

Risk language barriers in a globalized world: insights from female managers from Slovenia

Tina Tomec

University of Novo Mesto, Faculty of Economics and Informatics, Slovenia
<https://orcid.org/0009-0000-7468-2778>

Sergej Gričar

University of Novo Mesto, Faculty of Business and Management Sciences, Slovenia
<https://orcid.org/0000-0001-7704-5483>

Abstract

Background: In today's interconnected and globalised business environment, effective risk management is essential for organisations to achieve sustainable success. However, communication and understanding risks across cultural and linguistic boundaries pose significant challenges. This paper explores the concept of risk language barriers and their impact on corporate management and performance.

Purpose: This research examines the causes, consequences, and potential solutions to overcome risk language barriers in a globalised world. By shedding light on the importance of effective risk communication in a diverse and interconnected business environment, the study seeks to provide insights into the significance of addressing these barriers for successful management outcomes.

Study design/methodology/approach: The study conducted in Novo Mesto, Slovenia, in February 2023 uses data from in-depth interviews and a focus group to investigate risk language barriers. The participants are women entrepreneurs with prior experience in cross-cultural communication and managing people in different countries, e.g. a Slovenian sales guru with a penchant for transcending borders and a Maltese digital strategist who, through global collaboration and expertise, ensures that every corner of the Slovenian organisation aligns with its overarching goals. Their experiences explore the challenges of risk language and the need for intercultural communication skills.

Findings/conclusions: The research findings indicate that addressing risk language barriers is a strategic imperative for achieving successful management outcomes in a globalised business landscape. Overcoming these barriers requires a collaborative and proactive approach to risk communication. Developing intercultural communication skills allows individuals to navigate diverse environments effectively, provides them with more excellent networking opportunities, broadens their horizons, and fosters personal development.

Furthermore, managers can strengthen relationships with clients and partners worldwide by addressing risk language barriers effectively.

Limitations/future research: The study has limitations regarding its focus on women entrepreneurs. Future research should include diverse demographics and industries, conduct quantitative analyses, and explore technology's role in bridging the risk language gap and associated challenges.

Keywords

cross-cultural competence, globalized world, intercultural communication, language disparities, yield risk

Introduction

Effective risk management is crucial for organisations to achieve sustainable success in today's globalised and interconnected business landscape. However, communicating and understanding risks across cultural and linguistic

boundaries present significant challenges. The aims, purpose, and objectives of this study are as follows. The first aim is to explore the concept of risk language barriers in a globalised world. The second is to examine the influence of risk language barriers on corporate management and performance. The last one sheds light on the

importance of effective risk communication in a diverse and interconnected business environment.

This research investigates the causes, consequences, and potential solutions to overcome risk language barriers. By examining these aspects, the study seeks to provide insights into the significance of addressing these barriers for successful management outcomes. Lastly, the objectives identify the challenges and barriers to risk communication across cultural and linguistic boundaries. Second, to understand the impact of risk language barriers on corporate management and performance. Third, to explore potential solutions and strategies to overcome risk language barriers in a globalised business environment. Lastly, it highlights the importance of effective risk communication in fostering networking, personal development, and stronger relationships with clients and partners globally.

The research utilises in-depth interviews and a focus group with women entrepreneurs experienced in cross-cultural communication and managing people in various countries (Freund, & Hernandez-Maskivker, 2021; Jogulu, & Franken, 2023; Rath, Mohanty, & Pradhan, 2019; Tabassum, & Nayak, 2021; Tlaiss, & Kauser, 2020). The findings emphasise the strategic imperative of addressing risk language barriers and highlight the opportunities for networking, personal growth, and enhanced relationships that effective risk communication can provide in a diverse and interconnected business landscape.

The paper follows the following structure. The next section provides an examination of recent literature on risk language assessment. Subsequent sections outline the methodology employed in the study. The main section presents the results obtained from the interviews conducted. The penultimate paragraph engages in a thorough discussion of the findings. Lastly, the conclusion section summarises and incorporates the study's limitations and proposes avenues for future research.

1. Literature review: drivers of risk language barriers

In today's increasingly interconnected world, risk language has emerged as a vital aspect of human interaction (Zinn & Müller, 2022; Gill et al., 2022). It is pivotal in bridging the gap between the Internet of Things and cultures and driving success in international business ventures (Filzen, McBrayer & Shannon, 2023). Risk language is a complex and dynamic process that encompasses

the exchange of verbal and nonverbal messages and the sharing and exchange of knowledge, ideas, beliefs, attitudes, customs and perspectives between individuals and groups with distinct cultural backgrounds (Bori & Block, 2023; Prahalad, & Ramaswamy, 2004; Breazeal, Kidd, Thomaz, Hoffman & Berlin, 2005; Jackman, 2004). Effective risk language becomes paramount as globalization erases geographical boundaries and fosters multicultural environments (Hámori, 2021; Ahmad, & Saidalavi, 2019). Understanding and navigating the complexities of intercultural diversities can help businesses build strong relationships with clients and partners worldwide and avoid costly misunderstandings and conflicts that can harm business success (Braslauskas, 2021; Patel, Li & Sooknanan, 2011).

Driven by advancements in technology, the accelerations of globalisation, the increased interconnectedness of nations and the aspirations of societies to transcend the limitations of physical boundaries, our home is now a borderless world (Ivanovič, & Marić, 2021) and e-world (Kasneji et al., 2023). Adler and Aycan (2018, 2020) claims that constant global contact has transformed society into one world, and if, in the past, we could refer to countries and cultures as independent and isolated entities demarcated by national borders, this is no longer the case. Although people still differ in behaviour, norms, beliefs and values based on age, gender (Milikić, 2019), language, cultural background, religion, and socioeconomic class, we share a common bond that, in the end, brings us together. Every person equally contributes to the mosaic of multiple cultural characteristics, with a distinctive attribute stimulated by the situation in which we find ourselves and the kind of people we are collaborating and interacting with (Benet-Martinez et al., 2002).

Embracing a multicultural society offers many benefits that enrich individuals, communities and the nation. Societies gain an incredible wealth of cultural heritage, allowing for the preservation and appreciation of various traditions; they experience economic advantage due to the diverse skill set, knowledge and perspectives that foreigners bring and navigate international relations better and foster cultural diplomacy. However, when it comes to global business, it faces numerous challenges due to the diverse backgrounds of its employees and customers, which can lead to disputes in corporate management and reduced or poor business and economic performance.

