

# **INFORMATION SOURCE SELECTION**

The case of Vietnamese Immigrant entrepreneurs in  
Finland

Subject: Information and Knowledge Management	
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Title: Information source selection: The case of Vietnamese immigrant entrepreneurs in Finland	
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<p>Abstract:</p> <p>Considering increasing attention towards immigrant entrepreneurship in Finland, and the lack of information seeking behavior research in immigrant entrepreneur context, this thesis aims to assess the information source selection behaviors of immigrant entrepreneurs in Finland. First, the literature review is conducted in which covers definition for all relevant concepts and previous discussions of other scholars in terms of information source selection and the administrative work of immigrant entrepreneurs in Finland, thus provide a context for the thesis. A qualitative research methodology of semi-structured interviews and qualitative analysis is presented to collect and analyze the rich data about the study subject. The thesis studies Vietnamese entrepreneurs and their information source selection for administrative work. Using the semi-structured interviews, the writer explored the available information source, examined how different factors (socio-cognitive approach, social norms and sources' characteristics) influencing the seekers' preference towards sources and their barriers in information sources. The key findings are that for administrative work, the immigrant entrepreneurs apprehend both the quality and accessibility of the sources and the source sources', in general, are important factors for the source selection. Social norms are further guiding people's source selection intention and behaviors. Finally, the socio-cognitive approach is the determinant factors as it directly influences the final decision of the information seekers in source selection. In the conclusion, based on the literature review and analysis of empirical To conclude, based on the literature review emphasizing on the influential factors of information source selection and the analysis of empirical data, implications and recommendations for future study are presented to advance the knowledge and practice for information seeking behaviors in immigrant entrepreneurs.</p>	
<p>Keywords: immigrant entrepreneurs, administrative work, information seeking behavior, source selection, social norm, source characteristics, accessibility, quality, socio-cognitive approach, semi-structured interview, qualitative analysis.</p>	
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# I. INTRODUCTION

## 1.1 Thesis Motivation

### 1.1.1 Immigrant Concerns

Human migration has always taken place side by side with the development of a nation culturally, socially and nominally. Over the past decades, the number of international migrants has continuously risen. The United Nation's report (OECD, 2017) presents that in 2017 there are 258 million people living in a country other than their country of birth, which accounts for over 3.3 percent of the world population. The majority of migrants belongs to the working age group, and around 74 percent of all international migrants were aged 20 to 64 years, compared to 57 percent in the total world population. Europe is the second largest destination for international migrants. In Finland, almost 32 thousand people moved to Finland in 2017. There are 373 325 foreign people residing in Finland corresponding to 6.8 percent of the population (Statistic Finland, 2018). Consequently, topics regarding migrants have raised both public and academic concerns.

#### a. Attitude Towards Immigrants

People move from one country to another due to various push and pull factors. Some are forced to move because of conflict, violence, or to escape negative circumstances, such as shortage of employment, poor living standard, and environment. While others may voluntarily emigrate to seek for opportunities, educational purposes or family reunification. According to Weden (2009), the pull factors are getting more effective than the push factors, which means more people immigrate, especially to developed countries, to pursue their desires, rather than escaping from their countries. This migration trend, thus, helps to improve the quality of the immigrants that they are rather less illiterate rural workers, but to be more qualified with high educational background, skillful and strong determination.

Despite the positive aspect and its connection with the development, immigration still remains a controversial issue and the attitude towards immigrants generally is still negative. A study conducted by Esipova et al. (2015) with 183,772 adults across over 140 countries presents that although countries like Finland, Denmark, Sweden, still generally show a positive attitude towards immigrant, European citizens show the most negative attitude towards immigration worldwide.

The result also suggests varying based on the age, educational level or income level of the respondents. Young people with high educational background and income are more supportive of the wave of immigrants. On the other hand, the old generation or medium/low educational background often act as opponents. Adding to this point, a report done by the European Social Survey (Heath and Richards, 2016) reveals that in the immigrant-friendly nations like Finland and Denmark, there still exists a significant difference in socio-economic terms. In Finland, it shows a gap of around 40 percent which is relatively high compared to the average. This statistic predicts that immigration shall raise to be a political conflict in Nordic countries.

Regarding the specific situation of Finland, it is still one of the most welcoming countries for foreigners. Immigration support has grown in Finland. In 2017, only 41 percent were against against the increase in immigrant level in Finland, whereas the percentage against was 59 percent in 2010. However, in the same article, a questionnaire done by Helsingin Sanomat in 2017 also emphasized that almost 70 percent of the foreign participants reported that they felt racism either “a lot or quite a lot” in the country. (Yle, 2017)

On the other hand, people reveal more concerns, anger, and fear towards immigrant issues especially on informal platforms like social media, blogs, and forums (Markus, et al. and Anttila, 2016). An example is the rise of the True Finns Party. After a peak rise in 2011, according to a survey by Yle (2019), the Finns Party, a remarkably political party for anti-immigrant, still gained a slight but immediate raise of supporters especially when there comes negative news related to immigrants. Notably, in Finland, people consider the existence of the populist radical right party as societal problems (Anttila, 2016). Finnish people see their sensitiveness towards immigrant as a wise caution rather than racism (Yle, 2012). In 2017, another poll shows that almost 80 percent of people refuse to vote for a more liberal immigration policy (EVA, 2017).

### **b. Immigrant and Occupation**

It is shown that the economic crisis is one of the causes for the opposition to foreigners (Malhotra, et al., 2013; Yle, 2012; Mayda 2006; Scheve and Slaughter 2001). The common thread is that immigrants are mainly responsible for the increase in unemployment. In Finland, there are commenters who blame refugees for the cuts in social benefits such as social services, unemployment benefits, conditions of employment (Markus et al., 2016). Some take it further by making a stereotype about immigrants, especially towards foreigners from poorer countries in Europe. In 2004, more than 60 percent of the Finnish people are opposed to immigrants from poorer countries outside of Europe (Ervasti, 2004). In 2017, generally, people are not as welcoming to foreigners from those countries compared to the immigrants who are from richer countries or countries which share



the similarity in culture (EVA, 2017). People often think that immigrants take more benefits from the host country than they actually bring. The case might get worse especially when the poverty is on the rise in Finland. Respectively, from 2013 to 2017, there is a continuous growth in the number of people, whose annual income comes mostly from social benefits. Concurrently, around 500 thousand people receive social security as 50 percent of their annual income. (Yle, 2019)

On the other hand, from the perspective of the immigrant in Finland, it is not that easy to join the Finnish labor force. In 2014, about 63.7 percent of the foreigner was employed, which is 10% lower compared to the native population (73,7 percent) of a similar age (20 to 64) and the difference is even higher for official employment statistics (Saukkonen, 2016). At the end of 2017, the portion of foreign-born residents in Finnish workforce was 60.3 percent (OECD, 2018). Moreover, in an article, Wall (2019) similarly addresses the depressive situation of foreigners in Finland when they are struggling with job

hunting due to language barriers, as well as discrimination related to wages, contracts, and customers' preference. For example, Lassila & Tikanoja stated that their customers still hold preconceptions and refuse to work with their foreign staff (Yle 2018).

At the same time, Finland is facing a brain drain when around 70 percent of foreign students leave the country after finishing their degree (Wall, 2019).

Taking Helsinki as an example,

at the end of 2017, the unemployment rate is 24.1 percent for immigrants, compared to only 10 percent among native residents (Helsinki Statistics, 2018). Remarkably, high educational background could not make it more accessible for immigrants to be employed. In fact, the unemployment rate is quite close between foreigners and Finns who have only basic education. The difference between those who have a university degree, contrarily, is relatively high (Figure 1).

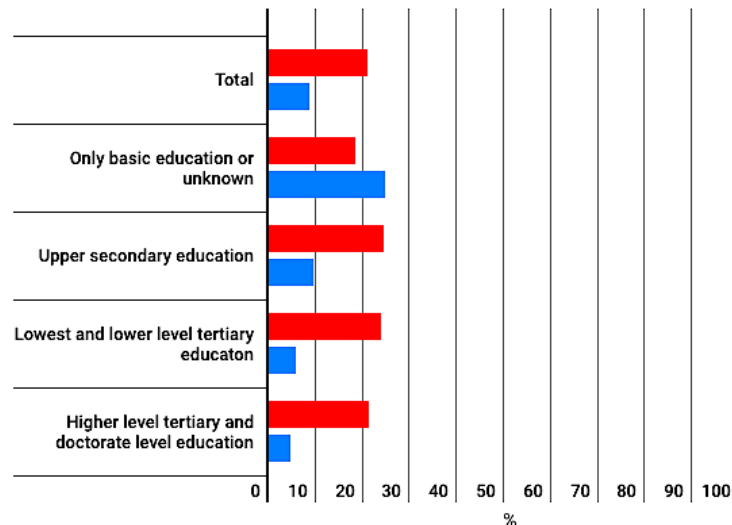


Figure 1: Unemployment rates by mother tongue and education level in Helsinki on 31 Dec. 2017 (Source: Helsinki Statistics, 2018)

### c. Immigrant Entrepreneurs in Finland

Entrepreneurs and entrepreneurship are frequently considered to play an influential role in the national economic growth and the living standard of a country. They may improve productivity by increasing the number of competitors within an industry. They may provide innovations and inventions to the market with new products or production processes. Balanced regional development is also a result of entrepreneurship. Most importantly, the birth of new firms contributes to the labor market by creating employment opportunity and wealth creation for the business owner. According to Acs and Armington (2004), entrepreneurial activity positively influences the growth rates for local economies regarding the labor market. Carree and Thurik (2010) as well stated that entrepreneurship brings a beneficial impact on economic growth at regional, industrial and national level.

Immigrant entrepreneurship is one way for immigrants to integrate and contribute to the host country. Many researchers found that international immigrants are more likely to engage in entrepreneurial activities (Vandor and Franke, 2016; Kerr and Kerr, 2016; Schlosser and Zolin, 2013). According to Desiderio and Mestres-Domènech (2011), in most OECD countries, entrepreneurship rate is slightly higher among immigrants with 12.6 percent, compared to the natives with 12 percent. In Finland, in 2012, there are approximately

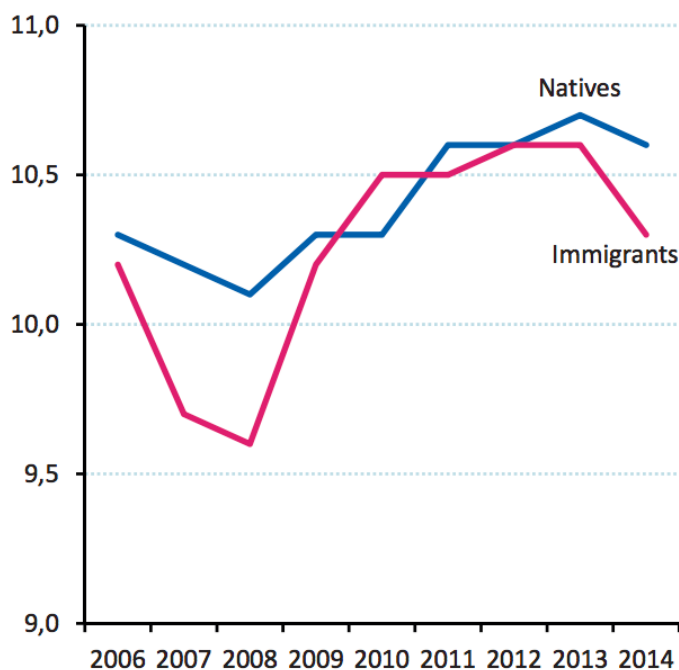


Figure 2: Self-employment rate in Finland (Source: Fornaro, 2018)

6500 self-employed immigrants in Finland. Based on Statistic Finland (2014), people with foreign backgrounds tend to open a business (14 percent) entrepreneurship than those with Finnish background (11 percent). According to Fornaro (2018), the share between self-employed among immigrants is quite stable and only slightly lower than among Finnish people which is around 10.4 percent and 10.8 percent respectively (Figure 2). More importantly, Fornaro (2018) also suggested that when the labor market situation in Finland is positive, fewer foreigners enter to entrepreneurship. Thus, it is assumed that the immigrants in Finland become an entrepreneur because of push factors. Or in other words, they become a business owner to avoid being unemployed as well as to

either enter or keep their place in the labor force. Most of the foreign entrepreneurs work in the restaurant sector or personal services, such as hairdressers, beauty salons, dry-cleaners, etc. Entrepreneurs with foreign origins are found to have a longer week at work compared to native entrepreneurs.

Furthermore, in recent years, Finnish policies have been trying to attract foreigners to open startups. The Finnish authorities have introduced the new residence permit program granted for new entrepreneurs. The new legislation makes it more accessible for foreigners to get and extend their residence permits, thus encourage entrepreneurship established in Finland. Inspector general Pekka Lindroos of the Finnish Immigration Service stated that “*The aim is to remove barriers and get start-up entrepreneurs into Finland to accelerate economic growth and employment*” (Yle, 2018). Entrepreneur’s residence permit is the Finnish government’s efforts to increase work-based immigration. Immigrants also get support from different startup organizations, such as Tekes, Funding Agency for Innovations. For foreign students from the university, entrepreneurship course, seminar, events are often available to attend. However, the immigration entrepreneur level in Finland is still quite low in comparison with other nations like the United States, United Kingdom, Sweden, Canada, and Australia, where people with a foreign background are leading in entrepreneurial activities (Vandor and Franke, 2016).

The immigrant issue potentially becomes complex, emotional and viral, causing unfortunate conflict and unnecessary misunderstanding inside a country. On the other hand, generally working immigrations are recognized as important for Finland to address the shortage in workforce for several sectors, the aging of population, unemployment pressure, as well as contribute diversity and intelligence to Finnish economic innovation and globalization process (Yle, 2018; Ministry of the Interior, 2018, Väänänen, 2018, Siivonen, 2015). Immigrant entrepreneurs bring a positive effect to the national development economically and socially but there seems to be a gap in data and research related to their activities in Finland.

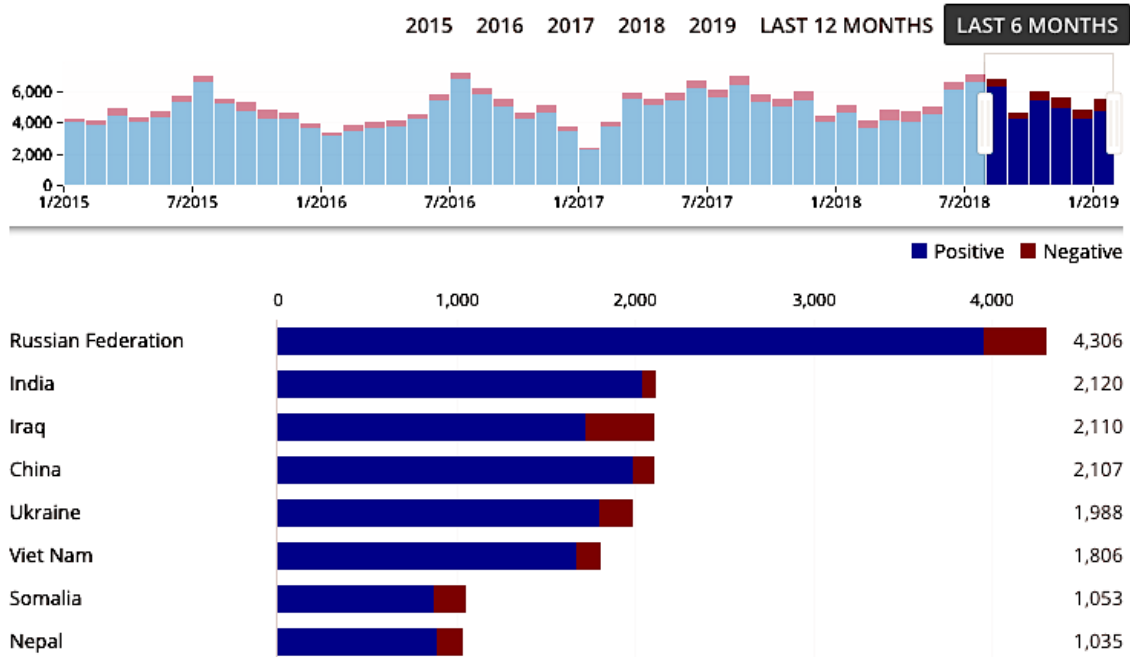
Most of previous studies focus on the motivation of the immigrants to become an entrepreneur and the Finnish policies for encouraging ethnic entrepreneurship, while there are a very few studies that tackles the challenges or examines a specific burden of the foreigners such as information sources for them when entering the entrepreneurship. This thesis, hereby, aims to add a positive argument into the immigrant topic by showing cases of immigrants and a part of their hard-working integration journey in Finland. The thesis is also serving the purpose of providing a more detailed understanding of how Finnish immigrant entrepreneurs collect administrative information, thus fill the gap in entrepreneur study for residents with a foreign background. In addition, this study expects to create a more effective, evidence-based case to develop and enhance dissemination of

the topic as well as to build knowledge in which the authorities, academicians, and economists can have a proper view, thus support for the immigrants in entrepreneurship to access administrative information

### **1.1.2 Personal motivation**

The thesis topic comes also from personal motivation. The writer of this thesis is a Vietnamese immigrant. She originally arrived in Finland for educational purpose. At the beginning of 2018, she and two other friends found an opportunity to establish a business in Helsinki, Finland. The company provides digital services from website and app development, graphic design, to digital marketing. In the company, she mainly works as an administrator. In the company, she is responsible for all legal documents, funding applications, and taxes, thus the accessibility to administrative information and its changes become her prior interest.

Additionally, since her startup, she has had a chance to know other business owners and realized that almost all ethnic entrepreneurs found administrative work either quite or really challenging. According to Ahmed (2018) and Trinh (2013), though the study targets are different when Ahmed researched on Bangladeshi immigrants and Trinh worked on Vietnamese immigrants, they both found the barrier for immigrants in information access due to for example language barriers and network. In a poll done by Helsinki Entrepreneurs International (2017), the respondents also reported their difficulties in Finnish registration and bureaucracy due to their improper access to the information. She as well has had confusion in finding and collecting accurate information for the job. The inaccurate information shall cause the business starter extra expenses, time-consuming, and become a significant hindrance for an immigrant to form and accelerate the business. Her personal experiences and observed cases, therefore inspire me to pursue a study on the information source selection of the Finnish immigrant entrepreneurs.



**Figure 3: Decisions Residence permit based on Citizenship from 08/2018 to 01/2019**

**(Source: Finnish Immigration Service, 2019)**

Regarding the study target, Vietnamese entrepreneurs are chosen for this study based on advantages in language and accessibility to the research participants. On the other hand, the writer acknowledges that there seems to be a shortage of recent research about Vietnamese immigrants in Finland. Vietnamese immigrants have arrived in Finland since 1979. In 2018, there are 5941 people with Vietnamese origin residing in Finland and 89.6 percent of this population belong to working-age group (Statistic Finland, 2018). Furthermore, in the period from 2015 to 2018, Vietnamese nationality remains in top 10 countries applying for Finnish residence permits. In the past 6 months, there are 1806 applications for Finnish residence permit from Vietnamese people and around 93 percent received positive results (Figure 3 - Finnish Immigration Service, 2019). Moreover, Vietnamese students currently stand in the second largest group of the non-EU/ETA students (Finnish National Agency for Education, 2018). The statistic about Vietnamese immigrants promises a number of potential candidates with high education to join the Finnish workforce.

## 1.2 Objectives

The main objective of this research is to provide a context of the information access for immigrant entrepreneurs. This thesis will investigate the ethnic entrepreneurs' information behavior, centralizing on their choice of the information source and the reasons behind their selection. In addition, it also tackles the possible barriers faced by immigrant entrepreneurs when accessing administrative information for their business. This thesis will provide valid figures, useful information based on real-life experiences, thus shall serve as a reference for Vietnamese immigrants and immigrants from other nationalities to refer when opening their business. It will also devote to the recent study on the life of immigrants, their integration process into the workforce in Finland. Furthermore, this thesis further hopes to present the means and challenges of ethnic entrepreneurs when establishing a business in a foreign country, therefore to applause and encourage their great effort to be a part of their host country - Finland.

Moreover, this study expectedly adds valuable and practical points for research on immigrant entrepreneurship, which assist governmental and economic organizations to have an insight and provide support to the Vietnamese entrepreneurs particularly, and immigrant entrepreneurs generally in Finland. A throughout understanding of the ethnic entrepreneurs generally, and their information behavior in particular, are essential. It shall contribute to the development of policies that shall increase the rates of immigrant entrepreneurship, thus to foster economic integration of immigrants, which is a primary component of their overall integration. In terms of academic contribution, it contributes to the information seeking behavior theory, particularly study regarding information source selection. It also specifically expands the study of information seeking behavior model a new study subject - Vietnamese entrepreneur.

To sum up, this thesis is concerned with the information source selection of immigrant entrepreneurs in Finland with a focus on Vietnamese entrepreneurs. The study will address three on-point research questions:

1. What are administrative information sources for Vietnamese entrepreneurs in Finland?
2. What are their barriers regarding access to administrative information?
3.
  - a. How do social factors (social norms and socio-cognitive approach) influence their information sources selection?
  - b. How do source characteristics influence their information sources selection?

## 1.3 Thesis Structure

The plan of this dissertation follows:

### Chapter 1: INTRODUCTION

- 1.1 Study Objectives
- 1.2 Thesis Structure
- 1.3 Thesis Motivation
- 1.4 Scope & Limitation

### Chapter 2: LITERATURE REVIEW

#### 2.1 Definition of the relevant concepts

- 2.1.1. Entrepreneurship
- 2.1.2 Immigrant
- 2.1.3 Immigrant Entrepreneur

#### 2.2 Information Seeking Behavior

- 2.2.1 Information Seeking Behavior
- 2.2.2 Information Seeking Behavior Models

#### 2.3 Information Sources

- 2.3.1 Information Sources
- 2.3.2 Information Sources for entrepreneurs - The case of Vietnamese Immigrants in Finland
- 2.3.3 Information source selection
- 2.3.4 Influential factors on information source selection

### Chapter 3: MATERIAL AND METHOD

- 3.1 Research approach: Overall plan of the research methodology
- 3.2 Data Collection: 3.2.1 Selection of Informants 3.2.2 Conducting the interview
- 3.3 Data Analysis
- 3.4 Trustworthy of the study

### Chapter 4: FINDINGS

This chapter is to present the findings of the research.

