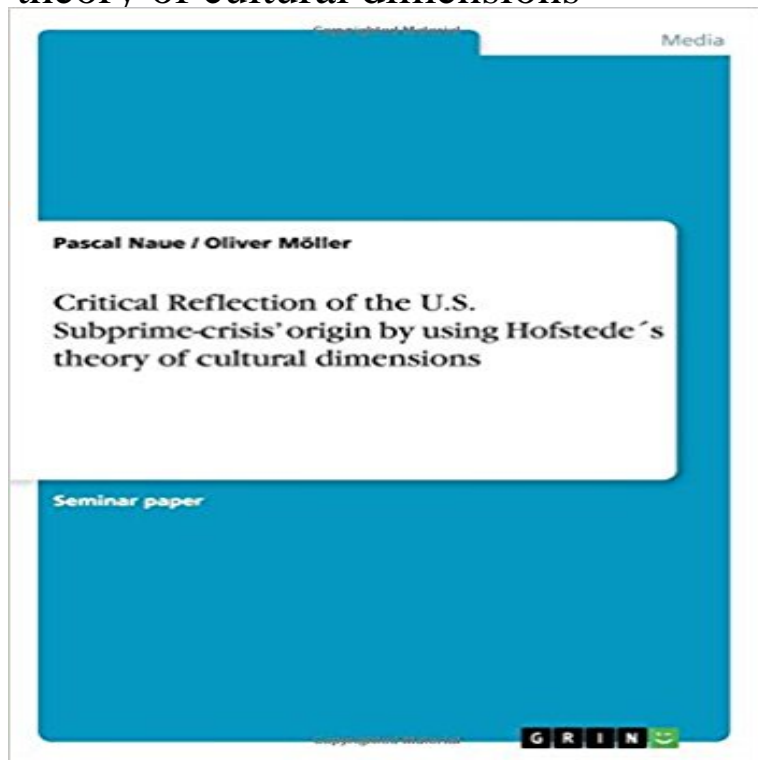


# Critical Reflection of the U.S. Subprime-crisis origin by using Hofstede's theory of cultural dimensions



Seminar paper from the year 2009 in the subject Communications - Intercultural Communication, grade: 1,7, University of Applied Sciences Essen, language: English, abstract: Many existing explanation attempts generally deal with the question: What has caused the Subprime-crisis ? However none of them tries to explain why the crisis originated particularly in the United States. This paper has the general objective to critically reflect the reasons why the Subprime-crisis originated specifically on the American real estate market and delivers a different approach to the inherent question. The reflection is based on the cultural studies of Geert Hofstede and his concept of the four cultural dimensions. Due to formal restrictions concerning the length of this paper the focus lies on two of the four cultural dimensions : The dimension individualism vs. collectivism and the uncertainty avoidance dimension. To allow a transfer of this theory into practice, it is necessary to reach a common understanding of both perspectives. Therefore the paper is separated into a theoretical and a practical part: The objective of the theoretical part is to comprehend and represent the theory and characteristics which Geert Hofstede identified and assigned to the selected cultural dimensions. The practical objective is to apply the theory to real events by examining concrete examples. By demonstrating the extent of the chosen characteristics in the American culture, the paper develops a possible explanation for the reasons that led to the origin of the credit crisis in the USA. For a better understanding of the course of this practical examination, it is carried out in two separate parts: the first part critically represents the selected cultural dimensions in the USA, whereas the second part creates a common understanding of the Subprime-crisis and concludes the ideas of

the first part with direct reference to the crisis. To guarantee objectivity both parts are critically commented

Welcome to the blog of Joan le Grande. I'm changing the blog to english so forgive me the dutch articles before. I already translated a few, keeping it up! Anyway, stay tuned for lifestyle articles and reviews about games or other nerdy stuff. Enjoy! Categories Comics Games Playstation 4 Wii U Lifestyle Posted by Joan le Grande in Games, Playstation 4 Leave a comment Tagsexperience, first look, Games, Playstation 4, Playstation VR review, ps4 VR review, virtual reality YES YES YES. I'm super hyped about the VR, but you obviously knew that already because of my last blogpost. There were a few hiccups because I ordered it online and I was working during the time it came. I stressed, freaked, jumped and finally gave up on the thought I got to play on the day it came out. But luck was on my side and when I got home, 20 minutes later the VR glasses arrived! In this post I will take you with me on my first experience with virtual reality. Was it as awesome as I hoped? Or is nauseating and not really my cup of tea? Read and find out!

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