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Culture's effect on customer experience quality perceptions in the insurance sector

International Business

Bachelor's thesis

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Abstract

Customer experience quality has become a central source of competitive advantage for companies in service markets, yet the impact of cultural factors on the formation of customer experience quality has been studied only to a limited extent. In particular, research on how culture influences customer experience quality in the insurance sector remains scarce. The aim of this thesis is therefore to study how culture shapes perceptions of customer experience within the insurance sector. The thesis addresses two sub-questions: what are the components of customer experience quality in the insurance sector, and how does culture affect the emphasis on customer experience quality? This thesis combines the Customer Experience Quality (EXQ) framework with Schwartz's cultural Theory of Value Orientations and cultural clusters to identify how culture affects the emphasis on the different EXQ dimensions.

The findings demonstrate that culture not only strengthens or weakens perceived customer experience quality but also changes the focus of EXQ dimensions. In cultures that emphasize autonomy and mastery, efficiency and comparability are valued, whereas in cultures characterized by embeddedness and harmony, empathic communication and a sense of security become more significant. Accordingly, insurance companies should align their processes and customer communication with the cultural context: either by offering a broad and easily comparable assortment or by investing in personal communication and building and maintaining trust.

This thesis provides a new perspective by integrating the EXQ framework with Schwartz's cultural theory. However, due to its theoretical nature, further empirical research across different cultures and insurance service channels is required.

Keywords: customer experience quality, culture, value orientation theory, service sector, insurance sector

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Tiivistelmä

Asiakaskokemuksen laadusta on tullut keskeinen kilpailutekijä yrityksille palvelumarkkinoilla, mutta kulttuuristen tekijöiden vaikutusta asiakaskokemuksen laadun muodostumiseen on tutkittu vain rajallisesti. Erityisesti tutkimusta kulttuurin vaikutuksesta asiakaskokemuksen laatuun vakuutusosalalla on niukasti. Tämän tutkimuksen tavoitteena on täten selvittää, miten kulttuuri muokkaa käsityksiä asiakaskokemuksen laadusta vakuutusosalalla. Tutkimuksessa vastataan kahteen osakysymykseen: mitkä ovat vakuutusalan asiakaskokemuksen laadun osa-alueet ja miten kulttuuri vaikuttaa niiden painotukseen. Tutkimus yhdistää asiakaskokemuksen laadun (EXQ) viitekehyksen sekä kulttuurin arvo-orientaatioteorian sekä tämän klusterit. Näiden avulla voidaan tunnistaa, miten kulttuuriset arvot muokkaavat asiakaskokemuksen eri osa-alueiden painoarvoa.

Tutkimuksen tulokset osoittavat, ettei kulttuuri vain vahvista taikka heikennä asiakaskokemuksen koettua laatua, vaan myös muuttaa asiakaskokemuksen laadun painopistettä. Autonomiata ja tavoitteellisuutta korostavissa kulttuureissa arvostetaan tehokkuutta ja vertailtavuutta, ja yhteisöllisissä ja harmonisissa kulttuureissa korostuu enemmän empaattinen vuorovaikutus sekä turvallisuuden tunne. Tämän mukaisesti vakuutusyhtiöiden tulisi sovittaa prosessinsa sekä asiakasviestintänsä kulttuurin kontekstiin: tarjota joko laaja ja vertailukelpoinen valikoima tai panostaa henkilökohtaiseen vuorovaikutukseen sekä luottamuksen rakentamiseen ja ylläpitämiseen.

Tämä tutkimus tarjoaa uuden näkökulman yhdistämällä EXQ-viitekehyksen ja Schwartzin kulttuuriteorian, mutta tutkimuksen teoreettisuus edellyttää empiiristä jatkotutkimusta eri kulttuureista sekä vakuutuspalvelukanavista.

