

When host becomes sweet home: The effect of embeddedness and host-country attractiveness, on self-initiated expatriates' acculturation, and desire to retire in the host country- A mediation model.

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ABSTRACT

This paper objective is to discover the effects of job-, organizational- and community-embeddedness and host-country living standards-attractiveness on the self-initiated expatriates' (SIE's) desire to retire in the host-country, mediated by acculturation. job-, organizational- and community-embeddedness and host-country attractiveness positively relates to acculturation which by turn positively affect desire to retire. The study sample included 151 SIE's working in 15 host-countries. Results were in the predicted direction and all the five hypotheses of the study were accepted.

Keywords: Self-initiated expatriates- job embeddedness- organizational embeddedness – community embeddedness- acculturation- host-country living standards- attractiveness- retiring at the host-country- mobility- international management.

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INTRODUCTION

The world witness a labor mobility rate was never reached before, this rate reached almost 3% of the world population, around 232 million individuals in 2013 (Interlational Labor Organizatio, 2015). The main purpose for leaving home-countries for these individuals was to get better employment not available at home countries, which are mostly located in poor regions (Interlational Labor Organizatio, 2015). This unpreceded movement of individuals across national borders creates many challenges for individuals to face different cultures, working situation, and living conditions impose necessity for different levels of adapting own behavior.

Self-initiated expatriates (SIE's) are individuals who relocate to host-countries on their own decision, for achieving personal goals centered at building better career, improved life style, and personal progress in general (Doherty, 2013), for a year or more with no intention to immigrate (Tharenou, 2015). Self-initiated expatriates are individuals who leave their countries for periods of their lives extends with their careers at the host-countries; so they are different from migrants who leave their countries to be citizens of other countries permanently as defined by (Tharenou, 2015).

Expatriates are employees sent to international assignments by their organizations for achieving specific goals, and for certain period of time with a certain package of benefits (Baruch, Altman, & Tung, 2016). Organizational expatriates (OE) gained more attention of previous research. Researchers of international management focused their interests on expatriates' adjustment (Shay & A Baack, 2004; Takeuchi, Shay, & Jiatao, 2008), effectiveness (Chen, Kirkman, Kim, Farh, & Tangirala, 2010), networking with locals (Bruning, Sonpar, & Wang, 2012), and quality of interacting with bosses (Benson & Pattie, 2009) as several antecedents of expatriates' performance. Some researchers focused on investigating antecedents

of career development (Lee, Mitchell, Sablinski, Burton, & Holtom, 2004), retention and voluntary turnover of expatriates (Reiche, Kraimer, & Harzing, 2011), and factors affecting repatriation (Black, 1994; Gregersen & Black, 1996; Lazarova & Cerdin, 2007).

Interest in SIEs is fairly new to international management research. The field started in 1997 with the introducing the SIEs concept as individuals who move to a host country on their own volition, by personal funding, oriented towards personal goals by Inkson, Arthur, Pringle, and Barry (1997). Few researchers investigated the factors affecting SIEs, such as family adjustment effect on SIEs cultural adjustment (Schoepp, 2010), women motivations for self-initiated expatriation (Shortland, 2016), antecedents of adjustment for SIEs (Isakovic & Whitman, 2013), and effect of marital status on SIEs effectiveness (Selmer & Luring, 2011).

Most recent studies focused on comparing SIE and OE on different dimensions of adjustment and career development. For instance, Shaffer et al. (2016) compared level and type of adjustment of the SIE, and OE. Meuer, Angstmann, and Troester (2016) compared the effect of in-the-job versus off-the-job embeddedness on SIE and OE repatriation and found differences in SIE favoring on-the-job embeddedness for repatriation intention. Biemann and Andresen (2010) compared SIE and OE career patterns; their findings support more ambitious patterns and freedom of changing jobs for SIE. Proposing the assumptions of “boundaryless careers” for SIEs (Defillippi & Arthur, 1994). “Boundaryless careerists” refer to SIEs who appreciate the learning and experience they gain while living and working in host countries, and are willing to switch employers and/or make lateral career moves across organizations and countries seeking to improve their careers (Baruch et al., 2016).

Previous research of expatriates and self-initiated expatriates did not address the consequences of preferring career attractiveness and living standards in host- over home-

countries. This study major assumption is that job-, organizational- and community- embeddedness, and host-country living standards-attractiveness make SIE's more willing to stay and live in the host-countries; if they go through a cultural shift process first and get acculturated to the local culture of the host-country. This is a research inquiry worth answering, given that no one tried to go through this path before. This paper objective is to discover the effects of embeddedness and host-country living standards-attractiveness on the desire to retire in the host-country, as mediated by acculturation, not counting for the cultural distance between the host- and home-country.

LITERATURE REVIEW & THEORETICAL FRAMEWORK

Reasons for self-initiated expatriation were all revolving around making a better career and improving living standards. Gaining international professional experience was one of the most important reasons of self-initiated expatriation (Baruch et al., 2016) especially for women (Shortland, 2016). Being willing to leave their countries, retiring in the host countries is possible for many self-initiated expatriates (SIE's). Research focused on the relationship between cultural adjustment to desire to stay in the international job, but did not expand to discover beyond the period spent in jobs, or the effect of long years spent in expatriate careers on SIE's desire to retire in the host countries as indicated earlier.