Conducting this study, the closed research path is therefore to identify the causes of risk language barriers, what consequences they might have on corporate management and performance and how women leaders deal with risk management, as well as highlighting the importance of people's awareness of their existence, and their role in bridging the gap between cultures. Overall, Zinn and Müller (2022) state that global risk communication is vital for risk studies since the management of risk not only requires decision-makers and experts to communicate risk well and understand how risk is debated (Circi et al., 2021). Therefore, this study researches and discusses the latter with women managers.

1.1. Language barriers

Effective intercultural business communication depends upon applying a mutually understandable language, an almost non-existent prerequisite in numerous businesses (Adanlawo, Reddy, & Rugbeer, 2021; Bargiela-Chiappini, & Nickerson, 2003; Mangla, 2021). Therefore, language is a critical means of smooth business transactions, and using a common language can be crucial in building trust and creating meaningful relationships. Fan et al. (2015) support that language allows individuals to express opinions, views, decisions or feelings while indicating cultural identities. In the same way, Ai and Wang (2017) identify language as a symbol of identity in which the speakers are proud. Thus, the researchers agree that how individuals articulate their thoughts and ideas varies across languages, and the language of each individual significantly influences their interactions and relationships in diverse situations or contexts.

The international business field has recognised the importance of language barriers in firm internationalisation and in conducting empirical research, yet the interplay between languages in the daily activities of global management remains opaque and poses a critical challenge to international business theory and practice (Welch, Welch & Piekkari, 2005; Harzing, Köster, & Magner, 2011). As individuals from diverse linguistic backgrounds interact, lacking a common language can impede effective communication, leading to misunderstandings and hindering meaningful connections. Ai, Cui & Wang (2019) indicate that the language barrier remains critical across borders and seriously threatens business activities among people of different languages. In the case of a common language absence, Bodomo

and Che (2020) write about its effect and influence on business communication, which may mar business achievement and growth.

Resorting to translators and interpreters may also not be the best option in every situation since several factors can influence the quality of translation, and as Phillips (1960) states, some may be beyond the individual's control. Individuals who use translators need to acknowledge their independence from the translators "not just for words but to a certain extent for perspective" (Temple, 1997). The same author continues how important it is for individuals to constantly discuss and debate conceptual issues with their translators to ensure that conceptual equivalence has been achieved. Furthermore, Vulliamy (1990) claims that the translator's knowledge of the language and the culture of the people under study influence the quality of translation even in similar languages (Velki, Šolić, & Žvanut, 2022).

When communicating with others, especially people from foreign countries, Kecskes (2015) suggests that everybody involved in the risk language agrees upon a common language that everyone understands and will help them reach their business goals. However, different cultural backgrounds can cause misunderstandings even when speaking the same vocabulary. Adanlawo et al., (2021, p. 6284) write that "failure of some intercultural business revolves around the lack of intercultural skills and competence, the inability to communicate effectively in a global setting, and the failure to apply appropriate manners in business communication".

Ethnic diversity is part of every society (Dinesen, Schaeffer, & Sønderkov, 2020), and although it contributes to the richness of the culture on the one hand, it may also lead to interethnic misunderstanding due to the different characteristics of each ethnic group (Nisa, Kholil, & Zulkarnain, 2017). Despite their enriching role, diversity in ethnicity and differences in values and perceptions of each nationality in the form of stereotypes and prejudices may lead to problems in intercultural communication (Othman, & Ruslan, 2020). One might believe that there is no space for prejudice in the business world (e.g. prejudice against gender) and that stereotypes are only a made-up story with no foundation. Yet, the personality factor is associated with the emergence of prejudice (Nisa, et al., 2017), so in case of competition in the business world, they are very likely to appear. Gender discrimination based on stereotypes has surely been one of the most

common forms of prejudice. Nowadays, the situation is different, and women are “transforming from less valued domestic species to vital faction well-equipped with a strategic mindset to fit in any level of organisation from clerical to the top executive positions and capable enough to compete with the opposite gender” (Khuwaja, Akhtar, Qureshi & Shah, 2020; Turesky, & Warner, 2020).

1.2. Cultural values

Cultural values can also significantly impact the risk language. They serve as the bedrock of societies, shaping norms, beliefs and behaviours. These values are deeply ingrained in individuals and are passed down through generations, providing a lens through which people perceive the world and engage with others. When people from different cultural backgrounds come together, their unique cultural values influence how they communicate, interpret and respond to what has been said. Even though we might think all people are the same, this is not the case. Going abroad and making decisions based on how we function at home might lead to misunderstandings and bad corporate decisions.

Hofstede’s (2011) research on cultural dimensions provides crucial information about differences between countries and their cultures and how to manage these differences successfully. He found that different cultural values, such as individualism vs. collectivism, power distance and uncertainty avoidance, can impact communication styles and preferences. Applying this to practice can result in more effective interaction with people from other countries and can undoubtedly reduce anxiety and stress during an interaction.

Furthermore, cultural values are important in shaping perceptions and interpretations of nonverbal communication cues. According to Mehrabian and Ferris (1967) communication model, 55% of personal communication lies in our body language. Personal space, gestures, facial expressions and eye contact can hold different meanings in different cultures. While maintaining long eye contact may be seen as a sign of respect in one country, it may be perceived as disrespectful in another. Recognising and correctly interpreting these nonverbal cues within the context of cultural values is essential for accurate risk language. To be able to communicate across cultural boundaries effectively, it is necessary to understand and respect cultural values and norms, which can be done with open-mindedness and empathy.

1.3. Different communication styles

Risk language, as an intricate process that involves the exchange of information and ideas between individuals from different cultural backgrounds, is also influenced by communication styles used by the interlocutor (Nordin, Rizal, Rashid, Che Omar & Priyadi, 2021; Stanford, 2019; Zhao, Segalowitz, Voloshyn, Chamoux & Ryder 2021). By using risk language, individuals engage in a process where everyone needs to adapt to each other’s communication style (Roberson, & Perry, 2022), including nonverbal messages (Andersen, 2000). These nonverbal cues can be misinterpreted or even go unnoticed by individuals from other countries who are not used to paying much attention to body language. Furthermore, cultural variations in communication styles can create conflicting expectations and norms. Direct communication styles, where individuals express their thoughts and opinions explicitly, may clash with indirect communication styles, where individuals rely on subtle hints and nonverbal cues to convey their message (Gabbott, & Hogg, 2001).