Avainsanat: asiakaskokemuksen laatu, kulttuuri, arvo-orientaatioteoria, palveluala, vakuutusala

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1 Introduction

Customer Experience (CX) has emerged as a key driver of long-term competitiveness for businesses. As products and services become more homogenous, companies are forced to differentiate themselves through CX, rather than through price or product features alone. Developing positive CX offers the keys to a company's survival in a competitive market, which is even more challenging to achieve in global markets. (Gentile et al. 2007, 395; Zhang, 2023, 50–51.) Gentile et al (2007, 396) found that 85 % of senior business managers believe that solely traditional factors such as price, product quality, and the product itself are no longer sufficient and that CX represents the key differentiator in competition. Offering a positive and memorable customer experience fosters an emotional bond between the customer and the company, enhancing customer loyalty (Gentile et al. 2007, 404). Effective management of CX can positively influence the financial performance of the company. (Klink et al. 2021, according to Andino, 2022, 44.)

Within the service industry, CX plays an especially critical role. Unlike tangible goods, services are characterized by intangibility, simultaneity of production and consumption, and a high degree of human interaction. (Zeithaml et al. 1985, 33.) As a trust-based service industry, the insurance sector provides a particularly relevant context for studying CX. Trust, reliability, and empathy are important determinants of CX in this field. When the customers trust their insurance provider, they are more likely to be satisfied with the company and to use its services again. (Sukmawan & Zulganef, 2023, 35.)

Due to globalization and immigration, the clientele of insurance companies is more international and, therefore, represents a more diverse cultural background. In the context of CX, culture influences the way customers interpret the whole customer experience (Mattila, 1999a, 385). Therefore, for insurance companies to guarantee a positive CX for every customer, insurance providers must recognize and adapt to the cultural factors that influence the customers' expectations.

The insurance industry offers an interesting setting for studying the cultural effect on customer experience. In 2025, the value of gross written premiums in the global insurance industry was 8.02 trillion U.S. dollars. By 2029, the value is expected to grow up to 9.02 trillion U.S. dollars (*Forecast of the Global Insurance Market 2028*, n.d.) Despite the scale of the insurance industry, there is a notable research gap in combining CX and insurance (Gunawardane, 2023, 267). This thesis seeks to address this gap by integrating cultural theory with CX literature, deepening the

understanding of how culture influences customer experience quality perceptions in a high-trust insurance industry.

Accordingly, the main research question for this thesis is: **how does culture shape customer experience quality perceptions in the insurance sector?** To answer this, the thesis addresses two sub-questions:

- What customer experience quality constructs of in the insurance industry?
- How does culture influence customer experience quality perceptions?

This thesis contributes to the existing research by combining a cultural framework and CX research. The aim of this thesis is to expand the understanding of how culture modifies the perception of CX in the insurance context. This thesis provides insights for insurance companies on how to provide a positive customer experience for every customer, independent of their cultural background.

The structure of this thesis is as follows. Chapter 2 reviews the literature on customer experience and its components in the insurance industry, addressing the first sub-question. Chapter 3 reviews the relationship between culture and customer experience quality, thereby answering the second sub-question. Chapter 4 provides an analysis combining the two sub-questions and answers the main research question, also giving implications for insurance companies. Finally, Chapter 5 concludes the study by summarizing key findings, the thesis's limitations, and suggestions for future research.

2 Customer Experience in the Insurance Industry

2.1 Customer Experience and Customer Experience Quality

Customer experience (CX) has been extensively studied in marketing and service research (Klaus, 2023, 701–702). It is defined as a multidimensional experience of sensory, emotional, cognitive, behavioral, and relational values (Schmitt, 1999, 57) that is constructed from the interactions between the customer and the service provider (Lemke et al. 2011, 6). The service provider cannot fully control the customer experience through, for example, price and service interfaces alone, as it is also shaped by external influences such as the influence of others (e.g., family members or friends). CX, therefore, represents the holistic experience of the entire customer journey from pre-purchase interactions to post-consumption stages. (Verhoef et al. 2009, 32.)

To measure CX more comprehensively beyond service quality and customer satisfaction, Klaus and Maklan (2011) developed the Customer Experience Quality (EXQ) scale. The framework identifies four core dimensions (POMP): (1) Product Experience, (2) Outcome Focus, (3) Moments-of-Truth, and (4) Peace-of-Mind. This framework best explains CX and the measurement of its quality. (Maklan & Klaus, 2011, 781; Imhof & Klaus, 2020, 681–684.)