### Chapter 5: DISCUSSION

This chapter is to answer the research questions as well as reflect the literature review.

### Chapter 6: CONCLUSION

## II. LITERATURE REVIEW

### 2.1 Definition of the relevant concepts

#### 2.1.1 Entrepreneurship

Entrepreneurship is a complicated phenomenon that is defined in various ways. The term originally came from French. At the beginning of the 18th century, Cantillon (1755, cited by Boutillier and Uzunidis, 2014) referred entrepreneurs as risk takers who realize the difference between demand and supply, or the chances to buy at low price and be sold expensively. By the time, scholars have continuously studied, analyzed and gradually reached to a common understanding in the direction of a person who takes a financial risk to own and lead a business (Pahuja and Sanjeev, 2015; Filion, 2011; Say 1971). In addition, Kao (1993) acknowledged that entrepreneurship is providing wealth financially to individuals as well as contribute value to the economy and society. Besides, many elements are used to explain the entrepreneur and entrepreneurship depending on a specific research area.

Schumpeter (1934) emphasized the purposeful innovation for an entrepreneur that will carry out a “new combination” to make the old industries obsolete and replace it with a creative and more effective solution. Peter (1909-2005, cited by Sharma, 2016) expanded the idea that entrepreneur is not necessarily a business owner or a capitalist, but rather a person who seeks for incongruity in the market, take it as an opportunity, thus respond to it and make a commercial gain. Kirzner (1997) studied an entrepreneur from the perspective of knowledge and information asymmetric which help him/her to make economic profits from market ignorance. Meanwhile, Alan and Malin (2007) illustrate an entrepreneur based on an attitude toward management. Islam (2012) argues that entrepreneurs are the ones who carry out the process of initiating, organizing, managing and controlling the work of a business unit including production and provision of goods and service whether business involves in manufacturer, trade or service.

In Finland, the term of entrepreneur concept depends on the authority concerned, such as law, social security issues like unemployment or pension. According to Finnish Enterprise Agencies (2014), an entrepreneur is a person who, alone or together with others, takes a risk to operate in a business with the main objective is to gain profit. In terms of unemployment benefit, they define an entrepreneur as a person (a) who is liable to have self-employed insurance as specified by the Self-Employed Persons’ Pensions Act, (b) works in a managerial position (managing director or member of the board of directors) in an enterprise where he/she owns at least 15 percent or his/her family members or he/she together with family members owns at least 30 percent, or (c) works



as an employee in an enterprise whereof he/she, his/her family members or all of them together own at least 50 percent. When the share of ownership is calculated, indirect ownership via other enterprises and organizations is also considered.

Statistic Finland (2019) indicates entrepreneurs as persons aged from 18 to 74 who during the last week of the year held a self-employed person's pension insurance and who were not unemployed on the last working day of the year and were not conscripts or conscientious objectors during the last week of the year. In case the person is as well employed by another enterprise, his/her entrepreneurial income must exceed his/her salary. The term entrepreneur is used for those whose entrepreneurial income exceeds a specified level of earnings as long as they still work during the reference week.

Most relevant for this thesis is the definition of entrepreneur from the viewpoint of migration of-fice. Based on the Finnish Immigration Service under the Residence permit application for an entrepreneur (2019), an entrepreneur is

- a sole proprietor (self-employed people) who possesses a so-called individually-owned business under his/her own name or under a registered trading name
- a partner in a general partnership,
- a general partner, who is also called an active partner in a limited partnership. An active partner is an investor that participates regularly in the daily management of the partnership (Kenton, 2017). PRH (2018) also adds that an active partner is personally responsible for the obligations of the partnership in the same way as in general partnerships,
- a member of a cooperative who has unlimited liability for refinancing. The unlimited obligation to contribute has to be registered in the trade register.
- a shareholder in a managerial position in a limited-liability company (Managing Director or member of the Board of Directors) or a person working in another type of company in a managerial position who personally own at least 30 percent of the company's share capital or personally have at least 30 percent of the number of votes produced by the company's shares, or if a person in a managerial position in another type of company with similar authority in the company concerned.

There are many factors that motivate a person to become an entrepreneur, which are often categorized as pull and push factor. Pull factors often reflect the ambitiousness of an entrepreneur, which

show the positive emotion and utmost desire that pull a person towards entrepreneurship choice, such as a personal entrepreneurship dream, need for independence, monetary motivation, self-realization, personal development, or a higher aim of achievement (Mkubukeli and Cronje, 2018; Morrison, 2001). Alan and Malin (2007) also stated that the pursuit of opportunity, including but not limited to recognizing the market ignorance as Kirzner mentioned or product/technology innovation-driven as noted by Schumpeter is only a factor that brings novices to the business world.

On the other hand, people naturally avoid situations that threaten their stability and comfort. In other words, personal dissatisfactions with current position either at work or in life are factors that push an individual to start a venture. These factors are often despotic, oppressive, thus unrelated to the entrepreneurial spirit. Push factors can be, but not limited to, unemployment, job insecurity, family hardship or pressure, unfairness at work in terms of payment, opportunities, benefits and feelings of redundancy and underestimation (Mkubukeli and Cronje, 2018; Islam, 2012; Amit and Muller, 1995). For these entrepreneurs, the push factors force them to seek and reach out to opportunity through learning the local economic conditions, demand, and supply of goods or services to take part in the market.

### **2.1.2 Immigrant**

For the purpose of this thesis, an immigrant is defined as a person who has moved from their country of origin to live in another country for a long period of time or permanently and perhaps become a citizen of that country. A case of short visit, tourism or temporary stay for a few months to work or study is not considered as an immigrant. According to Statistic Finland (2019), immigrants shall refer to those who have moved to Finland and intend to reside in Finland for more than twelve months or have lived in Finland over three months without interruption. Additionally, due to an agreement among Nordic countries, a period of residence which is less than six months is not enough to consider as immigration. On the other hand, based on the Statistics Finland, the foreign population is considered as those whose both parents or the only known parent have been born abroad are considered to be persons with a foreign background. It also includes people whose country of birth is abroad, or whose parents' information is not saved in the Population Information System.

Based on OECD (2006), the immigrant population is often recognized according to their nationality or place of birth. The immigrants include all residents who have migrated from their homeland to their current country of residence. They also cover people who still possess the nationality of their home country. They are often known as first-generation immigrants. Under some circumstances, first-generation can refer to a person who is the first in his or her family to be a naturally

born citizen in a new destination. Different from asylum seekers and refugees who are forced to flee their country, immigrants usually move to a new country by their own free will (Kosonen, 2008). Immigrants often undergo a long vetting process to migrate to a new country. Many people become legal permanent residents and eventually citizens. Immigrants often learn about their destinations, explore job opportunities and study the language of the country where they plan to live. Most importantly, they are free to return home whenever they want. In addition, immigrants also concern those whose parents or grandparents are foreigners, but they are born and raised in the host country - known as second-generation immigrants.

In this thesis, however, the author will only trigger the cases of first-generation immigrants. They are foreign-born residents who have relocated and become a citizen, or permanent resident in a new country. They can stay in Finland as

- Permanent residents immigrants who have gained the status of permanent residents in Finland through family-based sponsorship, employment, startup entrepreneurs, or by other means ;
- Holders of temporary visas allowing individuals to be in Finland for a limited time to serve for a specific purpose, such as but not limited to student visas which allow aliens, nationals of foreign countries, to complete a degree program in Finland, work permit, or family reunion
- Undocumented aliens/immigrants.

The immigration in Finland has been increasing over the past few decades, however, compared to most European countries, the foreign population in Finland is rather modest. Vietnamese immigrants first came to Finland as refugees. Nowadays, Vietnamese people choose to settle in Finland mostly due to pull factors like, but not limited to, education opportunity, economic incentives, health benefits, working and living conditions. Finland is the happiest nation in the world based on Helliwell et al. (2018). The country is recognized as stable, the safest and best governed for both native and immigrants. Therefore, Công Lý (2018) states that currently, Finland is one of the most attractive destinations for Vietnamese people who plan migration. Furthermore, Mannila et al. (2010) also point out that Vietnamese immigrants are one of the best-known ethnic minorities in Finland for their good integration practices in the new location.

### 2.1.3 Immigration Entrepreneur

#### a. The concept

An immigrant entrepreneur is a person who establishes and runs a business in the country of settlement. Aaltonen and Akola (2012) argue that the concept of ethnic entrepreneur excludes people who belong to an ethnic minority of a country that has been living in the country for several generations. Volery (2007) also adds that immigrant entrepreneurs are those who have settled in the host country for decades.

The term of immigrant entrepreneur covers all forms of business, from self-employment, a general partnership, a limited partnership to a limited company or a co-operative. Shulamit et al. (2017) limit that immigrant entrepreneurs are born outside the host country and did not migrate during their childhood. Aaltonen and Akola (2012) further designate that immigrant entrepreneurs can be a solo business owner who individually engages in all business activities or those who recruit also others to work for the business.

In Finland, immigrant entrepreneurs are described as a business owner who either resides permanently in Finland or has a plan to settle in Finland as well as those who do not stay enduringly in Finland but still run their business here. (Kauppa- ja teollisuusministeriö 2007, cited by Koivu 2010).

As previously stated, immigrants also choose to be an entrepreneur because of various push and pull factors, classified as necessity and opportunity factors. There are lots of difficulties for an immigrant when entering a new society, such as the linguistic barrier, inappropriate education, and work experience, feeling of not-fitting-in or inequality. These might lead to the unemployment problem for foreigners. The necessity factors often relate to barriers that block immigrants from integrating into the labor force in the host nation (Risimati, 2015; Sinnya and Parajuli, 2012). In other words, they become immigrant entrepreneurs because they have no other choice. Family tension, assurance towards income and employment status or meeting requirements for residence permit extension could become a motive that pushes immigrants into entrepreneurial activities.

Whereas, immigrant opportunity entrepreneurs start their own business because of pull factors. Some of them might seek more freedom to follow their dream, idea, to make decisions independently in monetary, time flexibility, as well as to improve social status (Ahmed, 2018, Slavnic, 2013). Some come to the country with a specific purpose of participating in entrepreneurship (Kerr and Kerr, 2016). Many arrive in the country because of other reasons but then find their advantages

and opportunity for business creation (Fairlie and Fossen, 2017). Immigrants import contacts, cultural understanding, and experiences from their home country and turn them into the strengths of their business. In other words, they bring innovations into the host country (Sundararajan, 2015; Peixoto, 2008). Often the opportunity entrepreneur possesses valuable knowledge, perception, skills that might be uncommon, different or new for the native citizens. High education, length of residence duration, personal competences cultivate immigrant sense to be far more sensitive to opportunity and clever to utilize resources (Ghorbani, 2012; Lemes et al., 2010). Besides, there are also immigrant entrepreneurs who found their business at the hand of necessity but grow it at the later stage by learning the market and seizing opportunities (Rasel, 2014; Rutkauskaite et al., 2007).

Background country <sup>1)</sup>	Employed persons, total	Share of entrepreneurs among the employed, %
Finland	2,142,225	10.4
Russian Federation / Former Soviet Union	30,517	10.1
Estonia	24,229	8.5
Former Yugoslavia	4,225	10.9
China	4,038	19.3
Vietnam	3,944	10.6
Thailand	3,387	14.1
Turkey	3,003	37.5
Somalia	2,529	1.9
Irak	2,527	18.2
India	2,472	9.7
Persons of foreign origin, total	133,454	10.5

**Figure 4: Employed persons aged 18 to 74, a share of entrepreneurs among the employed by background country in 2016 (Statistic Finland, 2018)**

### b. Vietnamese entrepreneurs

As regards of Vietnamese entrepreneurs in Finland, together with other East-Asian countries like Thailand, Indonesia, Cambodia, Korea (except China), the self-employment rate for this group is 12.2 percent out of the working population (Fornaro, 2018). Additionally, according to Statistic Finland (2018, Figure 4), Vietnamese entrepreneurs accounted for 10.6 percent among the employed, which is slightly higher compared to the Finnish group and the average which is 10.4 percent and 10.5 percent respectively. The rate of Vietnamese entrepreneurs ranks the sixth amongst 11 background countries, after immigrant entrepreneurs from Turkey, China, Iraq, Thailand, and Former Yugoslavia.

Previous studies show that Vietnamese immigrants face both challenges and opportunities during their integration that encourages them to start their own business (Nguyen, 2018; Trinh, 2013; Dinh, 2013; Rutkauskaite et al., 2007). Most of the studies, however, point out that the Vietnamese immigrants decide to pursue entrepreneurship mainly because of employment necessity. Dinh (2013) explored that 14 out of 15 participants in his research became entrepreneurs after working in Finnish company but felt unsatisfied with the work nature, condition, environment and career development. Trinh (2013), she has studied 48 Vietnamese entrepreneurs, or used-to-be entrepreneurs, in Finland and found that employment is the main factor that drives Vietnamese immigrants to participate in entrepreneurial activities. The

second factor is the monetary necessity, and prestige, followed by other pull factors as independence, human, social and financial capital and intrinsic rewards.

### **c. Vietnamese entrepreneur in Finland - Administrative information**

In order to establish and run a business, entrepreneurs require personal expertise, skills, experience, sales channels, understanding about their own line industry, market, and certainly knowledge of business legislation (Jokilampi, 2016). Usually, depending on the organization, the business administrators will be responsible for coordinating office activities and operations to secure the performance efficiency in production, finance, management and compliance to company policies. For entrepreneurs, the administrative work refers to the tasks that deal with bureaucracy, consequently avoid violating regulations and getting a fine or unpredictable attack. Therefore, administrative work is not only to keep the business well-organized and effective but more importantly to make it operate legally (Koivusalo, 2017). The administrative work shall cover business registration, invoice payment, contract terms, tax reports, social security liabilities, essential licenses, employment regulations and so alike (Vero, 2017). Correspondingly, administrative information shall include, but not limited to

- (a) Administrative procedures for business setup;
- (b) Tax regulations, labor law, and social security obligations;
- (c) Contract, licensing and intellectual property.

Waldinger et al. (1990) affirmed that accessing and understanding premises and regulation is conspicuously crucial for entrepreneurs. Rath (2011) additionally specify that lack of information regarding regulations and procedures due to linguistic limitation and education shall be a challenge for immigrant entrepreneurship. Often the entrepreneurs in general, and immigrant entrepreneurs might prefer to do the administrative work themselves to save costs. In general, the legislative system in Finland is rather easy and accessible for entrepreneurs to follow especially when compared to Vietnam (Nguyen, 2018), or other developed countries like Germany, Norway or Switzerland (Trinh, 2013). In Finland, the support for startups has been rapidly increased. There are many organizations available for entrepreneurs to collect information and receive a consultation. However, the regulatory system remains one of the main barriers for entrepreneurs in Finland. A survey done by Vero - Tax Administration Finland in 2018 (Vero, 2019) showed that around 50 percent of the new entrepreneurs fail to understand the Finnish tax system. This questionnaire was responded by 650 businesses, of which 617 were self-employed individuals, 27 owners of a newly-established limited company, and 6 shareholders of a partnership.

Factors	Barriers	Mean
<b>Finance</b>	<ul style="list-style-type: none"> <li>• Inadequate finance</li> <li>• Difficulty in obtaining finance</li> <li>• High operating cost</li> </ul>	3.94
<b>Regulatory system</b>	<ul style="list-style-type: none"> <li>• Unfavorable taxation system</li> <li>• Burdensome administrative laws and regulation</li> </ul>	3.47
<b>Human and social</b>	<ul style="list-style-type: none"> <li>• Disadvantages due to the immigrant status</li> <li>• Lack of trust from the natives</li> </ul>	3.28
<b>Skills and knowledge</b>	<ul style="list-style-type: none"> <li>• Lack of business skills</li> <li>• Lack of Finnish language skills</li> <li>• Lack of cultural know-how</li> </ul>	3.24
<b>Weak markets</b>	<ul style="list-style-type: none"> <li>• High competition</li> <li>• Weak market opportunities</li> <li>• Difficulties in employing competent employees</li> </ul>	3.21
<b>Lack of support</b>	<ul style="list-style-type: none"> <li>• Lack of government support</li> <li>• Lack of social and professional networks</li> <li>• Limited knowledge about business support</li> <li>• Poor access to information and advice</li> </ul>	3.20

**Table 1: Mean factor scores of the barriers to the performance of Vietnamese entrepreneurship in Finland (Trinh, 2013)**

According to Trinh (2013), the difficulty in the regulatory system is the second most challenge for Vietnamese entrepreneurs in Finland, only after financial burdens (Table 1). Inappropriate legislation awareness, unfamiliarity with the business procedure and restricted access to tools and procedures significantly hinder immigrants' entrepreneurial activities. Language disadvantage is the main factor blocking administrative work. Furthermore, Finland is a well-governed country thus, based on the business type, business owners might need to prepare different licenses and legal documents to acquire business rights. Simultaneously, the finding from Trinh (2013) showed that most of the respondents have struggled with Finnish laws, regulations, taxation systems and registration process. Bosswick (2010) pointed out that the unfamiliarity and lack of awareness towards local regulations and legal requirement shall protest immigrant in their entrepreneur journey. Penix (2012) found that Finland is a strongly regulated country with a variety of regulations. This explained taxes and regulation related to businesses are one of the most popular concerns among immigrant entrepreneurs. (Nguyen, 2018).

## **2.2 Information Seeking Behavior**

### **2.2.1 Information Seeking Behavior**

People seek and make use of information on a daily basis. ISB studies how people search, locate and use the information to afford desired information need or fill a gap in knowledge. It includes how they make choices regarding where and how to find information, as well as the way they reflect or act based on the information they receive (Choo, 2005). It explores a set of actions, emotions, and attitudes that a person undergoes in order to obtain the information. (Case, 2012) According to Wilson (2000), ISB refers to human behavior in relation to sources and channels of information, which involves both active and passive information seeking and information use. In other words, it encompasses the information seeking behaviors through interpersonal communication as well as the passive reception of information as in, for example reading a newspaper, watching TV or surfing the Internet without any intention to acquire the information. Case (2012) added that ISB covers the entirety of both intentional/unintentional information as mentioned by Wilson (2000), as well as purposeful non-search-related behavior such as avoiding information.

Moreover, regarding the significance of IBS, Case (2012) claims that the study of ISB is essential especially for the group of high-stakes and high-status occupations, including but not limited to research scientists, doctors, engineers, and business managers. In terms of entrepreneur immigrants, by investigating the factors that influence the choice of information sources, the study will help the information providers to improve tools and services so that the seekers are able to reach and acquire the information quickly and efficiently. Based on Heilbrunn and Kushnirovich (2008), the accessibility of business regulations encourages or demotivates the entrepreneurship among immigrants group. Additionally, Marchant and Siegel (2015, cited by Nguyen, 2018) pointed out that together with market conditions, personal backgrounds and characteristics, policies and programs are one of the most influential factors of entrepreneurial activities. Regulations are considered to be a challenge for immigrants to access the market. In some cases, the entrepreneurs might face over-regulation problems when they have to work with a massive set of rules, which are totally new to them.

### **2.2.2 Information Seeking Behavior Model**

There are numerous models describing information seeking behavior. The models are used to indicate the flow of actions and the selection of information sources happened and involved during the search process as well as describe the possible outcomes including physical and psychological health (Case, 2012). They are designed according to quantitative and qualitative studies on the information seeking behavior of different groups of people. In this thesis, the author will discuss

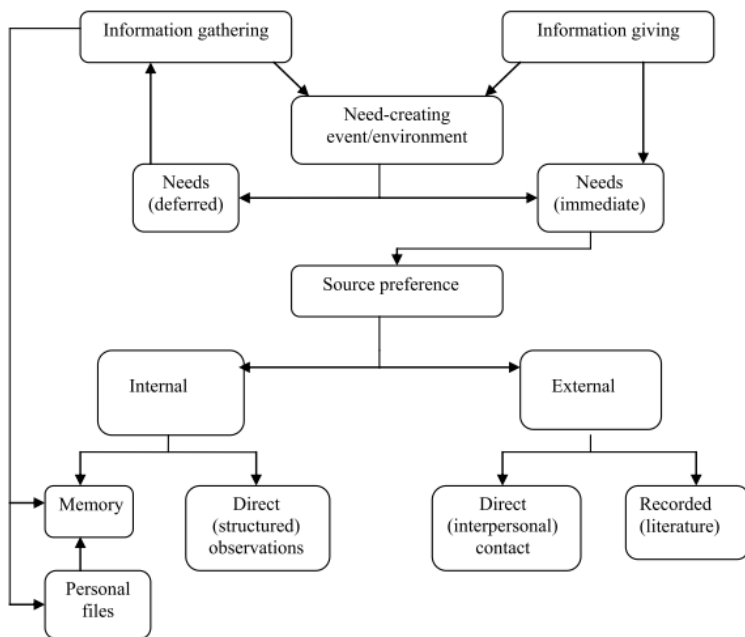


Krikelas' model (1983) and Savolainen's model (1995). These models are selected because of their relation to the motives of information source selection. Krikelas (1983) developed an order of information preference based on least cost of effort, including internal sources like personal memory and direct observation, or external sources referring to direct (interpersonal contact) and recorded (literature). Savolainen (1995), in addition, examined the role of social and cultural factors in interfering the way people prefer and use information sources in everyday activities. They also emphasize the significance of other influential factors related to source selection, such as how a person perceives or evaluates the urgency (Krikelas 1983) or the habitus (Savolainen, 1995), which refers to a socially and culturally driven system of thinking, perception, and evaluation towards the necessity and preference of their information choices. (Fisher et al., 2006)

**a. Krikelas Model (1983)**

Krikelas introduced the model for the study of information seeking behavior in 1983 (Figure 5). The model explores the relationship between information need, information behavior and the preference for information sources.