Active listening is undoubtedly one of the most important communication skills. According to Shahzad, Asim and Hassan (2021), effective communication encompasses four main points: choosing the best possible communication channel and enough technical knowledge to use that channel properly. Therefore, lacking good conversation skills and the ability to lead an effective conversation can pose the first problem. Moreover, each nationality has its specific style of listening, which in an international context presents an additional problem. That is why it is strongly advisable for people engaged in global business to familiarise themselves as much as possible in advance with the traditional expectations of the audience to be addressed, where content and style also need to be adapted accordingly (Lewis, 1999; Pikhart, 2014).

Additionally, individualistic and collectivist communication styles can pose challenges in intercultural interactions. Hofstede’s (2011) research revealed that culture profoundly influences communication patterns, providing a crucial framework for understanding cultural differences in the business context. Individualistic cultures prioritise personal achievement and autonomy, valuing assertiveness and self-expression. On the other hand, collectivist cultures accentuate group harmony and cooperation, respecting balance and avoiding confrontation. When individuals with these disparate

communication styles interact, conflicts can arise due to conflicting priorities and expectations.

Time is often perceived as a valuable and limited resource in today's world. But not for every nation, so differing time orientations in communication can create problems. Some cultures place great importance on punctuality and adhering strictly to schedules, while others emphasise the value of collectivism and have a more flexible and relaxed approach to time. The United States managers, for example, want people to respect the time and in case someone arrives late at the meeting, they view it as an insult or disrespectful (Grosse, 2010), while in South America, time is more flexible. In Usunier, Lee and Lee (2005) opinion, people's relationship with time changes concerning periods of history and levels of human development, the technology available for measuring time, the emphasis given to natural and social rhythms, and the prevailing metaphysical views. Understanding and respecting these differences can help us communicate and work effectively across cultures and build more inclusive and respectful societies.

The motivation for this study stems from the recognition of the persistent globalisation of the world, even in the aftermath of the pandemic. As a result, the study aims to propose advancing risk language in the context of business performance, irrespective of the organisation's size, be it a large corporation or a small business (Graafland, 2020). The ongoing enhancement of this language is regarded as a critical aspect to be integrated into the strategic plans of all companies, regardless of their public or private nature (Raff, Moore, & Raff, 2023; Višić, 2023).

The primary objectives of this study are to explore the existing connections within risk language that can assist managers in their decision-making processes. Specifically, the study aims to uncover patterns among the participants' perceptions and experiences of risk language. To achieve these goals, the study has set two specific objectives, including conducting an extensive review of at least 30 relevant literature sources on the proposed approaches and discussing the research questions with a minimum of four female entrepreneurs.

The research question at the core of this study is focused on understanding the perspective of women entrepreneurs regarding key business performance within the context of risk language. Specifically, the study explores three prevalent dimensions influencing this perspective: language

barriers, cultural values and divergent communication styles. By examining these aspects, the study seeks to gain insights into how women entrepreneurs perceive and navigate the intricacies of risk language concerning their business performance.

The paper is organised into several sections to provide a comprehensive analysis. The first section presents a thorough literature review, establishing the study's existing knowledge and theoretical framework. Following that, the subsequent section delves into a detailed discussion of the methodology employed in the research. The presentation and analysis of the results in the next section follow this. Finally, the paper concludes with a final section summarising the key findings, offering insights and providing recommendations for future research.

2. Materials and methods

The research is based on qualitative methodology using in-depth interviews and a focus group. This allows us to define the form and content of human behaviour and analyse its qualities, in our case, how the interviewees view the challenges of risk language and how it is possible to overcome them. The interviews aimed to seek the opinion of different interviewees who are experts on cross-cultural communication, each in their field, about the most frequent challenges that arise in cross-cultural communication, how these challenges influence the efficiency of risk language, and what are some favourable outcomes of surmounting these challenges.

The sample was purposive since we wanted to include women entrepreneurs who are in any way connected with the business world and who have previous or continuous experience with cross-cultural communication. The aim was to include a Slovenian familiar with the business abroad, a foreigner acquainted with working with various cultures and an individual who deals in particular with a very different culture. The sample consists of a diverse team of experts who bridge continents and cultures to navigate the complex landscape of international commerce. Incredibly influential and exceptional is a Slovenian expert on Chinese business, fluent in the nuances of Chinese trade, serving as the vital link connecting two vastly different worlds.

Next is a Slovenian sales expert whose multifaceted expertise empowers Slovenian enterprises to navigate international waters, confidently achieving unprecedented growth and

expansion. Another valuable interviewee is a Maltesian digital strategist with a discerning eye for detail who partners with organisations to uncover unmet needs, untapped opportunities and the underlying challenges faced by all departments and facets of their business in Slovenia and broader.

Lastly, an outstanding participant, predominantly focused on the Balkans, is a Slovenian energy expert, standing as a beacon of knowledge and innovation in a region where energy demands and geopolitical complexities intertwine. Together with the rest of the interviewees, this unique assembly of professionals exemplifies the power of global collaboration and expertise. Their collective efforts transcend borders and boundaries, creating opportunities where none seemed possible.

A focus group was used for the research, and four in-depth interviews were conducted with nine interviewees. All semi-structured individual and focus group interviews were conducted face-to-face. In addition, the interviews were conducted through one-on-one meetings in February 2023. The key questions were formed based on the examined literature. Although the underlying theme was familiar to everyone, some of the questions were tailored to individual interviewees since each was an expert in their field. The interviews lasted 60 to 120 minutes and were recorded, with the interviewee's answers transcribed. A thematic analysis was carried out to analyse the transcribed text.

3. Results

3.1. Language barriers

Sharing a common language is a massive advantage in intercultural communication as it can significantly facilitate understanding, which was a shared opinion of all the interviewees. A typical statement from Interviewee 1 that not having to think about the language feels comfortable: "It's so much easier to work with your kind, you know because we get the same jokes /.../ and when you want to get things done, you can, without thinking of how you're going to express yourself. It's so much easier /.../ and I understand how much out of my comfort zone I was all these years."

In a situation when two interlocutors do not share the same language, it is considered an advantage if one has at least some basic knowledge of the other interlocutor's language. Interviewee 6 provided an example when she said that "the fact

that you know the language at least roughly, at least some local language, has an essential impact on how you will be treated." Interviewee 4 had a similar experience when she arrived in a country with a different first language. The people there "are very respectful and emphasise that we can say a few words even if we say them wrong. /.../ You could see very quickly that they started to give me respect that I wouldn't have got otherwise."