In the POMP framework, Product Experience encompasses freedom of choice, cross-product comparison, comparison necessity, and account management. It reflects the customer's perception of having sufficient options to critically evaluate and compare offers, whether from different companies or within the same provider's. (Maklan & Klaus, 2011, 781–782, 788; Klaus & Maklan, 2013, 230.)

Outcome focus relates to reducing customers' transaction cost, such as the effort of seeking a new provider. It consists of inertia, result focus, past experiences, and common grounding. Customers often remain with their existing provider out of convenience or perceived stability. For some, the key factor is the result itself: obtaining the product or service quickly rather than, for example, the price. Some customers stay loyal due to previous negative experiences with competitors. Some appreciate that the service advisor uses relatable examples or personal experiences, and therefore enables customers to understand the service and its conditions better. (Maklan & Klaus, 2011, 781–782, 788; Klaus & Maklan, 2013, 230.)

Flexibility, pro-activity, interpersonal skills, and service recovery define Moments-of-Truth. The Moment-of-Truths are critical during problem situations. The service provider must demonstrate

flexibility and proactive communication. The provider needs to keep the customer up to date with the procedures for solving the problem situation. The customer should also feel supported and reassured. Moments-of-Truth further concern the customer's emotional experience: feeling respected, heard, and valued. The personnel need to be polite and, in difficult situations, deal with them accordingly. (Maklan & Klaus, 2011, 781–782, 788; Klaus & Maklan, 2013, 230.)

Peace-of-Mind captures all the interactions between the customer and the service provider before, during, and after purchase. It reflects confidence in the provider's expertise and reliability to manage the process efficiently. Customers need to feel that the company genuinely looks after their interests and minimizes uncertainty. For some customers, Peace-of-Mind is about convenience. Trust is established through prior positive experiences while reducing the motivation to switch providers. For others, it is linked to the availability of independent advice. (Maklan & Klaus, 2011, 781–782, 788; Klaus & Maklan, 2013, 230–231.) Figure 1 illustrates the correlations between the four EXQ dimensions and CX.

