CONFLICT STYLES REGARDING PAYMENT ROLE AMONG
FINNISH-CHINESE INTERCULTURAL COUPLES

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**Tiivistelmä – Abstract**

This study looks at the way Finnish-Chinese intercultural couples discuss payment roles in the context of their relationship. The study seeks to increase our understanding of the impact of different cultural identities in intercultural romantic relationships. The present study used a qualitative approach to explore how intercultural couples negotiate possible conflicts regarding a specific topic: payment role. The theoretical framework of the study builds on the face negotiation theory. To be more specific, the study investigates how partners perceive cultural identities as influencing the concept of “face,” and their choice of conflict management styles. The present study highlights the importance of a direct and open communication style, as an efficient solution to disagreements or conflicts in intercultural relationship regarding sensitive issues like payment role, especially when two parties hold different origin cultural backgrounds. The findings show that both Chinese and Finnish participants are prone to adopt a low context communication style when they are confronting disagreements or conflicts in the relationships. This study implements face negotiation theory in the context of practical issues. The study may give ideas for future research and provide practical references for intercultural couples.

**Asiasanat – Keywords**

Intercultural relationships, payment role, conflict management, communication styles, face negotiation theory, cultural identity
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1. INTRODUCTION

Conflict among couples is an inevitable phenomenon (Ting-Toomey et al., 2000). Especially when it comes to intercultural couples, the differences in cultural background, living style, and values can easily give rise to disagreements, arguments, and interpersonal conflicts (Liu, 2012). Along with the growing number of intercultural couples worldwide, there is an increasing interest in intercultural couples in the field of intercultural communication research. There has been a range of researches on intercultural relationships regarding the topic of conflict (Horowitz, 1999; Adams, 2004; Yang, 2016; Liu, 2012; Adam, Jamie & Laurenceau, 2004). However, most of the previous studies have looked at conflicts in theoretical view in general, while this study, building upon the general knowledge, tries to focus more specifically at one particular source of conflict, that is, financial matters in the relationship. In this study, intercultural couples consisting of Finnish and Chinese partners are studied. For intercultural relationships, it is important for both parties to learn about each other’s culture and adapt to the differences between them. Therefore, a transformation of cultural identity may inevitably take place over time. Hence, cultural identity plays an important role to both bridging the gap between an intercultural couple, for example through mutual respects when relationship goes well, and amplifying the differences, however in an intercultural disagreement or dispute. The present study aims to investigate how intercultural couples negotiate conflicts regarding the topic of payment roles. As in Chinese family, men are traditionally the breadwinner (Liu, 2012), they are expected to pay the bills in most cases. While in Finnish society where gender equality is rooted, couples in a close relationship would tend to share financial responsibility (Kaila, 2018) Two people coming from these different cultural environments may obtain different expectations on payment roles in a romantic relationship. Therefore, this study also intends to find out how the variation may affect their relationship satisfaction and themselves. By introducing the face negotiation theory, the concept of “face” is tested in Finnish culture to improve or update the theory.
2. THEORETICAL BACKGROUND

2.1 Intercultural romantic relationships

The definition of intercultural romantic relationships or intercultural couples can be complicated and broad, as the use of culture can encompass ethnic, linguistic, national, and religious meanings (Cools, 2011). According to Cools’s (2011) review of previous research, the term intercultural couples also have been named accordingly, depending on the backgrounds of partners: interethnic marriage (Cohen, 1980), cross-national marriage (Cottrell, 1990), cross-cultural relationship (Ibrahim, 1990), interfaith relationship (Crohn, 1995), mixed marriage (Gibbons, 1990; Heller & Levy, 1992), interracial couples (Karis, Powell & Rosenblatt, 1995), linguistic intermarriage (Piller, 2001), dual-culture marriage (Rohrlich, 1988), and intercultural marriage (Dugan, 1988, Tseng et al, 1977). Some of the terms above can be applied to specific couples: the term interethnic marriage stresses the ethnic difference between couples, for example, marriages between Han and other minorities in China; the term interfaith relationship refers to the different religions between couples, for example, Jewish and Christian; interracial couples are between people of different racial categories, for example, between so-called African Americans (socially categorized as “black”) and European origin Americans (socially categorized as “white”). Other terms, like the cross-national marriage, or international couple, are not specific. International couples may refer to a relationship between individuals coming from different countries. In this kind of relationship, different racial, ethnic, and religious backgrounds can be included, but that is not necessarily the case (Wojtenko, 2012).

Bustmante (et al., 2011) indicate that the term intercultural can be considered as the interaction between people coming from different cultural backgrounds, sharing different cultural identities. In this study, Finns are considered as representatives for Finnish culture and the other partners from China stand for Chinese culture. Therefore, the term of intercultural couples is chosen to describe couples consisting of a Finn and the other partner from China in the study. The term of intercultural
couples means that by default, both sides in the relationship have experienced a different cultural upbringing that can either consciously or unconsciously affect their values and expectations of the relationship.

The number of studies on intercultural couples has been on the rise, correlating with the rapid global mobility and development of social media. Statistics show that, in Finland, there were 60,500 married couples with one party originating from a foreign country in 2009 (Hirvonen, 2012). Hirvonen (2012) also pointed out in his study that most of the marriages were contracted between a Finnish male and a female of foreign origin. Intercultural couples have been looked into from different point of views with various methods. For instance, in Schmit’s (2016) study, the communication accommodation theory is examined through investigating sexual communication among intercultural couples; while in Wojtenko’s (2012) study, effort was made to investigate how ideas, life experiences and circumstances might influence the choices of life partners among intercultural couples by presenting individual cases; also the effect of language difference and language choice in intercultural couples was discussed in Leppanen’s (2016) study from the view of identity construction; and Adams’s (2004) study focused on how emotions affect decision making concerning issues such as where to live. These, and other studies in a similar line, shed light on how intercultural couples manage a stable relationship, and what kind of aspects or elements may become a source of conflicts.

Overall, previous studies on intercultural couples have been connected to different theories with practical issues in life. Yet some researchers mention that more studies concerning intercultural relationship are needed, especially relationships between Finns and people representing other nationalities (Tuomi-Nikula 1997; Hirvonen, 2012), since in Finland the amount of such couples increased (Hirvonen, 2012). What is more, apart from issues as discussed above, the topic of financial issue is also considered as a significant fragment among intercultural relationships (Biever & North, 1998), as it plays a crucial part in every long-term relationship. As Papp, Cummings and Goeke-Morey (2009) cited in their research that money plays a central role in couple relationships’ issues
with possible serious implications for the well being of romantic relationships, and yet the financial conflicts among partnerships remains understudied compared to other topics.

2.2 Cultural Identity

A person’s own cultural identity, as Jameson (2007) defines in her work, is “the sense of self derived from formal or informal membership in groups that impart knowledge, believes, values, attitudes, traditions, and ways of life” (p. 200). This goes to say, one’s cultural identity is a combination of characteristic components such as values, lifestyles, educational background and so forth, all of which are under the influence of the social group in which a person “belongs” to. As Jensen (2003) points out, worldview beliefs conceptualize human nature, interpersonal relation, and moral and religious ideals, that is to say, one’s cultural identity may explain one’s recantation in certain situation. He also notes that since worldview beliefs are expressed in and are passed on from generation to generation through a variety of everyday practices and events marking life course transitions, one’s cultural identity contains a wide range of beliefs and behaviors that one shares with people of one’s group/community.

Jameson (2007) summarized five important attributes of cultural identity, as they are evident in studies of intercultural communication:

1) Cultural identity can be influenced by a close relationship. Jameson (2007) explained that close family members and sometimes friends who play a significant role in one’s life can affect an individual’s cultural identity. Couples combining different nationalities or races tend to share their values and perspectives with each other in a subconscious way. Especially in the vibe of globalization, with increasing mobility and across nations, the number of intercultural couples keeps piling up, it not only provides a chance for researchers to study about this subject but also reinforces the importance to discuss how an individual’s cultural identity is modified by relationships.
2) Cultural identity does not stay still but changes over time. Jameson (2007) stated that during one’s life path, the transition of one’s economic class or working filed may take place at any time, some people may immigrant to other country or change religion. Different types of changes affect one’s cultural identity. For instance, in different levels of economic class, people tend to perceive different points of view and values. Cultural identity changes due to changes in conditions or context. Especially when a person moves into a new country where he/she confronts with a totally different culture, he/she needs to adapt or immerse to the new environment. Regarding to situations like mentioned above, Kim (1995; 2001) has studied the process of adapting to new culture and proposed that during the adaptation which is composed by the process of acculturation and deculturation, stress also brings positive effects: “a dialectic relationship between push and pull, or engagement and disengagement” (Kim, 1995, p. 178). Jameson (2007) concluded that if one’s adaptation process comes out with a satisfying result, the person develops an intercultural identity which, as Kim (1995) defines, is a combination of past and present. In this study, the Chinese partners live in Finland where they encounter different culture, and they have to adapt to society. Especially when in an intercultural relationship, it is important for both sides in this relationship to learn about each other’s culture and adapt to the differences between two cultures. The transformation of cultural identity in this situation takes place in both sides over time, involving various aspects in life, such as lifestyle, values, and religions.