Similarly, problems can occur in a country whose language is not spoken by many foreigners (e.g. Romania or Bulgaria) and at the same time, people there do not possess a high knowledge of the English language, which is considered *Lingua Franca* of today's times. Interviewee 3 said that in a situation like this, "it's a big problem how to get the message across because a lot of people there do not speak English, and I also do not know their language." In such cases, it is paramount to know the language of communication well and be knowledgeable about the content itself; otherwise, it would be even harder to understand what her interlocutor was saying, which was confirmed by most interviewees. Not being able to communicate effectively in risk management can lead to overlooking and underestimating the potential impact of risks or turning off positive stakeholder relationships, which are two factors that may lead to "financial losses, operational disruptions and reputational damage", as was concluded by Interviewee 1.

In case of a common language absence, a favourable option would be to resort to a translator or an interpreter, which does not always bring a positive outcome. According to Interviewees 3 and 7, some companies or organisations "have policies not to summarise information or data coming from a translator because we do not know whether it is accurate or not". Furthermore, the experience of Interviewee 8 shows that many times, the information has been mistranslated: "The problem is, in particular, because if the event is, let us say, an energy event, energy terminology is used, which, if the translator is not specialised in that field, it is difficult to understand what is being translated. Exact figures have sometimes been mistranslated." This may lead to delivering inaccurate information that might have serious consequences for a business, e.g. "poor decision-making, increased risk exposure and operational inefficiencies" (Interviewee 9).

The interviewees, all women, have not reported the excellent discrimination they might have encountered in the workplace. Despite her high

position in a company abroad, Interviewee 1 said that she never felt any discrimination even though she “was the only woman in that kind of level of management.” Another pointed out that the situation has changed significantly over the years and was not always like that. At the beginning of her business path, she experienced prejudice when “the Chief information officer we worked with at the time could not even talk to me; he only looked at my male colleague. And even though he asked a sales question and my colleague was an information technology expert, he asked him, not me. He asked him, and I answered” (Interviewee 2). According to the same interviewee, the situation is now different. Nowadays, all depends on how professional you are, if you “know what you are doing, if you are prepared for the meeting, if you know the material of everything you need to know. They will respect you whether you are a man or a woman.” This was confirmed by Interviewee 3, who works in a male-dominated business field, where it is assumed that women cannot be familiar with this specific market. However, what she learned was “how important it is to be well prepared”.

As for stereotypes and prejudice, Interviewee 2 believes there should be “no room for cultural or any other prejudice in the business world, but it is evident.” She gives an example of the Arabs who are sensitive about Palestine, which is mildly noticeable in conducting business. Yet, it is good to “know these things so that you don’t make a crucial mistake that can eliminate you before you even start doing business”, she added. One stereotype about the Arab countries was refuted by Interviewee 9, namely that “women are not respected and that there are no female directors. This is no longer true.”

In countries distinct from an individual’s home country, building trust and creating meaningful relationships are immensely important for removing language barriers. All interviewees were unanimous about the positive effects of building trust with foreign cultures; in some cultures, it takes time for them to warm up and trust you, e.g. the Arab cultures, Iraqis, Egyptians and Syrians. But once you gain their trust, “you’re one of the families/.../you’re able to move mountains” (Interviewee 1). On the European side, “You’re our friend and our buddy from day one”, remembered Interviewee 5.

3.2. Cultural values

All the interviewees concur that accepting the norms, beliefs and behaviours of different cultures and treating them as equals takes a long way. Being politically correct, following the policies and procedures of a country you work in, finding different ways to communicate, and making an impact on a company and what you do all show respect and open-mindedness towards others’ cultural values. Understanding different cultural values also means understanding and accepting how they conduct business. Interviewee 9 pointed out the Israelis and their negotiating techniques. She said that they “negotiate very hard, very knife-edged and very personal, they get on a personal level, which might make you feel incompetent at first.” If one wants to win over the business, understanding and accepting their way of conducting business is unavoidable. Interviewee 9 continued: “Of course, you can bring it down to their level, but not by attacking them, but by how much you adore their country, how nice it is there, how good it feels, and they slowly start to melt away.” When negotiation gets to the level of persuasion, who is going to be stronger in getting the deal done their way or getting a better price, “you have to find that one point that will lead you to get it your way”, she added.

Non-verbal communication was referred to as an element through which all the interviewees often perceive cultural values. The Arab countries were pointed out again, as people there use distinct eye contact, almost a stare, which was perceived as “very aggressive” by one of the interviewees (Interviewee 2). She said this is uncomfortable, especially when “sitting very close to someone. Arabs speak very respectfully; they are very friendly with their words, but their facial expressions are different.” She never felt threatened because of that, but it felt like she “lost the negotiating power”. There are, however, cultures that do not put a lot of emphasis on non-verbal communication, which can be equally uncomfortable to some and lead to some negative consequences. Interviewee 6 described one of her interviews: “I came to his office, he told me his back was hurting and asked if we could interview him lying on the sofa. Sitting next to him, I didn’t see his face, let alone his mimics, /.../. It’s difficult because you cannot see their facial expressions, how they react”. Interviewee 7 described a similar situation, where the absence of non-verbal communication led to “missing out to identify emerging opportunities. I couldn’t see the shift in

his behaviour when I was presenting; /... / others did, and of course, they seized the opportunity. I left the company, unfortunately, without sealing the deal”.

Even though business people know the importance of expanding their knowledge of different cultures and their values for a smoother risk language, one interviewee nicely referred to every encounter with different cultures and different habits as a cultural shock, especially if the person is a beginner in a specific culture. However, if “you are prepared for the difference, there are two paths you can take,” said Interviewee 4. “The first one is to focus on the differences and consider them something negative, but the other path is more manageable; you focus on the positive and try to embody as much as possible, the culture, the language, the difference, try to understand the cultural particularities and adapt as much as possible to that environment.”