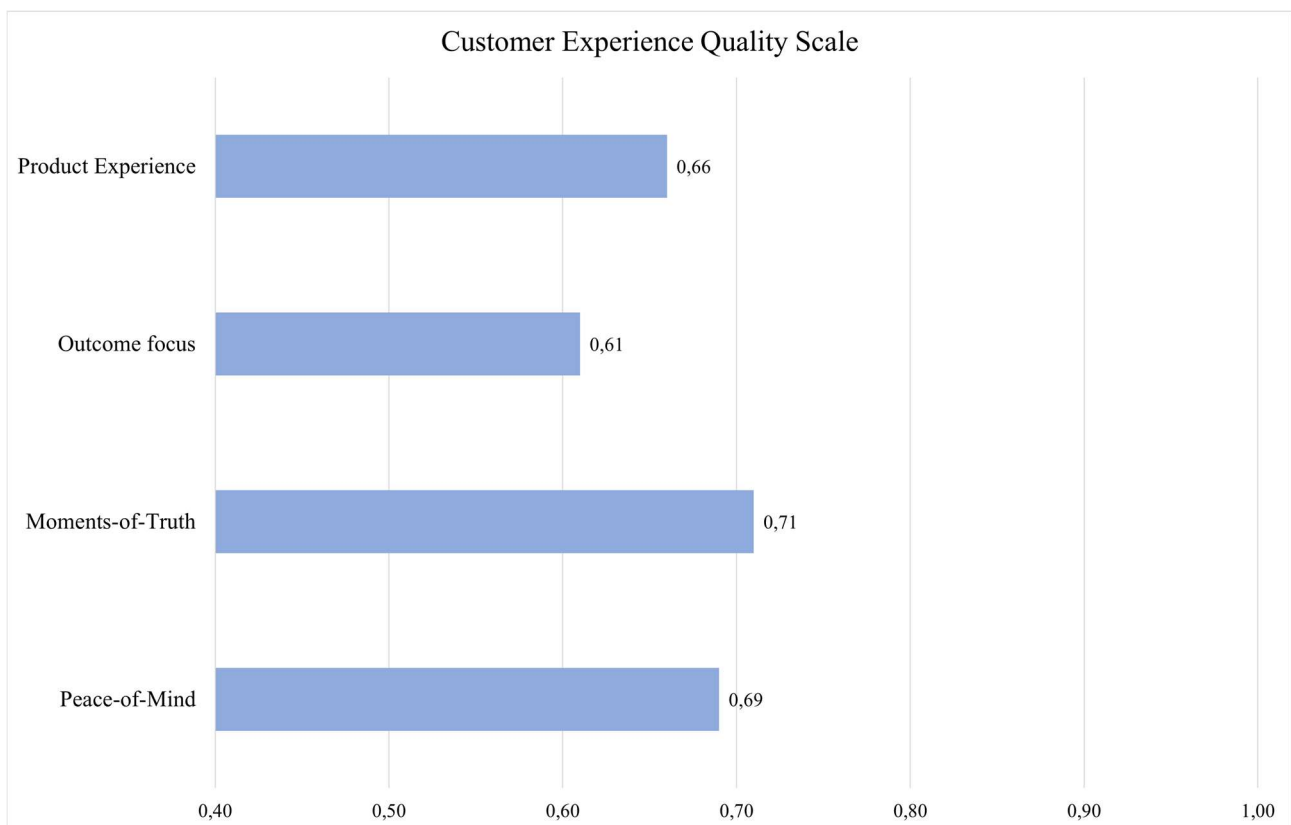


Figure 1 Customer Experience Quality Scale (developed from Klaus & Maklan, 2013, p. 230)

All dimensions exhibit positive relationships with CX (see Figure 1). Moments-of-Truth dimensions show the strongest correlation (0,71), suggesting that interactions occurring at critical

service encounters play a decisive role in shaping a positive CX. The Peace-of-Mind dimension is the second strongest (0,69), emphasizing the importance of reassurance, reliability, and trust in fostering a sense of security throughout the customer journey. Although Product Experience and Outcome Focus display lower correlations (0,66 and 0,61), they still represent significant contributions to CX. This implies that product compatibility and outcomes do not solely determine the quality of CX as much as emotional and communication factors.

2.2 Insurance as a service

According to Cambridge Dictionary: “insurance is an agreement in which you pay a company money and they pay your costs if you have an accident, injury, etc.” (*INSURANCE | English Meaning - Cambridge Dictionary, 2025*). Unlike tangible goods, insurance represents a service rather than a manufactured product. While the insurance policy document can be regarded as a physical product, its core is the intangible commitment to provide financial protection in case of loss, accident, or death. (Przybytniowski, 2023, 282–283.)

A service is a performance, rather than a tangible object (Zeithaml et al. 1985, 33). Over time, several frameworks have been developed to characterize services. Based on a literature review, Zeithaml et al. (1985) proposed the IHIP framework, which identifies four key characteristics of service: (1) intangibility, (2) heterogeneity, (3) inseparability, and (4) perishability (Zeithaml et al., 1985, 35; Lovelock & Gummesson, 2004, 23). However, the IHIP model has faced substantial criticism for oversimplifying service complexity (Edvardsson et al., 2005, 108–116). To examine insurance as a service and understand customer expectations, the non-ownership framework proposed by Lovelock and Gummesson (2004) classifies intangible services into five categories: (1) rented goods as services, (2) place and space rentals, (3) labor and expertise rentals, (4) physical facility access and usage, and (5) network access and usage. Within this framework, insurance is positioned as a network access and usage service. Customers do not own the network or infrastructure, but pay a premium for access to it, thereby gaining safety and informational benefits. (Lovelock & Gummesson, 2004, 34). The insurance company retains ownership of the network while the customer purchases the right to use it under predefined conditions. Jaakkola et al. (2017, 11–13) proposed that insurance is a routine-intensive service, with minimal service development and services quite standardized across competitors.