According to Krikelas, there are four steps of the information-seeking process: (1) perceiving a need, (2) the search itself, (3) finding the information and (4) using the information which brings the individual the feeling of either satisfaction or dissatisfaction. In the model, he emphasized the existence of two information ac-



**Figure 5: Krikelas Model - Everyday Behavior (Krikelas, 1983)**

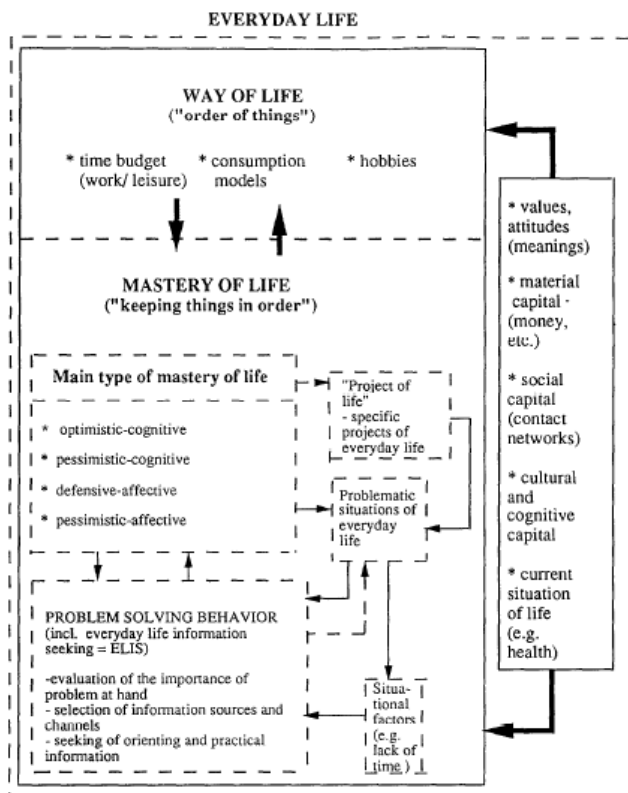
activities which are information gathering and information giving. These actions are dependent on each other as an information user often simultaneously act as an information sender and receiver. He explained that the actions of information users, including information gathering, information seeking, and information giving are driven by information need.

According to Krikelas, a person recognizes his/her need for information when he/she lacks information and knowledge to solve a problem or afford an interest. The model separates the information need into two categories as deferred needs and immediate needs. In Krikelas model, the individual considers the type of needs to indicate a suitable information-seeking strategy. While immediate needs lead people to source selection and usage to gain information for solving the needs immediately, Krikelas also pointed out that the deferred needs motivate people to gather and store the information for future usages. The person might not need that information at the time the information is collected, but he/she might be aware of consciously or unconsciously that the need for that information might arise in the future. Therefore, the information is collected and kept in personal files or memory and retrieved when needed. The model also argues that the information gathering happens frequently on day to day basis and even without a formal motive. In other words, people collect information consciously and unconsciously to create “a cognitive environmental map” in which stores and arranges information and knowledge to cope with issues in their life. The external information sources, such as other people, are hereby placed in the context of internal information sources referred to oneself, such as personal memory.

**b. Savolainen model (1995)**

The Savolainen model provides a sociological dimension of everyday life information seeking behaviors such as social capital, material capital and cognitive capitals. Savolainen (1995) claimed that those factors affect human information seeking behaviors regarding their preference and usage of information sources and channels. (Figure 6)

The model mentions the “Way of life” as an order of things in which he describes the habit of thinking, perception, and evaluation, thus to decide how they spend time in life and at work. The order is determined by the



**Figure 6: Savolainen Model (Savolainen, 1995)**

person’s preferences given to the tasks. For example, a person may prefer to spend more time seeking for information to satisfy their interest

or curiosity than on their working tasks (Julien and Michels, 2004). Meanwhile, some people work harder on seeking information when giving information to other people than when they do it for themselves because they want to give a good impression and they find it meaningful. In addition, Savolainen includes the concept of “Mastery of life” in which he states to be necessary for a person to recognize the issues, manage time, and hereby importantly to keep things in order according to one’s value. This concept is believed to help a person to balance his/her life as he/she maintains the meaningful order of things in life, thus, it provides a prediction for a certain information-seeking strategy one might adopt to solve his/her problems in different cases. Savolainen (1995) explains the four types of mastery of life as the following:

- Optimistic-cognitive: the problem is cognitive, and the person highly expects positive solutions through the information seeking process. Therefore, he/she conducts systematic information search process from various sources and channels.
- Pessimistic-cognitive: the person is less ambitious in solving the problem, however, he/she still pursue the problem-solving with a proper process.
- Defensive-affective: the problem is approached with an optimistic attitude concerning the solvability; on the other hand, information seeking affective factors dominate the process that the person might do the search while avoiding a risk of failure or situations in which requires extra efforts.
- Pessimistic affective: this is referred to the term of “learned helplessness” in which the person refuses to facilitate all his rational capabilities to solve the problem, instead he/she lets the emotional reactions and short-sightedness dominate the problem-solving process.

Savolainen’s model concentrates on the concept of “Mastery of life” and sociological affective factors. The model superiorly provides the sociological factors which affect directly or indirectly the individual on perceiving, evaluating and categorizing the need and later on selecting the information sources. It is emphasized that there are many other effective factors involved in the information seeking behaviors. In other words, a person does not only concern the meaningfulness of the task but also the other aspects such as the time budget, social relationship, current situation of life, and material capital. To illustrate, according to Savolainen’s model, in some cultures where social media is popular, people might value information there and intend to use social media as a source when they need to seek for information.

## 2.3 Information Sources

### 2.3.1. Information Sources

An information source is defined as a carrier of information (Agarwal, 2011). According to Söderlund and Lundin (2017), an information source can be referred as an entity which a person chooses to seek information from or an interface with which the individual interacts when seeking for certain information. It can be available in variable forms, such as, but not limited to, a book, a web page, a video, or a person. Often, the terms information source and information channel cause confusion. They are, however, different. An information source is assigned to as a medium in which information is stored during a communication. Information channel, on the other hand, is defined as a means by which information is transmitted from the information source to the information receiver (Agarwal, 2011; Stock and Mechtild, 2013). For example, the information channels can be face-to-face, phone, emails and so alike. (Lee et al., 2015) In this study, the research examines based on where the informant seeker approaches for information, instead of how the information is sought, hereby, it clearly specifies information source selection.

According to Kaye (1995), information sources shall be categorized by format, status and location:

Format:

- Oral vs. Documentary
- Textual vs. Audio-visual/multimedia
- Paper-based vs. Electronic.

Status:

- [Inter]Personal vs. Impersonal
- Formal vs. Personal
- Published/open vs Unpublished/confidential/secret

Location:

- Internal vs. External

Kayne (1995) clarified information sources into formal information sources and informal information sources. The formal information sources are constituted in a formal, authorized or legal manners and in forms of impersonal sources such as governmental website, law books. While informal sources do not have such a basis and are often [inter]personal. Informal information involves oral interaction such as conversation through telephone calls, letters, e-mail, or at meeting and conferences (Willson 1999, cited by Ahmat and Kamarudin, 2014). For example, Kaye (1995) discussed

that a piece of information, when given orally off record, is considered as informal information, but if it is written down stating the official position or decision, such as a paper with signature from authorized person, or a conversation officially recorded into the system, would be formal information. Additionally, Huvila (2013) argued that formal information sources provide information recorded by an information agent that has no direct social contact with users such as documents, literature, and data.

On the other hand, Krikelas (1983) classified information sources into two main preference: internal and external. He repeated the importance of the nature of concerns and individual awareness to predict the user's choice of an information source. The internal sources include information sources like personal experiences, memory or personal files. He also mentioned that the internal sources in some cases refer to one's observation his/her surroundings. Meanwhile, the external sources are the outside sources from either interpersonal contact which is described as a direct method for seeking information or recorded materials, such as books, journals, recorded documents, etc.

Additionally, information sources shall stay in the form of [inter]personal or impersonal. The [inter]personal or relational signifies that information is carried by a human, such as colleagues, friends, family members, supervisors, consultants, organizational internal and external experts and the like. While impersonal or non-relational information sources imply the information is collected from the non-human carrier. They are, but not limited to, documents, manuals, journals, books, electronics repositories, digital libraries, search engines, etc. (Agarwal, 2011). Based on Stock and Mechtild (2013), the [inter]personal sources is essential because information seeking behavior is a learning process that both people learn together.

### **2.3.2. Information sources - The case of Vietnamese Immigrants in Finland**

In regard to entrepreneurs' source selection, Mersha et al. (2010) suggested that entrepreneurs who are opportunity-driven will be more at ease to navigate the bureaucracy compared to those who are pushed by the necessity. Omondi (2016) and Nguyen (2018) explored that many immigrant entrepreneurs in Finland seek for administrative information from startup support organizations such as Potkuri. Nguyen (2018) revealed that startup/enterprise agencies in Finland are one of the most common sources for Vietnamese immigrants to approach information. Meanwhile, Omondi (2016) argued that apart from people who were confident and successfully attain useful information through those organizations, there were entrepreneurs who are partially satisfied and a few of the respondents did not even know where to get information.

Additionally to the findings mentioned above, Trinh (2013) indicated that though in the survey, lack of support is the least challenging for Vietnamese business owners in Finland, the interviewees viewed that it shall be a significant hindrance for these ethnic entrepreneurs as they reported remarkably limited access to information in Finland. The respondents showed that they know very little about the institutions that provide support to the entrepreneurs. Most of them stated that they did not seek help from the government. Instead, they preferred to rely majorly on their personal experiences and other immigrants.

Some explained that there are many bureaucratic issues for them when reaching out to support. The language barrier is also repeatedly mentioned as a core problem for their passive attitude towards Finnish professional networks as one of the interviewees affirmed that he is unconfident to communicate in neither Finnish nor English, and he had an arduous to understand the materials which are only available in Finnish, English, Russian and Swedish. In addition, Nguyen (2018) reported a case of Vietnamese immigrant entrepreneurs to prefer collecting information from family members or friends who have experience in the field rather than governmental assistance.

### 2.3.3 Information source selection

Information source selection is an important part of information seeking behavior. Over the past decades, the study of information source preference has been an interesting topic for researchers to understand the information seeking behaviors of the users. This understanding shall contribute to developing information literacy education and provision of information services to increase the efficiency of human information behavior. Efficient access to relevant information resources is a key factor necessary for people to meet their information needs and finish their tasks.

Krikelas (1983) establishes an order of preference for external sources that people often come first to ask information from people whom they know or believe to have knowledge on the issues regardless the risk that the person might not have accurate information. In case this does not work, they will find people who are recommended by others that might hold the information. They only use the indirect recorded sources when their information search process completely fails with direct interpersonal contact. It is critical that the model reflects the internal information sources, which are personal files, memory, and observation. People often review their experience and knowledge to find a solution. For example, the consumers search the brand names in their memory when they need to buy a product (sources); or when people face trouble, they also go through their memory to search for similar cases then use them to analyze the situation and stimuli the possible solution. In addition, the employees when they enter the new workplace, they also observe how their colleagues behave to adapt to the environment. When they are not successful with the internal sources, they approach the solutions through external sources.

Case (2012) argues the weakness of Krikelas' model related to external sources. Due to the development of technology, the [inter]personal sources are no longer exist only in the form of face-to-face conversations as people can voice call or video call or email each other for information. On the other hand, the literature can also be a video format where there exists person-to-people or people-to-people communication.

The Savolainen model (1995), on the other hand, explained affective aspects of the source selection. While the Krikelas' model mentions the possibility that people prefer to use the interpersonal contact as their primary source, the Savolainen's model argues that it depends on many factors, such as the valuation or attitude towards the problem, social capital, material capital, cultural and cognitive capital, and the current state of life. For example, Nicholas et al. (2000) found out that lack of access and a shortage of time, as well as fear of information overload and suspicion of the information quality, are factors that prevent the journalists from seeking information on the Internet. Additionally, in a different context, when seeking health information, both doctors and clients

are increasingly using online sources due to its accessibility, thus saving cost timely and financially. However, when facing the barriers such as the Internet is too slow, or the cost of access to the Internet is high or the power shortage, the users will then have to use other offline information sources. (Ajuwon, 2015).

### **2.3.4 Influential factors on information source selection**

#### **a. Socio-cognitive approach**

The social and cognitive approaches are often used to study human information behaviors. Different from the user-center approach, the socio-cognitive approach emphasizes on the context, situation in which the information is generated, processed and organized. This approach considers the method which an individual acquires and develops his/her knowledge structures while looking into the social environment (cultural, political, social and economic environment) in which the person performs his/her information behavior. Furthermore, the approach takes into account the user's past experiences and knowledge which influence reinforcements, expectations, tendencies, thus, to predict the users' tendency in information seeking behaviors, or information source preferences. (Afzal and Thompson, 2011; Fisher et al. 2006)

With the central is the information seekers him/herself within the informant context, the cognitive frameworks explain the personal thoughts and emotions when he/she faces an information need within different situations. According to Bandura (1989), the cognitive approach will partially decide "*what environmental events will be observed, what meaning will be conferred on them, whether they leave any lasting effects, what emotional impact and motivating power they will have, and how the information they convey will be organized for future use*". In other words, the cognitive approach concerns with how an individual brain structures the information and build the knowledge structure for proficient problem solving (Pettigrew, Fidel, & Bruce, 2001). To illustrate, the cognitive view addresses schemas which refer to a mental concept that shows how an individual organizes organizes different information and the relationships between them, thus to determine what he/she should expect from different experiences and situations. (Tse et al., 2007; Fiske and Taylor, 1991).

In Krikelas' model, he clarified that information seekers do not just use the information sources or the information immediately when they reach them, but also store them in their personal files or memory for their future use. This helps to build up a personal cognitive view related to a certain areas, thus grants the person a quick reference and increase the efficiency in problem-solving for the issues related to that area in the future. Savolainen (1995) additionally discussed about the concept of habitus as how an individual develop his/her dispositions to act, interpret experiences



and think in certain ways based on his/her childhood, continuous education/training and the social environment (Al-Suqri et al., 2015). Case and Given (2016) also argues that the habitus developed by Savolainen can also capture routine choices of a variety of actions and information behaviors. Futhermore, Kecskes and Zhang (2009) showed that cognitive approach refers to the storage of knowledge as an active feature for the level of familiarity, frequency and conventionality in solving a problem, as well as the way a person deals with the attention of communication in a specific situation, facilitating or hindering the expression of the next intention and achievement of the communication effect.

Within the socio-cognitive approach, social factors are considered to take more influential/supportive role in the development of cognitive view (Bandura, 1989). The social approach covers more immediate factors that occurring at a specific time when information seeking behavior occurs. It refers to external factors' involvement in the information seeking behaviors, such as the context where the behavior takes place, the interpersonal relationship between the informant receivers and senders (Pettigrew, Fidel, & Bruce, 2001), cues to credibility (Karlova and Fisher, 2012). Pettigrew et al. (2001) discussed that despite of the unsefulness, information seekers shall ignore a piece of information or an informations sources because of high social and other costs. Later, Haase and Mário (2011) also pointed out that small and medium firms often shall not have the access to all available information sources due their limited human and other capital resources like time and financial budget. The interpersonal relationship between the information senders and receivers additionally strongly influence the communication for example in terms of the language production and comprehension (Fussell and Kreuz, 1998), the attitude people perceiving the information (Smith et al., 2015). Regarding the affective factors like emotion, feeling, mood, attitudes and affective style, the affective factors can involve in the preferences, intention and attention towards different choices and action during the time that the information seeking behaviors process (Savolainen, 2015, Kuhlthau's model, Case, 2012; Pettigrew, Fidel, & Bruce, 2001). Fiske and Taylor (1991) also contributes that the affective factors, which link to direct experience, will remarkably influence the shape of perception and attitude a person have towards a certain issue and potentially drive their future actions regardingly.

The social and cognitive factors are working in a harmony to help an individual satisfy their need and overcomes challenges in life (Karlova and Fisher, 2012; Pettigrew et al., 2001; Bandura, 1989). When social approach provides the context for a person to act, the cognitive approach guides the person choices and behaviors. According to Fiske and Taylor (1991), in social situation, people often implicitly wonder questions to analyze the situations, the costs and benefits, valuate the alternative choices, predict the potential outcomes for both success and failure, as well as the

solution for it. Social intelligence, which is developed through self-regulations based on past experiences and knowledge, is used to decide how they will act accordingly. It also concerns the affective factors as it influences on how a person act upon positive and negative events and feelings during the information seeking process (Savolainen, 2016; Kuhlthau, 1991), and their future attitude as Fussell and Kreuz (1998) pointed out that people who directly involved in an event show stronger and more consistent attitude, which affect their intension and future behavior relating to that context. Moreover, Pettigrew et al. (2001) mentioned the normative bahviors which refer to the influence of social norms, social types, and worldwide and their impacts on how a person may or may not treat the received information.

### **b. Social norms**

People often belong to at least one social group. A social group is two or more people who have common and socially meaningful attributes (gender, religion, professions, culture, background, nationality, etc.). For example, students, job-seekers, workers, are groups, or people who share similarities in interests, hobbies, such as feminist, environmental activists, football fans, or those who share personal, long-lasting relationships like family or a group of friends. People are often influenced by other members in a group in the way they think, feel and behave. In other words, individual acts upon what other people accept and expect. They as well observe and follow how others behave (Smith et al., 2015; Perkins, 2006). Social norms are collective behaviors that are accepted by a social group and an individual perception of a specific group of people's behaviors (Lapinski and Rimal, 2005). Social norms refer to behavioral norms and attitudinal norms. Behavioral norms, known as descriptive norms are what most people in a group behave and attitudinal norms, known as injunctive norms reflect the behaviors that they believe should be done. According to Bicchieri (2006) and Chatman (2000) (cited by Savolainen, 2016), social norms are considered as a criterion for human selection activities.

People follow social norms because of various motivations. Some conform to the social norms so they can belong and maintain their role in the social group. Many also adopt the social norms to show their identification together with the group. They believe when people share the same conducts and views with them, it proves that they are right. Thus, conformity increases self-confidence. Social norms are also enforced through a reward system. People who conduct them are rewarded; people who do not are punished. Beersma & Van Kleef (2012) pointed out that people are more likely to gossip about other group members who are violating the social norms of the group. Meanwhile, those who fail to get accustomed to social norms often feel isolated (Murgatroyd and Aris, 2017). (Smith et al., 2015)

According to Smith et al. (2015), a norm starts to have an impact on individual behaviors only when people start to notice it. An activated norm in one situation can be accessible in other situations by different means: direct reminder, environment or groups. Direct reminder deliver a direct signal or message to notify people about the norms, such as a sign in the hospital, “Take a number”, or non-plagiarism agreement for students. Cues in the surrounding environment also activate norms. For example, the physical and symbolic cues in the environment that exposes to tobacco products or and use, like the tobacco litters, point-of-purchase for tobacco, or displays of tobacco advertisement, smoker on entertainment form norms about the perceived prevalence and acceptability of tobacco use that encourage people to smoke (Mead et al., 2014). Similarly, people whose workplace is digitalized, encompass to use technologies to complete their task and communicate at work (Wayne and Montealegre, 2016; Buchanan, Kelley and Hatch, 2016). The development of technology makes information more accessible through the Internet and digital platforms, which create a digital generation who often turn to Internet sources when they need information, such as online opinion for consumption decision (Constantinides and Holleschovsky, 2016; A Mir, 2014; Goldsmith and Horowitz, 2006), health information (Ramsay et al., 2017; Schon et al., 2015; Zhang, 2013), or students use Internet sources for academic work (Apuke and Iyendo, 2018; Yılmaz and Orhan, 2010; Marc, 2001; Kibirige and DePalo, 2000), and the increase of online platform for taxation simplification (OECD, 2018).

Furthermore, social groups are considered to be the most powerful and frequent activator of social norms (Smith et al., 2015). Human behaviors are collectively influenced by others around them, including those from proximal members (family, close friends), distal members (such as neighbors or classmates), and non-members (strangers) of the social network (Mead et al., 2014). Regarding this activator, the small world concept is rather related. This concept refers to when people belong to a community which is relatively closed to outsiders. Social norms often form the perception of members in the small world to determine the value of information, either to appreciate or dismiss it. They do not actively look for information outside their small world (Al-Suqri et al., 2015). Savolainen (2016) also argued that in the small world, people often prefer to rely on close ones like their caregivers, family members, and close friends to serve as proxy information seekers because of their high trust for them; while stay skeptical to information sources coming from outside the group, because of their distrust and frequently fear of using that source will cause them and their group’ damages, resulting in a risk of being expelled from the group.

Nikou et al. (2018) showed that social norms activated by the other peers and colleagues influence individuals’ intention to use technology for information seeking behavior. Social norms encourage young people to share information through online platforms (Michael et al., 2014; Uski and Lampinen, 2014). On the other hand, ability, and behavior of receiving and sharing information online

lead to the increase of information available online (Levin 2002). For Finnish society, more than 80 percent of the Finnish residents used the Internet in 2016 (Kohvakka and Melkas, 2016). Finnish people are relatively positive towards the digitalization process of administrative work (Statistic Finland, 2018) and they rank the top of digital countries in among Europe for their digital skills and Internet availability (Yle, 2018).

### **c. Source characteristics**

Many researchers have shown a substantial connection between the users' information source preference with the accessibility of a source and the source's quality. (Woudstra et al., 2016; Khansum, 2014; Kim and Sin, 2011; Angchun, 2011; Xie and Joo, 2010; Hertzum et al. 2002). According to Angchun (2011) accessibility has been developed to multidimensional approaches (Kyung-Sun and Sei-Ching, 2011; Bronstein, 2010). This factor relates to cost-benefit theory for the information seeking behavior. People tend to adopt an information source that requires the least effort and risk-taking from them (Case, 2012).