3.3. Different communication styles

All interviewees agreed that communication styles are generalisations to a certain extent and that individuals within a culture may vary in their communication preferences. “Slovenians are pretty similar to Germans,” explained Interviewee 9. “They are punctual, precise, arrive at the meetings tidy, precisely when the meeting starts, and talk honestly, openly and directly”. She compared them to the Danes and gave an example of how they would buy, e.g. a bottle of water: “People want to hear only the facts, what they get, the price, they want to be talked to directly. Unlike the Americans, who want to hear everything else”, so the entire story, all the background information. “The Arabs,” she continued, “need to know the use of it and what they get out of it, but the Israelis go even further; they would probably want me to fill it up for them and take it to the fridge in the evening”. Interviewee 2 agreed that “it is very important for a business person to adapt to the client because their way is the right way, period. If they want me to go out of my comfort zone to meet their needs and expectations, I will.”

Conducting business across cultures requires exactly that. Stepping out of our comfort zone and adapting to other people’s communication. Half of the interviewees experienced an awkward communication style when one was picked up by an assistant director, who “drove us around in a car that was falling apart, he was smoking cigarettes all the time and explaining things to us, it was so dangerous” (Interviewee 6). But as Interviewee 3

said: “That’s all part of it. This business is exciting, but yes, you always have to be prepared for the unexpected because it never is as you thought it would be”.

An individual’s communication style sometimes also has to be adapted if they hold a leading position in a company and have many people under their management. The interviewees claim the manager has to be careful about what they can and cannot do because, in some cultures, employees “know exactly what they can or cannot get away with. The British work a lot with policies and procedures, and you always have to follow the rules to the T” (Interviewee 5). If in Britain, rolling your eyes can result in being called to the Disciplinary Board, the American style of communication is a lot more open: “If I come to a meeting in the United States, I can roll my eyes ten times, get on a plane and go home and nothing will happen. Well, I may not sell anything...” (Interviewee 2). The relationship between management and workers also plays a crucial role in the success and productivity of an organisation since it sets the tone for the overall work environment: “We hang out and talk, and you get that feeling we are all equal and that the purpose of working in this sector is also to get along, to establish a friendly relationship, to strengthen ties and I don’t get the feeling that there is any superiority or whatever” (Interviewee 3). Every country, and every culture does business differently and “that depends on the way they communicate, on their style of communicating”, concluded Interviewee 5.

4. Discussion

Risk language plays a vital role in the context of global business performance. As companies expand their operations and reach across borders, they encounter diverse cultural norms, values and communication styles (Canagarajah, 2020). The research has shown that risk language has many challenges; individuals and organisations must develop cross-cultural communication skills to overcome them successfully. All interviewees were faced with various problems and obstacles in their business communication in the past, the majority of which frequently appeared and were a topic of discussion in the reviewed literature. Interviewees emphasised the difficulties of understanding cultural nuances, language barriers and different communication styles, but also the importance of tackling and overcoming them for more efficient communication and personal

satisfaction on the one hand and a more enhanced collaboration and decision-making of the businesses on the other.

The study's results revealed that understanding, adapting and accommodating different communication styles are vital to overcoming risk language barriers. This involves being open-minded, flexible and willing to learn. By recognising and respecting various communication preferences, companies can establish trust, which the interviewees have continually mentioned as one of the most critical values in business. Furthermore, learning about and respecting cultural values can increase cultural awareness, as well as sensitivity and empathy of an individual. Interviewees pointed out the importance of being open to learning about and appreciating different cultural values, even if they differ from our own, because cultural values shape people, their perspectives and behaviour. Effective collaboration, enhanced understanding, increased innovation and creativity, and customer satisfaction are all facilitated when businesses recognise and adapt to diverse communication styles, leading to effective and meaningful communication with their clients and partners that drives success. Despite being different, it is essential to seek common ground by identifying shared values and goals that can serve as a foundation for effective communication and looking for areas of overlap to bridge cultural differences and foster meaningful connections (Glo).

Addressing language barriers requires self-initiation, and a way to overcome them would be by investing in language training programmes, which can empower individuals to bridge the gap. Different linguistic backgrounds can pose numerous problems to businesses in general, and helpful in overcoming them are the use of simplified language, active listening, building a diverse and inclusive workforce, but also a lot of patience and empathy from the employees, as well as cultural awareness and sensitivity. Although the literature researched allows translators and interpreters without a common language, the interviewees would be reluctant to use them due to their poor experiences unless they were professionally trained translators who could provide accurate and culturally sensitive communication in different contexts.

A collaborative and proactive approach to risk language can provide individuals with more opportunities for networking, horizon-broadening

and enriching personal experience (Gudka, Gardiner, & Lomas, 2023). On the other hand, successful cross-cultural communication in global business leads to stronger partnerships and increased competitiveness and allows businesses to leverage cultural diversity as a source of innovation, creativity and adaptability (Morrison-Smith, & Ruiz, 2020). By implementing different strategies, businesses can effectively navigate risk language barriers, promote risk awareness and ensure a consistent and comprehensive approach to risk management across diverse linguistic and cultural contexts (Satizabal, Cornes, Zurita & Cook, 2022). This would undoubtedly result in building inclusive and prosperous communities worldwide. Continued research and dialogue on cross-cultural communication and risk language is, however, needed to improve business performance and better understand the complexities of the changing world (Vladušić, Rebić, & Hršum, 2016).

Conclusions

In conclusion, risk language is critical in global business performance, particularly as companies expand across borders and encounter diverse cultural norms, values, and communication styles. The study highlighted the challenges of risk language and emphasised the importance of developing cross-cultural communication skills to overcome these obstacles. The findings revealed that understanding and adapting to different communication styles is crucial in bridging risk language barriers. Trust, cultural awareness, and sensitivity were identified as essential elements for effective communication. Additionally, addressing language barriers requires proactive measures such as investing in language training programs and promoting active listening, patience, empathy, and cultural sensitivity. Collaboration and proactive approaches to risk language can lead to networking opportunities, enriched personal experiences, and stronger partnerships in global business.

Leveraging cultural diversity as a source of innovation and adaptability can enhance competitiveness. By implementing effective strategies, businesses can navigate risk language barriers and promote inclusive and comprehensive risk management. Continued research and dialogue are necessary to improve business performance further and understand the complexities of our changing world. Ultimately, these efforts contribute to building inclusive and prosperous communities worldwide.

Answering the research question

The study's findings revealed that women entrepreneurs face various challenges and obstacles in their business communication related to risk language. These challenges include understanding cultural nuances, language barriers, and communication styles. The research highlighted the importance of developing cross-cultural communication skills to overcome these challenges.