3) Cultural identity is closely intertwined with power and privilege. According to Jameson (2007), postcolonial researchers emphasized that cultural identity is rooted in power and privilege. Basing on the review of previous research, she also pointed out that studies with a focus on the cultural identities of minority group members and their interaction within a dominant culture reflected the connection between cultural identity and power (Hecht, Jackson, & Ribeau, 2003; Orbe, 1998). Jameson (2007) believes that the differences in biological components of cultural, such as gender, age, race, ethnicity may bring privilege to some groups while making others feel marginalized, on the other hand, the privilege may convey intangible meanings like respect, deference, and authority.
For instance, as Jameson (2007) reviewed that in intercultural business communication context, a person’s professional filed, the economic status may render power and privilege. Besides, the language choice has also been thought related to power, control and strategy (Charles & Marschan-Piekari, 2002).

4) Cultural identity has the ability to evoke emotions. Jameson (2007) stated that people may have personal feelings about components of their own cultural identity, the negative, positive, neutral, or ambivalent feelings that an individual can leave an emotional impact. For instance, each side of the intercultural couples may perceive negative or positive feelings about the traditional payment role in his/her home culture, and their feelings may more or less affect how they interact and response in financial issues.

5) Cultural identity can be negotiated through communication. People are not always conscious of cultural identity and rarely discuss cultural factors (Brislin, 1990), but only when they encounter the transition points of cultural identity, they become more aware of components of their cultural identity (Sussman, 2000). For instance, when a Chinese individual is dating a Finnish individual, he/she may find the payment role is different in Chinese couples and Finnish couples when men would tend to pay for both in traditional Chinese relationship but in Finnish relationship, people prefer to split the bill (Kaila, 2018; Avelsdjur, 2015). In Jameson’s (2007) point of view, people must be aware of the components of their cultural identity and be open to discuss them with others. When people are aware of their cultural identities and tend to communicate about it to others, they may start the negotiation about their cultural identities in conversation. For instance, Chinese partner in the intercultural relationship may explicitly invoke the traditional payment role in China when he/she in discourse with Finnish partner about financial issues.

For the perceptions of cultural identity, there are public and private dimensions: how one perceives one’s own cultural identity and how others perceive it. As Jameson (2007) points out, there is a third perception: how one thinks that his/her cultural identity is perceived by others. The negotiation of cultural identity takes place through communication. Ting-Toomey (2005) developed
the “identity negotiation theory,” in which she proposes that negotiation involves “a transaction interaction whereby individuals in an intercultural situation attempt to assert, define, modify, challenge, and/or support their own and others’ desired self-images.” (p. 217) However, this process is not easy. In order to achieve successful negotiation, one must be “able to hold two polarized value systems and be at ease with the dynamic tensions that exist between the vulnerability spectrum and the security spectrum” (p. 230).

Ting-Toomey’s theory of intercultural identity negotiation may help carry out various questions in intercultural couples’ communication practice and research. Are couples more satisfied when both of them can be open to discuss their cultural backgrounds and differences? How should couples negotiate their cultural identities to avoid misunderstanding or stereotyping? Jameson’s (2007) claims, the process of identity negotiation not only involves communication but also establishes the ground rules for communication, which can affect the possibilities for cooperation and collaboration in an intercultural business context. According to the attributes of cultural identity being discussed above, we can say that cultural identity is especially relevant in intercultural relationship, since it plays an integral role in an interpersonal relationship (Jameson, 2007). Hence, cultural identity can also play a significant role in an intercultural romantic relationship.

Cultural identity can be expressed through different ways, for example, certain styles of clothing or styles of speaking, and in this study, Finnish and Chinese cultural identity will be discussed through a financial context: payment role in couples. The understanding of payment role in romantic relationship reflects one’s understanding of the relationship status, his/her responsibilities in the relationship and expectation towards the other person, it is influenced along the way by the society or group where he/she belongs to, it is shaped by observing different financial activities take place in daily life in one’s own family and one’s social circle. Therefore, the formation of payment role in a romantic relationship is an individual behavior which can be affected culturally by social group.
2.3 Face negotiation theory

Face negotiation theory was first proposed by Brown and Levinson (1978). The essence of this theoretical essence or idea of this theory originated from two Chinese conceptualizations: “lien” and “mian-tzu,” which are associated with one’s self-image, also known as identity or ego involving shame, honor issue, social recognition, and power, etc. The theory, as adopted in this study, is to explain the differences and similarities between conflict behaviors when one wants to maintain his/her public self-image or when one’s self-image is threatened (Oetzel & Ting-Toomey, 2003).

As Ting-Toomey (et al., 2014) stated, the face negotiation theory provides an explanatory mechanism for conflict management styles across cultures. Face negotiation theory has been applied to a variety of cross-cultural research, and results from different research data have been relevant to the field of communication (Oetzel & Ting-Toomey, 2003). In short, the following assumptions are presented by face negotiation theory: “ a) people in all cultures try to maintain and negotiate face in all communication situations; b) the concept of “face” is especially problematic in uncertain situations (for example conflict situations) when the situated identities of the communicators are called into question; c) cultural variability, individual-level variables, and situational variables influence cultural members’ selection of face concerns over others (such as self-oriented face-saving vs. other oriented face-saving); and d) subsequently, cultural variability, individual-level variables, and situational variables influence the use of various facework and conflict strategies in intergroup and interpersonal encounters.” (Oetzel, et al., 2001, P. 238).

Face negotiation theory, as one of the intercultural communication theories, was first tested and applied to the field of intercultural training and conflicts. However, it has also been found applicable and relevant to other areas. For instance, the face negotiation has been mostly utilized in studies related to interpersonal conflicts (Ting-Toomey, Oetzel, 2003) or family matters (Oetzel, Ting-Toomey, Chew-Sanchez, Harris, Wilcox & Stumpf, 2003) and sex communication (Yep, 1998). Ting Toomey and Oetzel (2003) found that one’s choice of conflict styles can be affected directly or
indirectly by cultural individualism or collectivism. Their study also pointed out that a person who attempts to maintain high self-face tends to adopt dominating styles. Besides, when a person concerns more about others’ face, he or she would adopt avoiding or integrating styles in the conflicts. The finding about the correlation between conflict styles and the cultural dimension of individualism-collectivism is directly relevant for the present study regarding financial issues, as studies utilizing value dimensions typically list Finnish national culture as more oriented towards individualism as opposed to the Chinese national culture, which leans towards collectivism, particularly considering its long social-philosophical tradition that has deeply rooted in Confucianism.

In the study about facework in conflicts with parents and siblings, more factors have been considered except for cultural difference. Researchers Oetze (et al., 2003) have discussed how culture, self-concept, and power distance would make a difference in facework conflicts. Interesting findings, according to national characteristics can be found from this study, such as compared with Americans, Germans have more self-face and used defending more, and Japanese tend to be more expressive than Mexicans. The findings, with its statistical significance, propose that national cultures may be a factor influencing one’s communication style in conflicts. Facework studies have not directly compared Finns and Chinese. Therefore, the present study is trying to fill the gap by observing the facework between Finns and Chinese, how their different understanding of the concept “face” would be related to the way they discuss conflicts in the context of close relationships.

Throughout those studies driven by face negotiation theory, the cultural dimensions of low-high context and individualism-collectivism are often taken into consideration when comparing so-called eastern-western cultures. Therefore, these two factors are also discussed in the present study about Finnish-Chinese intercultural couples.