The Desire to Retire in The Host-Country

It is the SIE's willingness to stay in host-countries after reaching retirement age. This is not an easy process and requires intensive web of factors collide together to drive SIE's to freely make the decisions to apart from their original countries and national cultures. Some call this process, cultural identity shift (Kraimer, Shaffer, Harrison, & Ren, 2012; Mao & Shen, 2015)

Research of travel and leisure shows new interest of retirees to choose the best available benefits to decide to relocate for retirement. Retirees show high interest to retire in countries with efficient travel permits system, low or no taxes, attractive living standards (Wong & Musa, 2014). Living in another country is not a comfortable experience for many expatriates, large amount of people who went on international assignments suffered foreignness, isolation, and alienation in host-countries even after years of living there (Hack-Polay, 2012). So, the desire to retire in the host-country is a function of many variables related to how attractive is working and living in the host-country and how much SIE's can shift their culture to be immersed in the local culture behaviors and norms.

Job Embeddedness

Job embeddedness was first introduced by Mitchell, Holtom, Lee, Sablinski, and Erez (2001), as a multidimensional construct. Job embeddedness is originally defined as the degree of individuals fit in jobs, communities, the interpersonal links they have on and off the job; and what the sacrifices they make in case of leaving for other organizations, or communities (Mitchell et al., 2001). Job embeddedness represents the factors that drive individuals to stay on their jobs (Ramesh & Gelfand, 2010).

Some researcher had a comprehensive view of job-embeddedness as a compost multidimensional construct that incorporate job-, organizational-, and community embeddedness (Felps et al., 2009; Peltokorpi, Allen, & Froese, 2015), based on the original view of Mitchell et al. (2001). This view does not explain or include employees transfer to another job inside the same organization. Most recently, job-embeddedness gained large interest from researchers of international management researchers, and was distinguished constructs to study the in-the-job embeddedness, and the related of-the-job embeddedness (Kraimer et al., 2012; Reiche et al., 2011).

Kraimer et al. (2012) define “expatriate in-job-embeddedness in terms of individuals' fit, links, and sacrifices related to their expatriate jobs while on assignment and to their host country communities” (p: 402). Job embeddedness is a more powerful and meaningful predictor of staying in jobs compared to job satisfaction and organizational commitment (Felps et al., 2009); and proved discriminant validity across cultures (Ramesh & Gelfand, 2010). This was confirmed through a later metanalytic review (Jiang, Liu, McKay, Lee, & Mitchell, 2012). Therefore, the view of job-embeddedness as a construct distinguished from organizational and community-embeddedness, is the one adopted in this paper.

Organizational-Embeddedness

Organizational-embeddedness is the sum of factors that keep employees in their current organizations (Ng & Feldman, 2007). This concept is broader than the original job embeddedness of Mitchell et al. (2001) in that it allows for interorganizational mobility between different jobs; and distinguished from community-embeddedness which extends to off-the-job

factors that relate employees to their social environments (Reiche et al., 2011). Organizational-embeddedness consists of the employee fit to the organizational environment, unwillingness to give up the advantages of working in the organization, and social and professional networks with other individuals in the organization (Feldman & Ng, 2007; Hom et al., 2009). Organizational-embeddedness is a good indicator of intra-organizational ties and how much the individual is engrossed in the organization.

Community-Embeddedness

Community embeddedness relates to the original dimensions of job embeddedness as originally offered by Mitchell et al. (2001). Later it was enlarged to include the desire to stay in the community. Host-community-embeddedness reflects how individuals are entrenched to communities in the host country and willing to continue living in them (Crossley, Bennett, Jex, & Burnfield, 2007; Reiche et al., 2011). It is at the large, fitting in the local community (Ramesh & Gelfand, 2010) and feeling it is just like home for the SIE's.

Host-Country Living Standards-Attractiveness

Living standards in the host country represent important factor in SIE to continue living in the host country or to leave it to go back home. Low attractiveness of living standards in the host country compared to home country, made SIE more propelled to repatriate to their home countries and leaving host country permanently (Tharenou & Caulfield, 2010). The factors that make a country living standards attractive, are availability of comfort in dealing with government regulations regarding travel and staying permits, ease of getting more advantages at working

(Wong & Musa, 2014), and better career opportunities, and income. SIE's make the comparison between their national countries and other countries and decide to work and live in the most attractive countries for them based on their preferability for the previous factors.

Consequences of Cultural Adaptation

Adjustment evolves over time in a more “S” shaped rather than linear relationship as indicated from a meta-analysis study of expatriates done by (Bhaskar-Shrinivas, Harrison, Shaffer, & Luk, 2005). The period of time expatriates take to reach full adjustment, or as called by researchers “mastery” of local culture, is not parsimoniously determined. Some researchers stated that it is four months long (Firth, Chen, Kirkman, & Kim, 2014), while others state that it takes three to four years (Bhaskar-Shrinivas et al., 2005). Researchers did not agree on a specific effect of time spent in international jobs on adjustment, more likely research of OE advocates the U-shaped relationship between time and adjustment assumed in the earlier work of Black (1988); (Black & Mendenhall, 1991); Black and Porter (1991) on stages of culture shock and adjustment (Firth et al., 2014). Some, identified more ability of SIE over OE to adjust to local culture faster and easier because they made the decision to be in the host countries, and it was not made for them by their organizations (Baruch et al., 2016; Shaffer et al., 2016). However, time spent in international jobs is not related to the ability to adjust to the host country culture, and therefore, is not a variable of interest in this paper. Acculturation is an independent distinguished concept from embeddedness as resulted from discrimination validity analysis done by Kraimer et al. (2012).