The accessibility refers to characteristics including the effort and time-saving [availability, convenience, comprehensiveness] psychological [easy to use, familiarity, understandability], and economical [free to access]. For example, students prefer to use Web sources because of its accessibility, which described as accessible, free and easy to use (Kim and Sin, 2011). Chen and Herson (1982) and Dervin (1983) (cited by Case, 2012) found that people prefer to use interpersonal information to printed information because the source is easier and readier to access. Managers in business organizations such as commercial banks solve their information needs by access to the most available source related to their needs (Popoola & Okiki, 2013).

In addition, Agarwal (2011) pointed out that regarding [inter]personal sources, the relationship between the information seeker and information sources is significant reflecting through multiple dimensions including social risks such as embarrassment, loss of face, revelation of incompetence or social benefit (e.g. relationship building, making an impression) and other factors such as willingness to share and level of closeness. Meanwhile, the seeker chooses an impersonal information source depending on their perspective towards the sources, including the ease of information extraction or comfort level in using the system, seekers' system knowledge such as familiarity/expertise with the information system and techniques. (Hertzum et al., 2002) also indicated trust as an essential factor in information source selection. The trustful behavior means that the trustee are aware that their outcomes depending on the trusted person's behaviors (Borum, 1973), expecting that the trusted person hold moral responsibility (Hertzum et al., 2002), as well, placing his vul-

narability at the trusted person’s hand. They judge the trustworthie of the sources based on asse-  
 sement, wherether the person have the required information and knowledge, the trust towards the  
 person that he/she will give all the information he/she knows, and finally the cofidence of under-  
 standability that the information seekers shall interpret accurately the messages. The level of in-  
 terpesonal communication varies depending on the level of trust among the participants (Borum,  
 2010; Pearce, 1973). People are more open to people who they trust as they are confident in pre-  
 dicting and expecting the person’s actions (Borum, 2010). Additionally, trust is built over time.  
 People lean more trust on others based on their past experiences, proofs and social closeness (Bo-  
 rum, 2010; Pearce, 1973). Thus, often people engage in building and maintaining the social net-  
 work as sources for getting advice and information (Hertzum et al., 2002).

On the other hand, the quality of an information source demonstrates through the relevance, relia-  
 bility, and credibility (Babalhavaeji and Farhadpoor, 2013) trustworthiness and authoritativeness  
 (Zhang, 2013). Bossé and Rogova (2010) divided information sources into two classes: subjective  
 and objective. Subjective information sources are interpersonal sources, such as experts, insight  
 specialists, journalists, leaders, etc. The sources often show perceptions, subjective convictions,  
 assumptions, and opinions for what an individual observes and learn. The quality of these sources  
 is judged through the level of expertise, reputation, objectivity and the intention determined by  
 honesty. Meanwhile, objective sources provide information in numerical forms, thus the quality  
 of the sources reflect through relevance, credibility, and reliability.

Characteristics	Examples of costs and benefits used in definitions/operationalizations of accessibility and quality
<b>Accessibility</b>	
Mental effort to extract and process information	<ul style="list-style-type: none"> <li>• the degree to which a person believes that using a particular system would be free of effort (Davis,1989);</li> <li>• the knowledge from him/her is easy to understand (Xu et al., 2006);</li> <li>• after contacting or locating the source, how easy it is to approach and obtain the desired information from that source (Martan &amp; Choo, 2002; O’Reilly, 1982; Culnan,1984; Gerstberger and Allen, 1968);</li> <li>• Available in the user’s own language (Bronstein, 2010)</li> <li>• how easy to read and use (Anderson et al., 2001);</li> <li>• the user has experienced it before...</li> </ul>

Characteristics	Examples of costs and benefits used in definitions/operationalizations of accessibility and quality
Effort and time-saving	<ul style="list-style-type: none"> <li>• how physically accessible to you (Kremer, 1980),</li> <li>• how readily available is information in the following sources (O'Reilly, 1982), can be obtained at a nearby location or source (Anderson et al., 2001);</li> <li>• his/her office is located close to mine (Xu et al., 2006);</li> <li>• Information should be captured as quickly as possible after the event or activity and must be available for the intended use within a reasonable time period (Taylor et al., 2008)</li> <li>• The source is widely available. The information cover board materials or materials that others might not cover (Xie and Joo, 2010);</li> <li>• convenient and quick way to access information (Bronstein, 2010; Kim and Sin, 2011);</li> <li>• Full text availability (Bronstein, 2010)</li> <li>• the information is available for immediate use and sources that require the least effort to access; the information is available to access 24 hours a day, 7 days a week (Okiki, 2013);</li> <li>• The source that people are familiar with and have successfully used it to satisfy their information needs; the information is free of cost to access...</li> <li>• information is complete, as well as of sufficient breadth and depth, for the task at hand (Mohammed, 2016);</li> </ul>
Social cost/risk	<ul style="list-style-type: none"> <li>• I would be nervous to ask him/her for task knowledge (Xu et al., 2006);</li> <li>• you would be very comfortable obtaining information from this source (Morrison &amp; Vancouver, 2000);</li> <li>• With some people you may not feel comfortable revealing your own lack of knowledge on a given topic. Alternatively, people you ask for information may make you feel excessively indebted to them. In light of such interpersonal risks and obligation, please indicate the extent to which you feel that seeking information or advice from this person is costly (Borgatti &amp; Cross, 2003)</li> <li>• Young people prefer using internet source to seek for health information due to stigma and embarrassment and their strong desire for autonomy as they should solve their problems by themselves (Barney et al., 2006; Jorm, 2000; Jorm et al., 2007; Stephens-Reicher, 2011; Wilson et al., 2011, cited by Kauer et al., 2014)</li> <li>• People refuse to ask their online health information with doctor because of fear of embarrassment, concerns that the doctor doesn't want to hear about it... (Silver, 2015)</li> </ul>
<b>Quality</b>	

Characteristics	Examples of costs and benefits used in definitions/operationalizations of accessibility and quality
Relevance	<ul style="list-style-type: none"> <li>• Sometimes the information we get may get right to the heart of the problem we are facing. Other times the information may not be very specific to our needs. In general, how relevant the information from the sources is (O'Reilly, 1982);</li> <li>• how much useful information the channel provides (Hardy, 1982);</li> <li>• how relevant is the information from each source, relevant information is information that is needed and useful with respect to the goals and activities of your organization (Marton &amp; Choo, 2002);</li> <li>• relevance reflects to how the information helps the seekers to solve the information need (Ikoja-Odongo and Mostert, 2006)</li> <li>• he/she has knowledge the potentially applicable to the task (Xu et al., 2006)</li> </ul>
Reliability/Credibility	<ul style="list-style-type: none"> <li>• Technical quality or reliability of information obtainable from a source (Gerstberger &amp; Allen, 1968);</li> <li>• At times we may be unsure whether to believe in the information we receive from a particular source because it may be unreliable (O'Reilly, 1982);</li> <li>• Information is reliable when it is authoritative and dependable. It is information that you personally trust (Marton &amp; Choo 2002);</li> <li>• he/she is an expert in the task (Xu et al., 2006);</li> <li>• The extent to which the seeker can rely on the source of the information and the information itself. Reliable information is dependable, trustworthy, unflinching, certain, authentic, genuine, reputable, consistency. (Pierce, 2008);</li> <li>• Credibility is the frequency, with which a process and model, or a human agent produce a correct answer. Reliability is related to quality of beliefs or plausibility assigned to this answer by a human agent or a model (Bossé and Rogova, 2010)</li> </ul>

**Table 2: Definitions and operationalizations of accessibility and quality in previous studies.  
(developed from Woudstra et al., 2012)**

### **III. MATERIAL AND METHOD**

This thesis attempts to achieve the following objectives within the immigrant entrepreneur's administrative work context:

- Identifying the information sources for administrative information
- Identifying how influential factors related to the selection for administrative information sources
- Exploring the barriers that immigrant entrepreneurs facing when accessing administrative information

In previous chapters, the importance of the research is discussed and the research gaps is established due to the shortage of empirical research in information source selection for immigrant entrepreneurs in Finland.

In this chapter, the writer will describe the methods employed for gathering and analyzing the data for empirical study on immigrant entrepreneurs' information source selection behaviors. It outlines the processed data collection and analysis. Thus, theories are clarified, executive directions are developed, and reliability and validity are profoundly considered and tested. Additionally, the preparation of research methodology concerns the selection of appropriate means and tools to successfully approach research objects and achieve the research goals with minimal expenditure on time, monetary and human capital.



### 3.1 Research approach

In this thesis, the qualitative method is used to approach the study case and investigate the research questions. Qualitative research is an exploratory research strategy to gain a deep understanding of the subject of the investigation from textual information. This strategy helps the researcher to learn human motivations, perceptions in the specific context of the social world and how those factors impact on behaviors. The qualitative research is pragmatic, interpretive that focuses on human practical experience (Denzin & Lincoln, 2005). Through methods such as participant observation or case studies, the research often provides a narrative, descriptive findings (Parkinson & Drislane, 2011).

Qualitative research mainly collects and deals with data in forms of text, images and sounds (Guest et al., 2013). According to Patton and Cochran (2002), qualitative method is suitable to study the different aspects of the participants, allow the researchers to analyze the meaning and process of a phenomenon. The qualitative approach is to advance in knowledge of a phenomenon, thus instead of pursuing general questions like “did it work?” or “what was the outcome?”, qualitative research delves into diverse angles including personal background, spatial factors in order to either discover or re-examine the phenomenon by answering “why” and “how” questions (Sargeant, 2012). Sutton and Austin (2015) also stated that unlike quantitative research which focuses to explore the number of people adopting a particular behaviors, qualitative research is used to interpret why and how such behavior happens. The method grants the researchers access to the consciousness and emotions of the human subjects, hence to develop an understanding of meaning that people attribute to their experience (Sutton and Austin, 2015).

There are three main reasons for employing a qualitative approach as the research methodology for this research. Firstly, one of the main research questions is to investigate how Vietnamese entrepreneur in Finland select his/her information source. The qualitative method is the most effective approach to investigate the motivation of a behavior. The qualitative data produces crucial information which can show the true meanings that individuals assign to events/actions/behaviors, and the complexity of their attitudes, behaviors, beliefs, opinions, emotions, relationships. Qualitative research generates a deeper understanding of the subject and meanings in the data. It is an effective method to study intangible factors and often applied in social sciences for studying behaviors, which is in this case the influential factors on information source selection of Vietnamese entrepreneurs in Finland. In addition, the focus of this thesis is to analyze the terms and their meaning, therefore, qualitative research is an appropriate choice because of its applicability. The author, thus, employs a phenomenological methodology and exploratory approach to learning Vietnamese entrepreneur experiences in administrative information access in Finland, to capture and

describe individuals' interpretation of their experience and delve more in-depth into those experiences, motivations and determine which possible barriers exist among Vietnamese entrepreneurs while seeking for administration information for their entrepreneurship in Finland. Moreover, the qualitative research gives the researcher flexibility to probe deeper into the participants' response through "why" and "how" questions. Open-ended questions used in qualitative research provide spaces for researcher to pursue deep understanding of social phenomena its specific contexts, while encourages the participants to open up and share their own stories with underlying values, emotions, belief, and assumption, which could bring up new issues and dimensions that might not even initially considered (Mohajan, 2018). The information from personal stories shall be clues to presumably complement the study of individuals' information seeking behavior generally and, in this case, specifically the choice of information sources. Qualitative method is chosen to give an insight descriptions and explanations of the behavior of this particular groups (Vietnamese immigrants) in particular situations (administrative work for entrepreneurship in Finland). Qualitative research allows the researcher to identify, explore and analyze how various factors influencing the user's intention and decision towards a behavior in the real-world contexts in which it occurs.

Qualitative research shall take different formats including interviews, observation and documentation. Researchers select the interview method to collect and analyze data based on the nature of research question and the research population. For this thesis, semi-structured interview is used. According to Gill et al. (2008), the interview is an effective method to explore the views, experience, beliefs, motivations, behavior of human participants. Interviews in qualitative research provides a framework in which practices and standards are recorded, achieved, challenged and reinforced (Oakley, 1998, cited by Jamshed, 2014). There are three main forms of research interview: unstructured interview, structured interview and semi-structured interview. Unstructured interview is considered as a informal, but controlled conversation. Despite that the interviewers have certain topics that they want to cover, questions are not planned ahead though but rather generated instantaneously during the interview. The interviewers often "go with the flow" and try to minimize their interference in order to encourage the participants to tell their own stories in their own words with prompting by the interviewer toward his/her interest. In contract, structured interview resembles questionnaires which is conducted with a list of predetermined questions with limited variation and limited scope for follow-up questions according to the interviewees' responses that ensure further elaboration. This type of interviews aims to reduce the impact of context effects.

For this study, semi-structured interview is employed as the fundamental method. Semi-structured interview is chosen because compared to the two types of interview mentioned above, semi-structured interview offers a great balance between the focus of a structured interviews and the flexibility of an open-ended interview which grants the interviewer chance to pursue more in-depth answers and follow up on points of interest (Adams, 2015). The semi-structured interviews are guided carefully by the interviewers. Interview questions with the chosen themes, subjects, sample sizes are often addressed and predetermined before the interview takes place. The interview is conducted on a basis of formal style in which questions and topics are covered during the conversation, usually, in a particular order (Saunders, Lewis, & Thornhill, 2009), thus gives a clear set of instructions for the interviewer and interviewees to follow. It is effective to use when the researchers already have knowledge about the research field. The list of questions is formed based on the literature review to ensure that the interview produces highly valid and reliable data that is firmly relevant to the thesis research objectives.

At the same time, the interview consists of all open-ended questions. While progressing the interview, the interviewer may depend on what the interviewees say or express in order to include or not the scheduled questions as well as create additional questions. The interview is designed as one-to-one discussions between researcher and respondents to elicit the respondents' inner and underlying ideas, opinions and emotion towards the specific research objectives (Adams, 2015; Alshenqeeti, 2010; Gil et al., 2008). It leads to the deep understanding of social phenomena where detailed insights are given from individual participants. The semi-structured interviews' success relies on the probes of the interviewer to get in-depth information on the topics of interest while maintaining interpersonal interactions and creating a comfortable environment to engage the respondents into the conversation. The nature of semi-structured interview matches the aim of an exploratory study researching on how the Vietnamese entrepreneurs select their information sources. This method is considered to be the most fitting choice for participants' spaces to talk about sensitive or complex issues as people often do not pay much attention on why and how they select their information sources. An in-depth discussion with the Vietnamese entrepreneurs about their motivations and perceptions towards different sources for administrative information as well as their possible difficulties they are currently facing, is to help understand both influential factors and disadvantages of administrative information sources.

## 3.2 Data Collection

### 3.2.1 Selection of Informants

As discussed above, the qualitative interview method is employed to research the information source selection of Vietnamese entrepreneurs in Finland. The questions were open-ended to give the interviewees freedom to express their stories in-depth and avoid simple “yes” and “no” answers. The interviewer initiatively asked the same questions from all participants with the same questions. Additionally, due to the nature of semi-structured interview, the researcher rearranged the order of the interview questions or modified the way of addressing the questions as well as developed new questions to follow the interesting points. To begin, the researcher created an operationalization which consists of a set of themes, questions and issues related to the research objectives (Appendix 1). The semi-structured interview themes helped the researcher to investigate the information source selection behavior of each entrepreneur in the context of administrative work. The concentration of the interviews was on why the interviewees select an information source over others. The questions for this thesis were formed based on the theoretical review, hence to collect as much relevant and valid relevance data as possible. Questions “how” and “why” were often used to give the respondents flexibility in telling their experiences. The questions serves to be open-ended, neutral, sensitive and easy to understand for the participants. In total, there are 30 questions in Question Guide (Appendix 2) covering all research questions of this thesis following five main areas:

- Personal information
- Administrative work
- Information sources for administrative work
- Factors influencing their information source selection
- Challenges involved in accessing the information sources

The researcher selected interviewees with specific set requirements, rather than due to convenience or simplicity of access in order to warrant the reliability and relevance of the result. For this thesis, the interview candidates were chosen based on the following requirements:

- The participants are Vietnamese immigrants in Finland.
- They are owning or co-owning a business in Finland.

- The participants are directly responsible for either conducting or supervising the administrative tasks, which require them to seek for administrative information for their business in Finland.

Originally, the researcher approached ten Vietnamese entrepreneurs in Finland to ask for their participations in the interview. Eight of them responded in time, but two amongst that did not match the requirement of the research since they do not have any knowledge or experience with administrative work. Therefore at the end, the thesis only include six interviewees. All participants are Vietnamese entrepreneurs in Finland. They are all either directly responsible for the administrative task at their business or the main supervisor for the task. Thus, it ensures their capacity in building up the understanding as well as broadening point of view for the research area. After receiving their acceptance, the researcher sent a brief background description of the research as well as the general questions to reveal the topic and purpose of the interview clearly, thus help the respondents be familiar with the questions, gain self-confidence, enrich their knowledge, information and be ready for the most effective responses. This is to prevent the interviewees being unprepared that they do not know what to say or what they say are off from the topic with irrelevant information.

### **3.2.2 Conducting the interviews**

All interviews were conducted as face-to-face conversation. Apart from accurate screening which avoid the participants to provide false information such as gender, race, or age, the face-to-face interview significantly allowed the researcher to observe and capture verbal and nonverbal cues which indicate the emotions or attitude of the respondents towards the questions, including the level of comfort and confidence. Moreover, it helped the researcher to maintain the focus of the participants in order to complete the interview.

The interview took place either at the interviewees' working place or in a meeting room in co-working spaces. The interviews were conducted in Vietnamese or English or a combination of both languages depending on the interviewees' preferences. Before starting, the researcher explained the objectives and relevant concepts and allowed for the interviewees to ask questions. This guided the interviewees into the research topic and ensure that the interviewees were not confused with the structure or any themes and terms used in the interview.

The interviewer asked each interviewee the same set of questions ranging from the background of the interviewee, their options and usage of different information sources for administrative work, the motivation behind their choice of information sources, as well as their challenges in information access. The closed and specific questions were mostly asked to obtain accurate and relevant

information to clarify the influential factors on the participants' choice of information sources and their challenges in accessing the information sources. The researcher also took notes if necessary.

Moreover, the researcher applied probing questions to offer freedom for the respondents thus broaden the conversation, share their background story, thoughts, and attitudes. As the questions were asked, the respondents gave their appropriate answers at his/her own pace. In addition, since the writer also has practical experience in the administrative task, she also shared a few of her own experiences in order to "break the ice", reduce feelings of embarrassment while increase the friendliness, comfortability and the degree of openness for the interviews. Personal experiences also supported her to evoke forgotten experiences of the respondents.

All the interviews were audio-taped with permission from the respondents and later transcribed verbatim to improve the data validity and for reference purposes later during data analysis. Additionally, the participants were meticulously informed what, where and how their data will be used and who can get access to it. In order to protect their identity, personal information like name, business information will not be mentioned in the thesis and the personal name of the interviewees will not be exposed but instead labelled under Alphabet order like Interviewee A, Interviewee B, etc. The length of an interview was approximately one and a half hours. In the table 3 below, a brief summary about the background information of the respondents is presented. This information will be used further to make possible comparison of the difference approach to information sources of the respondents and analysis of their information behaviors.

### 3.3 Data Analysis

Qualitative data analysis (QDA) is used to transfer the collectively qualitative data from the interview into a format that can interpret, understand, or integrate the investigating the people and situation related to research issues. As Flick (2013) remarked that QDA is a central step of a research as it serves as clarification and explanation of linguistic or visual materials in order to make statement about implicit and explicit dimensions of aims, characteristics and meanings presented in the materials. Through QDA, the writer combined all raw data, then analyzed it using research technique. The purpose of QDA is to produce final results for the research objectives from mass data thus to derive an explanation for a specific phenomenon. All interviews were recorded with necessary notes, therefore, the first step in QDA was to turn the tapes into written texts. The records were carefully and repeatedly listened to get familiar with the data. The writer also recontacted with the respondents in order to verify the transcribed information. The transcripts from each participant were reviewed several times to allow a holistic picture of each participant's experience emerged.

Inductive approach was employed to analyze qualitative data. The author analyzed data from interviews with six Vietnamese entrepreneurs in Finland who are dealing or responsible for administrative work. From these data, a set of recommendations for further research on information access for immigrant entrepreneurs in Finland were developed. The inductive method comprises of:

- condense raw textual data into a concise, summary format;
- establish clear links between the evaluation or research objectives and the summary findings derived from the raw data;
- develop a framework of the underlying structure of experiences or processes that are evident in the raw data

(Thomas, 2003)

The data was summarized into key points, and the common elements that emerged from the respondents' transcripts were underlined. The complexity of the data was reduced. Possible relationships with themes are also identified and formulated. Using a data coding method, the writer labelled on the collected information according to different themes based on the conceptual framework. To illustrate, all narratives relating to the reasons why they select an information source and those referencing information access barriers were noted. Important words and phases were highlighted. Data further was divided into different categories and required to be coherent to ensure a

well-structured, analytical framework to pursue QDA. Unnecessary or irrelevant data was filtered and removed. The answers from each particular respondent is considered a case. After analyzing all cases, the cross-case analysis is used to determine if there are any common themes shared by the participants for information source selection behaviors. Recognizing relationships among patterns and developing categories was made through matrix application to order information by themes (Creswell, 2013). The aim of this step is to provide results of the research that both general and professional readers could obtain the findings and be able to draw their own interpretations. The writer then reviewed findings from interview with the findings from literature thus draw a corresponding conclusions for the research.

