sciences

AppendiX B. INTERVIEW QUESTIONNAIRE

- Appreciation for participating in the interview
- Introduction of the author
- Interview details:

    o *The interview will help to understand the reasons behind the lack of Finnish companies in Nigeria.*

    o *The interview will be from 30 minutes to 60 minutes.*

    o *The participant could choose not to answer a question.*

    o *Reassurance of the previously agreed to anonymity and confidentiality of the participant.*

    o *Permission of the participant to record the interview will be requested.*

Questions

For Finnish Companies

1. Please describe your role or position at this company and how long you have worked here?

2. Do you have foreign expatriates in your organisation?

3. Does your company orientate expatriates about the local culture before they are inducted into the workforce?

4. Do you know if any consultancy services help provide information to help Finnish companies that want to establish or extend their businesses in Nigeria?

5. If yes, did/do you use their services?

6. Could you please describe your experience in establishing or extending your business in Nigeria?

7. Apart from Nigeria, do you have business/es anywhere around the globe?

8. If yes, how is your experience in establishing elsewhere compared to Nigeria?

9. What suggestions do you think, if put in place, will make business relationships between Finland and Nigeria better?

10. How do you think cross-culture differences affect multinational business?

11. What cross-cultural communication challenges did you encounter in Nigeria/in your business relationship with your Nigerian partner?

For Consultancy Services Companies

1. Could you please briefly describe your role?

2. How long have you been in Finland?

3. How do you rate your knowledge of the local language?

4. Do you have a good knowledge of the local culture?

5. Could you please describe in detail the service that you provide?

6. Who are your customers?

7. Could you please tell me what motivated you to establish this company?

8. How do you reach your potential customers, such as marketing channels?

9. Since you established, are Finnish companies aware of your services?

10. What challenges did you encounter or that you are currently facing?

11. What suggestions do you think, if put in place, will make business relationships between Finland and Nigeria better?

Appendix C. Participants description

Participant 1 – An American education enthusiast, partnering with a Nigerian to develop the educational system in Nigeria. The vision is to meet the people of authority in the education sector and partner with them to improve Nigeria's educational system.

Participant 2

(Thurmo Oy) A dealer of chemical products used in sealing leaking vehicle radiators. Andy thought of taking his business to Nigeria due to the high number of old cars in Nigeria. According to Andy, Nigeria was just the right place to sell these products that seal leakages in radiators without removing the radiators for repairs.

Participant 3

Booking.com. The participant was the business development manager for the African region for some years.

Participant 4

A Finnish national represented a Finnish cleaning company in Nigeria. The participant was chosen as the company's face in Nigeria, even though the company is owned and managed by a Nigerian national living in Finland. The idea was to seek similar cleaning companies in Nigeria that require training by foreign experts.

Participant 5

Funzi, is a mobile learning service. Funzi gives the world's billions of mobile users access to motivating and useful learning. An opportunity to develop skills to build a better tomorrow. High-quality, relevant courses delivered with a combination of effective pedagogy and an engaging experience.

Participant 6

Timber forestry consultant based in South Africa, responsible for business development for South African and neighbouring African countries.