2.5 Conflict management styles and high-low context culture in respect to individualism-collectivism
Conflict plays a significant role in communication (Croucher et al., 2012), it is defined as an “expressed struggle between at least two interdependent parties who perceive incompatible goals, scarce resources, and interference from the other party in achieving their goals” (Hocker & Wilmot, 1985, p. 23). People handle conflict in various ways. According to Ting-Toomey (et al., 1999), conflict styles, the ways how people manage conflicts, may be defined as “patterned responses to conflict in a variety of situations” (p. 48). There are numerous models of conflict management styles. However, this study follows Rahim’s (1983, 1991) five-styles of conflict management as it has been widely adopted in studies on intercultural communication due to its richness and the ability to capture cultural conflict variations (Ting-Toomey et al., 1991). As Croucher (2012) states, the general five conflict styles include avoiding, compromising, dominating, integrating, and obliging. The choice of conflict management styles depends on the degree to which a person attempts to satisfy his or her own concern or self-face (Rahim 1983, 1986). When a person attempts to maintain a high self-face, he or she tends to apply a dominating style, while with integration style a person wants to maintain a high self-face or others’ face in the conflict, and compromising style indicates a mutual face need through middle ground solutions. With avoiding and obliging style, a person tries to satisfy a mutual need (Rahim, 1983). Ting-Toomey (et al., 1991) applied Rahim’s model to examine the relationship between face maintenance dimensions and conflict styles in Japan, China, South Korea, Taiwan, and the United States. One of their findings points out that cultural variability seems to be related to conflict styles. Findings showed that U.S. participants were prone to use a higher degree of dominating style than their Japanese and Korean counterparts, while the Chinese and Taiwanese tended to a higher degree of obliging and avoiding conflict handling styles than their U.S. cohorts. Holt and DeVore (2005) also explored how variables such as culture (individualistic versus collectivistic), gender, and organizational role may influence conflict styles. In their findings, individualistic cultures show a preference for dominating as a conflict style while collectivistic cultures are prone to compromising, integrating styles. In respect of gender, their studies show that females often adopt compromising styles, in spite of culture.
Studies have shown that the approaches to conflict can be influenced, in various degrees, by cultural variables such as individualism-collectivism (Hofstede, 1980), self-construal (Markus & Kitayama, 1991), and context (Hall, 1976). Context, as it generates the environment in which the communication takes places (Hall, 1976), may provide explanations for conflict style preference (Chau & Gudykunst, 1987; Ting-Toomey, 1985). As Firstly introduced by Edward T. Hall (1976) in his book Beyond Culture, the concept of high-low context not only provides a way of understanding different cultural orientations (Kim, Pan & Park, 1998), but also serves as one of the cultural variables that influences approaches to conflict (Croucher, 2012). Moreover, the concept of high-low context can explain conflict style preference (Chu & Gudykunst, 1987, Ting-Toomey, 1985). As Hall (1976) explained, high context communication are ones “in which most of the information is either in the physical context or internalized in the person while very little is in the coded, explicit, transmitted part of the message” (p. 79), while low context communication conveys information that is “vested in the explicit code” (p. 79). Ting-Toomey (1985) furthered the concept of high-low context in his developed “face negotiation theory,” for instance, in high context cultures, disapproving one’s idea in a public situation may cause embarrassment or a loss of “face.” Ting Toomey argued that people from high context cultures tend to use more “implicit communication codes, point-logic style, intuitive-affective rhetoric, and ambiguous, indirect strategies” (p. 82) when they encounter conflict, while people from low context cultures are more likely to use “explicit communication codes, time-logic style, rational-factual rhetoric, and open, direct strategies” (p. 82). In their review of research utilizing the high versus low context communication concept, Kim et al. (1998) note that the concept of high-low context culture has been actively applied to cross-cultural communication studies (GudyKunst & Nishida, 1986; Okabe, 1983), and conflict resolution studies (Chua & Gudykunst, 1987). Other than that, Hall’s concept is also popular among contemporary researchers in intercultural communication filed. For example, it has been not only utilized in the study of conflict style preference (Croucher et al., 2011), sex negotiation (Yep, 1998), but also intercultural communication in online contexts (Würtz, 2017; Richardson & Smith, 2007). Though Hall’s concept is deemed to be
quite potential, influential and useful (Kim, Pan & Park, 1998), it is also inevitably subjected to some critics as lacking rigorous findings (Kittler, Rygl & Mackinnon, 2011), and overgeneralization (Holden, 2002). There is no denying that every theory or concept may meet its imperfections or limits, especially in this rapidly globalizing and fast-changing world. In the study where Hall’s high-low context concept is applied to discuss culture style preference among U.S., Ireland, Thailand and India, Croucher (et al., 2011) noticed that some of the results were contrary to Chau and Gudykunst’s (1987) findings. Croucher et al. (2011) suggest that variables like economies and potential changing nature and its impact on these countries would give rise to the discrepancy in findings. Therefore, it is believed that Hall’s high-low context concept not only get examined but also extended in contemporary research. Though a notable critic is laid on Hall’s country classification (Kittler, Rygl & Mackinnon, 2011), it also indicates that more research regarding different countries is needed to enlarge Hall’s categorization map and enrich his concept. After all, Hall’s high-low context does provide a chance for us to understand basic differences in the communication style of different cultures (Nishimura, et al., 2008). However, we should keep in mind that Hall’s theory, with its limitations, can easily lead to overgeneralization and stereotypes. It is in the regard that in this study, the possibility of changing from high context to low context in the communication style of different cultures is a very important focal point to be addressed in order to enrich Hall’s theoretical arguments.

3. METHODOLOGY

3.1 Research aims

Research on intercultural couples has been on the rise these days, due to the increasing commonality of intercultural relationship nowadays (Schmit, 2016). Various studies have been carried out with practical perspectives to investigate communication factors that may affect intercultural couples’ satisfaction and relationship, including decision making on where to live (Adams, 2004), dilemma in negotiating festival celebrations (Horowitz, 1999), and sensitive yet
important topic like sexual communication among intercultural couples (Schmit, 2016). A research conducted by Lui (2013) focusing on how income difference would affect housework division sheds light on how couples negotiate or manage conflicts related to financial topics. In fact, financial problem, as sensitive as sexual communication, can happen at any time among couples, and it is inevitable and can bring significant impact on the relationship in the long run. From reviewing Lui’s study, financial capacity in the relationship shows the possibility to re-determine one’s power and privilege in terms of housework division. Lui’s finding, though more focusing on the gender negotiation in couples, points out the importance of financial situation which may invoke potential conflicts among the couples. Though different topics among intercultural couples have been discussed, the financial topics, with its great significant impact on couples’ satisfaction and relationship, is yet left in gap. It is necessary and valuable to investigate the conflicts brought by financial problem among intercultural couples. Relevant research is needed since it may carry not only significant meaning for future research but also bring practical implications to couples in similar situations. Therefore, this study will take this financial topic further with the focus on a specific daily context among all couples, which is the payment. It can be meaningful to study with this detailed practical topic, since every couple may come across this situation when they have to decide or negotiate about billings for groceries, house rent, travel expense, etc. in their everyday life. “Who to pay” is one of those inevitable questions in a relationship. Especially among intercultural couples which combine different cultural identities, the communication process can be more complicated, but also valuable to investigate.

Research is needed in the field of intercultural conflict management to enhance the knowledge of what difference and challenges intercultural couples are facing when it comes to conflict related to financial issues. Hence, the following major tasks have been carried out for this study: 1) several interviews were conducted to discover the general payment role in Finnish-Chinese intercultural couples; 2) investigation on what is the impact of payment role to their relationship.
3.2 Research questions

In order to figure out the relationship between conflicts and financial issue: payment role, this study is going to investigate conflict styles in Finnish-Chinese intercultural couples on payment role. Hence, the aim of this study is to explore how Finnish-Chinese intercultural couples view and negotiate their payment roles in their relationship.

There are, accordingly, three research questions:

RQ1. How do Finnish and Chinese partners in intercultural relationships describe the differences in payment role expectations?

RQ2. How do Finnish and Chinese partners react to disagreements caused by payment role issues based on informants’ descriptions?

RQ3. How do Finnish and Chinese partners describe the way discussions on payment roles are affecting their relationship?

3.3 Data Collection

All the data were collected in mainly two ways: a paper survey was distributed to participants before the interview to collect their basic personal information such as age, gender, and profession. After filling in the survey, a semi-structured interview was conducted with each participant. All the participants were interviewed individually in order to make sure each participant express their own opinions without any potential pressure from their partners. According to Ayres (2008), a semi-structured interview is a qualitative data collection method in which the researcher interviews participants a set of designed questions, which lead to open-ended answers. The prepared questions in those interviews are meant to be a flexible guidance that help the researcher provide guidance for the interviewees in the conversation (Croucher & Cronn-Mills, 2015). “Yes or no” questions are supposed to be avoided in a semi-structured interview, but replaced by specific questions based on
the research questions. In this qualitative study of Finnish-Chinese intercultural couples’ relationship, 18 interview questions (see Appendix 1) were designed to guide the respondents to tell personal stories about conflicts related to payment issues and their conflict management styles. The questions were open and general to give each participant the opportunity to express whatever they felt was important and felt like to share.