### **3.4 Trustworthiness of the study**

Compared to quantitative research, which primary generate numerical data and hard facts through statistical, logical and mathematical technique, the qualitative research works with nonnumerical information and their phenomenological interpretation, which is inextricably engaging human senses and subjectivity (Foëx and Charlesworth, 2016; Leung, 2015; Anney, 2014). The qualitative research applies a subjective approach as the researcher is closely involved. The trustworthiness of qualitative research, hereby, is often criticized for positivists (Shenton, 2004; Phillimore and Goodson, 2004). Fortunately, there are many approaches to cover the risks, thus enhance and assure the trustworthy of the qualitative research. According to Given and Saumure (2012), the trustworthiness in qualitative method is considered as a central criteria which allow researchers to show the advantages of qualitative terms outside the parameters commonly used in quantitative research. The trustworthiness consists of four prior components: (a) credibility; (b) transferability; (c); dependability; and (d) confirmability (Loh, 2013; Bryman 2012; Veal, 2011; Morrow, 2005; and Guba, cited by Shenton, 2004).

#### **a. Credibility**

The credibility of qualitative research refers to the internal validity of the findings (Morrow, 2005) and truth-value (Moser and Korstjens, 2018). The credibility determines whether the research results represent legitimate information drawn from the participants' original data and is an accurate interpretation of the initial view of the participant (Graneheim & Lundman, 2004; Lincoln & Guba, 1985, cited by Moser and Korstjens, 2018 and Anney, 2014). According to Kihn and Ihantola (2015), credibility of research requires authors to show a degree of familiarity with the topic and have sufficient data to make statements, strong logical links between observations and categories, and materials so that readers can decide whether or not they agree with the claims. Credibility is an essential criteria in establishing trustworthiness to form a clear link between research findings



and the reality. Compared to the other three aspects of trustworthiness, credibility has the most strategy available to achieve it:

- Prolonged engagement with the participants get associated with the setting and context, test misinformation, build trust to get to know the data, thus attain rich data;
- Persistent observation in the field to identify and drive focus in detail on the characteristics and elements that most relevant to the problem or issue under study;
- Triangulation in which the researcher employ different data sources, investigators and methods of data collection, hereby ensure the research results to be robust, rich, comprehensive, and well-developed;
- Member check in which the data, interpretations, and conclusions are shared with the participants to clarify what their intentions were, correct errors, and provide additional information if necessary.

For this thesis, the writer recruited interviewees from both genders with different business field, educational background, entrepreneurial motivation to increase the diversity in perspective about the phenomenon. The diversity, hereby, help the researcher to analyze whether the differences in gender, educational background, business sector and entrepreneurial motivation have impact on the source selection. Moreover, all interviewees did not have any social associated relationship with the interviewer for example, friendship, or family member, or former colleagues. This helps the interviewer to be more independent from the interviewees. For example, it eliminates the risk that the participants tend to share similar perspectives as the interviewer because they belong to a social group; or the interviewer has unconsciously influenced the interviewees' perspectives during their social interaction; or the respondents might have just responded to the interview according to what the researcher wanted to hear. Furthermore the researcher has been in the field for more than one year so she has insight knowledge of how things work. This experience is useful to decrease the distortions of information and provides her a deeper understanding of participant's culture and contexts (Anney, 2014).

As mentioned above, the researcher provided background information and the research base to help the interviewees get familiar with the study concepts. The interviews were conducted by semi-structured method to give space for respondents to express and discuss their experiences and opinions forthrightly using their own words, phrases or sentences to respond. Each participant was interviewed at different time (ranging from 9 a.m to 5 p.m) of a day and on different day of a week (from Tuesday to Saturday). After the interview, the researcher often spent the rest of the day for

reviewing in order to improve the interview process, and possible probing questions. The interviewees were also encouraged to support their answers with examples. The follow-up questions were used to clarify what the respondents mean, explore their answer with more details, test their answers counterfactually, review all possible influences, as well as to dive into the feelings, thoughts and rationale the interviewees have. When the interviewees wander off the topic, the researcher also used follow questions to steer back after a digression. The researcher analyzed the data from the raw interview materials until a theory emerged to give a scope of the studied phenomenon. Persistent observation for the data also provided cognizance of participants' qualities and unusual characteristics. The interviewer also recontacted the participants to verify and clarify the interviewees' responses. Apart for avoiding misunderstanding or misinformation, further interaction with the context and participants also helped the interviewer to gain a greater understanding of the participants' view.

### **b. Transferability**

The transferability of the qualitative research refers the applicability of the research findings in other contexts and with different respondents (Kihn and Ihantola, 2015; Anney, 2014; Shenton, 2004). The research results are indicated for a specific population and contexts, it is then impossible to make generalization. In this case, transferability of the qualitative research allows the readers to reflect the research findings with their own experiences (Smith, 2017; Foëx and Charlesworth, 2016) or make a connection between the findings of the study with another study under similar theoretical, and the proximal similarity model, in which the generalizability of one study to another is determined based on similarities between the time, place, people and other social contexts (Leung, 2015; Shenton, 2004).

To serve this transferability feature, researchers often apply thick description to show the details of participants, the number of filed operatives, research method and nature of data collection, researcher-participants relationship, etc. to help the readers decide on how the findings may transfer (Foëx and Charlesworth, 2016; Morrow, 2005). Purposive sampling is also employed to address the transferability by driving concentration on the characteristics of the participating members that those characteristics are directly related to the research questions.

For this research, the author described scrupulously the data collection method as well as period and process of data collection in previous sections. A comprehensive summary for participants' background was also provided. Briefly, the thesis focuses on Vietnamese entrepreneurs in Finland and their information source selection behaviors for administrative tasks. Regarding the requirements for participants, this thesis only study those who are immigrants in Finland, currently run as

an owner or co-owner for a business in Finland, and most importantly they are directly responsible for either working on the administrative tasks or supervise the tasks, which require them to seek for administrative information on regular basis. The findings of this research, therefore shall be transferable to other groups of immigrants in Finland under the topic of immigrants, such as immigrant entrepreneurship, immigrant information seeking behaviors, as well as possibly contribute to make comparison between immigrant entrepreneurial activities in Finland with other countries in the world.

### **c. Dependability**

The dependability of qualitative research is the reliability of the findings at another time. It deals with the theoretical situation in which the study shall be repeated by other researchers with similar participants in a similar settings and still ensure the consistency and stability of the research findings and values (Foëx and Charlesworth, 2016; Shenton, 2004). In other words, the research serves dependability criteria once it is possible for other researchers to successfully replicate the study. This requires the author to provide sufficient information for the readers that they understand thoroughly the research approach and its effectiveness, thus enable them to follow, conduct their study and achieve similar results as the previous study concludes. Therefore, the dependability relates to the logic, traceability, and rigorous record of research process (Kihn and Ihantola, 2015). This research was conducted properly and every step of the research has been scrupulously and accurately explained in the previous sections. Moreover, the research supervisors take parts as help to review and examine the research process and data analysis, thus to ensure the dependability of the research. Foëx and Charlesworth (2016) also argued that it is potentially to prove the dependability of a research through its credibility feature.

#### **d. Confirmability**

Finally, confirmability criteria is the objectivity of the researcher while conducting the study. Confirmability refers to the level of confidence that the research findings and interpretations are derived precisely from the participants' narratives and words rather than potential researcher biases (Kihn and Ihantola, 2015). Confirmability is there to verify that the research results are shaped by participants instead of the researcher's potential bias or any personal motivations of the researcher. This involves researchers' movement towards neutrality to ensure that their personal opinion will not deflect what the research participants fit to a certain narrative. Confirmability also refers to the confirmation of other for the research results. This feature shall be achieved through audit trail and reflexivity. (Foëx and Charlesworth, 2016)

In this research, the writer carefully kept track on process of the data collection, data analysis and interpretation of the data. Essential notes were made during the data collection as well as data analysis and interpretation to provide a rationale for data coding. Before the interview was conducted, the researcher attempted to form a comfortable and trustful environment for the interviewees to ensure the openness of the discussions as well as provide the informants a clear understanding of the research topic. As discussed in the credibility section, the writer selected the informants outside her social network, thus to minimize her potential influence and bias on the respondents' answers. During the interview, the writer also avoided making any assumptions by using follow-up questions to validate the data from the informants. The interviewer also often repeated what the interviewees said in order to eliminate possible misunderstandings. In addition, the researcher paid attention not to interrupt and influence interviewees' answers. Direct quotations were carefully translated from Vietnamese to English. After an interview was conducted, the author spent the rest of the day to reflect on what happened in the research process and prevent the potential unnecessary interference of the researchers. The writer also checked up with the respondents to verify the information contributed to the research. Transcripts of the research also allow an external party to judge research results by studying the project site file.

## IV. FINDINGS

The purpose of this chapter is to show the empirical results conducted after the processes of data collection and analysis. This chapter discusses the information sources and information source selection behaviors of the Vietnamese entrepreneurs in Finland. First, the writer will present all information sources for administrative work that are available and used by the Vietnamese entrepreneurs in Finland are presented to address the question: "What are administrative information sources for Vietnamese entrepreneur in Finland?". Next, the chapter will end with a presentation of the possible challenges for Vietnamese immigrants to access information for their entrepreneurial administrative work in Finland, thus progresses the last objectives of the thesis "What are their barriers regarding information access?". Finally, the writer will describe how social norms, the characteristics of information sources, as well as social and cognitive approach influence information source selection decisions. This directly related to the second and third subquestion "How do social factors (social norms and socio-cognitive approach) influence Vietnamese entrepreneurs' information source selection?", and "How do source characteristics influence Vietnamese entrepreneurs' information source selection?".

The interviews are done with six participants in regards of information source selection for administrative work. The data analysis is based on the direct quotations from the interviewees' answers. The analysis also relies on expressions, and interactions the respondents expressed during the interviews. In general, all the respondents do not clearly perceive the concept of information seeking behaviors. Although they seek for information on daily basis, they do not really pay attention on how they actually act upon their information needs and information sources. Therefore, before the interview, the interviewer sent the Interview Guide (Appendix 1) to the participants. Additionally, on the interview day, the researcher gave a brief explanation for the theoretical background, went through the objectives of the research topic as well mentioned several examples to illustrate the concepts, thus to help the participants get familiar with the study, and retrieve their memory of experiences. The significance of this study is that it focuses on how Vietnamese entrepreneurs choose an information source for their administrative tasks, thus study the implicit dimensions of their information seeking behavior, particularly the behaviors towards information source.

## 4.1 Background of informants

In table 3 below, a summary of the respondents' background is presented regarding their gender, age, educational, entrepreneurial and immigrant background of each respondents. Most of the respondents have moved to Finland due to study purpose without any family, one respondent immigrate to Finland at her very young age for family reunion purpose, she is also the only one who have family in Finland. In average they have been in Finland for around 7 years and one have stayed here for almost 20 years, so all of them have had time to build and maintain their own network in Finland, including both Vietnamese and Finnish colleagues, partners, friends and acquaintances.

### Interviewee A:

- Year of birth: 1989
- Gender: male
- 2013 arrived in Finland for study purpose
- Education background: 2 Bachelors in Vietnam, 1 Bachelor in Finland
- Language: no Finnish skill
- Entrepreneurial experience: family opens business in Vietnam, he also had a small online business in Vietnam
- Opportunistic entrepreneur
- Business: Digital marketing service (2018)
- Company type: Sole trader

### Interviewee B:

- Year of birth: 1988
- Gender: female
- 2001 arrived in Finland for family reunion
- Language: Fluent in Finnish
- Education background: Vocational degree in Hairdresser
- Entrepreneurial experience: no experience
- Necessity entrepreneur
- Business: Hairdresser (2012)
- Company type: Sole trader

<p><b>Interviewee C:</b></p> <ul style="list-style-type: none"> <li>. Year of birth: 1992</li> <li>. Gender: female</li> <li>. 2010 arrived in Finland for study purpose</li> <li>. Language: B1/B2 Finnish - Most fluent in reading</li> <li>. Education background: Bachelor in Finland</li> <li>. Entrepreneurial experience: no experience</li> <li>. Opportunistic entrepreneur</li> <li>. Business: Restaurant (2015)</li> <li>. Company type: Oy</li> </ul>	<p><b>Interview D:</b></p> <ul style="list-style-type: none"> <li>. Year of birth: 1992</li> <li>. Gender: male</li> <li>. 2010 arrived in Finland for study purpose</li> <li>. Language: B2 Finnish - Most fluent in speaking, listening</li> <li>. Education background: Bachelor in Finland</li> <li>. Entrepreneurial experience: family opens business in Vietnam, he himself has started or managed several businesses in Vietnam. Experienced with administrative work when working as manager in Finnish franchising business.</li> <li>. Opportunistic entrepreneur</li> <li>. Business: Restaurant chain, Import and Export business (2015)</li> <li>. Company type: Oy</li> </ul>
<p><b>Interview E:</b></p> <ul style="list-style-type: none"> <li>. Year of birth: 1993</li> <li>. Gender: male</li> <li>. 2012 arrived in Finland for study purpose</li> <li>. Language: no Finnish</li> <li>. Education background: Bachelor in Finland</li> <li>. Entrepreneurial experience: family opens business in Vietnam, he himself has no experience</li> <li>. Necessity entrepreneur</li> <li>. Business: Design and Package Services (2015)</li> <li>. Company type: Sole trader</li> </ul>	<p><b>Interview F:</b></p> <ul style="list-style-type: none"> <li>. Year of birth: 1986</li> <li>. Gender: female</li> <li>. 2012 arrived in Finland for study purpose</li> <li>. Language: no Finnish</li> <li>. Education background: Bachelor Degree in the Netherlands</li> <li>. Entrepreneurial experience: no experience</li> <li>. Necessity entrepreneur</li> <li>. Business: Retailer (2015)</li> <li>. Company type: Oy</li> </ul>

**Table 3: Brief summary about background information of the respondents**

Their linguistic skills also vary. The participants who came to Finland as students have fluent English skills. In terms of Finnish, only three of them can use Finnish. Respondent C has achieved B1-B2 and is most fluent in reading, while respondent D has reached level B1 and totally comfortable with communicating in Finnish. Additionally, respondent B has lived and completed her compulsory education in Finland, so she is totally confident in Finnish and she does not possess good English skill nor find a need for it when working in Finland. The rest of the respondents have really basic Finnish skill which is not sufficient for them to use the language.

Four of the respondents received Bachelor Degree in Finland. Respondents D got her Bachelor Degree from the Netherlands and planned to continue her Master's Degree in Finland. Among them, respondent A also possesses two additional Bachelor Degree in Vietnam. Meanwhile, respondent B has degree as a hairdresser at Finnish vocational school.

Regards of entrepreneurial experience, the majority of them have no previous experience in entrepreneurship though their family might have a business in Finland. On the other hand, respondent A reported that he used to start and run a successful online business in Vietnam selling books. Respondent D also stated that he started one business in Vietnam with his friends and in Finland before starting his own business, he worked in several companies and especially he used to be a manager for a Finnish franchising business, which taught him a lot of useful skills, knowledge and important network that he has been applying later on for his entrepreneurship.



## 4.2 Administrative tasks

In regards of the tasks, the respondents mentioned three areas that they are mainly dealing with and in which they have information needs on a regular basis. There are tax regulations; employment regulations including but not limited to right to work, salary condition, social benefits, labor rights; licensing including but not limited to licensing for construction, hygiene in this case it is particularly necessary for candidate B, C, D who own restaurants and a hairdresser store. Tasks related to taxation causes the most stress to the participants as respondent B and C explained that they need to stay updated with every change in the system to meet all taxing deadlines because:

*“You want to do things right to avoid financial risk while building and protecting your business image”*. - Respondent C,

Furthermore, since most of them do not have Finnish citizenship or permanent residence permit, they need to seek for information related to migration law in order to get granted a permit to stay, open a business and work in Finland. They also add that the business registration is an important part of administrative work, though it happens only once, but very intensively at the start of the business or when the business owners change their company type, for example from private trader to limited liability company. The majority of them were total new with administrative work and they have just learned the work during their entrepreneur journey. Participant D, however, claimed that he is familiar with the administration due to his previous work as a manager in a Finnish franchising restaurant.

In general, the respondents think that administrative work in Finland is rather easy as respondent A stated

*“The administrative work in Finland is relatively easy because of its transparency in the administration system. Once you know what documents you need to prepare and where to submit those, then you just do it and wait shortly for the results.”*

Interviewee B also added,

*“Especially when you compared the administrative work in Finland with the work in Vietnam, it is then so much easy and accessible. If you want to open a business in Vietnam, it is really complicated and not transparent at all due to its bureaucracy. You might need to reapply your papers multiple times, then wait for a long time for it to process.”*

Furthermore, the respondents also emphasized the importance of the Finnish government’s continuous effort to improve, innovate and digitalize their administration system from year to year. Based on the answers, the digitalization for administrative process contributes with advantages for their work as respondent C affirmed that,

*“The new online system for administrative work is really nice. It is saving a lot of time and it is much clearer than before. For example, before it was people to people so sometimes they could forget something, or they speak a bit too much of something which make you misunderstand. But now, everything is clearly written online”.*

Furthermore, in regards of conventional system, respondent B gave a positive comment, *“I really enjoy the friendliness and helpfulness of the people who work at those startup-support organization. I was really lucky that when I went to Potkuri, an organization providing help for new entrepreneur in Turku, the man who served me was really nice that he helped me to fill all the necessary documents for business registration and guided me every next step. Also, usually when I have questions, I can email or call them, they are always really enthusiastic answering to my concerns.”*

On the other hand, since most of them are first-time entrepreneurs and have no earlier experience with the administrative work, it is a doing-while-learning task for them. Therefore, some of the respondents argued that they also find that the work is quite difficult as respondent E said,

*“The most challenging thing for me when doing administrative work is you don’t know exactly what they expect from me. For example, at the beginning of my startup, the most important problem to solve is what I need to do to make my company exist. After figuring that out, like getting the right forms to register, then things get quite easy.”*

Respondent B also said,

*“It was not easy when you are not familiar with it. This is my first time opening a business, so I have to learn everything by myself.”*

While respondent A also mentioned

*“I need to look for everything myself. I am not really familiar with the system, for example the social security requirements like the insurance for entrepreneurs or how-to claiming taxes.”*

Respondent C also expressed her problem with the administrative work in the following way,

*“There is not a full guide that totally suits for every business case, they are often just a general guide. Therefore, sometimes I am not sure what I need to do, and I don’t know what I am missing from the administrative work. I only get to know it when somebody who could be my friend, a customer or an acquaintance, accidentally tells or reminds me.”*

Dimensions	Status	Information Sources
Human sources	[Inter]personal sources	<ul style="list-style-type: none"> <li>• Governmental organizations’ help-desk</li> <li>• Experts and professionals from startup-support organizations (Potkuri, Yrittäjät, NewCoHelsinki)</li> <li>• Friends and Colleagues</li> <li>• Teachers, lecturers from educational institutions</li> <li>• Professional consultants (Bookkeeper, Lawyers, Bankers)</li> </ul>
Printed sources	Impersonal sources	<ul style="list-style-type: none"> <li>• Booklets</li> <li>• Brochures</li> <li>• Books and periodicals</li> </ul>
Online sources	Impersonal sources	<ul style="list-style-type: none"> <li>• Search engines</li> <li>• Governmental organizational website (Vero, PRH, Migri, etc.)</li> <li>• Websites of startup-support organizations</li> <li>• Wikipedia or online encyclopedia</li> <li>• Online brochures</li> </ul>
Social Media Community	[Inter]personal sources	<ul style="list-style-type: none"> <li>• Ethnic entrepreneur group on social media (Facebook, Instagram, LinkedIn, etc.)</li> <li>• Forums</li> </ul>

Table 4: Information sources of Vietnamese entrepreneur in Finland

## 4.3 Information sources for the Vietnamese entrepreneurs in Finland

### 4.3.1 Sources for administrative information

The interviewees told that there are many different information sources available for people who want to open a business. They can be in different forms from public sectors offered by government to professional sectors offered by private companies like law firms, consultancy companies, or private sectors like friends, colleagues or from institutions like schools and university. Most of the important information which explains the process of opening or information relating to taxes and legislations are accessible online in English. This is an advantage for immigrants when the information is really open for everyone. Respondent F emphasized that

*“I can find information about business registration, funding, tax, startup visa, networking opportunities - everything is available online and in English.”*

Through their networks such as friends, colleagues, or from institutions like schools, they learnt about a wide range of sources for administrative information. In table 4, various sources are listed that the respondents are aware of for their administrative tasks. The information sources are also categorized based on their impersonal or interpersonal, dimensions such as human sources, printed sources, online sources, mass media or social community (Kaye, 1995; Krikelas, 1983).

Moreover, the information sources can also be divided into formal or informal sources. To illustrate, the information which comes from the governments, especially the written information from official government websites, or brochures provided by the governmental organizations, is considered as official information sources (Kaye, 1995). Furthermore, the information from the professional consultants who are experts in the specific field, such as bookkeepers, lawyers or bankers shall also be taken into the official information source group (Huvila, 2013). On the other hand, network like friends, family or colleagues, or social media community, wikipedia is rather informal information sources. Even teachers, lecturers at educational institutions are experienced as relatively unofficial information sources because

*“Most of the teachers and lecturers often are not entrepreneurs themselves, that is why they don't really know exactly or frequently update with that kind of information. So, we can only take it as advices”* - Respondent D explained.

#### 4.3.2 Preferences towards administrative information sources

Regarding the preferences for administrative information sources, all of the respondents described that at the beginning, they often neglect the recommendations of the sources, and started to seek and in some cases confirm the information sources through **Google**. From the search results offered by Google, they will then select the suitable sources. As the interviewee A illustrated his information seeking habit,

*“Though I am aware that there are many sources available for administrative information, such as the startup support organizations, I always start to seek information online before approaching to those”*

Interviewee B and E also highlighted that Google is not just a tool, but rather works as a “guide” that show them to how to reach appropriate information sources. Interviewee F also illustrated the importance of Google for her seeking information activity,

*“When I need the information, let’s say for the registration process. I really have no idea where to start, you know, where I should go first to get the information. Then I just use Google, typing there something like “How to open a business in Finland” and it shows me multiple results which is directly relevant to answer my question. In my case, I found a really useful online brochure that includes all steps of business registration. I also found the website for online business registration through Google search.”*

Respondent B additionally gave another example with the taxing information when she just typed some key word of the problem like “VAT in Finland” or “Prepayment Registration”, Google will direct her to the Vero website as the first result, *“It is really convenient”*, she expressed.