2.3 Customer Experience Quality in the Insurance Sector

Insurance is a service in which the service's value is often realized only when a loss occurs (de los Ríos Amezua, 2019, 73). Consequently, the trust customers place in their insurer is decisive for CX. CX becomes the mechanism to decrease uncertainty during and after adverse events. (Choudhury et al. 2016, 59.) Because the "quality" of an insurance is difficult to assess beforehand, the customer relies on their encounters with the insurance provider to infer reliability and fairness. Authentic, well-managed interactions build trust in the promise of coverage (Méndez-Aparicio et al. 2020, 2, 13).

CX has a direct impact on the financial indicators of the insurance company. A positive CX raises the satisfaction of the customer and reduces willingness to change the insurance provider, which can translate into higher retention and customer value. (Accenture 2013, according to Choudhury et al. 2016, 50.) At the same time, well-designed processes and reacting fast decrease service costs and reclamations. A bad CX predisposes customers to a competitor. Even a minor inconvenience, for example, in a claim situation, can push away the customer. In markets such as insurance, where products, prices, and services often resemble one another between companies, CX therefore operates as a central basis of differentiation. An insurance company that makes buying, understanding policy terms, and easing the claim process for the customer succeeds at CX. When the CX excels the competitor's CX, it supports customer acquisitions and long-term profitability. (World Insurance Report 2013, 2013.)

According to Barwitz and Maas (2018, 120), the customer journey of insurance consists of (1) need recognition, (2) search, (3) evaluation, (4) purchase, (5) in force (contract duration), (6) contract adaptation, (7) claim, and (8) contract termination. Need recognition, search, and evaluation constitute the pre-purchase stage, in which customers form expectations and gather information. The pre-purchasing stage recognizes the need for the purchase. The purchase stage is the actual purchasing and payment of the insurance policy. The contact duration, claims, contract adaptations, and contract termination form the post-purchase phase. This part of the insurance customer journey is the actual consumption of the insurance service. This phase eventually ends in the insurance termination. (Lemon & Verhoef, 2016, 76; Barwitz & Maas, 2018, 120.)

Figure 2 synthesizes these insurance customer journey phases and the customer journey phases with the Customer Experience Quality (EXQ) scale POMP by Maklan and Klaus (2011, 781).