For further consideration, it is important to create a suitable environment for interviewees. Semi-structured interviews should be conducted in locations which are agreed upon both by interviewer and interviewees (Croucher & Cronn-Mills, 2015). Setting the interviews in a comfortable and confidential environment for interviewees is particularly necessary, especially when the interview topic is sensitive and related to privacy. Furthermore, the relaxing and reassuring atmosphere can bring interviewees sense of security and help build up the trust between the researcher and participant. Separated interviews were conducted for each party, in order to minimize the influence of their partner. For the interviews that were done by meeting, conversations took place in quiet places like the library’s meeting room and university’s self-study room, to make sure be away from any interference. Meanwhile, the interviewee who participated in the interview via e-mail was told that no third party would get to see the script. All the efforts were made to reduce participants’ concerns about privacy and to encourage them to express themselves freely.

Altogether 9 face to face interviews and 1 online interview through e-mail were conducted during one month on June 2018 in Tampere, Finland. 10 interviews were with participants who were willing to talk and meet by person. All conversations were tape recorded for later transcription. For one of the participants who didn’t feel comfortable with speaking to a stranger, an e-mail including the survey and questions were sent to the person. For the participants whose mother tongue is Chinese, the interview was conducted in the Chinese language for the consideration that using mother tongue can be convenient and easier for them to express themselves freely. Under the guidance of the questions list, interviewees were asked about their opinions about payment role, their negotiation process about issues related to payment and their conflict management styles. During the interviews,
some concepts (e.g., “Payment role” and “Face”) were explained by the researcher when the interviewee got confused, which might result in different perceptions. Some questions were skipped when interviewees were not able to provide an answer or when adequate information was provided by the interviewees in the previous answers.

Each interview took 20 - 30 minutes. All recordings were transcribed, and altogether, the interviews provided 26 pages of transcripts. The contents provided in Chinese were translated into English after transcription, excerpts in the original language are presented in Appendix 2.

3.4 Data Analysis

The analysis part of the study was constructed mainly by a specific communication theory, face negotiation theory. As discussed in the previous sections, face negotiation theory provides an explanatory mechanism for conflict management styles across cultures (Ting-Toomey et al., 2014), it can also be applied to intercultural couples’ conflicts communication context in order to investigate the differences and similarities between conflict behaviors when one party in the relationship feels a need to maintain either self-image or other face in a conflict. The face negotiation theory was applied to both collect and analyze data in this study. Therefore, the interview questions were developed to encourage interviewees to tell stories revealing the details of their conflict behaviors regarding the specific topic of payment role.

Besides, the concept of “Face” was also explored in this study to discuss further how Finnish and Chinese perceive this specific cultural concept and how are those differences and similarities of perspectives affecting their conflict behaviors and their relationship.

As the concept of high-low context communication is considered as one of the cultural variables that influence the choice of conflict management styles (Croucher, 2012), several specific questions were asked in the interview relating to intercultural couples’ conflict communication. In this study, the different approaches of conflict communication between high-low context culture was
kept in mind and particular focus was given to interview conversations that revealed Finnish and Chinese way of expression in conflicts, whether they tend to use more implicit or explicit communication codes, hold open or aggressive attitude in conflicts invoked by financial problem.

In addition, the cultural identity of each interviewee was also particularly looked into their own understandings and perspectives of traditional and ideal payment role. As cultural identity plays an integral role in interpersonal relationships (Daphne A. Jameson, 2007) and it can be expressed through different ways such as certain lifestyles and ways of expression, the cultural identity was embedded in either Finnish or Chinese way of payment role in this study. Payment role can be one of most remarkable barometers to detecting indigenous cultural identity. What’s more, the five important attributes of cultural identity (Jameson, 2007) were applied to investigate Finnish and Chinese cultural identity in terms of payment role brings influence to the romantic relationship.

In order to analyze the data, qualitative content analysis was utilized in this study as the main method. Content analysis is considered as a popular method of investigating text data (Marks & Yardley, 2004), especially in nowadays studies related to communication, journalism, sociology, psychology, and business (Neundorf, 2002). As Elo and Kyngäs (2008) pointed out, content analysis enables researchers to examine theoretical issues to achieve a better understanding of the data. By carrying out content analysis, words are possible to be extracted and classified into content-related categories. Cavanagh (1997) pointed out that words and phrases that are classified in the same categories share the same meaning. There are two approaches to conduct content analysis, the either inductive or deductive method can be applied according to the purpose of the study (Elo and Kyngäs, 2008). The inductive approach is suggested when there is lack of previous studies about the study object (Lauri & Kyngäs, 2005). When there is enough earlier studies or theories to be based on, deductive approach can be applied to the analysis (Kyngäs & Vanhanen, 1999). The present study, as driven by the face negotiation theory, adopts deductive content analysis to investigate the data. According to Elo and Kyngäs (2008), after choosing the deductive way as an analysis approach, the next step is to explore a categorization table, followed with coding the data regarding the categories.
The process of data analysis of the present study follows the instructions as discussed above. First of all, several codes (see Table 1.) were generated based on the face negotiation theory and a codebook (see Table 1.) was developed as a guide to help analyze the interview data.

**TABLE 1. Code book.**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avoiding</td>
<td>When a person tries to satisfy mutual need</td>
<td>…in Finland, that you don’t usually say negative stuff about a person and just keep quiet, just keep it and it solves when it gets big enough. (C3M)</td>
</tr>
<tr>
<td>Compromising</td>
<td>When a mutual face is needed through middle ground solutions</td>
<td>I’m pretty tolerant to all stuff, but if she doesn’t do something that I expect, either I do it myself, I don’t complain. (C1M, 2018)</td>
</tr>
<tr>
<td>Dominating</td>
<td>When a person attempts to maintain a high self-face</td>
<td>I insisted not paying him cash back, he also showed understanding. (C1F, 2018)</td>
</tr>
</tbody>
</table>
Integrating

When a person wants to maintain a high self-face or other face in the conflict you can’t compromise too much… you gotta push a little bit but still try to find compromise that both are happy. (C2M, 2018)

Note: To maintain a “high self-face” means to be in an advantageous position or to play an upper hand in an intercultural conflict. Also, “obliging” is not included in the category of conflict management styles as the outcomes of interviews do not necessarily suggest an obvious “obliging” style.

Informative and meaningful conversations during the interviews were extracted and transcribed to match certain concepts from the face negotiation theory in order to achieve further elaboration. Interview conducted in Chinese instead of English was first transcribed and then translated into English.

3.5 Participants

Participants are couples consisting of Finns and Chinese. Both parties in a couple speak English and are in a heterosexual relationship. A total of 10 interviews, consisting of 5 couples, have been conducted for this study. Participants were approached through friends of the researcher and referrals from other participants.

The age range of the participant is from 25 to 29. Among them, 4 Finnish males are in working status, and 1 is student, while 4 Chinese females are students and 1 is at work. When it comes to the nationality of participants, 5 females are from China, and 5 males are from Finland. The average length of the participant’s relationship is around 1 year.
TABLE 2. Couple demographic information

<table>
<thead>
<tr>
<th>Couple</th>
<th>Gender</th>
<th>Country of origin</th>
<th>Age</th>
<th>Work status</th>
<th>Relationship Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Male</td>
<td>Finland</td>
<td>28</td>
<td>Working life</td>
<td>7 months</td>
</tr>
<tr>
<td>Female</td>
<td>China</td>
<td>28</td>
<td>Student</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>Finland</td>
<td>26</td>
<td>Student</td>
<td>1 year</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>China</td>
<td>27</td>
<td>Student</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>Finland</td>
<td>29</td>
<td>Working life</td>
<td>8 months</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>China</td>
<td>27</td>
<td>Student</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Male</td>
<td>Finland</td>
<td>25</td>
<td>Working life</td>
<td>1 year</td>
</tr>
<tr>
<td>Female</td>
<td>China</td>
<td>27</td>
<td>Student</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Male</td>
<td>Finland</td>
<td>26</td>
<td>Working life</td>
<td>2.5 years</td>
</tr>
<tr>
<td>Female</td>
<td>China</td>
<td>26</td>
<td>Working life</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: In the findings’ section, interviewees will be mentioned in the form of “C+Group number+F/M.” C stands for “Couple,” F stands for “Female” and M for “Male.” For example, C1F refers to the male partner of Couple 1. In this thesis, the males interviewed are all Finns, and females are Chinese.

3.6 Ethical consideration

For the necessity of taking personal privacy and confidential information of each participant in consideration, several letters of consents were sent out to participant before taking the interview procedure. Permissions of audio recordings were collected from all participants and necessary information about the interview section was clearly explained to all participants. For those who hold concerns and discomforts of being recorded and talking to a stranger, a careful solution was carried out in order to avoid harm and to respect for the participants.
By conducting an email interview to collect data from participants who feel uncomfortable in meeting a stranger, the face to face interview was replaced. Besides, private information from participants, for example, names were kept anonymous in this study according to their requests. For some concerns put forward by participant regarding the purpose of use of all interview contents, it was guaranteed that the information provided by the participants will be taken care carefully with respect and will not be used in commercial purpose.