From Google, all participants reported that **official governmental websites** like Vero, PRH, Migri, TE, etc. are their most preferable sources due to its accessibility and quality. However, interviewee E also added that in cases when he already knows what kind of information he needs and who would provide the information, he will go directly to meet in person or call to their office and ask for the information.

*“For example, once I need some information for my taxing matters, I called directly to them and ask because I know the information on their website is not clear enough. So, I made a call, fill in the form, and submit it.”*

**Help-desks** provided by the government are also recommended sources for the administrative information. The participants confirmed that they often approach the Help-desk after finishing their online information searching activities and still have questions concerning the task. Interviewee D emphasized the importance of the public sector for his administrative information by addressing that

*“The first thing come to my mind is public sector because it is free and offered by the government... The good things when you use public sector is that it is informed by the government, so it represents the laws and ensure 100 percent of correctness.”*

Additionally, other respondents also showed their desire for using the help-desk especially regards of face-to-face conversations. They explained that when it is easier and faster to solve the problem when they can communicate directly with the governmental representative about their issues. Participant D gave a clear illustration for this,

*“When I have a face-to-face conversation with someone from the Yrittäjät office, we can show them how the differences between immigration law and business law. There is a certain difference when you apply for business as a Finnish and immigrants. So, when you share this information, the personnel there will connect that information with the information he always has. Together we can bring up a good solution to address the problem. It is really difficult to do it for example through email. It is gonna take more time in order to make it happen. Also, the person who handle you online, perhaps he has to work on something else or handle 10 people at the same time, so they can't concentrate on your case only. That is the disadvantage for the customers side.”*

Furthermore, the interviewee D also declared his preference towards the **lawyers**, especially for the public lawyer:

*“The lawyer will execute the decision making from me and for me. In that way we make sure that every step we are doing is righteous and lawfully. It will save you a lot of money and effort for the future especially when your company gets bigger and you make some mistake at the beginning and you need to correct it...*

*Because, you know, when you do it by yourself there will be some misunderstanding, some mistake that you make from the beginning, but lawyer can save you from that... They also give you lots of advices regarding the paper work, tax system and so on.”*

The reason for his preference towards the public lawyer over the private one is demonstrated that

*“They are qualified by the government. They are working for the government, so they will do their best to benefit both the government and the customers, so they find a mutual voice and avoid any possible conflicts which is essential in this case when we want to do good for us but also actively collaborate with the government.”*

Regarding the **institutions** like universities or schools, all of the interviewees answered that they actually first learnt about the entrepreneurship from the institutions. The participants who graduated from the university said that they took courses about entrepreneurship from the university, however they often obtained the general knowledge from the courses. Only interviewee B claimed that she has received help and guidance for administrative work from her vocational school when she studied her profession as a hairdresser,

*“At vocational school, they offer a detailed guidance on how to open a business to prepare for us after the graduation. It is really practical. When I opened my business, my teacher also helped me through the process of business registration.”*

Other **entrepreneurial organizations** like Potkuri in Turku or NewCoHelsinki in Helsinki also got mentioned by several participants. However, only participant B admitted that she seeks and received help from them for her administrative work. Participant F complained that she did seek help from those organizations but failed to get the support she expected so she refused to go there again. Other participants revealed that they did not have time to seek for information from those organizations.

Moreover, when it comes to taxation, four out of six interviewees said that they are fully dependent on the **accountant and bookkeepers** as interviewee B said that

*“I am really lucky to have my accountant. After years of working together, I know her enough that I fully trust her. She has done an amazing job. I actually leave all administrative work related to taxation to her. Whenever I have any concerns about tax, I always come to ask her first. She always gives me satisfied answers.”*

Interviewee E also described his bookkeepers as an important partner,

*“He is responsible for all taxing matters. He reminds me when I need to submit the papers or when the deadlines are approaching.”*

While respondent F also made positive comments on her accountant work and expressed the trust for this information source,

*“I always checked the information I read online or heard with my accountants. She gives me advices and warns me what are right and wrong things to do. She also updates me frequently with the new changes in the system or the deadline for my tax work. I think it is extremely important that you have a good accountant for your business who is responsible and possesses an excellent expertise for her job.”*

The two respondents who stated that they did not count on the accountants for taxing matters also reported that they have had unqualified bookkeepers before and are actually planning to use the online system for their accounting work.

In terms of network or private sectors like friends, colleagues, acquaintances, half of the interviewees avoid using this kind of sources, while half of them would use it to clarify the information. Interviewee D described characteristics of this information source *“The information from the private is not always correct or lawfully.”*

Additionally, interviewee F pointed out that



*“Administrative works relate to the lawfulness of the business, so you don’t want to make any mistake when it comes to this. So, you need to be extra careful with the information you collect and follow. The information from you friends are mostly word of mouth without any proof for it. It is often like I heard this, and I saw that”*

Interviewee C also added a comment to this area,

*“Often when a friend tells me some information and I ask her where she read it from, then she could not tell me where exactly. It is often that she might have heard it from some random person in her network or read it somewhere online and such.”*

On the other hand, other respondents (A, and E) also presented that they would seek information from private sources especially when they know the person well whom they are asking the information from. For E, personal contact is actually one of the most preferable sources. To illustrate it, the interviewee E stated that

*“When I have already read something online or consulted the public sector, but still could not solve my problem, then I will go and ask a person in my network who I know that have the relevant expertise or experience. For example, my friends who are also entrepreneurs and I know that they used to have the same problem as I do.”*

Respondent F clarified that she could go with a source from her private network only if she could not find the relevant information online, or when she fails to understand thoroughly the information. However, she also underlined that

*“I actually have never done it for administrative information. First, I have not needed it. Second, I actually don’t know who is trustful and qualified enough for me to ask this kind of questions”*

In regards of **online community**, it is the least used source for administrative information. Four respondents said they never use it and respondent F think she could use it when she is totally desperate. Respondent A also shared that he would use the online community sources, such as the group for Vietnamese Entrepreneur on Facebook, though he has never had a need for that. Respondent C and E said that they occasionally check those discussions online but would never ask anything there on behalf of themselves or use the information extracted from there. The popular explanation from the participants for this is that they do not want to publish their matters online, especially the problems related to their business. In addition, everyone can reply to their questions, so they cannot control the quality of the sources. Participant F also discussed that

*“I don’t think you will find reliable answers through some online group. In some cases, people can even leave negative comments on your post or make unfair judgement on you and your business through your post on the Internet. However, I would try if I could not get the information from anywhere else, but definitely not use that to make any decision or action. I will check it again with the official sources...I will use a fake account or be anonymous that people can’t know who I am”*

Three interviewees mentioned **online brochure** as information sources, but only two of them (respondent A and F) actually used it. *“The online brochure is really useful. I read that first as it sums up lots of useful information for the business registration.”*, stated by Interviewee B.

Respondent E revealed that the reason why he has not used the online brochure is because the information and guidance provided in the brochure is rather too general. The respondents rarely brought up printed sources. Interviewee B and F said that they received a **printed booklet** when they went to get consultation from the entrepreneurial organizations while participant C also said that she saw the printed materials sometimes. However, none of them has ever actually used it.

## 4.4 Influential factors on information source selection

### 4.4.1. Social norms

For all interviewees, the “small world” concept does not influence their choice of information source. They consider themselves to act differently compared to the rest of their immigrant community when they do not perceive network as an important source for administrative information. According to the respondents, people in their community, in this case the Vietnamese immigrant community, seem to prefer using their private network to seek for information when they have an information need related to administrative tasks.

*“As I observe, people in my community seem to rely others in their network to ask for information. Sometimes I found those questions posted on a Facebook group for Vietnamese people that I am following” - cited from respondent F.*

Participant E also added *“People often ask around when they have some concerns then they come to the next step”*

Meanwhile interviewee A explained that *“I don’t belong to any Vietnamese or entrepreneur group, that is why I think I am not influenced.”*

Respondent D continued by describing the group of people who he thinks tend to use the mouth-to-mouth sources when seeking for information

*“They belong to a group of people who are foreigners, don’t have Finnish skills, or poorly reading and speaking Finnish. They also don’t have a big network in Finland and often have difficulty in integrating with the social system.”*

Interviewee B also left a comment on who she thinks often seek for the information from other people in the community

*“Often they are those who don’t have sufficient Finnish skills”, she further addressed “Few of them might be lack of digital skills so they don’t know how to seek for the information on the Internet, but this rely depends on individual level. Last time a friend called and asked for the administrative information. She already checked on the website but the information is not clear there.”*

The Finnish society, in general, on the other hand, strongly influences their choice of information source. Cues in the society (Mead et al., 2014), for example the articles discussing how great Finland is doing in the world to maintain stability, fairness, honesty in the society, etc. effectively hinder the Finnish people's respect towards the laws. This has consequently formed a firm perception among all participants that people in Finland strictly follow the laws, thus it is essential to only use the authoritative sources which provided by the government.

*“Finland is one of the most stable country in the world and I think it is thanks to the government policy and the attitude of Finnish people towards the legislations. They follow rules for even small thing in life like you rarely see a person crossing the street when it is red light in Finland. You can find it small thing but for me everything starts from small thing. This makes me even more respect to Finnish people and their disciplines.”*

Furthermore, all of the respondents are aware of how serious it is when they fail to follow the law. **Fear of punishment** is also an motivation for them to operate their business lawfully and only act according to official information (Smith et al., 2015)

*“I am a foreigner so I don't want to have any trouble with the law. The worst case is I can get expelled from the country with an unremovable and shameful remark.”*-Respondent A said.

Moreover, the respondents also presented their worries of being isolated from the society (Murgatroyd and Aris, 2017) or facing the disrespect and doubt (Beersma & Van Kleef, 2012) from the local because of their immigration background, as respondent B shared that,

*“It is really sad that some people here automatically think that business operated by immigrants always do illegal things”*

Therefore, she highlighted her motivation for seeking administrative information from the most official sources which considers trust from the customers and the society as a **reward** for the her act on the administrative work that,

*“I always use the information from sources provided by the government to ensure that I do everything correctly. I want to build my business as a trustful business that always pay taxes and fulfilled all other responsibilities required by the laws”*

People follow a set of behaviors because they want to **be a part of a social group** (Smith et al. 2015; Mead et al., 2014). The desire to be a part of the Finnish community and integration with the society is a great motivation source for the respondents. Their mutual aim is to build and protect

image of “a good resident”, gain trust and respect from Finnish citizens for not only themselves but also for the whole Vietnamese group and immigrant group in Finland.

*“I want my business to be recognized as a Finnish brand with high quality and transparency. That is why for the paper work, I am always extra careful with the information and the sources to make sure that my business operate according to the Finnish laws” - Respondent C.*

*“I believe if I follow the rule seriously, people will recognize me and my business for my effort. By doing this, I hope also to improve the image for immigrants particularly the Vietnamese immigrants in Finland” - Respondent F.*

Moreover, **digital sources** (like governmental website or online materials) also become their preferable sources when seeking for administrative information. Majority of them also agree that the digital trend in which people use search engine and online sources like Google- leads them to a habit of using Google as the primary source to seek for information. They all affirmed that most of Finnish people has good digital skills and the information is really accessible online in Finland.

*“In today life, you always think of searching through Google when you need some information” - Respondent A declared.*

In addition to that, interviewee F revealed

*“Finnish government is making a great effort to digitalize the administrative system. They have made almost all important information accessible in English on the websites. You can also do the administrative work using the online platform. This really make Finland and their entrepreneurial environment stand out in the world.”*

Moreover, the respondents acknowledged that the Internet has been most common source for seeking information, daily entertainment, communication and following the media. Due to the growth of Internet users and popularity of online information sources, many respondents considered that Finnish officers are making effort to adapt to the change in society. Therefore, nowadays, there are a lots of information and administrative work accessible through the Internet to replace printed or [inter]personal sources including online materials or online tax registration, business registration process, and customer support services through online platform or telephone. Five out of six respondents showed a positive attitude regarding the change towards online sources.

*“This makes thing much more easy and friendly compared to before - Respondent C.*

*“People at work and around me use phone, computer all the time, and everywhere like 24/7. If you need information, you can search it right a way.”*, Respondent B.

Only interviewee D disagreed that he prefers the old-style more, cause *“...you learn more through face-to-face communication...”*, however, he added that his colleague who is mainly responsible for the task is really happy with the online system, *“She said it is really time-efficient with the new system.”*

#### **4.4.2 Socio-Cognitive approach**

All interviewees claimed that **education** at school and university help them learn about the information seeking skills at school or university. This knowledge helps them to evaluate the characteristics of information sources, especially for the quality. Many respondents pointed out that the lessons from institutions encourage them to select more authoritative sources over the private network, or to use the official written sources of information over to words of mouth. However, most of the interviewees, the institutions only show them what kind of sources that could provide credible information.

*“At university they taught me how to know which source is reliable and which not. During the courses, the teachers actually gave me examples of which sources I could use as references for my assignment. So, I think finding the information for administrative work is somewhat the same. You should use information provided by the authorities.”* - Interviewee E said.

*“From my law course, I am aware that for work related with law, it is better to use the written information which you can refer back whenever you need it.”* - cited from the Respondent F.

Respondent D referred his previous job as where he learnt about the information sources

*“I never learn it from school, but rather from my previous work place as a chain manager for franchising. I actually had to do some professional training for that”*

Respondent B added,

*“I have never received any training or education on which source I should use. I just do it according to my experiences or knowledge which I gain from work or learn by myself.”*

Only respondent B reported active and quite comprehensive instructions for information sources from her vocational school. In her curriculum, there is a course related to entrepreneurship which prepares for the students the necessary skills as well as show them the process and requirement to start a business. She got to know the available sources for new entrepreneurs from there and they also taught her how to navigate the relevant sources.

*“Before learning the skills from my vocational school, I used to think that we can’t find accurate and reliable information on the Internet, so I would choose to go ask directly from the help-desk. But after the lessons, I know how to identify which one is reliable sources and which one is not, it makes me feel more confident using digital sources.”*

In addition, the person remarked that she still have to use Google in order to “*get the accurate information*”. As an example, she clarified

*“Sometimes I know where I should go for the information, but I am uncertain about the name of the sources, then I will type it on Google and it often corrects me, for example when I type something wrong and links me to the sources.”*

Furthermore three interviewees (B, C and F) affirmed that they form or **improve their information seeking process** after a period of working in the task, which makes it easier and quicker for them to navigate the source or information when they seek for information next time.

*“I get familiar with the sources, so I remember them and when I have the similar information need, I know where to seek information from.”* - Respondent B.

*“After you have been seeking for the same type of information for a while, it creates a habit for you in the way that next time when you face the problem again, you immediately know there are for example only two sources for you to check.... Or I know right a way whom I should ask for the information.”* - Respondent C.

*“For example, when I need information about tax, I just enter Vero website to search the information directly from there. Or in some cases, if I know a person who could give me relevant information about the matters, in my case, often it is my accountant, then I will call her straightaway to ask for it.”* - Participant F.

Additionally, most of them also explained why they always check the information by themselves before asking others, is to reduce the effort, time, and social cost/risk. From their experiences, it would be accessible for them to approach the information when they have a picture of the issues, thus to know precisely what they need.

*“I often read first the information online, so I can prepare what information I need when I ask my friends or go to the government office.”* - Respondent A cited while the respondent E also shared the same point of view,

*“For example, when you call to the governmental help desk, if you have no idea what exactly you are going to ask, it will take lots of time for them to answer you or for you to get in contact with the right person who is responsible for the matters.”* - Respondent B demonstrated.

Respondent D also added his perspective to the advancement of the information seeking process

*“After one or two year we will review our research process and update our information. We have to reconsider all kind of resources that we have because resources are limited, and we have to take the most out of them. So, we have to keep reviewing and developing our system or method to effectively collect the information.”*

Regarding social factors in terms of **personal relationship**, most of respondents claimed that they will evaluate the sources to decide whether to use the sources based on its reliability, which often refers to the expertise of the information provider and its accessibility which relates to the level of trust, closeness, they have the that person or the level of willingness and helpfulness of the information givers which intangibly connects to the social cost/risk that were mentioned above in connection to accessibility features.

*“I only ask information from those who I am certain that she/he has the sufficient qualification to answer my questions...I judged he/she is qualified based on his/her professions and experiences.”* - Respondent A emphasized

*“You do not always find the right person who are kind and helpful to give you the information, or they don't know well enough to give you advices.”* - Respondent B expressed her difficulty when using the personal relationship as an information source.

While respondent F also commented her opinion about trust, *“I consider the questions I have related to administrative work is quite sensitive that I am not comfortable to ask around... To be honest, the reason why I don't use this kind of sources is because unfortunately no one in my network that I know well enough like my family members, partner, or really close friends, is qualified enough to consult me those matters.”*



The information seeking process does not always happen smoothly and the information seekers might face frustration or uncomfortable feelings when approaching the sources. Regarding the impersonal source, inability to navigate the relevant information from the source is the most common disadvantage causing unpleasant experience for the interviewees.

Respondent C claimed that when she could not find the information to solve the problem from website after spending some time searching then she would “*take a break to relax and continue to use the source later*”. The rest of the respondents reported that they would reach the information through another sources, usually the [inter]personal sources. However, all of them would reuse the online sources, in this case the governmental websites, since there are not so many choices available for them. Moreover, disregarding satisfied or dissatisfied, they would still recommend this to others because of the quality and accessibility of the source.

On the other hand, respondents seem to treat the [inter]personal sources quite unevenly. For public sector like governmental/entrepreneurial help-desk services, five interviewees claimed that they will stop immediately using the sources if experiencing negative feelings and come back later with the hope for not seeing the same person again. They all agreed that the experience when working with the persons from the public sector is dependent individually, so it is different from case to case which is impossible to control or generalize.

*“If you are unlucky then you might meet an unfriendly person. Perhaps she could have some bad sleep last night, or she is sick, so she might show that she is annoyed with you. However, not everyone at the help desk is like that. Usually people are really nice and try to help you solve the problem.” - Interview B demonstrated*

Additionally, respondent C made a difference in her reaction against the unfavorable experience at the governmental or entrepreneurial help-desk. For obnoxious situation, she will return to the service later, while for the undesirable situation due to the personnels’ lack of knowledge, she will most likely change the source.

*“I often have a problem that I go there to ask, people are quite friendly and helpful, but unfortunately they don’t know the answer for my problem... In that case, then I will ask their reference on where I could find the information. I will also seek for alternative sources at home.”*

Only interviewee F refused to use the same particular source again due to the discomfort she experienced at the entrepreneurial help-desk,

*“At the time, I felt like the person was really actively opposing to my business plan and showing unfriendliness. So I just wanted to end the meeting quickly. I don’t feel really comfortable going there again”*

Nonetheless, she still confirmed that she is still excited to try similar types of sources, in this case other startup-support organizations.

Finally, respondent D also made a remarkable statement on how he perceives the public sector information sources, which significantly affect his preference towards this type of source

*“A lawyer, a network can serve you on behalf of many other things... For example, a lawyer work depends on how much you pay them from your pocket, a network may just care about making benefit for themselves. The public sector, on the other hand, is always meant for people. Well you can say they are working on behalf of the government. But in this case you want to cooperate with the government. So it becomes the most trusted information source.”*

Most interestingly, regardless the satisfaction or dissatisfaction, they will definitely recommend the sources provided by public sector to others because of the quality of the source as respondent D reiterated,

*“For administrative work, if you make a mistake (“even accidentally”, as quoted from participant C), you still need to pay for it. There is no other way to cope with it. That’s why I always advise my friend to take it seriously from the beginning and always use the authoritative information sources.”* He continued *“First is free. Second, is open for everybody. So, you feel free to recommend to your friend. On the other hand, public sources is the reliable sources that the government making for everybody..., but when you pick from your network and give it to someone, there is always a possibility that things can go wrong.”*

On the contrary, in regard to private network under the undesirable circumstances, four interviewees (B, C, D, and E) claimed that without any doubt, they will never ask help from the person again.

*“If the person showed that he or she don’t want to help then I don’t find any reason why I should ask them again in the future”* - respondent E contributed his attitude and this answer also reflects other respondents opinion regarding this.

Meanwhile, two (A and F) stated that they will avoid using the source in the future as

*“Perhaps due to some personal concerns, they couldn’t help you to answer your problem so I think it is also polite to not keep asking them.”* - participant F explained and she continued *“But in case she is the only person whom I can ask about my problem, then maybe I will try again in the future, really unlikely though.”*

In terms of recommendations, four of them (B, C, D, E) said that they would not recommend their personal network to others. For participant B, C and D, they do not recommend the sources mainly because of its credibility, while respondent E contributed with another point of view *“I don’t want to share the personal contact of my friends to others, cause I am afraid it will bother them”*.

Respondents A and F stated that they would share the contact depending on to whom and whose contact it is. They also take into account the relationship between themselves and the other parties as well as the possible relationship between the contact and the contact receiver.

Consultants for taxing and accounting services are the most mentioned services. As mentioned above, four of the respondents feel rather comfortable to discuss with their accountants or bookkeepers issues related to the taxation work and when they do not find the mutual voice with their consultant then they will change the services. Usually, if they are satisfied with the work of the consultant, all respondents admitted that they will stay with their consultants due to the familiarity, trust, and avoidance of spending unnecessary effort when they find no demand or reason for making changes.