Acculturation

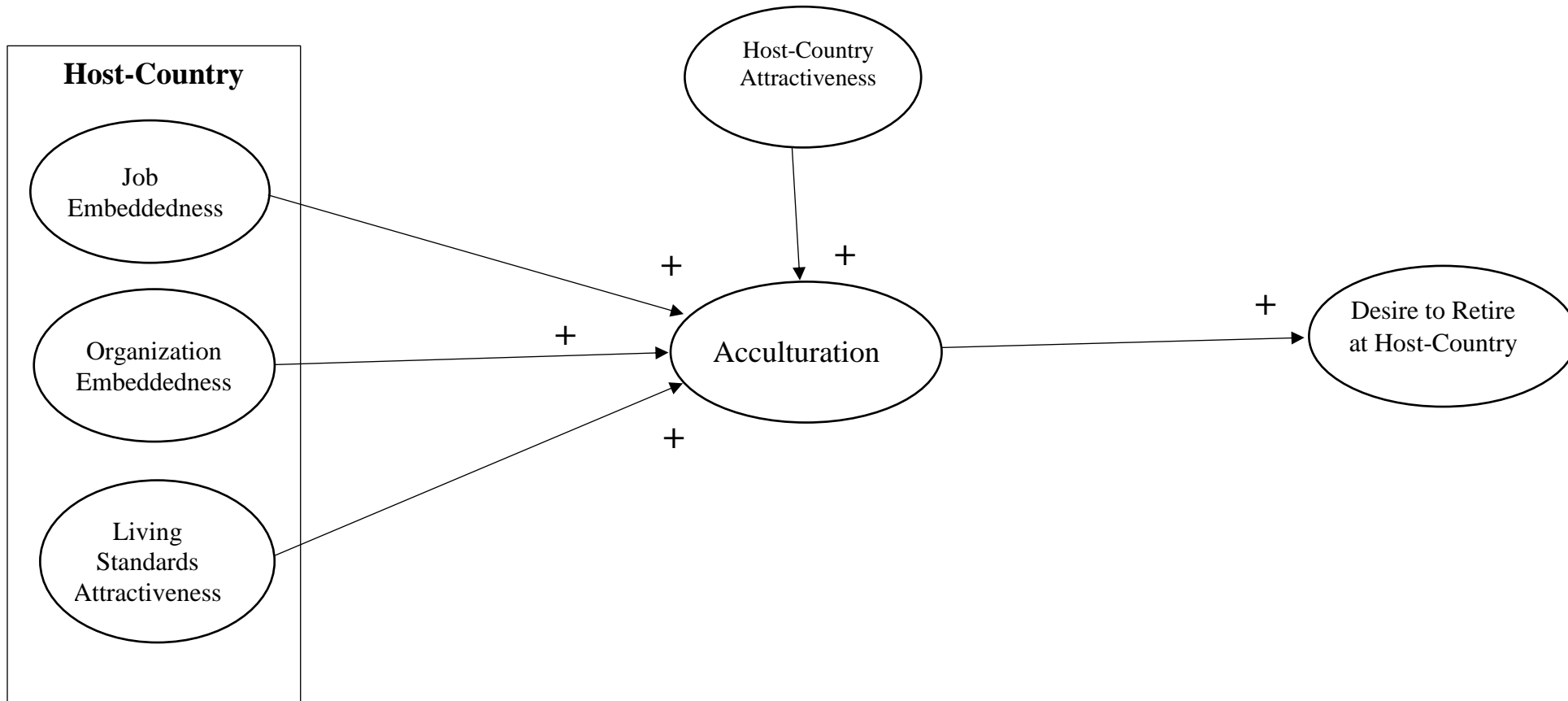
Acculturation, as defined in Meriam-Webster Dictionary, is “the cultural modification of an individual, group, or people by adapting to or borrowing traits from another culture”(2017).

This refers to moving out of one own practices, and behaviors to another culture accepted patterns of behavior. Acculturation is a process of shifting national values, behaviors, and attitudes of an individual who continuously lives in a different culture, it represents a psychological shift in one’s culture identity (Berry, 1997; Cheung-Blunden & Juang, 2008). A complete cultural milt-in by individuals who moved to the culture to work and were attracted to it, and liked it more than their own culture.

This is the highest level of cultural adaptation, shifting from own culture to a new one. Cultural identity shift refers to adjusting home culture to fit in the host culture during expatriation period (Kraimer et al., 2012). Some will shift completely with a change in believes and values, and some will keep the basic values of their original culture and just shift in behaviors and practices.