The study emphasised that understanding and adapting to different communication styles is key to overcoming risky language barriers. This involves being open-minded, flexible, and willing to learn. By recognising and respecting various communication preferences, women entrepreneurs can establish trust, a crucial value in business. Learning about and respecting cultural values can also increase cultural awareness, sensitivity, and empathy. Effective collaboration, enhanced understanding, increased innovation and creativity, and customer satisfaction are facilitated when women entrepreneurs recognise and adapt to diverse communication styles.

Addressing language barriers requires proactive measures such as investing in language training programmes. Using simplified language, practising active listening, and building a diverse and inclusive workforce is also vital. However, relying solely on translators and interpreters should be done cautiously unless they are professionally trained and can ensure accurate and culturally sensitive communication.

The study concludes that a collaborative and proactive approach to risk language provides women entrepreneurs with more significant networking opportunities, broadening horizons, and enriching personal experiences. Successful cross-cultural communication leads to stronger partnerships, increased competitiveness, and leveraging cultural diversity as a source of innovation and adaptability.

Limitations of the study, implications and further research

Limitations of the study are, first, sample size. The study focused on a specific group of women entrepreneurs and may not fully represent the diversity within this population. A larger sample size could have provided more comprehensive insights. Second, generalisability. The study's findings are based on a specific context and may not fully apply to different cultural or regional settings. Caution should be exercised when

generalising the results. Lastly, Self-Reporting Bias. The data collected in this study relied on self-reporting through interviews, which may introduce bias or inaccuracies in participants' perceptions and experiences.

The delimitations of the study are, first, focus on risk language. The study specifically examined the role of risk language in women entrepreneurs' business performance, excluding other potential factors that may influence business outcomes—second, cultural and linguistic context. The study mainly focused on language barriers, cultural values, and communication styles within a particular cultural and linguistic context. Other cultural or linguistic contexts may present different dynamics and challenges.

The policy implications are focused on, first, cross-cultural training. Policymakers can promote and support cross-cultural training programmes to enhance entrepreneurs' communication skills and cultural sensitivity. This can facilitate better understanding and collaboration in diverse business environments. Second, language support programmes. Governments and relevant organisations can invest in language support programmes to help entrepreneurs overcome language barriers and improve their ability to communicate effectively in international business settings. And third, diversity and inclusion initiatives. Policymakers can encourage and incentivise businesses to foster diversity and inclusion, recognising the value of diverse perspectives, communication styles, and cultural backgrounds in driving innovation and business performance.

Whereas the managerial implications are foreseen as, first, training and development. Business leaders should prioritise training and development programmes that enhance cross-cultural communication skills and cultural awareness among employees, enabling them to navigate risk language barriers effectively. Second, building inclusive teams. Managers should actively promote and create diverse and inclusive teams that unite individuals with different cultural backgrounds and communication styles. This can foster a collaborative and innovative work environment. Lastly, leveraging technology. Managers can leverage technology solutions such as language translation tools or cultural intelligence platforms to facilitate effective communication and bridge language and cultural gaps in global business interactions.

Further research in this area could explore the following issues. Comparative analysis (conduct a comparative analysis of risk language and its impact on business performance among different demographic groups), longitudinal studies (to track the development of risk language proficiency and its impact on business performance over time), case studies (conduct in-depth case studies of successful businesses that have effectively navigated risk language barriers) and role of technology (explore the role of technology, such as artificial intelligence, machine translation, or cross-cultural communication plat-forms).

By exploring these areas, future research can contribute to a deeper understanding of risk language and its implications for business performance and inform the development of effective strategies and interventions to overcome language barriers and foster successful cross-cultural communication in the business world.

References

- Adanlawo, E. F., Reddy, M., & Rugbeer, H. (2021). Intercultural business communication: the implications of language barriers. *Journal of Education & Psychology*, 58(5), 6281–6290.
- Adler, N., & Aycan, Z. (2018). Cross-cultural interaction: what we know and what we need to know. *Annual Review of Organizational Psychology and Organizational Behavior*, 5, 307–333. <https://doi.org/10.1146/annurev-orgpsych-032117-104528>.
- Adler, N., & Aycan, Z. (2020). Setting the stage: cross-cultural interaction – creating success in the twenty-first century. In: Szkudlarek, B. et al. (Eds). *Sage Handbook of Contemporary Cross-Cultural Management*. London and Thousand Oaks: Sage. <https://doi.org/10.4135/9781529714340>
- Ahmad, S., & Saidalavi, K. (2019). Cultural intelligence and leadership effectiveness in global workplaces. *International Journal on Leadership*, 7(1), 1–7.
- Ai, B., & Wang, L. (2017). Transnational business communication and identity work in Australia. *IEEE Transactions on Professional Communication*, 60(2), 201–213. <https://doi.org/10.1109/TPC.2017.2656658>
- Ai, B., Cui, C., & Wang, L. (2019). Language, identity and transnational communication: Chinese business expatriates in Africa. *IEEE Transactions on Professional Communication*, 62(2), 178–191. <https://doi.org/10.1109/TPC.2019.2893463>
- Andersen, P. A. (2000). Explaining intercultural differences in nonverbal communication. In: Samovar, L. A., & Porter, R. E. (Eds). *Intercultural Communication: A Reader* (pp. 258–279). Belmont, CA: Wadsworth.
- Bargiela-Chiappini, F., & Nickerson, C. (2003). Intercultural business communication: a rich field of studies. *Journal of Intercultural Studies*, 24(1), 3–15. <http://doi.org/10.1080/07256860305789>
- Benet-Martínez, V., Leu, J., Lee, F., & Morris, M. W. (2002). Negotiating biculturalism: Cultural frame switching in biculturals with oppositional versus compatible cultural identities. *Journal of Cross-cultural psychology*, 33(5), 492–516. <https://doi.org/10.1177/0022022102033005005>
- Bodomo A., & Che D. (2020). The globalisation of foreign investment in Africa: in comes the Dragon. In: Anthony R. and Ruppert U. (Eds.). *Reconfiguring Transregionalisation in the Global South*. International Political Economy Series. Cham: Palgrave Macmillan. https://doi.org/10.1007/978-3-030-28311-7_4
- Bori, P., & Block, D. (2023). The discursive construction of academic capitalism in HE: the case of Catalan university websites. *Critical Inquiry in Language Studies*, 1–20. <https://doi.org/10.1080/15427587.2023.2187394>
- Braslauskas, J. (2021). Developing intercultural competences and creativity: the foundation for successful intercultural communication. *Creativity studies*, 14(1), 197–217. <https://doi.org/10.3846/cs.2021.14583>
- Breazeal, C., Kidd, C. D., Thomaz, A. L., Hoffman, G., & Berlin, M. (2005). Effects of nonverbal communication on efficiency and robustness in human-robot teamwork. IEEE/RSJ International Conference on Intelligent Robots and Systems, Edmonton, AB, Canada, 708–713. <http://doi.org/10.1109/IROS.2005.1545011>
- Canagarajah, S. (2020). Transnational work, translanguaging practices, and interactional sociolinguistics. *Journal of Sociolinguistics*, 24(5), 555–573. <https://doi.org/10.1111/josl.12440>
- Circi, R., Gatti, D., Russo, V., & Vecchi, T. (2021). The foreign language effect on decision-making: A meta-analysis. *Psychonomic Bulletin & Review*, 1–11. <https://doi.org/10.3758/s13423-020-01871-z>
- Dinesen, P. T., Schaeffer, M., & Sønderskov, K. M. (2020). Ethnic diversity and social trust: a narrative and meta-analytical review. *Annual Review of Political Science*, 23, 441–465. <https://doi.org/10.1146/annurev-polisci-052918-020708>
- Fan, S. P., Liberman, Z., Keysar, B., & Kinzler, K. D. (2015). The exposure advantage: Early exposure to a multilingual environment promotes effective communication. *Psychological science*, 26(7), 1090–1097. <https://doi.org/10.1177/0956797615574699>
- Filzen, J. J., McBrayer, G. A., & Shannon S. K. (2023). Risk factor disclosures: Do managers and markets speak the same language?. *Accounting Horizons*. <https://doi.org/10.2308/HORIZONS-17-086>
- Freund, D., & Hernandez-Maskivker, G. (2021). Women managers in tourism: associations for building a sustainable world. *Tourism Management Perspectives*, 38, 100820. <https://doi.org/10.1016/j.tmp.2021.100820>
- Gabbott, M. & Hogg, G. (2001). The role of non-verbal communication in service encounters: A conceptual framework. *Journal of Marketing Management*, 17:1–2, 5–26. <http://doi.org/10.1362/0267257012571401>
- Gill, S. S., Xu, M., Ottaviani, C., Patros, P., Bahsoon, R., Shaghghi, A., ... & Uhlig, S. (2022). AI for next generation computing: Emerging trends and future directions. *Internet of Things*, 19, 100514. <https://doi.org/10.1016/j.iot.2022.100514>