*“I pay for the service for I expect to get the most from it”* as respondent C addressed her attitude towards the consultants. The interviewee B also contributed that *“I am willing to pay for more as long as I am happy with the service. I know I would get a lot more from just their work. In my case, the bookkeepers always update, remind and consult me with the taxing and accounting information”*. Respondent E further expressed *“After working together for a while, I know my accountant’s ability and himself as a person, so I feel quite trustful to discuss my business concern with him.”*

Other interviewees (C and D) also mentioned lawyers as another source of information that they find effective and safe to use. The price paid for this kind of consultants is expensive, so they will immediately request to change the lawyer if they are not happy with the result.

With regard to whether or not they will recommend the consultant sources to other people like their friends. Most of the respondents replied that it is depending on the level of closeness between them and the receivers. While participant B shared an unfavorable experience when she recommend her accountant to her friend. After using the service, her friend was unhappy because the

price was higher compared to her previous bookkeeper. So the friend refused to pay for the accountant. *“She (respondent B’s accountant) called me and cried that the person said she (respondent B’s friend) would not pay for her work. I feel so bad and guilty for causing that trouble for her.”* Interviewee B considered it as a damage for both her partnership with the accountant as well as the friendship with her friend.

#### **4.4.3. Source characteristics**

For administrative information, all interviewees care about the quality of the sources. Most of the respondent seem to appreciate both quality and the accessibility of the sources quite equally. They agreed that their preferences towards an information source, in this case the online governmental website, is because the source meets both quality and accessibility requirements.

*“I only use the information provided by the government.”* - Respondent C stated.

*“When I use the governmental websites, they afford my expectation for the quality as it is provided by the government and the accessibility as it is really to access”* - Respondent B.

The respondent C argued that her preference towards the characteristics of the task is dependent on the tasks.

*“If the need for information is urgent then I value the accessibility of the sources. But if it is a long-term project, then I value the quality of the sources.”*

On the other hand, two of them (Interviewee A and E) stressed on the accessibility of the source. The interviewee E revealed his opinion about the importance of accessibility,

*“I value the accessibility because there is not much information source available for you to select from. It is really hard to find an information source. So, when I could find one, I will grab it first then I verify the quality later”*. He added that *“You can think I want to do thing in the good way, but it is not always about me. In this case, the available sources are not always in English, so you can’t choose.”*

### a. Accessibility of the sources

For respondent A, he affirmed his preference towards the accessibility over the quality of the sources through a situation when he gets to choose between two different sources, asking friends or asking the governmental Help-desk, he immediately selects to consult his network,

*“I will go to ask my friends. I find the person who I think knows the problem and ask”* And when questioned on how he judged the quality of this source, he said *“I usually just assume that the person knows or experiences in the field so his or her answer must be right.”*

Other participants (B, C, F) further admitted that accessibility is the most influential factors for their choice of information source, especially when we compare two sources that the quality is the same, for example the governmental website and governmental Help-desk.

Among all factors mentioned in relation to accessibility, **effort and time-saving** features regarding availability, accessibility, comprehensiveness, easy to use, free of cost are valued the most according to four out of six respondents.

*“Google (online sources like governmental website - noted by the interviewer) is my most favorite source. I can use it anytime”* - Respondent B answered. She further demonstrated her answer with an example of how important the effort and time-saving are *“If you plan to call, let’s say to TE, then don’t. No one answers you. Or it takes lot of time to get a hold on them and then they wouldn’t give you the information to solve the problem. It feels like you call them is bothering them. They will tell you that check their website, there are lots of information there... So, it is a waste of time and effort to call there. That’s why I would recommend using Google, read the information then go directly to their office if you have some questions.”*

*“I think I always consider how much time and effort you have to spend in order to reach the information. I am quite busy, so it is really bad if I have to spend the whole day to get information.... Information on the Internet is free and available all the time, everywhere... It is not like when you go to the office or call to Help-desk. And you only get the information you need if you are lucky. If unlucky, I could be there for hours, and then they informed me that they could not provide me with the information.”* - Respondent F.

*“I think time and effort saving because I want to get things done quickly”* - Respondent A stated.

*“It is really stressful when you call or email to the Help-desk and wait for them to pick up the phone. It is waste of time so if I have another option that I can get the information quickly, then I will surely go for it.”* - Respondent E said.

Meanwhile, **mental effort** including understandability in regards of language, easy to use and obtain the information and familiarity like they have used it before, are also mentioned by all of the interviewees. For example, respondents A, E, and F showed that they select the governmental website because it offers information in English. However, only interviewee C emphasized the significant impact of this feature on her choice of sources

*“I would say the mental cost...it is like when you reach to the information then you know in advance what is the process, so it is like I am familiar with how to extract the information from the sources. For example, the online sources, I know how to look for the information from there and I also have time to get the information. It is not like the information comes right a way, but you have time to think and to filter.”*

Though the respondent B did not show a clear expression on the mental-cost feature, she also shared that *“I like the sources on the Internet because it gives me time to think more about the information”*.

Respondent D additionally affirmed the significance of mental-cost criteria,

*“From my point of view, among the accessibility characteristics, I would definitely go for the mental-cost because I think the most important thing for administrative work is the information. So, the information must be understandable. So, the physical effort or social risk/cost is kinda irrelevant. I can spend more time or walk extra miles as long as I can understand the information correctly”*

He further analyzed another reason related why he prefers to use public information rather than information from professionals like lawyers which is related to the mental-effort,

*“The information which is made for public is usually understandable. So, when you talk to the lawyers, there are lots of terms and more complicated things than from the public information. The public information on the other hand, is written in the way that it is the easiest way for you to get it.”*

Finally, **social cost/risk** refers to the [inter]personal sources in which reflect the person’s comfort when using the sources (Morrison & Vancouver, 2000) or the fear of losing his/her face (Silver, 2015; Kauer et al., 2014; Xu et al., 2006; Borgatti & Cross, 2003). Two of the participants (B and F) confessed that they always consider the social cost/risk before selecting the information.

*“I am not so comfortable when I have to talk face to face with people. Apart from getting the information, I feel that I also need to pay effort to maintain the conversation with people.”* - Interviewee B demonstrated. She additionally added, *“It is not always you find a good person who is enthusiastic to help you... I am an immigrant, so I am kinda prepared that some people don’t like to serve foreigners. People might not be happy when I ask too much or maybe the way I address my concern is too indirect. So, using online sources saves me from that. I don’t have to feel sorry or question myself like “Did I do it right?” “Is that the right question? or “Am I taking too much of their time?”*

The answers of respondent B refers to the concentration and integration between the parties in the communication as a negative influential factor for the choice of [inter]personal sources (Krikelas, 1989). Meanwhile, participant D consider it as a positive motivation as said,

*“Through conversation, you act as both provider and receiver as you teach each other with your information, thus provide more valuable information contributing to the final decisions.”*

Respondent F, on the other hand emphasized her hesitation for using the sources due to lack of trust and fear of showing her shortage or sometimes problem related to her business. She shared a story when she reached help at a entrepreneurial organization

*“At the beginning of the start-up, people recommended me to use service from a startup support organization, so I went there. The experience was not nice when I feel like he is judging my business rather than giving me advices. I had few questions about taxes, so I asked him and seriously he made me feel like I was a dumb person.”* She later exposed that *“I don’t feel comfortable to ask people like friends about my business concerns because some of the issues are really sensitive... I am not sure how they would treat my information.”*

### **b. Quality of the sources**

In terms of quality of the information sources, though in general, the participants rather treat these two criteria evenly, most respondents answered that they actually value more the **relevance** of the sources to address their problem.

*“I often use the relevant sources that based on that I can go further with the information.”*, Respondent C.

*“For me, when I have a problem then I just focus on solving that problem... For example, I call you to ask for a problem, then I expect you will give me a picture from which I know what I should do next.”* Respondent E clarified and further gave more details his reason which refer to the overload of information,

*“That is why I prefer to ask my friends whom I know have experiences similar or related to my concern. They will give more relevant information than for example if I call to the Help-desk. The scope of their (Help-desk, noted by the author) answer is often too broad and it makes me confused.”*

On the other hand, interviewee D is the only person who value the **reliability** of the source over all other characteristics indicated that he would choose other sources such as lawyer because he highly values the quality of the sources over the accessibility.

*“For administrative work, it is more complicated when you do something based on unreliable sources because you need to fix it later. And fixing always cause more problem than if you have done it correctly from the beginning.”* He also applied the credibility criteria to explain his avoidance against private network,



*“Usually the information comes from this kind of source has been through adjudgment before reaching you, so it can be totally wrong. Like if everybody changes even just one percent of the information during the process, the information can be 100 percent modified already.”*

## **4.5 Possible barriers for Vietnamese entrepreneurs in information access**

Though as stated above, all of the respondents think that administrative work in Finland is rather easy, especially when comparing with their homeland, all participants also claimed that being an immigrant somewhat limit their access to information as they listed several barriers that they are currently facing.

### **4.5.1 Language Barrier**

It seems that most of the disadvantages in administrative work come from the language barriers. All of the respondents think that the **English information** on the website is **not comprehensive** as in Finnish as respondent C pointed

*“Occasionally I also check the information in English, it seems that they do not provide the information as detailed as it is in Finnish. That is why I don’t feel safe to use only the English information. I always feel like I might miss some important thing”.*

Most of the **official documents and forms are only available in Finnish**. For the respondents who do not have sufficient Finnish skill, they expressed their difficulty for applying, following up and replying the requests for administrative work. To illustrate this, in addition to the statement that the administrative work in Finland is rather easy, respondent A also contributed that: *“It is quite easy, except that they should have all information and forms in English.”* Respondent F says,

*“Most of the forms or notifications are written in Finnish, so I need to translate them into English using Google Translate or ask my Finnish friends to help...And sometimes, even my Finnish friends fail the translation because they are not really familiar with the terms the officers using in the papers”.*

*“The notification is in Finnish, so I could miss the letter because I don’t understand what is there and sometimes when I am too tired going through my mails, I think I could have mistaken it with some advertisement.”* Interviewee A also commented his problem related to this matter

Respondent F said that Finnish people also have challenges in understanding the administrative information. It seems that the language employed is not always easy to understand regardless the language because people are **not really familiar with the terms or the way the officers express the statements**. Other interviewees also expressed their challenge in perceiving the terms as respondent B revealed her problem with the languages that

*“Although I can speak fluent Finnish, like my Finnish skill is rather as equal as to a local person, I still face some problem when reading or communicating for administrative information because there are words I never or rarely use so I don’t fully understand it.”*, Respondent B.

*“Sometimes the sentence is quite complicated to understand. There are also many technical terms that I need to look up”*, Respondent E demonstrated.

Moreover, the participants without Finnish skills also pointed out their barriers when governmental **consultants do not speak well English**. It is also really hard to book meetings with English-speaking consultants.

*“You might need to wait for week, or in some cases for a month until you get a hold with an English-speaking consultant, especially if you book the meeting through phone.”* - respondent F stated -

The participants also reported their problems related to booking an **appointment with English-speaking consultants**.

*“This happens quite often. I call to the governmental help-desk. I wait on the phone for almost 20 to 30 minutes, then a consultant picks up a phone and she or he tell me that she doesn’t speak English, so she offers to connect me with another colleague, so 20 to 30 minutes more to wait for a new person to pick up the phone.”* - Respondent E.

*“I need to do some work with the bank, so I tried to book an appointment and they told me that I need to wait for one month to get the appointment.” - Respondent B.*

*“Because they don’t have many available consultants who speak well English at the governmental help-desk, that is why I try to avoid going there to ask information.”*

In addition, respondent D also raised a concern that there is a shortage for immigrant to access high quality sources without Finnish skills. He stated,

*“The good Finnish lawyers don’t bother speaking English... The network of people who have a good understanding in administrative work is usually unavailable in English.”*

Moreover, the respondents mentioned about the **email service**. Few of them (A and C) prefer it to the phone or face-to-face contact because it is written information which makes it easy to understand, absorb the information and even do further research to probably approach again with well-prepared questions. They also suggested that the email service is more time-efficient when they do not have to leave their work, queue at the help-desk where is always full of people, or hang on the phone for connection, or paying attention on the working hour. On the other hand, other respondents complained that the email service for English customers fail to function. Most of the participants refused to use the email service because of the time-consuming: it takes time to get respond, like one to two days; they cannot predict when their question is replied; and they cannot well describe their problem through the email. Interviewee E seems to have quite unfavorable experiences with the email service as he expressed,

*“Forget the email service, they never reply. At the beginning I also sent several emails to the governmental help-desk like TE but never got any response.”*

#### 4.5.2 Lack of expertise

Most of the respondents commented that often because of their immigrant background, often the governmental consultants do not have adequate knowledge to consult them. It is common that people just master the knowledge and information related to their particular field or department. Therefore, it is unpractical for the respondents to approach one destination and receive all necessary information. Likewise, the participants also indicated that the consultants at the help-desk are typically assigned to help the customers with general affairs.

*“...I went to the governmental office to ask for my business matter. I queued there for a long time to meet with the consultants, and then after a while of talking, it turned out that she could not help me with my problem because she didn't have enough information and experiences related to my case.”* Respondent C interpreted her inconvenience with a story, while respondent F compared the governmental help-desk with Question and Answer section but in form of face-to-face communication.

Besides, except for respondent B who possesses Finnish citizenship, the rest of the respondents face the challenge when their situations are usually more complicated than the Finnish people which usually concern both migration and business laws. According to their responses, it seems that the personnel from entrepreneurial help-desk are only well prepared for the Finnish customers. Thus, their knowledge regarding immigrant entrepreneurship issues is comparatively narrow. The respondent D suggested a solution for this,

*“We need at least three lawyers working with us, a business lawyer, an immigration lawyer and a workforce lawyer and they have to work together to solve the conflicts between the provisions and help me find out the best solution.”*

### 4.5.3 Information navigation

Lastly, respondents B, E and F notified that it is rather difficult to navigate the information on the websites. This could happen because they are not familiar with system and there is not any guidance for them to follow. Respondent B claimed that she relies on Q&A or nowadays the chatbot to locate the information. However, respondent E and F stated that the customers support section (chatbot, Q&A or internal search engine) provided by the websites does not always give them the compatible results to their information need.

*“...I am in the right website, but I don't know where exactly I can find the information needed. So, I have no other choice but to check almost every category with similar topic.”*, interviewee E also added, “I also check the Q&A but often the scope is quite large and not directly relevant to my specific concerns”

*“The chatbot is not always that smart. You must have the proper key work in order to make it function. Else, it will just lead you around or to irrelevant information.”*, participant F commented.

### 4.5.4 Financial cost

Moreover, their resources like time and finance are limited, therefore some of them (C, D and E) commented that it can act as a hindrance for them to access the credible information sources for administrative work. The participant C stated,

*“I have wanted to use lawyers or professional firms to deal with the administrative work for us since the beginning due to the sensitivity and complication of our business case. However, it is really pricy to hire a lawyer in Finland.”*

Respondent F also share the similar problem related to the low budget,

*“I have been thinking about having a firm to help me take care of the registration process and my Finnish partners also recommended me to use lawyer for consultation. My company type is Oy, so the paper work is surely more complicated than a sole trader for example. However, the price for hiring those services is still really hire for our business budget at the moment to afford. We often use only the free resources.”*

*“It takes lots of time to get in touch with the help-desk people...I am kind of “scared” of the on-hold music... To me it feels like it would take forever...and it is not free of charge when they put you on hold. For some services, the call rate is relatively high...”, respondent E addressed his concerns.*

## V. DISCUSSION

In this chapter, the writer will draw a conclusion for the research results and literature review through key findings, theoretical contribution, and managerial implications. The fundamental purpose of this thesis is to study the information sources for administrative work in Finland and the factors influencing source selection among immigrant entrepreneur in Finland, particularly the Vietnamese group. The study is mainly based on the literature review about immigrant entrepreneur, information sources and its influential factors, focusing on social norms, source characteristics and socio-cognitive approach. The theoretical contribution, hereby, will show the readers the integration between literature discussion and the empirical results. It aims to presenting the factors influencing the immigrant entrepreneurs in regards of administrative source selection. The research subsequently contributes the possible implications for the government, entrepreneurial organizations, and institutions in Finland to make further advancements in tools, services, education, thus improve the information access for the immigrant entrepreneur group. Additionally, the implications will also raise an awareness towards the sources for administrative work among the entrepreneurs.

### 5.1 Key findings

In general, regarding the research population, all interviewees were born as digital native. Digital natives are those who was born after the widespread adoption of digital technology. (Wang et al. 2012; Marc, 2001). Therefore, they are all familiar and rather confident with using Internet as a tool for seeking information, as well as digital platforms and devices. The research was conducted by semi-structured interview with six Vietnamese entrepreneurs located in Turku and Helsinki, Finland. Three of men and three are women.

The information source selection behaviors vary on individual level and for this research, it seems that gender, and reason for entrepreneurship do not have a significant influence on the choice of their information sources. Type of business is considered to have a certain impact on the information source selection intention when respondents with Oy business take into costly information sources like lawyers because of its credibility, while respondents who are sole trader did not mention that. Furthermore, the educational background does not differentiate the information source selection among the research population. For all respondents, education and institutions teach them to distinguish the credibility of the information sources and encourage them to use reliable sources. Most of the interviewees do not consider themselves to intimately belong to any particular social group, such as Vietnamese community in Finland. Their network in Finland is rather modest and

they do not have adequate access to the administrative information through their network. Only one participant consider himself to have an extensive network, but he does not count on personal network for administrative information. In general, none of them take the personal contact as the most preferable sources for the administrative information due to the credibility. Two of them actively seek information through their network (friends/colleagues). On the other hand, features like linguistic skills, institutional background, personal experience seems to be stronger influential factors. Finally, though not deeply mentioned as a main subject in this study, the findings also indicate that role of type of needs (Krikelas, 1989) as an indicator for selecting the suitable information sources and strategy. In this research, the respondents are asked in administrative information context and often the needs is immediate that if they are late, they might need to face a punishment from the government.

### **Research Question 1: What are administrative information sources for Vietnamese entrepreneur in Finland?**

According to the research, there are various administrative information sources for the entrepreneurs in Finland. Three main sectors are frequently mentioned: the public sector which is publicly available for everyone including governmental website, governmental help-desk, startup support organization, online and printed brochure; professional sector which people pay to get access, such as law firms, consultancy companies; and the private sector which depends on the personal connections, like the friends, colleagues. Other information sources can be provided by institutions like schools and university, or the online community. All sources provided by public sector are most preferable. They are considered as the formal information sources as the sources are provided by the government and authoratively represent the laws (Huvila, 2013; Kaye, 1995). Among those, governmental websites appear to be the primary sources because of its accessibility and quality. Additionally, the information on governmental website is written down, so it is useful for further reference.



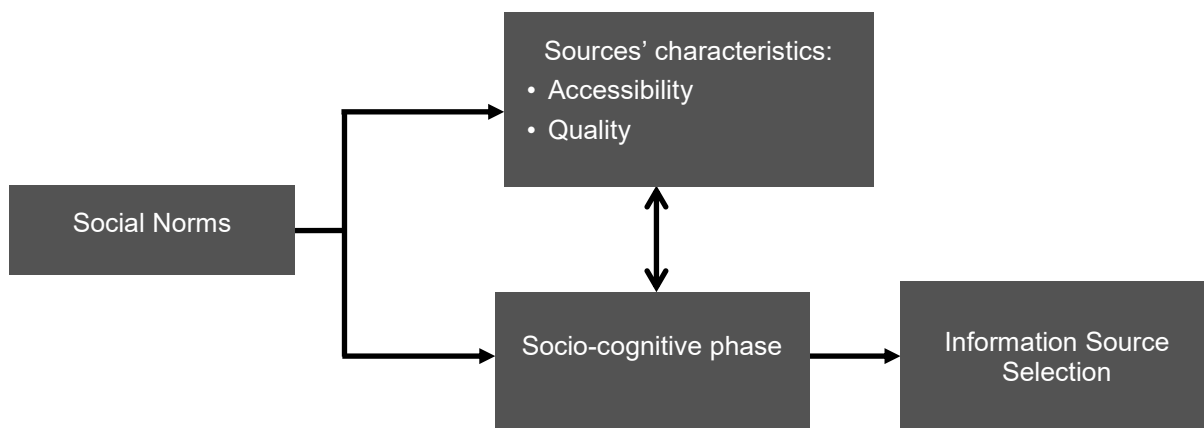
**Research Question 2: What are their barriers regarding information access?**

For the study group of Vietnamese entrepreneurs, the barriers related to administrative information access often refer to the cost to access the authoritative sources. In the reference with the research done by Hassan (2018), Trinh (2013) and Vero (2019), the research population faces the majority of challenges presented in her findings, including unfavorable taxation system due to their unfamiliarity, poor access to information and advices due to the language barrier, financial limitation and lack of social and professional network.