Deep understanding and continuous dealing and appreciation of other people of different culture change one’s assumptions regarding the solidity of his/her own cultural norms and getting convinced that their other acceptable cultural behaviors and norms (A. Molinsky, 2007). This is done with the purpose of avoiding psychological stress and negative emotions of feeling different from others in the hos-country (A. Molinsky, 2007). Close interaction and social networking with many local nationals make some SIE’s change their original behaviors, norms, and consequently shift their cultures to fit to the host-country culture (Mao & Shen, 2015) in order to feel accepted in the society. However, it is not an easy process as it may produce a

FIGURE 1
The Theoretical Model



psychological conflict and discrepancy of own values, resulting in inability of some to do this cultural shift (Fitzsimmons, 2013; A. Molinsky, 2013).

Hypotheses Development

SIE's who fit well in the host country jobs and communities and build social ties with the locals, feel satisfied and encouraged to stay in the host country (Tharenou & Caulfield, 2010). There is a strong association between embeddedness and desire to stay in job and in the country. Some evidence shows association between job embeddedness and spouses-willingness to leave, and refusal of overseas relocating to branches by French employees of different organizations (Mignonac, 2008). However, this effect is not expected to be a direct effect, SIE got to like the host-country culture more than their national cultures to decide to retire the host-country.

Working in the host-country requires large amount of interacting with the national workmates, inside and outside organizations which requires high level of interactions, learning and practicing the culturally accepted behaviors, or deep-level cultural differences (Van Vianen, De Pater, Kristof-Brown, & Johnson, 2004). Immersing in these deep level cultural differences make SIE's more attracted to the hos-country culture and may lead to change in their culture identity.

Therefore, job- organizational-, and community-embeddedness will be a positive factor in participating in SIE's cultural shift to fit the local culture, acculturation.

Hypothesis 1: Job-embeddedness will positively associate with acculturation.

Hypothesis 2: Organizational-embeddedness will positively associate with acculturation.

Hypothesis 3: Community-embeddedness will positively associate with acculturation.

Career advancement (such as availability of a better job), better work benefits, family pulling, and better life style of a country, motivate SIE's to stay in that country (Biemann & Andresen, 2010; Tharenou & Caulfield, 2010). SIE's left their countries to search for better careers that provide higher living standards in the host-countries.

Host country living standards-attractiveness is a factor of importance when it comes to SIE's decision to retire at host-countries (Shortland, 2016). Therefore, host-country living-standards attractiveness is a stimulus of SIE's acculturation and indirectly affect the desire to retire in the host-country.

Hypothesis 4: Living Standards-attractiveness of the host-country will positively affect acculturation of SIE's

It is reasonable to assume that SIE's would be willing to retire in the host-countries if they have high attachments to their jobs, organizations, and community, and feel that the living standards in the host-country are attractive; that make them closer to the norms and behaviors of host cultures, acculturated. When SIE's are being more belonging to the host culture compared to their national cultures, they are more likely to prefer retiring in host countries. Therefore,

Hypothesis 5: Acculturation will positively associate with the self-initiated expatriates' desire to retire at the host-country

METHODS

Data collection,

Data collected using two major methods, paper and online -survey. I followed a snowballing method in identifying self-initiated expatriates through asking each respondent to invite other SIE from his/her network to respond to the survey. The traditional paper survey distributed to self-initiated expatriates working in different organizations in Egypt. A paper survey was distributed to self-initiated expatriates working abroad and asking them to distribute it to their friends, workmates, or other individuals in their network. This method resulted in having 67 responses, in almost two years of data collection. The online survey, conducted through online invitations to members of online expatriate' communities online such as Internations, and Expat exchange. Invitations where send to expatriate' communities pages on Facebook and Linked-in, some personal invitations were forwarded through private messages. The response rate for these invitations is 83 responses.

Sample:

Self-initiated expatriates are individuals who make the decision to relocate for a host country in order to search for better job opportunities, gain better income, acquire unique work experience, and live in better living standards, on their own responsibility and cost. These are different from immigrants who decide voluntarily to leave their national countries to live and work permanently in another country and become its citizens (Shaffer et al., 2016; Tharenou, 2015). The sample consists of 151 self-initiated expatriates from different nationalities and working in different host countries. All participants were asked to report a choice of two

regarding the decision to travel to work in the host country. The two choices were: “is my own decision” or “decided for me by the organization I work for.” All 151 reposted the first choice.

Sample characteristics, out of the total sample only 140 reported their gender. Females represent 33 with a percentage of 22% of the sample. Women represent a small share of SIE expatriates that does not exceeds 25% of all expatriates in the world according to the Brookfield Global Relocation Services (2016). The rest are males with total 107 and a percent of 71%.

The sample mean age is 38 years with a minimum of 21 years, and a maximum of 67 years of the 135 SIEs who reported their ages. To measure experience in international jobs, respondents were asked to report their work experience in years in the host countries; the average experience is 14 years with minimum of 1 year and maximum of 46 years of 133 SIE’s reported their years of experience. All participants had level of education with the majority holding bachelor degree, 55%, and graduate degree 20%, and the lowest for middle level education 25%, of the 142 SIEs who reported their education.

All participants were working at host countries at the time of taking the survey. Of the 142 SIEs who reported their jobs and managerial levels, 22 percent are top level managers, 57% are middle level managers, and 18 % are low levels workers; and only 3% are work owners such as lawyers or consultants. All participants worked in a variety of organizations all were for profit organizations. All SIEs were at the host countries at the time of answering the survey, following a list of all host countries included in the study indicated in Table 1. A total of 15 countries represent host-countries of the SIEs included in the study sample. Distribution of nationalities over host-countries is represented in Appendix (A).