Participant 7

A Finnish man travelled to Nigeria to work for a Nigerian. He later decided to establish his businesses in Nigeria. He lived in Nigeria for five years. During the time of the interview, the participant had already sold his companies in Nigeria. However, the participant was already planning a return to Nigeria for a business venture.
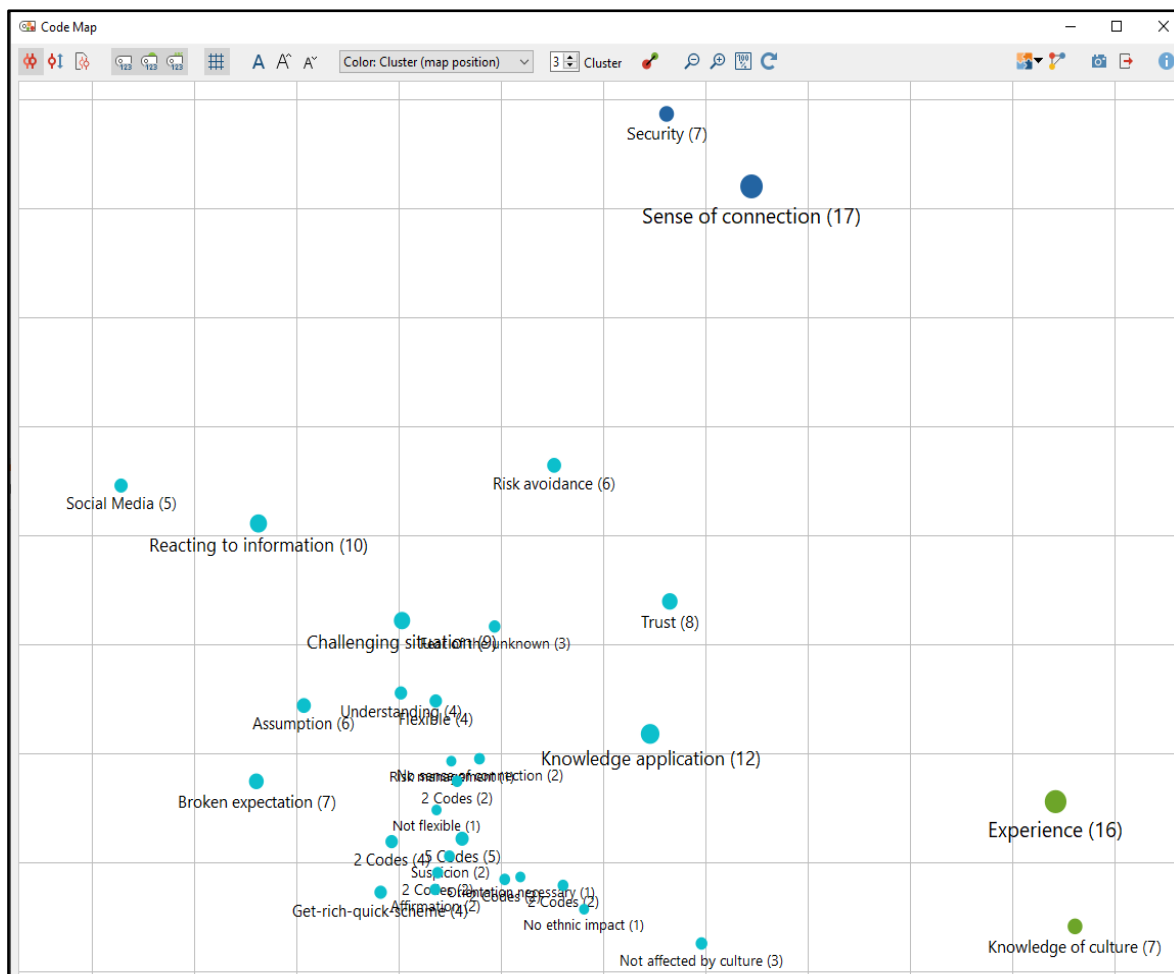
Participant 8:

The participant is a Polish citizen living in the United Arab Emirates. He was the business manager for some parts of Africa, including Nigeria.

Participant 9:

The participant represented a Finnish company known as Aquamac that deals in Amphibious multipurpose dredging machines. Though born in Finland, the participant moved to Abu Dhabi with his parents at the age of eight.

Appendix D. **The Full Analysis Summary Grid**

Code System	Dredging	Finnish Forestry Packaging	KONE	CompanyX	ThurmoOy	Cleaning	EdTech	Booking.com	Funzi
Get-rich-quick-scheme					■		■		■
Vigilant (1)				■					
Security			■	■	■	■	■	■	■
Plan ahead									■
Vigilant				■					
Picky	■								
Risk avoidance		■				■			■
Risk management			■						
Social Media					■	■	■	■	■
Negative					■	■	■		■
Negative					■				■
Assumption					■		■		■
Reacting to information	■				■	■	■		■
Positive									
Marketing									■
Reacting to information (1)	■				■	■	■		■
Trust	■		■	■	■	■	■	■	■
Negative									
Not flexible	■								
Lack trust									■
No sense of connection					■				
Challenging situation			■	■				■	■
Suspicion					■	■			
Fear of the unknown					■		■		
Uncertainty avoidance		■							
Positive									
Excited, happy							■		■
Feeling hopeful								■	
Knowledge application	■			■		■	■	■	■
Sense of connection				■		■	■	■	■
Understanding			■				■		
Affirmation						■			■
Flexible				■				■	■
Culture			■	■	■	■	■	■	■
Negative									
Personal perception Negative									■
Lack culture knowledge					■				
Positive									
Personal Perception Positive									■
Not affected by culture			■				■		■

Appendix E. **The Code Map**

Appendix F. **The Nordic Nigeria Business Connection**

[The Nordics | NordicNigeriaConnect](#)