The cost is defined as financial cost, time, and mental effort. Among that, mental effort as well as time-consuming are most frequently mentioned criteria. These disadvantages often arise from the linguistics barriers especially for non-speaking Finnish respondents. In addition, the differences between the information providers and receivers in the use of language or the perception towards information structure which refer to how the information is organized on the shared information environments, seem to interfere the information access. Besides, it is noticeably challenging for the respondents in their entrepreneurship when the personnels from both governmental and entrepreneurial organizations are not well prepared with enough knowledge and expertise to provide a thorough support. Furthermore, expensive price limited budget is also an obstacle for the new entrepreneurs to access information using high quality sources. It is partially acknowledged that the small business, especially sole trader, often neglect the information sources which cost money to access and some also just use the first relevant information sources because of their shortage in resources, timely, financially and humanly (Haase and Mário, 2011; Pettigrew, Fidel, & Bruce, 2001)

**Research Question 3 (a,b): How do social factors (social norms and socio-cognitive approach) and source characteristics influence their information sources selection?**

Research found out that all influential factors interfere in the source selection process. The respondents often select the information sources based on the characteristics of the source (Kyung-Sun and Sei-Ching, 2011; Bronstein, 2010). Most of them select the sources because of the accessibilities reflecting through mental effort to extract and process information (Xu et al., 2006; Bronstein, 2010; Anderson et al., 2011), effort and time-saving (Kermer, 1980; O'Reilly, 1982; Taylor et al 2008; Okiki, 2013; Mohammed, 2016), and social cost/risk (Brgatti and Cross, 2003; Morrison and Vancouver, 2000). Because the administrative information requires the authoritativeness, the credibility of the sources is also highly valued. Therefore, information through governmental websites is most popular as it is always available, free and easy to access, designed to be most widely understandable and most importantly, it is provided by the government. In addition, socio-cognitive factors which arise from the user's characteristics regarding his/her knowledge, personality, experience, psychological flow also influence the information source selection (Karlova and Fisher, 2012; Pettigrew, Fidel, & Bruce, 2001; Savolainen, 1995; Bandura, 1989). Social norms is also a determinant factor which motivate or demotivate the information seekers intention and usage behaviors towards an information source (Xie and Joo, 2010). According to the result of this thesis, the author finds out that these three factors are all interacting and significantly affecting on the choice of information sources.. In Model 1 below, the writer proposes a concise picture on how influential factors work to influence the source selection of the information seekers. In this research, the respondents belongs to optimistic-cognitive information seekers (Savolainen, 1995) when they clearly recognize the importance and requirements of the problem and highly expect positive solutions through the information seeking process as they conduct systematic information search process from various sources and channels.



**Model 1: Factors co-influence the information source selection**

The socio-cognitive approach is located in the middle of the model because of its decisive effect on the choice of information sources. This factor refers to knowledge, emotions, experiences of the information seekers and the way those shape the information seekers' perception, judgement, and category towards the sources' characteristics before approaching information sources (Savolainen, 1995 and Pettigrew, Fidel, & Bruce, 2001). The socio-cognitive approach is continuously evolved due to self-development (Fiske and Taylor, 1991). Krikelas' model refers to the advancement of the personal knowledge structure by adding and storing the alternative sources in memory and personal file for future usage. Additionally, Savolainen's habitus concepts relate to a routine of problem-solving is presented by the respondents. The research shows that the participants continuously develop their cognition of the sources through education, training and experiences. From institutions, they learnt about the importance of source's the reliability and evaluation skills, while based on practices, they build and advance their knowledge structure to perform administrative task. The respondents admitted that after a period of time working on the administrative work, they have formed and continuously developed a information seeking process and strategy so that the efficiency for performing the task will be gradually improved.

Additionally, the socio-cognitive approach activates the level of familiarity, frequency and conventionality in solving a problem (Kecskes and Zhang, 2009). The respondents prefer starting the seeking information process through Google because they are familiar with it, they use it all the time and for different purpose as respondent B stated, "Whenever you open the Internet browser, or a new tab, the Google search is right there, on the front page". This search engine is also relatively easy to use. Therefore, in this case, through socio-cognitive stage, the respondents reflect their familiarity in using the information source the sources' characteristics. The information seekers, on the other hand, also carefully evaluate the cost to employ an information source based on source's characteristics like quality and accessibility (Kyung-Sun and Sei-Ching, 2011; Bronstein, 2010; Fiske and Taylor, 1991). These factors, thus, play as determinant factors for the information seekers during the seeking process to. For example, if the sources are accessible like governmental websites, the respondents are more likely to select. The sources provided by the public sector are also more preferable compared to the professional and private one because of its strength in both quality and accessibility. Moreover, when the respondents successfully obtain the information from the sources, they would store the sources in their knowledge structure and use the sources again in the future. This illustration is most noticeable in the sources provided by the private network when contradictly the information seekers might ignore the sources if they used to have negatively affective experience with it. Remarkably, it seems that all other concerning factors including social norms and source characteristics, as well as other factors which are not included in the scope of this study like terms of timeframe, nature of the task, a domain of the task, type of the task, are

contributive component to the socio-cognitive framework of the information seekers that lead them to the final decisions.

In terms of social norms, the research shows that it is actively and directly have an impact on the cognition of the information users in the characteristics of an information source, especially concerning its reliability. Social norms also influence on directing the information seekers' behaviors based on the accessibility of the sources. To illustrate, people around teach the respondents the convenience of the online sources, and encourage them to include more the sources in their seeking process (Nikou et al., 2018; Michael et al., 2014; Uski and Lampinen, 2014). Additionally, because of individualistic society, people prefer approaching more sources that allow them to act independently rather than dependently, especially on other people. Remarkably, the social norms also have an activating role in improving the sources' characteristics in terms of accessibilities. Due to the development of digitalization, the information providers is making progress to improve the accessibility of the sources to adapt with the movement of the users in the society.

In addition, though the interviewees belong to the ethnic group in Finland the "small world" does not actuate the way they choose their administrative information sources. This shows an opposition with the statement of Savolainen (2016) in terms of the "small world" concept that people in the small community often rely on their private network for information. "Big world" concept, which refers to the Finnish society influences on an individual, on the other hand, effectively motivate the immigrant entrepreneurs to use credible and digital sources. The norms of the "big world" are also formed through social cues, fear of punishment, and reward systems (Smith et al., 2015). For immigrant entrepreneurs, they have a strong personal desire for being acknowledged as trustful business partner in Finnish market and good citizens in Finnish society. It is as well considered to be a way for the foreigners to integrate and be acknowledged as a member of the new society (Murgatroyd and Aris, 2017; Smith et al., 2015). Furthermore, compared to Vietnamese society, which is collective society, Finnish society is considered to be more individual. People in Finland value the independence that they prefer to solve their problem themselves. Additionally, they respect other people's spaces that they often do not expect other to help them as well as avoid interrupting others' life or acting on their behalf without permission.

As regards to personal network, both the accessibility referring to trust according to the level of closeness (Borum, 2010; Pearce, 1973), friendliness (Xu et al., 2006; Morison and Vancouver, 2000) and the quality of the sources including relevance and reliability (Bossé and Rogova, 2010; Hertzum, et al., 2002 Marton and Choo, 2002 O'Reilly, 1982) are considered. In other words, the information seeker needs to feel both comfortable and reliable enough to approach the sources as if it fails, it might cause damage to the social relationship. The respondents also showed that the

social cost/risk is a motivation for them to conduct self-research and get well prepared before the meeting because they do not want to see the help-desk personnels without knowing anything. It is considered to be time-wasting for both parties, uncomfotability, and unconfidence to pursuit the issue for solving the problem (Borgatti and Cross, 2003; Taylor et al., 2008).

Furthermore, it is shown that the respondents act differently depending on the sources. In case of negative affection occurring during the seeking process including discomfort, frustration, mistrust, for impersonal sources, it is more likely just a break from the sources when people would still reuse it again shortly; or else, they would seek help from other sources which are often [inter]personal sources. Meanwhile, for [inter]personal they will treat the sources unevenly depending on whether it is from. For the public sector, they would definitely try it again later; private sector which they would either immediately discontinue using the sources; and professional sectors which they pay for then they will change the service providers (Savolainen, 2015; Pettigrew, Fidel, & Bruce, 2001 Kuhlthau, 1991). Lastly, only sources provided by public sector are surely reused and recommended to other people regardless satisfaction or dissatisfaction when employing the sources. In contrast, for both private and professional sectors, the user act more decisively by approaching to the new sources and either abstain them completely or avoid using them in the future. They also avert from social risk/cost as they rarely have any intention to advice other with their private and professional information sources disregarding satisfaction or dissatisfaction for the sources.

Furthermore, for most of the respondents, quality of the sources is primitively taken into consideration. However, if the quality is rather equal, the accessibility will be then the priority. In regards of accessibility, effort and time-saving is the most influential criteria, following by the mental effort and social cost/risk. Meanwhile, for quality, most of the study targets expressed that they value the relevance (Xu et al., 2006; Ikoja-Odongo and Mostert, 2006; Marton & Choo, 2002; Gerstberger & Allen, 1968) over the credibility because of its effectiveness to solve the problem.

## 5.2 Managerial implications

This study provides insight into the practices of Vietnamese ethnic entrepreneurs in information access for administrative work. Therefore, this research, particularly the findings of their barriers in information access can contribute managerial implications for governmental and professional organizations some related understanding, thus make improvement in their information providing system.

First of all, the most severe challenge is that the help-desk personnels seem to have a shortage of relevant expertise to support the entrepreneurs with immigrant background. For this particular group, the personnels need sufficient knowledge relating to both Business and Migration Laws. Therefore, the write suggests that the government and entrepreneurial organizations could probably offer proper training for the people working at their help-desk services to broaden their knowledge and continuously update with tShe change in regulations in both of the laws.

It is perhaps too expensive to provide training for all the staff, thus, it seems more affordable for the government and entrepreneurial organizations to build a team focusing on this group of customers. The team, however, as discussed above needs to have adequate knowledge on the Migration and Business Laws. Moreover, they need to possess proper English skills, as well as the confidence in language and friendly attitude to consult this target customers professionally and effectively. The team should also grow accordingly to the increase of immigrant entrepreneurs and their demand.

Finally, the public information providers shall create a detailed guidelines which specifies step by step for the immigrant entrepreneurs to follow easily. The guiding materials also can educate and assist the information seekers on how to locate relevant information sources or to easily navigate the information inside the source platforms. Additionally, on the governmental website, since the information in English only targets the English-speaking customers, instead of just translating the information from Finnish to English, the government could add specific notes to provide the entrepreneurs without Finnish citizenships important information related to their foreign background situation. Last but not least, documents for personal use like taxing papers, notifications or even forms should be available in both national languages and English, thus, to avoid the confusion for the receivers as well as allow them to follow with the administrative system. As the core purpose of those papers is to notify and serve the people, so it should be made as much accessible as possible for whole user population.

## VI. CONCLUSION

This thesis studies the information source selection for administrative work among immigrant entrepreneurs. Qualitative research through semi-structured interviews and in-depth discussion as well as qualitative data analysis are employed to achieve the research objectives. The thesis focuses on Vietnamese immigrant entrepreneurs in Finland and the study participants consist of three male and three female Vietnamese entrepreneurs aged from 26 to 32 located in Helsinki and Turku, Finland. For this study, the participating entrepreneurs belong to either sole traders or co-founders of a limited liability company. Importantly, all of them are either directly responsible for the administrative tasks or main supervisors for the task, which means they are experienced and qualified for the research topic.

### 6.1 Summary of empirical findings

Administrative work is essential for every business to exist and survive. It covers different tasks including, but not limited to, business registration, taxation, employment regulations (collective agreement, right to work, salary, social benefits, etc.) to licenses (construction, hygiene pass, etc.). Business registration only happens at the very beginning of the company, while taxation occurs on regular basis either monthly, quarterly or yearly. Meanwhile, depending on the business services, type and scope of the company, the administrator or business owners will have to deal with different requirements and frequency of the tasks regarding employments and licenses.

In general, it is rather easy for the immigrant entrepreneurs to obtain the information for the administrative work in Finland. Governmental and entrepreneurial effort in improving the accessibility and transparency for administrative information is appraised as a positive factor that encourage immigrants to open a business in Finland. However, there remains various hindrances for them due to their immigrant background. Regarding the challenges faced by immigrant entrepreneurs in information access for administrative work, most of the barriers arise from the linguistic barriers. Due to lack of language skills, the information seekers fail to obtain the comprehensive information that they need. It also limits their access to public [inter]personal information sources, especially for the high quality sources. In addition, it hinders them in completing their work and following up with the changes in administrative systems when almost all official forms and notifications are written in Finnish. Unfamiliarity with the professional terms and information expressing methods used by the providers is also slightly challenging for the entrepreneurs to obtain new information for their administrative task. On the other hand, the immigrant entrepreneurs also have problems with navigating the relevant information sources and the information itself because they

are not accustomed with the system. Finally, limited financial budget is also a burden for them to reach information from high quality sources.

Thanks to the continuous effort of government and entrepreneurial organizations, there is an increase in the availability of different administrative information sources for immigrant entrepreneurs in the public sector. Nowadays, the immigrant entrepreneurs can use the sources provided by the public sector through online governmental websites, online brochures, governmental and entrepreneurial help-desk. The sources from the public sector are considered to be the most preferable sources because of the high quality. Whereas, sources like friends, colleagues and family are often questioned about its credibility, but still preferred due to its relevance and accessibility. Professional sources which requires payment to access like consultants from law firms are also valued because of the quality, but the access to this source is strictly restricted due to the financial cost. However, in this sector, the cost paid to the accountants and bookkeepers is often considered as a necessary expense, and the consultation is usually included in the cost. Therefore, accountants or bookkeepers are still a frequent sources for the immigrant entrepreneurs to update and consult matters related to taxation. Bankers are also another frequent source for issues relating to the banks as it is free access. Other available sources are online community and printed brochures which are less mentioned and used.

Lastly, the main focus of this thesis concerns how the social factors regarding social norms and socio-cognitive approach as well as the source characteristics influence the immigrant entrepreneurs on their choice of administrative information sources. Among the three factors, socio-cognitive approach is considered to be the central factor as it is the decisive indicator which ends the information source selection process, and influences the information seekers on how they treat a particular source before, during, and after the information seeking behaviors. For examples, the socio-cognitive approach significantly influences the intention of using or recommending the source in the future. Whereas, the social norms and source characteristics consisting of quality and accessibility of the sources are more of the contributive factors for building and developing personal cognitive and socio frameworks. Remarkably, findings also show the increase of digital sources, especially for governmental website and its popularity among the information seekers due to its accessibility, quality and a consequence of the social norms towards digitalization.



## 6.2 Scope & Limitation

The scope of this thesis is only restricted to Vietnamese immigrants in Finland who take part in entrepreneurial activities in Finland. In addition, the entrepreneurs from this study have their business in either Turku or Helsinki region. The age of the participants is from 26 to 33 years old. Most of them came to Finland originally for study or family reunion purposes. It hereby will not cover immigrants who are refugees, or the second generation of Vietnamese immigrants in Finland. The study only focuses on clarifying the information source and the determinants for the information source selection in terms of administrative information, including but not limited to information related to registration, taxation, contract, insurance, human resource management and so alike.

In spite of the researcher's attempt, there still exist tangible limitations that might influence the validity and reliability of this research:

- The findings will only present the problem for a small particular group of immigrants - the first-generation Vietnamese immigrants in Turku and Helsinki. The characteristics of this group, for example, often have language barrier, lack of knowledge related to regulation, small network with the local people, might significantly drive the findings of this research. The findings also cannot be generalized broadly for all Vietnamese immigrants in Finland or for other immigrant entrepreneur groups.
- The study does not observe the whole information source selection process of the respondents, but instead only through the words of the participants. Thus, the finding will be limited to the perceptions, emotions, and knowledge of the respondents.
- Regarding the findings related to academic institutions, most of the respondents are no longer the students. Therefore, their experiences related to the education and training offered by the institutions shall be no longer updated.
- Moreover, as a part of administration, business registration is concerned to be one of the important task, thus studied in this research. However, most of the participants in this research have been in the business for at least one to two years, therefore, their memory related to this task are no longer fresh. This might influence the accuracy and completeness of the answer they gave to the researcher.
- Although the researcher frequently and rigorously attempts to ensure the reliability and validity of the research results by employing different methods in data collection and analysis, there is still as chance that she might fall into undesirable subjectivity. To demonstrate this,

the questions and data analysis are probably formed to pursue the researchers' expectations and interests in the topic. Additionally, through the face-to-face interview, the interviewer may subconsciously give subtle clues in her nonverbal communication. Thus, the respondents could modify their answers to fit into what they predetermine to be the correct answers. Last but not least, the researcher may intentionally make mistakes while interpreting the data to comfort her expectations.

### **6.3 Implications and recommendations for future study**

As describing in the section above, there are several limitations in this thesis concerning both theoretical and practical aspects. Therefore, future studies are essential to develop deeper and extensive understanding for this research topic and areas. This final section recommends provides some recommendations for other researchers to conduct future study.

First of all, the main targets of this research are only restricted to a small group of Vietnamese entrepreneurs in the Turku and Helsinki region, which makes it difficult to generalize the research findings for different ethnic groups or different regions. Hereby, it is recommended to extend future research towards other immigrant communities with different group of diverse nationality, such as, people from Sweden, who speak one of the national languages in Finland, people from European countries who might share the similarity in the culture, as well as people from nonEU/ETA including Chinese, Turkish immigrants who have a large ethnic community in Finland. A proper comparison on how different national or cultural backgrounds influence the immigrant entrepreneurs' source shall also be conducted. Moreover, future research in other regions could also provide different results due to the the differences in the governmental and entrepreneurial support in different regions. Furthermore, the difference in information source intention and behaviors among local and immigrant entrepreneur in Finland or between Finnish immigrant entrepreneurs and immigrant from other nations which have long history of immigration like Australia, United States, United Kingdom, Germany and Sweden can be further addressed.

In regards of theoretical contribution, this research provides a model on how social factors and sources characteristics influence the information source selection. The model is rather just assumptions based on the findings of this research. Therefore, further research to test out the proposing models is crucial to prove the validity of the research results and make a significant contribution to the theoretical background of the topic. On the other hand, other studies as well as this research's findings mention various influential factors, including but not limited to timeframe, nature of the task, and the type of information. However, the study is severely limited to the administrative information and just focuses on three main factors, which are social norms, source characteristics and socio-cognitive approach. This concentration of the study, therefore create a space for future studies to explore other dimensions of the topic in the related context. To illustrate, further research can concern different type of information such as information related to the market, customers or partner profiles, product research and development, or trade exhibitions and conferences, etc. and involve the role of other influential factors in information seeking behaviors.

Furthermore, as discussed in the research findings, the digitalization is changing the way people access to information. The author therefore suggests a profound study in this area of information seeking behavior subject. Further research can attentively regard how different factors affect the intension and use of digital sources in Finnish entrepreneurs form various business sectors. Since Finland is considered to have high digital literate population and quality of digital access compared to the rest of the world, it is possible that there is a difference in digital information behaviors between the immigrant entrepreneurs and local entrepreneurs. The generations regarding digital native and immigrant native can also be an interesting topic to pursue.

In terms of managerial implications, as the findings indicate the barriers related to lack of relevant information and difficulty in navigating information inside the websites, it is consequently important to study the information needs and their behaviors on the website, thus to provide the most helpful and friendly searching environment for the users. At last, in this research, there are many factors related to the respondents' background such as gender, level of education, type of business seems to be rather passive factors for the information seeking intention and behavior. Hereby, there should be additional research to debate about specific interpretations of those concepts.

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## APPENDIX 1: Interview Guide

1. Background: **This study is to examine the information source access that Vietnamese immigrant entrepreneurs use for their administrative tasks in Finland. The aim of this work is to tackle three concerns:**

1. What are administrative information sources for Vietnamese entrepreneurs in Finland?
2. What are their barriers regarding access to administrative information?
3.
  - a. How do social factors (social norms and socio-cognitive approach) influence their information sources selection?
  - b. How do source characteristics influence their information sources selection?

**2. Relevant term:** The administrative work shall cover business registration, invoice payment, contract terms, tax reports, social security liabilities, essential licenses, employment regulations and so alike. Correspondingly, administrative information shall include, but not limited to

- (a) Administrative procedures for business setup;
- (b) Tax regulations, labor law, and social security obligations;
- (c) Contract, licensing and intellectual property.

### 3. Areas of knowledge that are relevant to answering the research questions

- Personal information
  - Age
  - Reason for immigration
  - Educational, entrepreneurship and professional background
  - Language skill
  - Reason for entrepreneurship
  - Type of business that they are creating
  - Size of the business
- Administrative work
- Information sources for administrative work
- Factors influencing their information source selection
- Challenges involved in accessing the information sources

## APPENDIX 2: Question Guide

### a. Personal information

1. How old is the interviewee?
2. When did the interviewee move to Finland? Do they plan to stay in Finland permanently?
3. Does he/she have family in Finland?
4. Does the interviewee speak any national languages in Finland (Finnish, Swedish)? If yes, how fluent is the interviewee?
5. What is the interviewee's educational background?
6. What is the interviewees' entrepreneurial backgrounds and previous experience?
7. What type of business that the interviewee is creating?
8. Why did the interviewee open the business in Finland?
9. How many people are/were there in the business?

### b. Administrative work

10. Is the interviewee responsible for the administrative work?
11. What kind of information do they need for the administrative work?
12. How familiar is the interviewee with the administrative work?
13. How does the interviewees think about the administrative work for entrepreneurs in Finland? (easy/difficult)

### c. Information sources for administrative work?

14. What are the sources of information that the interviewee is aware of?
15. What is the source that the interviewee prefers the most?

### d. Ways in which they select information sources

#### Social norms

16. How do the people around the interviewees collect information?
17. How does the interviewee think the social norms influence his/her information source selection?

#### Information source's characteristics

18. What characteristics of the source are important/ the most important for the interviewee?
19. Often, between accessibility and quality of the source, which criteria does the interviewee value when choosing information source for administrative information?

20. The interviewee mentions \_\_\_\_\_ as the most preferable source for administrative information, which characteristics does the interviewees appreciate from this source?

Socio-cognitive phase

21. Where has the interviewee learnt about the information source for administrative information?
22. Has the interviewee had training or education on how to seek information? How does this make to how he/she feel about different information source?
23. Does the interviewee prefer [inter]personal or impersonal information sources? Why?
24. What are the possible barriers he/she faces when using an information source, especially for the unfavorable source?
25. How did the interviewee feel about the information source when search was successful? Would he/she reuse it or even recommend it?
26. Has the interviewee ever got frustrated when using an information source? If yes, how did he/she cope with it?
27. In case the search fails, would the interviewee use the information source again in the future?
28. As \_\_\_\_\_ referring to the most preferable source for administrative information, logically and emotionally explain why?

**c. Barriers regarding information access**

29. In general, does he/she think being an immigrant affect his/her access to the administrative information?
30. What are the possible barriers that he/she faces when seeking for administrative information? Which one he/she is afraid the most? Which one appears frequently?