4. FINDINGS

4.1 Perceptions of differences between Finnish and Chinese culture in terms of payment role

As it has been discussed in previous sections, different cultures may cultivate different cultural identities. Therefore, one’s understanding of payment role in a romantic relationship, as part of social behaviors, may also be under the influence of his/her social group. It is believed that people from Finnish cultural, with its individualism perception, tend to pay for one’s own bill whenever hanging out with friends or dating. While in Chinese society, which is more a collectivism context, people are sensitive with separating bills and take as granted that men are expected to cover the expense in a romantic relationship. This assumption is also proved throughout each interview when participants were asked to share their understanding of traditional payment role in their culture; they recognized the differences and also shared the disputes brought by the differences.

In this section, the focus is laid to the perspectives of the traditional payment role from both sides of Finnish and Chinese participants, especially how the differences triggered their own cultural identity. Participant C1F illustrated the traditional payment role in Chinese culture:

(Excerpts in the original language can be seen in appendix 2.)
In my family, my mother holds the house income (in their generation) women control the money after they are married. Among the younger generation, I think, it should be like, during the dating period, guys tend to pay more, from small expenses like snacks to bigger expenses like taxi, theatre, guys would pay all, I think this is the traditional payment role in our culture…… In this situation, guys from Finnish culture are very different, the way they care about you is to lend you money, and you pay him back in the future (laughs). This is the difference between how Chinese and Finnish guys value the relationship, in Finnish culture, they see everyone independent in a relationship……(C1F,2018)

From C1F’s point of view, her own cultural identity, which is influenced by her parents and social group, that men should be the breadwinner and take care of the bills. The way a male shows their affection to a girl is different in Finnish and Chinese context. On the other hand, the way a female perceives, whether a male is interested in her is different in these two different cultures.

When encountering culture differences, it is normal to feel uncomfortable at a certain level at first, but soon after realizing the existence of differences, people tend to adjust themselves according to the new environment. As has been discussed earlier, cultural identity may change over time, so does the value of payment role in a romantic relationship. One’s perception of who should pay in a relationship may change along with the changing in age, financial status, social statues, personal experience, etc., all of these may affect one’s flexibility of adapting to a new culture and their satisfaction in an intercultural relationship in this case.

In China, in most cases, men pay more, though I don’t agree with it, I prefer taking turns to pay. But I am still more or less influenced (by Chinese culture), for example, in China, if the couple gets married, the girl will take charge of
their money, in Finland, this is impossible, but if it’s impossible here, I would like it, if he is willing to give his money to me, I’m happy to take, though I don’t take it for granted. (C2F, 2018)

In China, if they are both students, normally they will pay for their own because both of them don’t have income, but if both are working, normally guys pay more for the girls. Well, it feels good if he pays for me (laughs), but I don’t think it should always be like that, I don’t take it for granted, I would think it’s a kind move if he pays, but I sometimes need to pay too, which makes me feel balanced. (C3F, 2018)

A remarkable feature here is that both C2F and C3F acknowledge the influence of their original cultural group, and they hold a more or less negative attitude towards the traditional payment role. Although they perceive negative feelings about the traditional payment role in China, they also admit that they would feel comfortable with the traditional payment role taken place in Finland. Meanwhile, they notice the difference between two cultures and also prepare themselves to adapt to the local cultural environment. It shows the process of how one adjusts himself/herself into a different culture. From these contents, we can see the struggle a person may hold when he or she enters a totally new social group and the attitudes or feelings that a person holds towards his or her own cultural identity would affect the adaptation process.

In China, men pay more, in my previous relationship with Chinese men, they were willing to pay, but here in Finland, you see that women here are more independent, so I think that I should also be independent so that it’s clearer for everything. I don’t agree with it (the Chinese traditional payment role),
because if two individuals want to be together, they should keep independence too. (C4F, 2018)

As Jameson (2007) pointed, cultural identity doesn’t stay still but may change over time, in this content, C4F is adapting to the Finnish culture by gradually adjusting her own cultural identity, especially the idea of being independent by adapting the general Finnish payment role. In this process, C4F holds positive attitudes towards the host culture and is willing to adapt to the culture.

I think in China, it’s common that guys pay for girls, especially in the beginning of the relationship, men want to show his interest in the girl by paying for her when the relationship becomes more stable, girls also pay sometimes, but still, men tend to pay more.

…I think it’s common that guys pay in China, but here it’s rare, so when he paid the first date, I had a good impression about him, and I thought that was a good sign for the relationship.

…I don’t think it matters, who pay more or who pay less, as long as they make an agreement on the payment role. (C5F, 2018)

As being influenced by her own culture during her lifetime, it is inevitable that C5F here applies Chinese traditional payment role to value the satisfaction of her first-time dating. Besides, about the topic of negotiating the payment role in her relationship, she is conscious of the difference between Chinese, and Finnish culture and she is open for communication with her partner. When it comes to the payment role in Finnish culture, ALL Finnish participants agreed on one point that BOTH parties should pay separately or equally in order to be fair.
Here it’s very common that the men and women are both working, so they mostly want to also pay for their own stuff, it’s a very equal society, so I think it’s very common that everybody pays for themselves. (C1M, 2018)

In the following section, a special focus is laid on the conflicts regarding specifically on payment role among the Finnish-Chinese couples, in order to observe their conflict management styles and their ways of expression.

4.2 The “20-Euro Crisis”: an investigation on conflict styles

It may be argued that culturally loaded differences trigger one’s cultural identity, and when it happens, it easily brings out conflicts or disputes, though not necessarily if negotiating with proper communication styles. However, the choice of conflict styles may differ according to one’s cultural background. In Chinese culture, under the high context culture’s influence, people tend to adopt an implicit way of actions and expressions, assuming explanations are not necessary but disrespectful in most often case. While in Finland, where it is considered a low context culture, people prefer clear and direct instructions. Normally, both kinds of communication styles work effectively in its own cultural environment or among people who share a similar background. However, it is believed that, in an intercultural relationship, an explicit and direct way of communication is necessary and effective for solving misunderstandings or preventing conflicts related to cultural differences. In an intercultural relationship, a successful negotiation always comes with the transformation from high context to low context communication styles.

After reviewing the interview transcript, a surprising finding is that when participants were asked to give a story about the payment role topic that caused conflict in their relationship, there was one couple, though being interviewed separately, both of them mentioned the exact same story, which
is marked as “20-Euro Crisis” by the writer. This story will be shown as an example to elaborate on their feelings and opinions during a conflict. Therefore, this story, with perspectives from both Finnish individual and Chinese individual side, can be a remarkable scenario for investigating how these two different cultural identities negotiate the payment role, and how “face concern” functions during the conflicts.

I was like: What?! Why would you remind me of paying back the money? Two concerns came up to my mind: first, are you worried that I won’t pay you back? Second, it’s just 20 euros, what if I don’t pay you back? In fact, I didn’t think about paying him back, so I told him: in my family if my mom takes 20bucks from my dad, she doesn’t have to pay him back at all, so I am used to this style. I don’t like that I have to pay you back in cash, maybe I would pay back in a different form, for example, buy something in the same price… So, when I was asked to pay back in cash, I felt embarrassed, not being respected. In the end, I insisted not paying him cash back, he also showed understanding, and I bought him something value the same price. …At that moment, I concerned more about my self-esteem, I did feel my self-face threatened. (C1F, 2018)

The difference in cultural identities can easily evoke emotions (Jameson, 2007). In this content, the disagreement caused by the different payment role in Finnish and Chinese culture led to the conflict. C1F firstly felt shocked, “embarrassed” and her face threatened. The “face” here can indicate her self-esteem and her reputation in this relationship. She adopted dominating management style, by “insisting not paying him cash back” to negotiate with her partner in this situation, as she also acknowledged that she concerned more about her self-face in that exact moment. Here she tried to explain her behavior to her partner by giving an example from her family, indicating her expected
payment role in this relationship. As Ting-Toomey (1985) noted, people from high context cultures tend to use more implicit, indirect strategies when they encounter conflict. Here from this story, we can see the transformation for C1F from high context to low context communication styles. The original act that of taking money without asking was an act of high context, as C1F just assumed her boyfriend would understand without saying what she was doing. However, it turned out surprisingly for C1F when her boyfriend asked for paying back the money, at this point, she was forced to make the context clear, by opening up the history behind her actions. Being direct and opening up actually do help with communication.