**TABLE 1
HOST COUNTRIES**

Country	SIE	Percent
Egypt	49	32.5
GERMANY	39	25.8
USA	13	8.6
UK	5	3.3
Holland	1	.7
Saudi Arabia	18	11.9
UAE	3	2.0
Kuwait	9	6.0
Australia	2	1.3
Norway	1	.7
Malaysia	1	.7
France	1	.7
Belgium	1	.7
New Zealand	3	2.0
Canada	1	.7

SIEs were asked to provide their own nationality or country they were born in, a total of 21 nationalities were reported. All nationalities of the study participants are shown in TABLE 2.

**TABLE 2
Nationalities of Self-Initiated Expatriates**

SIEs Nationality	Frequency	Percent	SIEs Nationality	Frequency	Percent
Egyptian	52	34.4	British	11	7.3
Moracin	15	9.9	Italian	2	1.3
LEBANESE	3	2.0	Russian	7	4.6
Tunisian	1	.7	Australian	1	.7
Sudanese	1	.7	Indian	15	9.9
Syrian	2	1.3	German	10	6.6
Iraqi	2	1.3	Jordanian	12	7.9
Somalian	1	.7	USA	6	4.0
Yamani	2	1.3	Canadian	1	.7

Measures

Unless otherwise noted, all scales used were seven-point Likert responses ranged from 1- “absolutely not accurate” to 7- “completely accurate”. The survey was conducted in Arabic for native Arabic speakers, and English for international western nationalities. Translation and back translation of the Arabic language survey was conducted by a professional expert. Links to surveys are at this link for the Arabic version: <https://goo.gl/forms/pBzVXWcxMBAjSMY62>, and this link for the English version: <http://www.hostedsurvey.com/takesurvey.asp?c=ExptGenre>

The Dependent Variable,

Desire to Retire in The Host-Country:

Three-items were designed to measure SIE’s willingness to stay and retire in the host countries and leave their original countries permanently. The items directly ask participants to determine if they want to retire in the host country, and if doing this is more beneficial for them. The three items are exhibited in APPENDIX (B). Cronbach reliability analysis for the three items is ($\alpha = 0.87$).

The Independent Variables (IV’s)

Job-Embeddedness

To measure job embeddedness, a more elaborated version of the original scale of job embeddedness of Mitchell et al. (2001) was used. Four items were used from the scales of Kraimer et al. (2012), and Lee et al. (2004). The purpose of modifying these scales is to isolate the measure of job-embeddedness from that of organizational-embeddedness. The four items are exhibited in APPENDIX (B). Cronbach reliability analysis for the four-items scale is ($\alpha = 0.83$).

Organizational-Embeddedness

To measure organizational-embeddedness a six-item scale was used. The scale is a version of Lee et al. (2004) and Reiche et al. (2011), modified to suit working in a host country. The scale items are exhibited in APPENDIX (B). Cronbach reliability analysis for the six-items scale is ($\alpha = 0.89$).

Community-Embeddedness

Fitting in local communities was measured using a version of the fit to community scale developed from Lee et al. (2004). The scale included four items, exhibited in APPENDIX (B). Cronbach reliability analysis for the four-items scale is ($\alpha = 0.75$).

Host-Country Living standards attractiveness

To measure host-country living standards-attractiveness, a four-items scale was developed. The scale is a modified version of Tharenou and Caulfield (2010) country's life style instrumentality scale. Country living standards-attractiveness consists of four factors: the availability of comfort in dealing with government regulations regarding travel and staying permits, the ease of getting more advantages at working (Wong & Musa, 2014), and better career opportunities, and income. The four items developed to measure these factors are exhibited in APPENDIX (B). Cronbach reliability analysis for the scale is ($\alpha = 0.87$).

The Mediator Variable

Acculturation

To measure acculturation, a 5-item scale was developed. The scale captures the major dimensions of acculturation determined in previous research, such as preferring host cultural

practices, preferring to stay in the host country, mastering the host country local language, and feeling of being treated as a citizen by the local government (Atiyyah, 1996). The scale items are exhibited in APPENDIX (B). Cronbach reliability analysis for the five-items scale is ($\alpha = 0.63$).

RESULTS

Correlations, means, and standard deviations of the variables included in the study are exhibited in TABLE 3. Correlations are good indication of the predicted relationships.

TABLE 3
Descriptive Statistics and Correlations

Variable	Mean	St. D.	1	2	3	4	5	6
1. Desire to Retire at Host	4.9	1.7	1					
2. Job Embeddedness	5.1	1.4	.34**	1				
3. Organizational-Embeddedness	5.0	1.4	.23**	.82**	1			
4. Community-Embeddedness	4.9	1.2	.28**	.65**	.69**	1		
5. Attractiveness- Host	5.3	1.2	.32**	.46**	.41**	.25**	1	
6. Acculturation	4.6	1.1	.47**	.62**	.64**	.65**	.43**	1

n = 151, ** $\rho < .001$

To test the mediation effect of acculturation, a four steps procedure were done, as suggest by David and Kenny (1986) original three steps and later added fourth step procedure. Results support the mediation of acculturation to the relationship between Job- organizational- community- embeddedness and the desire to retire in the host-country. All regression models done to test for mediation are exhibited in TABLE 4. The results show support for the mediation of acculturation to indirect relationship among job- organizational- community-embeddedness and the desire to retire in the host-country, in the following four regression models.