- Graafland, J. (2020). Women in management and sustainable development of SMEs: do relational environmental management instruments matter?. *Corporate social responsibility and environmental management*, 27(5), 2320-2328
<https://doi.org/10.1002/csr.1966>
- Grosse, C. U. (2010). Global managers' perceptions of cultural competence. *Global Business Languages* 6(3).
<http://docs.lib.purdue.edu/gbl/vol6/iss1/3>
- Gudka, M., Gardiner, K. L., & Lomas, T. (2023). Towards a framework for flourishing through social media: a systematic review of 118 research studies. *The Journal of Positive Psychology*, 18(1), 86-105
<https://doi.org/10.1080/108017439760.2021.1991447>
- Hátori, T. T. (2021). Internationalisation and globalisation: concept, interpretation and communication. *Strategic Management*, 26(3), 37-48
<https://doi.org/10.5937/StraMan2103037H>
- Harzing, A.-W., Köster, K., & Magner, U. (2011). Babel in business: the language barrier and its solutions in the HQ-subsidiary relationship. *Journal of World Business*, 46(3), 279-287.
<https://doi.org/10.1016/j.jwb.2010.07.005>
- Hofstede, G. (2011). Dimensionalizing cultures: the hofstede model in context. *Online Readings in Psychology and Culture*, 2(1).
<https://doi.org/10.9707/2307-0919.1014>
- Ivanović, T., & Marić, M. (2021). Application of modern Enterprise Resource Planning (ERP) systems in the era of digital transformation. *Strategic Management*, 26(4), 28-36.
<https://doi.org/10.5937/StraMan2104028I>
- Jackman, M. R. (2004). Prejudice, tolerance, and attitudes towards ethnic groups. *Social Science Research*, 6(2), 145-169.
[http://doi.org/10.1016/0049-089X\(77\)90005-9](http://doi.org/10.1016/0049-089X(77)90005-9)
- Jogulu, U., & Franken, E. (2023). The career resilience of senior women managers: a cross-cultural perspective. *Gender, Work & Organization*, 30(1), 280-300.
<https://doi.org/10.1111/gwao.12829>
- Kasneći, E., Sešler, K., Küchemann, S., Bannert, M., Dementieva, D., Fischer, F., ... & Kasneći, G. (2023). ChatGPT for good? On opportunities and challenges of large language models for education. *Learning and individual differences*, 103, 102274
<https://doi.org/10.1016/j.lindif.2023.102274>
- Keckes, I. (2015). Intracultural communication and intercultural communication: are they different? *International Review of Pragmatics*, 7(2), 171-194.
<https://doi.org/10.1163/18773109-00702002>
- Khuwaja, G., Akhtar S., Qureshi, M. B., & Shah, S. F. H. (2015). Woman at workplace: princess and the prejudice. *The Women - Annual Research Journal of Gender Studies*, 7(1).
- Lewis, R. D. (1999). *Cross Cultural Communication: A Visual Approach*. London: Axis Europe Limited.
- Mangla, N. (2021). Working in a pandemic and post-pandemic period—Cultural intelligence is the key. *International Journal of Cross Cultural Management*, 21(1), 53-69.
<https://doi.org/10.1177/14705958211002877>
- Mehrabian, A., & Ferris, S. (1967). Inference of attitudes from nonverbal communication in two channels. *Journal of Consulting and Clinical Psychology*, 31(3), 248-252.
<https://doi.org/10.1037/h0024648>
<https://doi.org/10.1037/h0024648>
- Milikić, B. B. (2019). Promoting gender-responsive talent management in police organisations through strategic HRM measuring. *Strategic Management-International Journal of Strategic Management and Decision Support Systems in Strategic Management*, 24(1)
<https://doi.org/10.5937/StraMan1901019B>
- Morrison-Smith, S., & Ruiz, J. (2020). Challenges and barriers in virtual teams: a literature review. *SN Applied Sciences*, 2, 1-33.
<https://doi.org/10.1007/s42452-020-2801-5>
- Nisa, J., Kholil, S., & Zulkarnain, I. (2017). Stereotypes and Prejudices in Intercultural Communication the Indigenous Moslem and Ethnic Chinese in Medan. *International Journal of Humanities and Social Sciences Invention*, 6(6), 34-41.
- Nordin, S. M., Rizal, A. R. A., Rashid, R. A., Che Omar, R., & Priyadi, U. (2021). Incidents and disaster avoidance: the role of communication management and the organisational communication climate in high-risk environments. *Sustainability*, 13(18), 10138
<https://doi.org/10.3390/su131810138>
- Othman, A., & Ruslan, N. (2020). Intercultural communication experiences among students and teachers: implication to in-service teacher professional development. *Journal for multicultural education*, 14(3/4), 223-238.
<https://doi.org/10.1108/JME-04-2020-0024>
- Patel, F., Li, M., & Sooknanan, P. (2011). *Intercultural Communication: Building a Global Community*. SAGE Publications India Pvt Ltd.
<https://doi.org/10.4135/9781446270318>
- Phillips, H. P. (1960). Problems of translation and meaning in fieldwork. In Adams, R. N., & Preiss, J. J. (eds) *Human Organization Research: Field Relations and Techniques*. Homewood, ILL: Dorsey Press Inc.
- Pikhart, M. (2014). Implementing new global business trends to intercultural business communication. *Procedia – Social and Behavioral Sciences*, 152, 950-953.
<http://doi.org/10.1016/j.sbspro.2014.09.348>
- Prahalad, C. K., & Ramaswamy, V. (2004). Co-creating unique value with customers. *Strategy & leadership*, 32(3), 4-9.
<https://doi.org/10.1108/10878570410699249>
- Raff, L., Moore, C., & Raff, E. (2023). The role of language barriers on efficacy of rapid response teams. *Hospital Practice*, 51(1), 29-34.
- Rath, T. S., Mohanty, M., & Pradhan, B. B. (2019). An alternative career progression model for Indian women bank managers: a labyrinth approach. In *Women's Studies International Forum* (Vol. 73, pp. 24-34). Pergamon.
<https://doi.org/10.1080/21548331.2022.2150416>
- Roberson, Q., & Perry, J. L. (2022). Inclusive leadership in thought and action: a thematic analysis. *Group & Organization Management*, 47(4), 755-778.
<https://doi.org/10.1177/10596011211013161>
- Satizabal, P., Comes, I., Zurita, M. D. L. M., & Cook, B. R. (2022). The power of connection: navigating the constraints of community engagement for disaster risk reduction. *International Journal of Disaster Risk Reduction*, 68, 102699.
<https://doi.org/10.1016/j.ijdrr.2021.102699>
- Shahzad, M., Asim, T., & Hassan, A. (2021). Impact of different variables on academic performance & learning. *Social Sciences, Humanities and Education Journal (SHE Journal)*, 2(2), 112 - 131.
<http://doi.org/10.25273/she.v2i2.9230>