There was one point, I haven’t worried about paying for stuff, but once she needed the money and she actually took the money from me without telling me, I had some money in the house, and she just took it and later she told me she took some money, I was ok with it, but then when I asked are you going to pay back, she got a little bit upset about it, like, she didn’t realize that she would have to pay back, and since it was more like she took my money for her private use that had nothing to do with neither of us… that’s something I feel like when she can’t, she can pay back, and it was really weird to me that she’s accidentally, like she actually got upset about me mentioning that she can pay back later…(C1M, 2018)

Conflicts can take place when high context encounter low context. In this story, the situation turned into a conflict when the Finnish side asked for the money to be paid back, which is an act of low context. From the Finnish partner’s perspective, though he embraced his own cultural identity in terms of payment role in Finnish culture, he chose to make a compromise in this conflict, being open-minded, understanding and putting other’s face, in this case, his partner’s face, in the first place. After all, his explicit, open communication style not only triggered the invading feeling to his partner,
turning the situation to the edge of a conflict but also forced his partner to adopt a low context communication strategy to explain her actions.

4.3 The concept of “Face”

In an intimate relationship, both parties want to remain positive self-image in a partner’s mind. In other words, one has the need to maintain his or her “face.” For Chinese people, the concept of “face” may contain one’s reputation, self-image, and social status, etc. Based on the study of face negotiation theory by Ting-Toomey and Oetzel (2003), it is believed that people from collectivism culture are prone to concern about how themselves are perceived in others’ eyes, while in an individualist culture, people tend to focus more on their own feelings rather than others’ opinions, though this is not a binary opposition situation as there are always overlapping cases. Typically, in an intercultural relationship, Chinese partners may feel face threatened, especially in an argument or conflict related to money, as it is a sensitive topic. On the one hand, they do realize the difference in the culture of payment role, on the other hand, they are afraid that putting up this topic may affect their relationship and especially how their partners would perceive them. Therefore, concerning of the face would put them into a struggling situation.

My biggest concern (during that conflict) was that if I put up this topic, he would think that I want to take advantages of him. (C5F, 2018)

However, for the Finnish participants in the present study, the “face” in the other partner’s eyes are not necessarily the major concern:
What I concern most in conflicts? Maybe just the general mood, that if it will
ruin the day or mood. (C3M, 2018)

For C3M, the impact on their relationship is the biggest concern. What’s more, “face” may
be considered as a barrier in a couple’s communication:

I don’t think that it is supposed to be “face” that kind of things between us,
we should be able to talk and cooperate with everything without a problem.
For me, having a face with my partner, it sounds weird. (C2M, 2018)

From the Finnish participants’ perspectives, it is an interesting finding that they agreed to one
point that the “face” concept is in low priority in Finnish society, especially when it comes to romantic
relationship, they stressed that two people should be open to talking through things during conflicts
in order to find a solution and ‘face’ should not be a barrier in their communication. However, their
own feelings about themselves and the relationship can be the primary concern during the conflict.
Since the concern of impact on the relationship is prior to their self-face during the conflict, the
findings show that Finnish participants show more preference to an open, direct communication style,
which is in contrast with a relatively higher context’s style.

4.4 The impact of the payment role in their relationship

For those who are foreigners to a host culture, it is normal to hold a stronger and more sensitive
feeling to differences between cultures, due to a struggling situation: the need to adapt to host culture
and the discomfort from making compromises or changes in the meanwhile. It somehow can be a
painful or hard process for a foreigner to integrate into a new environment. However, when it comes
to a romantic relationship, the pressure of culture difference is dual-way effect and can be shared, if
both parties make a joint effort. The effort sometimes is made on one’s own initiative, when one party or both parties are personally fond of foreign cultures, hold open mind towards cultural differences and expect to experience new things from an intercultural relationship, they are more likely to make compromises or hold sympathy for their partners. In this situation, negotiations normally would be mild and smooth with positive feedback. There is also another situation when an effort is made in a relatively passive way. The process of communicating payment role would start from “culture shock,” then comes with the realization of differences and negotiation.

After all, no matter in which situation, each negotiation or communication about payment role for their relationship is a step for getting to know more about each other and the culture, a step closer to a better pattern of their intercultural relationships.

I became more realized that conflicts are everywhere, though he has always been putting my feelings in the first place in many cases, I know he is actually scarifying his habits from his own culture to get used to me. He is more used to a direct culture, but we (Chinese) are indirect culture, I also need to get used to him. (C1F, 2018)

For me, even before I met her, I knew I wanted to be an intercultural relationship, to meet someone from different culture, so I have always been 100% open-minded to all of these things, even if there are cultural differences I will never be upset or angry about them, I will notice that, like ok, so there are some differences like this, and I actually like things to be different. (C1M, 2018)

It’s a change to me, for the first time, I realized that guys here are different within China, Chinese guys would do things to please their girlfriend, or buy
them gifts, but here it’s different, guys are more respectful to girls. And he is always straightforward, never keeps something in mind, it’s comfortable to be with him, and it brings positive impact to me. I try to be more open to discussions rather than just beating around the bush. (C4F, 2018)

During communication, cultural identity can be negotiated (Jameson, 2007) and especially when people are in the points of transition of cultural identity, they become more aware of their cultural identity (Sussman, 2000), it is necessary to be open to discuss about the differences between culture with others in order to achieve successful communication and better adaptation. The extracted contents above show that the process of payment role negotiation not only help two people get to know each other more but also help themselves realize the cultural differences and the impact of the differences. Though the differences in cultural identity more or less cause the conflicts, their relationship can get stronger and healthier through negotiating and finding solutions together. Especially for the individuals, they can get a positive impact from the conflicts consciously or unconsciously, for instance, C1F and C4F in the contents, they become more aware of the differences and try to adjust themselves to adapt into the local culture, by changing the communication or conflict style to a more open, direct one. The conflict on the subject of payment role, with its sensitive yet inevitable features, opens the door for Finnish-Chinese couples to explore methods to get used to each other. It is obvious that keeping an open attitude plays a significant role in the communication for a long run relationship, especially essential for an intercultural relationship, all the participants in the interview acknowledged it and held a positive opinion about their relationship.

5. DISCUSSION

This study is dedicated to discussing how Finnish-Chinese intercultural couples negotiate the payment role in their relationship. By answering this leading question, particular attention has been
located to three specific points: the influence of one’s cultural identity on one’s preference of payment role; the conflict management styles among Finnish-Chinese intercultural couples regarding payment issues; and the impact of the payment role conflicts on their relationship.

The first finding from this study revealed the significant influence of cultural identity in an intercultural relationship, particularly when an intercultural conflict is invoked. Jameson (2007) stated that one’s cultural identity is a combination of characteristic components such as values, lifestyles, education background which are under the influence of certain social groups. Payment role, as part of the social behavior, can also be affected by the social environment. One’s understanding of payment role can be influenced by the social group which he or she belongs to. In this study, Finnish and Chinese participant uphold a different standard of ideal payment role due to their different cultural background. Conclusion drew from Finnish participants’ perspectives indicates a focus on “equality,” in Finnish culture, couples prefer to split bills or pay separately, while in Chinese culture, the traditional payment role shows that male tend to pay more in a relationship. Cultural identity can arouse emotions (Jameson, 2007), in this study, participants hold either positive or negative feelings towards their or partner’s payment role culture, these feelings can leave an emotional impact on their behavior. For instance, the participant C1F in “20-Euro crisis” showed strong feelings during the conflict. She was first shocked about the Finnish way of payment role, since she was attached to traditional Chinese way and showed an unwillingness to accept the Finnish way, there came with the disagreement or conflict between the couple. By giving an example of her family’s tradition, she delivered strong sense of her cultural identity to her partner and also an expectation of influencing her partner. On the other hand, there were also participants who moved smoothly with the difference in payment role. For instance, C2F and C3F both shared disapproval to the Chinese traditional payment role. Therefore, they showed more willingness to adjust to the Finnish way. However, all participants acknowledged that the traditional way of payment has an inevitable influence on them. The discrepancy in payment role can easily trigger conflicts in an intercultural relationship, in the meanwhile, their cultural identities are being negotiated through communication. The negotiation of
payment role issues can also be described as a “transaction interaction,” in which, explained by Ting-Toomey (2005), individuals try to define, modify, challenge and/or support their own and others’ expected need. Especially for the Finnish-Chinese intercultural couples in this study, each party should be able to talk through disagreements with an open mind and make ground rules meeting both needs in order to cultivate a successful relationship in the long run. However, this transaction, particularly for the Chinese participants, is not easy. For them, living in an alien culture which they were not used to, they may have loneliness and helpless feeling when it comes to the differences between culture. C1F in the interview, expressed her concerns of not being able to find a stable job in Finland, plus the culture differences weakened her independence in the relationship, she expected more understanding and support from her partner. When she talked through the situation with her partner and gained understanding and support, she felt more confident with their future. In the other case of C4F, she admitted the changes taken place in her personality after being in the intercultural relationship. She became more used to speaking herself out rather than keeping things or being ambiguous when she felt uncomfortable or had a disagreement. A successful transaction, thus, brings not only a positive impact on the intercultural romantic relationship but also a better personal intercultural competence. The process of negotiating payment role among intercultural couples proved Jameson’s (2007) statement that cultural identity doesn’t stay still or never change, and it can be influenced by the close relationship.