Model 1, at TABLE 4, represents the first step in testing the mediation effect of acculturation, a multiple regression to regress the independent variables Job-, organizational-,

and community-embeddedness on the desire to retire at host-country. Results support that the model is significant in predicting 14% of the variance in the dependent variable, ($R^2 = .14$ and $F(3,147) = 7.83, \rho < 0.01$). Each of the three independent variables had different effects on the dependent variable. Job-embeddedness has significant positive effect ($\beta = .42, SE = .16, \rho < 0.05$). Organizational-embeddedness has insignificant negative effect ($\beta = -.23, SE = .17, \rho = .110$), and community-embeddedness has insignificant effect ($\beta = .17, SE = .114, \rho = .115$) on the desire to retire at the host-country.

Model 2, the second step in testing the mediation effect of acculturation, is a multiple regression between the independent variables Job-, organizational-, and community-embeddedness and acculturation, the mediator. Results support that the model is significant in predicting 50% of the variance in acculturation, ($R^2 = .50$ and $F(3,147) = 49.35, \rho < 0.01$). Each of the three independent variables had significant effects on the mediator, job-embeddedness ($\beta = .20, SE = .08, \rho < 0.05$), organizational-embeddedness ($\beta = .22, SE = .09, \rho < 0.05$), and community-embeddedness ($\beta = .37, SE = .08, \rho < 0.01$).

Model 3, the third step in testing mediation, is a simple regression model to regress the mediator on the dependent variable. Results support that acculturation predicts 23% of the variance in the desire to retire at the host country ($R^2 = .23$ and $F(1,150) = 49.4, \rho < 0.01$). Acculturation has significant effect on the desire to retire at the host-country ($\beta = .47, SE = .11, \rho < 0.01$).

Model 4, the last step in testing mediation, is a multiple regression model of all variables. The IV's, the mediator, and the DV. Results support that the model is significant in predicting 26% of the variance in the desire to retire at the host-country, ($R^2 = .26$ and $F(4,146) = 13.008, \rho$

TABLE 4
Regression Models 1-4

	Model 1			Model 2			Model 3			Model 4		
	Desire to Retire at Host-Country			Acculturation			Desire to Retire at Host-Country			Desire to Retire at Host-Country		
	β	SE	t	β	SE	t	β	SE	t	β	SE	t
Constant		0.54	4.82		0.28	4.57**		0.5	3.32**		0.54	3.10
Acculturation							.47**	0.11	6.55**	0.50**	0.15	4.97**
Job Embeddedness	0.42*	0.16	3.05*	0.20*	0.08	1.92*				0.32*	0.15	2.47*
Organizational Embeddedness	-0.23	0.17	-1.61	0.22*	0.09	1.97*				-0.34	0.16*	-2.51
Community Embeddedness	0.17	0.14	1.58	0.37**	0.08	4.46**				-0.01	0.14	-0.11
ΔR^2		0.02**			0.50			.23**			0.26**	
ΔF		2.51**			49.4**			42.9**			13.01**	
R^2		0.14**			.50**			.23**			0.26**	
F		7.83**			49.4**			42.9**			13.01**	

** $\rho < 0.01$ * $\rho < 0.05$ n = 151

< 0.01). different effects are resulted. Acculturation has significant positive effect ($\beta = .50$, SE= .14, $\rho < 0.01$). Job-embeddedness has significant positive effect ($\beta = .32$, SE= .15, $\rho < 0.05$). Organizational-embeddedness has significant negative effect ($\beta = -.34$, SE = .16, $\rho < 0.05$), and community embeddedness has insignificant negative effect ($\beta = .012$ SE = .14, $\rho = .910$) on the desire to retire at the host-country.

The four models support full mediation of acculturation especially that the effects of organizational- and community-embeddedness are negative-close to zero when regressing on the desire to retire at the host country and when acculturation is controlled for. They turned strong significant effect when regressing directly on acculturation only. This suggests full mediation of acculturation to the indirect effect of organizational- and community-embeddedness on the desire to retire at the host-country. For job-embeddedness, results show significant effects for the four models, which support presence of other mediators or possible moderations such as personality effect.

To test the mediation effect of acculturation on the indirect effect of host-country living standards attractiveness (host-attractiveness) on the desire to retire at the host-country, the same four steps procedures were conjointly conducted. Regressions four steps results are presented at model 3, presented at TABLE 4, and models 5, 6, and 7 shown at TABLE 5. The results support partial mediation of acculturation to the indirect effect of host-attractiveness on the desire to retire at the host-country.

Model 5, at TABLE 5, was to test the effect of the independent variable, host attractiveness on the dependent variable, the desire to retire at host-country. Results support that the model is significant in predicting 10% of the variance in the dependent variable, ($R^2 = .10$

and $F(1, 150) = 16.69, p < 0.01$). Host-attractiveness has significant positive effect ($\beta = .15, SE = .11, p = 0.69$).