- Stanford, S. (2019). Casualties of Misunderstanding: Communication Disorders and Juvenile Injustice: Adolescents with communication disorders face an increased risk of being misjudged and detained by the juvenile justice system. Speech-language pathologists can be their key advocates. <https://doi.org/10.1044/leader.FTR1.24062019.44>
- Tabassum, N., & Nayak, B. S. (2021). Gender stereotypes and their impact on women's career progressions from a managerial perspective. *IIM Kozhikode Society & Management Review*, 10(2), 192-208. <https://doi.org/10.1177/2277975220975513>
- Temple, B. (1997). Watch your tongue: issues in translation and cross-cultural research. *Sociology*, 31(3), 607-618. <https://doi.org/10.1177/0038038597031003016>
- Tlaiss, H., & Kauser, S. (2020). Women in management in Lebanon. In *Women in management worldwide* (pp. 299-315). Routledge. <https://doi.org/10.4324/9781003062219-22>
- Turesky, M., & Warner, M. E. (2020). Gender dynamics in the planning workplace: the importance of women in management. *Journal of the American Planning Association*, 86(2), 157-170. <https://doi.org/10.1080/01944363.2019.1691041>
- Usunier, J.-C. Lee, J. A., & Lee, J. (2005). *Marketing Across Cultures*. Spain: Financial Times/Prentice Hall.
- Velki, T., Šolić, K., & Žvanut, B. (2022). Cross-cultural validation and psychometric testing of the Slovenian version of the Croatian Behavioral-Cognitive Internet Security Questionnaire. *Elektrotehniški vestnik*, 89(3), 103-108.
- Vladušić, L., Rebić, M., & Hršum, A. (2016). Risk management for the purpose of business decision-making in crisis situations. *Strategic Management*, 21(3), 13-21.
- Višić, J. (2023). Market characteristics and entry strategy decision making: the market perspective of Croatian elderly care homes. *Strategic Management*. Advance online publication. <https://doi.org/10.5937/StraMan2300050V>
- Vulliamy, G. (1990). Research Outcomes: PostScript. In Vulliamy, G., Lewin, K., & Stephens, D. *Doing, Educational Research in Developing Countries*. London: The Falmer Press.
- Welch, D. E., Welch, L. S., & Piekkari, R. (2005). Speaking in tongues: the importance of language in international management processes. *International Studies of Management & Organization*, 35(1), 10-27. <http://doi.org/10.1080/00208825.2005.11043723>
- Zhao, Y., Segalowitz, N., Voloshyn, A., Chamoux, E., & Ryder, A. G. (2021). Language barriers to healthcare for linguistic minorities: the case of second language-specific health communication anxiety. *Health communication*, 36(3), 334-346. <https://doi.org/10.1080/10410236.2019.1692488>
- Zinn, J. O., & Müller, M. (2022). Understanding discourse and language of risk. *Journal of Risk Research*, 25(3), 271-284. <https://doi.org/10.1080/13669877.2021.2020883>
- Patel, F., Li, M., & Sooknanan, P. (2011). *Intercultural communication: Building a global community*. SAGE Publications India. <https://doi.org/10.4135/9781446270318>

✉ Correspondence

Sergej Gričar

University of Novo Mesto, Faculty of Business and Management Sciences
2 Na Loko, Novo Mesto 8000, Slovenia
E-mail: sergej.gricar@uni-nm.si