A surprising finding from this study is the Finnish understanding of the ‘face’ concept. The “face” concept in the face negotiation theory (Brown & Levinson, 1978), conceptualizing from two Chinese words “lien” and “mian-tzu,” is defined as one’s self-image or identity which involves shame, honor issues, social reputation, and power, etc. When Ting-Toomey’s (2014) developed face negotiation theory, he claimed that the theory provides a sounded explanatory method to investigate conflict management styles across cultures. The face negotiation theory is introduced in this study to examine the differences and similarities between conflict behaviors in Finnish-Chinese intercultural couples when an individual attempt to maintain his or her self-image or when the person feels face
threatened. However, in the interviews with Finnish participants, a surprising coincident statement was noticed: Finns in this study shows less concern about their “face” in their relationship, compared with Chinese participants. Although it is a surprising finding since it tends to be contradictory to Ting-Toomey’s assumption, it has also been predicted in the study considering some identical features that Finns have. Finns have been praised for having a high commitment (Nishimura et al., 2008), which according to Hall (1976), is identified as a feature of a person’s desire and determination to complete a certain action. Besides, the appreciation for silence is deeply embedded in Finnish culture (Poutinainen, 2009; Nishimura et al., 2008), as silence is considered a “natural way of being” (Carbaugh & Nurmi-Berry, 2006) for Finnish people. What’s more, the way how Finnish people perceive time is known to be linear and problem-solved oriented (Nishimura et al., 2008). Wrapping up all those features above, Finnish culture, being one of the few in European countries, is considered as high context culture (Nishimura et al., 2008). Though Finnish culture and Chinese culture are both counted as a high context culture according to Hall’s theory, researchers like Nishimura (et al., 2008) pointed out that with different cultural values behind the context, Finnish features are considered a lower context culture compared to Asian countries like Japan, Chinese and Vietnam. In this perspective, Finns are prone to be more direct and straightforward compared with Chinese. Therefore, when it comes to the payment role issue, Chinese participant tended to have the feeling of not being comfortable to start the topic with their partner and even felt embarrassed at some point when they felt their self-image was threatened during the conflict. For instance, in C1F’s case, she felt not being respected and irritated when she was asked to pay back the money. So, she was trying to defend herself by giving an example from her family in order to maintain her self-image. In other interviews like C5F, she holds concerns about being misunderstood by her partner if she brought up the trip expense issue. Those similar concerns also happened to other Chinese participants They did share different levels of uncomfortable or embarrassed feelings to talk about payment issues with partners. Unlike Chinese participants, Finnish side put a lower priority on the “face” value, especially in a romantic relationship, they believe that it’s more important to talk things through and solve a problem
rather than having concerns to speak things out in front of their partners. However, not having much concern of losing “face” doesn’t mean Finns do not care anything, some participants in the interviews also pointed out the concerns of the situation getting worse or hurting others’ feelings. Even though Finns don’t perceive “face” as Chinese do, they value the mutual need or other-fact in the conflict, which directly influences their choice of conflict management style. After all, the finding of Finnish understanding of “face” concept can be considered as a supplement and update to Ting-Toomey’s face negotiation theory.

When it comes to their choice of conflict management styles, it is related to how much a person intends to maintain a high self-image or satisfy one’s need (Rahim 1983, 1986). In this study, Chinese participants held the desire of maintaining a relatively high self-face in the conflict, for instance, C1F firstly felt face threatened and then intended to regain her self-face by applying a dominating style, trying to obtain understanding and sympathy from her partner. Some participants, however, showed preference of applying integrating or compromising management styles during the conflict, with consideration of achieving a mutual face need and not hurting both self-images in the relationship. For Finnish participants’ choice of conflict management styles, they tended to apply compromising style or even avoiding style in a conflict in order to minimize the harm that conflict would bring to the relationship and give time for both sides to think about the situation. Though Finnish participants showed more or less persistence on their own opinions, they were willing to find a middle ground solution for both benefits. Besides, Finnish-Chinese couples also provided startling contrast in the way they described their participation during conflicts. The high-low context concept proposed by Edward T. Hall (1976) was introduced to this study to investigate the communication features among Finnish-Chinese intercultural couples during conflicts. According to Ting-Toomey (1985), people from high context cultures use ambiguous, implicit communication codes when they encounter conflict, while people from low context cultures tend to express themselves with direct and explicit communication strategies during a conflict. These features are found in Finnish-Chinese intercultural couples in this study. Especially when the topic is money-related, it can be more sensitive
than other issues in daily life. However, one of the interviewees pointed out that since “money” is a critical element in all romantic relationship, it is important and necessary for both sides to talk through the payment role issue for a long-run relationship. During the conflicts or disagreement, Chinese participants told that they were prone to use indirect, ambiguous communication strategies in order to minimize the possible discomfort or embarrassment and avoid conflicts in that situation. On the other hand, when people from high context cultures encounter people from lower context cultures, their different way of expression may also be a hidden bomb for a conflict. A direct, explicit statement, in people from high context cultures’ opinion, may seem aggressive and disrespectful. For instance, in the “20-Euro Crisis,” C1M asked C1F to pay cash back, it caused a burst of emotion in C1F, she felt surprised and embarrassed, the conflict on payment role therefore emerged. Though people from different cultures may share different communication styles, as it is part of one’s cultural identity, it does not stay. Still, it can be influenced in a close relationship or a cultural transaction. For instance, C4F in the interview admitted changes taken place on her personalities after being in the relationship, including the communication style. She realized that in Finnish culture, people tend to express themselves directly and always poke straightforward to the point, while being ambiguous and implicit is not considered as the polite or thoughtful manner in local people’s perspective. In conflict or disagreement with her partner, she noticed that positive feedback and support were rewarded when she was open to talking to her partner, and things could be solved in an easier way. Therefore, she gained more confidence and comfort by adapting to low context cultures. Other participants also agreed that being open to payment topic brought a positive impact on their relationship in most cases.

6. CONCLUSION

The aim of the present study was to investigate the negotiation process of Finnish-Chinese intercultural couples during the conflict regarding payment role. The cultural identity hidden under
the payment role topic and the conflict management styles were discussed by introducing face negotiation as a mechanism. To conclude, three specified questions now can be answered as follows:

**RQ1: How do Finnish and Chinese partners in intercultural relationships describe the differences in payment role expectations?**

According to the interviewees’ accounts, Finnish and Chinese cultures have different expectation towards payment role among couples. According to the Finnish interviewees, the equality in any social interaction is highly valued in Finland, and therefore, Finns prefer the shared/separated payment way which is intended to make both parties feel fair. As also in Poutiainen’s study (2009) about a comparison between Finnish and American females’ perceptions on relationship initiation, the idea of independence is highlighted as a remarkable feature of Finnish value regarding romantic relationships. However, the situation is different in the Chinese respondents view, where they were used to a model where men are supposed to carry more responsibilities (Liu, 2012), and it is taken for granted that men pay more or even all in some cases in a relationship, some descriptions provided by Chinese participants also confirmed it. The discrepancy in payment role tradition seems to have a significant impact on Finnish-Chinese intercultural couples, especially for the Chinese partners who were living in another cultural environment than the one they grew up in. It has never been an easy process for a foreigner to adapt to an alien culture. However, the personal emotion towards one’s cultural identity may influence the cultural transaction. When a person holds negative feelings about the traditional payment role from home culture, he or she tends to be willing to adjust to the new type of payment role from other culture. On the other hand, if a person feels attached to home culture, he or she maybe have reluctant or uncomfortable feelings whenever he/she encounters the difference. After all, it is important for both parties to be able to talk through the payment role issue and achieve a solution which satisfies both needs. In the present study, the Finnish-Chinese intercultural couples basically agreed to adopt the A-A payment role in their relationship.
RQ2: How do Finnish and Chinese partners react to disagreements caused by payment role issues based on informants’ descriptions?

According to Ting-Toomey et al. (2014), people in all cultures tend to maintain or negotiate face in all kinds of communication situations. The choice of conflict management styles is relevant to the level of desire of maintaining one’s self-face or self-image during a conflict. Though the present study found that Finns, in general, doesn’t encounter “losing face” situation in interpersonal interaction, they have their own desire of satisfying certain personal need during the conflict, and it influences their choice of conflict management styles. In the present study, Chinese partners are prone to apply dominating or integrating conflict styles in order to maintain a comparatively high self-face or esteem in the relationship, while Finnish partner tends to adopt compromising or avoiding conflict management styles in order to avoid harm or worse situation.