TABLE 5
Regression Models 5-7

	Model 5			Model 6			Model 7		
	Desire to Retire at Host-Country			Acculturation			Desire to Retire at Host Country		
	β	SE	t	β	SE	t	β	SE	t
Constant		.57	4.44*		.38	6.71*		0.60	1.71
Acculturation							.41**	0.12	5.20*
Host-country Attractiveness	.32*	0.11	4.12*	.43*	.07	5.73*	.15	0.11	1.83
R^2		.10**			.18**			.22**	
F		16.96*			32.803*			42.91*	

** $p < 0.01$ * $p < 0.05$ n = 151

Model 6, at TABLE 5, was to test the effect of the independent variable, host-attractiveness on the mediator, acculturation. Results support that the model is significant in predicting 18% of the variance in the dependent variable, ($R^2 = .18$ and $F(1, 150) = 32.803, p < 0.01$). Host-attractiveness has significant positive effect on acculturation ($\beta = .43, SE = .07, p < 0.01$).

Model 3, at TABLE 4, the third step in testing mediation, is a simple regression model to regress the mediator on the dependent variable. Results support that acculturation predicts 23% of the variance in the desire to retire at the host country ($R^2 = .23$ and $F(1, 150) = 49.4, p < 0.01$). Acculturation has significant effect on the desire to retire at the host-country ($\beta = .47, SE = .11, p < 0.01$).

Model 7, at TABLE 5, was a multiple regression to test the total effect of the IV, the mediator, and the DV. Model 7 results support that the model is significant in predicting 22% of the variance in the desire to retire at the host-country, ($R^2 = .22$ and $F(2, 149) = 42.9, p < 0.01$). different effects are resulted. Acculturation has significant positive effect ($\beta = .41, SE = .12, p < 0.01$). Host-attractiveness has significant positive effect ($\beta = .32, SE = .15, p < 0.05$).

The previous results support the full mediation effect of acculturation to the indirect effect of host-attractiveness on the desire to retire at the host country. Host-attractiveness direct effect on the desire to retire at the host country is weak though significant; and when controlling for acculturation, this small effect becomes insignificant.

Hypotheses Testing Results

Regression results, exhibited at TABLES 4 & 5 show that all study hypotheses were supported. Hypothesis one, that job-embeddedness has direct significant effect on acculturation is supported as shown in model two results ($\beta = .20, SE = .08, p < 0.05$). Hypothesis two, that organizational-embeddedness has direct significant effect on acculturation is supported as shown in model two results ($\beta = .22, SE = .09, p < 0.05$). Hypothesis three is supported, community-embeddedness has significant direct effect on acculturation ($\beta = .37, SE = .08, p < 0.01$). the model is significant in predicting 50% of the variance in acculturation ($R^2 = .50$ and $F(3, 147) = 49.35, p < 0.01$).

Hypothesis four is supported, host-attractiveness has a direct effect on acculturation ($\beta = .43, SE = .07, p < 0.01$). Results support that regression model 6 is significant in predicting 18% of the variance in the dependent variable, ($R^2 = .18$ and $F(1, 150) = 32.803, p < 0.01$).

Hypothesis five is supported, acculturation has significant direct effect on the desire to retire at the host-country ($\beta = .47$, $SE = .11$, $\rho < 0.01$). Results support that acculturation predicts 23% of the variance in the desire to retire at the host country ($R^2 = .23$ and $F(1,150) = 49.4$, $\rho < 0.01$).

DISCUSSION

This study started with one inquiry in mind, would living and working in another country make individuals prefer to stay and make a complete cultural shift to the end of the curve by deciding to retire in the host-country, and consequently the desire to retire at the host countries. This led to generate a theoretical model to interpret retirement in the host-country. The laying assumptions were that the host-country living standards-attractiveness (host-attractiveness) accompanied with job- organizational- and community-embeddedness would result in SIE's desire to retire in the host country, only if they acculturated to the host-country national culture.

To test mediation, 4-step procedures of David & Kenny () were done, to test the mediation effect of acculturation of SIE's for four indirect effects of the IV's on the DV. The first set of the procedure, tested the mediation of SIE's acculturation to the indirect effects of Job-, organizational, and community embeddedness on their desire to retire at the host-countries. The procedure supported full mediation for the indirect effects of organizational- and community embeddedness, and partial mediation for job-embeddedness indirect effects on the desire to retire at the host country. The second set of procedure was done conjointly with the first set, to test the mediation effect of SIE's acculturation on the indirect effect of host-attractiveness on the SIE's desire to retire at the host-country. Results of this procedure support full mediation of acculturation.

The researcher proposed five hypotheses to capture the effects of independent variables, the mediator, and the dependent variable. To test hypotheses one, two, and three, a multiple regression model was conducted. Results are in the predicted direction for these hypotheses. The first hypothesis, that high job-embeddedness leads to high acculturation of SIE's, is supported. The second and third hypotheses, that organizational- and community-embeddedness result in high acculturation of SIE's, is supported. The fourth hypotheses, that host-attractiveness leads to high acculturation of SIE's, is supported. The fifth hypotheses that acculturation of SIE when high results in high desire to make the decision to retire at the host-country, is supported.

This support the proposed theoretical model proposed by the researcher, SIE's will retire in host-countries if they feel it is preferable and culturally acceptable for them. This is an important addition to the research of SIE's that starts a rich field of research in retirement in different countries.