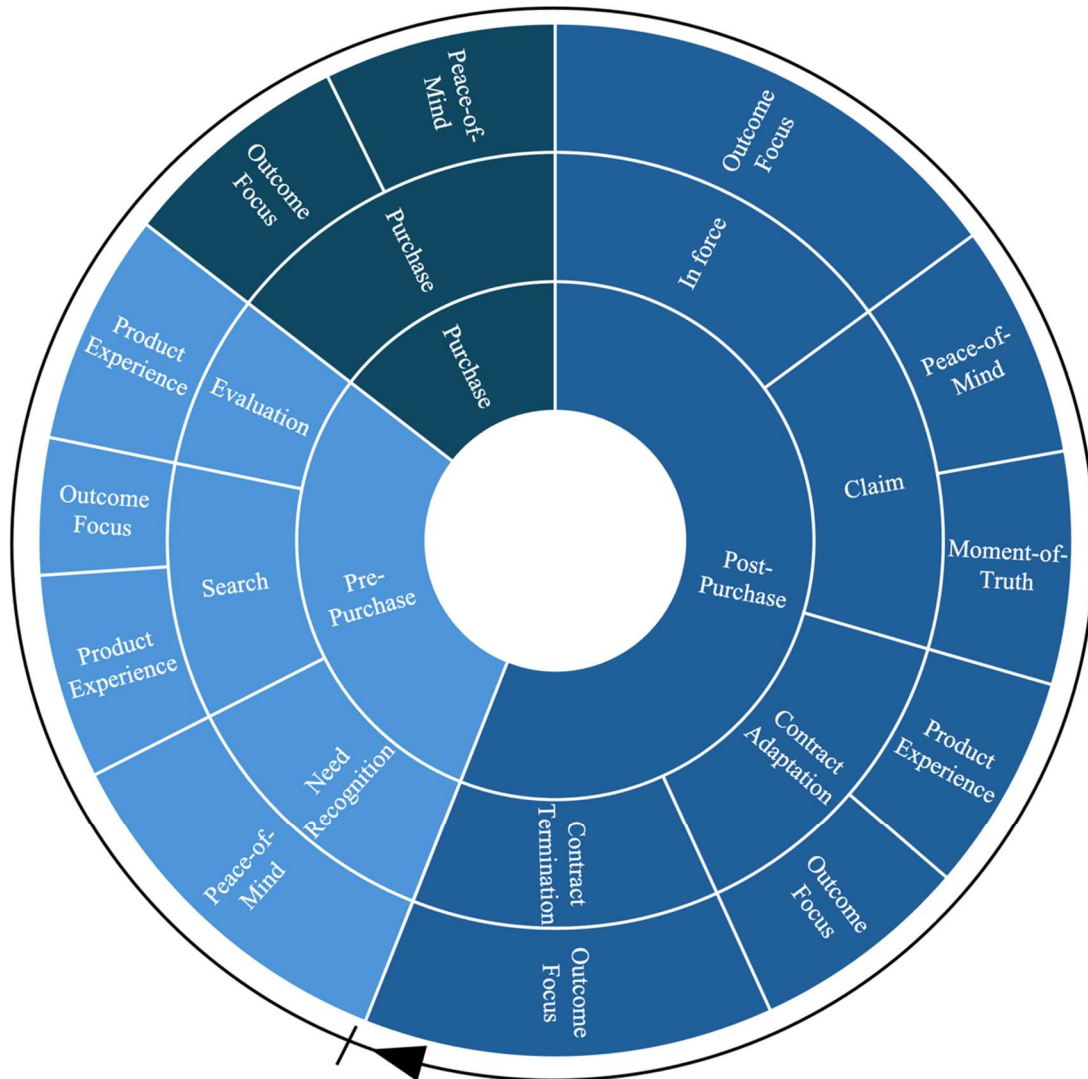


Figure 2 Integration of Insurance Customer Journey Phases and EXQ dimensions (developed from Maklan & Klaus, 2011, 781; Lemon & Verhoef, 2016, 76; Barwitz & Maas, 2018, 120)

Figure 2 illustrates where each dimension is the most salient across the insurance customer journey. In the inner part of the circle are the pre-purchase, purchase, and post-purchase stages of Lemon and Verhoef (2016, 76). The middle part consists of the eight insurance customer journey parts of Barwitz and Maas (2018, 120). The outermost part constructs of the POMP dimensions of Maklan and Klaus (2011).

Product Experience in insurance concerns the customer's ability to identify and select a coverage that best fits their individual needs and preferences. This may involve comparing deductibles, coverage options, or service features across insurers. Ideally, customers should have access to a designated representative throughout the decision-making process to facilitate understanding,

ensure informed choices, and build trust in the insurer-customer relationship. This also applies when the insurance contract needs adaptation. For instance, when a customer buys a new car or home, and needs to update the contract to a more suitable one. (Maklan & Klaus, 2011, 781–782, 788; Barwitz & Maas, 2018, 120.)

Outcome focus in insurance reflects how effectively providers reduce customer effort and uncertainty throughout the service process (Maklan & Klaus, 2011, 781–782, 788). Since insurance products are abstract and their benefits are realized only in specific future situations, customers seek reassurance that situations such as claims handling, compensation, and overall service reliability will meet their expectations (Eckert et al., 2022, 570). Providers who can simplify procedures, communicate results clearly, and demonstrate fairness in outcomes foster greater customer trust and long-term loyalty (Klein Wassin et al. 2014). Thus, in the insurance industry, outcome-oriented service is not only about efficiency but also about credibility, transparency, and emotional assurance. Outcome Focus is not only relevant in the purchase of insurance, contract adaptation, and termination, but also during the whole contract duration. (Maklan & Klaus, 2011, 781–782, 788; Barwitz & Maas, 2018, 120.)