It is believed that the difference in communication features may trigger or even intensify a conflict among Finnish-Chinese intercultural couples. Though as discussed before, Finnish culture is characterized as high context culture (Nishimura et al., 2008), it is still relatively lower context than some Asian countries such as Japan, China and Vietnam (Nishimura et al., 2008), due to the differences culture values (e.g. individualism vs collectivism). According to Nishimura (et al., 2008), especially for the younger generation, Finnish high context culture is leaning to a lower context culture, with its changes in communication style. What’s more, Finnish way of expression has always been praised for fact-oriented, direct, and straightforward (Henricson & Nelson, 2017), which is somehow may cause uncomfortable and aggressive feelings to Chinese partners. Therefore, while Chinese partners, coming from relatively higher context culture, their expression way of being ambiguous, beating around the bush can confuse Finnish partners and deliver a sense of impolite. This discrepancy of communication style is a factor which intercultural couples should be aware of to avoid misunderstanding and potential conflicts. On the other hand, open communication is also a key factor for achieving a solution during conflicts. Also, as Schmit (2016) pointed out in his study
on sexual communication that open communication is considered the most significant factor in satisfactory relationships. The present study shows that Chinese partners in the intercultural relationship can be influenced by their Finnish partners and become more open to speak opinions out and be explicit.

RQ3: How do Finnish and Chinese partners describe the way discussions on payment roles are affecting their relationship?

The participants in the interviews held positive perspectives about the impact of their current payment role on the relationship. After several conflicts or disagreements on the payment role issue, couples get to know each other in a deeper level and try to adjust each other in the meanwhile. Besides, they become more aware of the cultural differences and pay attention to those factors that might cause misunderstanding, for example, the communication styles. Conflicts are not always damages to a romantic relationship, as long as both parties are willing to talk through the situation and try to manage the relationship with joint effort, conflicts can be turned into a stepping-stone for a successful relationship.

7. LIMITATIONS AND IMPLICATIONS

First of all, some of the interviews with Finnish participants took a shorter time and produced relatively fewer contents. The answers provided by some Finnish participants were limited though they were asked open-ended questions. This is somehow one of the limitations of this study. Though the interviews with Finnish participants were conducted in English, which is not the first language for both the interviewee and interviewer, necessary explanation was provided for the interviewees to gain a better picture of the questions. Besides, with the same questions, long and expansive contents were created by most of the participants. Therefore, those questions should not be considered faulty.
Two possible factors may be accountable for this outcome. Firstly, the personality may be the reason. While some prefer long conversations, some are comfortable with short but also meaningful talks. Secondly, the Finnish communication style is described as introvert and calm, according to Lewis (2011). Hirvonen (2012) also concluded that Finns are at ease being great listers but show inactiveness when it comes to discussions. It is possible that the Finnish communication style explains why some Finnish interviewees provided relatively short but precise answers to questions. Though it is important to keep in mind that overgeneralization and stereotyping should be avoided, the culture features may also account.

What’s more, the Finnish-Chinese couples being interviewed in this study covered mainly young couples with age ranging from 25-29, most of them were students or fresh graduates just entering the working field. Therefore, a study with a more varied sample might have produced different kinds of result and enrich the studies of intercultural relationships. In other words, this can be a fertile direction for future research. The third limitation is that the national cultural identity is not the only factor for the formation of payment role among couples. It was also pointed out by the interviewees that their financial status played a significant role in the discussion of payment role in both Finnish and Chinese society. For example, Finns do not always stick to the A-A payment role so strictly, when one side in the relationship is in unstable financial status or has a lower income, the other side with stable and higher income would be willing to pay more in order to share the financial pressure with the partner. Therefore, the topic of payment role among Finnish-Chinese intercultural couples should also be discussed accordingly in different cases. The third limitation of the present study is the lack of consideration of gender difference. Men and women can represent different culture in the sexual point of view.

After all, the present study attempts to fill in the blanks of qualitative research in intercultural couples’ communication, especially Finnish-Chinese couples. As being new for its kind, this study may give a hint to future interested researchers to operate a deeper and broader investigation in
intercultural couples. Besides, to provide a practical reference for intercultural couples, especially Finnish-Chinese couples in real cases.
REFERENCE:


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APPENDIX 1: Interview questions.

1. How long have you been in this romantic relationship?
2. Record the memory of your first date, who paid for the first date? How did you feel about that?
3. What activities for dating do you have with your partner?
4. What kind of activities/items are you willing to pay more for?
5. What is the so-called payment role in your culture? (Like how couples would manage who should pay) Do you agree with it and why?
6. What is your ideal payment role in a romantic relationship? And Why?
7. What is the payment role in reality? And are you satisfied with this reality? And why?
8. Do you ever discuss the payment role with your partner? Did you bring it up? Why? How did that affect the relationship?
9. How often do you discuss financial topics/Issues?
10. How comfortable do you feel talking about these topics/issues with your partner?
11. When you have a disagreement with your partner, do you put it forward directly? And how? (you may give an example/story that happened in your relationship)
12. How do you know if your partner doesn’t agree with you?
13. How do you define the concept of “Face” in your culture? (self-esteem, once reputation?) How do you value it?
14. Do you feel your face threatened when you have a disagreement with your partner? Why?
15. What is your biggest concern when you have a disagreement with your partner?
16. Would you talk about the disagreements between you and your partner to your close friends or family members?
17. How do you think your payment role affects your relationship?

18. Do you have anything else you would like me to know about how money is talked about in your relationship?

19. What impressed you the most so far in your relationship?

**APPENDIX 2: Excerpts in original language.**

Excerpts are listed according to the order of occurrence in this thesis.

C1F: 我爸我妈的话，肯定就是我妈管钱，结婚之后就是女方管钱，年轻一代的话，我觉得，应该是，交往期间，男方会去付很多，或者追求期间，男方一定会从小到奶茶，大到吃饭，打车，电影的钱，应该是一条龙，都是男方给，我觉得传统的应该是这样子。芬兰男生最大的温柔就是我先帮你付。这是中国和芬兰男生在看待关系上的差异，芬兰文化里把每个人都看得很独立，在一段关系里双方都很独立，也很清晰。

C2F: 国内多数都是男生付多一些，但是我不赞同，我认为这次你付，下次我付这样比较。

但是我还是觉得会受一些影响，比如说国内如果结婚了，女生是管钱的，而在这边是不可能的，但是如果可能，我觉得会挺好，但是我觉得这是不可能发生的，如果他愿意给我，我是愿意拿的，但是我觉得你必须给我。

C3F: 都是学生的话，都会自己付自己的，因为大家都还没有赚钱，如果大家已经工作的他付也不错（笑），被请的感觉也不错（笑），但是我不
我觉得要一直都那样...我不会觉得理所当然，就是他请，我觉 意没事，这很善意的举动，但是我不 觉得每次都让他付，我偶尔也要付。

C4F：在中国，是男生付钱的比较多，我以前也交过那样的男朋友，就是比较愿意付钱的，但是在芬兰，你会发现这边的女生都会比较独立，所以我也 觉得我要很独立，而且我 觉得那样处理起来会干净利索一点。不赞同（国内传统的方式），很独立的两个人在一起的话，应该就是互相独立的。

C5F：我觉得中国的话，男性付肯定比较普遍，在约会前期，男生付的比较多，显得有诚意一些，到关系稳定的时候，女生也适当付一些，但是男生还 是多付一些。我觉得在中国这是很正常的事情，但是在（芬兰）这边比较少见，（第一次他主动付钱所以）我觉得还是有点诚意的，我觉得两个人还是有点发展空间。我觉得无所谓啊，只有两个人消费观能达成一致的话，谁付多付少都没有关系。

C1F：当时我就觉得：啊！（吃惊）你怎么还提醒我还 20，第一：你是不是担心我不还这个钱，第二：其实才 20 块钱，不还又怎样？其实我是不想还的，然后我就跟他说：在我们家，我妈买菜拿我爸 20 块钱，跟我爸说一声，肯定就不需要还这个钱，所以我习惯的是这种形式，所以我不 太习惯这种形式，拿你 20 块钱然后还你 20 块钱现金，我可能会习惯的是通过其他形式来偿还这个钱，例如下次买东西的时候补上，或者买价格相当的东西还，所以
突然被要求还现，让我觉得很受伤。所以最后我很坚持没有还那个20块钱，他也表示很理解，后来我就买了个20左右的东西给他。

……考虑到更多的是自己的自尊，例如那20欧事件，也是因为觉得自己的自尊受到伤害。

C5F：我心里会觉得自己，我不想让他觉得我在占他便宜，所以我特别担心，如果我说出来，他会不会觉得我在占他便宜。