For the practical implications, organizations should pay close attention to employees' preferences for retirement in order to help them plan effectively for retirement plans and benefits. When organizations start to offer interesting and beneficial retirement plans, they would attract more skillful labor from all over the world. This will enable organizations to hunt the most skillful mobile talents in the world and increase their organizational creativity and competitive advantage.

LIMITATION & FUTURE RESEARCH

The sample should have been divided by citizenship and host country to be able to find more practical results, for instance, would level of progress of host countries would be a variable

of interest in the cultural adaptability index. The paper is limited to self-initiated expatriates, for better results, and for future research, a sample of organizational expatriates should be added for a comparative study. This could not be done for this study for the small number of participants from each country, yet, it will be done for the following studies of the author in this interesting field of research. Cultural distance effect on acculturation and decision to retire was not a topic interest in detecting situational factors affecting the proposed relationships, which should be covered in future studies. Also, the concept of cultural norms tightness and looseness (Shin, Hasse, & Schotter, 2016) was not covered in this study and should be included in future research.

The paper offered an unprecedented theoretical model to investigate the indirect effect of embeddedness and host-attractiveness on the desire to retire at the host country, mediated by acculturation of self-initiated expatriates. This is a new area of research for international management researchers that constitute a large stream of topics related to other motives of retirement in the host-country. Examples of these topics are spouse readiness for retirement in the host-country, after retirement attitudes and readiness for continuing working, given that some countries provide opportunities for working after retirement age, and host-countries governments pulling factors for encouraging retirement. Moreover, future investigation into personal motivations to retirement in the host-country is needed, to discover the inner-factors that may not be affected by living or working conditions in the host-country such as preference for a certain weather, or being close to specific leisure activities, starting enjoying life and discovering other cultures.... etc.

A major topic of interest for future research is working in one country, home- or host-country until reaching retirement age, and deciding to retire in a different country. Lately some countries have provided major incentives for retirees to attract them to relocate to these countries

for retirement, examples of these incentives are reduced or not-taxes, housing loans advantages, and improved banking services, examples of these countries are Malaysia and United Arab Emirates (Wong & Musa, 2014). This topic could be investigated at the micro- level and macro-organizational levels and at the governmental level. At the individual micro-level, it would be interesting to discover traits' effect on individual's decision to retire in a different country after reaching the retirement age. At the macro-level, organizations should investigate intentions of retirements deeply to be able to offer lucrative retirement and benefits-packages, for its employees.

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APPENDIX (A)
DISTRIBUTION OF NATIONALITIES AND HOST COUNTRIES OF THE PARTICIPANTS

NATIONALITY	HOST COUNTRY															Total
	Egypt	GERMANY	USA	UK	Holland	Saudi Arabia	UAE	Kuwait	Australia	Norway	Malaysia	France	Belgium	New Zealand	Canada	
Egyptian	0	16	9	1	1	17	2	1	2	1	1	0	0	1	0	52
Moracin	0	15	0	0	0	0	0	0	0	0	0	0	0	0	0	15
LEBANESE	1	1	0	0	0	0	0	0	0	0	0	1	0	0	0	3
Tunisian	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Sudanese	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Syrian	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	2
Iraqi	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	2
Somalian	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Yamani	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	2
British	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11
Italian	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Russian	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7
Australian	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Indian	9	0	4	0	0	1	0	0	0	0	0	0	1	0	0	15
German	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
Jordanian	1	0	0	3	0	0	1	7	0	0	0	0	0	0	0	12
USA	4	0	0	0	0	0	0	0	0	0	0	0	0	2	0	6
Canadian	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Portuguese	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Algerian	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Total	48	39	13	5	1	18	3	9	2	1	1	1	1	3	1	146

APPENDIX (B)

Job-Embeddedness: $\alpha = .83$

1. My expatriate job utilized my skills and talents well
2. My feelings regarding working in the Host Country are positive
3. I like the authority and responsibility I had at my expatriate job
4. I am satisfied with my professional growth while on my expatriate assignment

Organizational-Embeddedness $\alpha = .88$

1. I felt like I was a good match for my host company
2. I choose to work in my host company for its good work-conditions
3. My workmates make me feel important to the company
4. I feel I am an asset for my host-company
5. I am more satisfied regarding my self-image in my host-company
6. I like the company members in my host country

Fit-to-Community $\alpha = .75$

1. I really love the place where I live
2. The community where I live is a good match for me
3. I think of the community where I live as home
4. The area where I live offers the leisure activities that I like

Host-Country Living Standards-Attractiveness: $\alpha = .63$

1. Working in the Host Country is advantageous for me
2. I experienced no problems working in The Host Country
3. I depend on my income from my job in the Host Country
4. I make more money from my job in the Host Country compared to home

Acculturation $\alpha = .63$

1. I see myself fitting into the local culture of the Host Country
2. I believe I melt in the Host Country local culture
3. My Local language is perfect
4. I prefer to stay in the Host Country rather going back to my home-country
5. I feel no constrains from the local government

The Desire to Retire in The Host-Country: $\alpha = .87$

1. I would rather to retire in the Host Country
2. It is easier for me to retire in the Host Country
3. Retiring in the Host Country is more advantageous for me