Moments-of-Truth are particularly impactful in insurance, because service encounters often occur under emotionally charged circumstances, such as an accident or financial loss (Méndez-Aparicio et al. 2020, 2). The provider's response in these situations defines how customers evaluate both the company's reliability and emotional experience. Effective service recovery, personalized communication, and emotional support can turn a potentially negative event into opportunities for strengthening customer trust and long-term relationships (Maxham, 2001, 20–21). This is crucial in claims and contract termination, since, for example, life insurance ends upon the insured's death (Henebry & Rejda, 1995, 230). Therefore, it is also important that when selling the insurance, the coverage and exclusions are discussed thoroughly. When an accident occurs, it should not come as a surprise to the customer if the incident is not covered (Disclosure in General Insurance: Improving Consumer Understanding, 2019, 5).

Peace-of-Mind represents one of the most critical dimensions in insurance, as customers purchase insurance primarily for the sense of safety and reassurance it provides rather than for tangible benefits. The seeking of Peace-of-Mind starts from the recognition of a need for insurance. This sense of security is built not only on financial protection but also on the belief that the company will respond promptly and fairly when a claim arises. It is important that the customer feels this sense of security, starting from the purchase and confirmation of this when a claim arises. Therefore,

maintaining Peace-of-Mind requires insurers to communicate consistently, deliver on promises, and manage claims with transparency and empathy. A seamless service process, accessible customer support, and trustworthy relationships strengthen customers' emotional security and loyalty.

(Maklan & Klaus, 2011, 781–782, 788; Barwitz & Maas, 2018, 120.)

In conclusion, the insurance customer journey extends from pre-purchase (need recognition, search, and evaluation) through purchase to the post-purchase period, during which contract adaptations and claims occur, and ultimately contract termination. Across these stages, the EXQ framework's POMP dimensions manifest in distinct, stage-specific ways. In practice, high customer experience quality arises from the customers' ability to choose the right policy, clear comprehension of the insurance policy terms, conditions, and exclusions, the provider's systematic reduction of uncertainty throughout the relationship, an emphatic and proactive conduct at critical service encounters, and transparent decision rationales. Collectively, these factors generate a positive CX that reinforces long-term trust, increases retention, and creates a competitive advantage for insurance companies.

3 Cultural factors' influence on perceptions of customer experience quality

3.1 Culture as a construct

Culture has been defined in various ways. Although the concept is often associated with entire societies, it can also refer to any human collectives, such as gender groups, organizations, or families (Hofstede, 2001, 10). In this thesis, the focus is on culture as it relates to societies. Culture can be seen as a common characteristic of reaction to the environment by guiding shared notions of what is considered right or wrong. Individual identity develops within the framework of culture, shaped by further personal experiences. The core of culture is values. Values are not directly observable. They become visible only when expressed through behavior. Values motivate and direct actions that are regarded as desirable. (Hofstede, 2001, 10; Schwartz, 2006, 143.)

Schwartz (2006, 138-139) defined culture as a broad set of shared meanings, beliefs, customs, symbols, norms, and values that characterize society. He emphasizes the priority of values. Hofstede (1980, 23–24) understands culture as “mental programming” that shapes how group members think, feel, and act. This distinguishes groups and individuals from other groups.

This thesis focuses on national culture. National culture arises from value systems that have stabilized over long periods within specific regions (Hofstede, 2001, 1). It needs to be noted that when reviewing national culture, in addition to countries' cultural traits, also factors such as wealth, globalization, and level of freedom should be taken into consideration (Taras et al. 2016, 22). However, in this thesis, only cultural traits are studied.

3.2 The Theory of Value Orientation

To demonstrate culture, this thesis will use the Theory of Value Orientation by Schwartz (2006), whose studies have been widely used in academic literature over the last few decades. Schwartz began his study of human values by distinguishing 10 basic human values (Schwartz, 1992, 5–14). His theory has been proven to be useful to effectively describe different cultures from the perspective of values (Alaminos-Fernández et al. 2023, 71–72). In addition, later meta-analytical and comparative studies have confirmed the validity of Schwartz's framework at the cultural level, supporting its applicability across different cultural contexts (Vauclair et al., 2011, 192–193, 202).

The Theory of Value Orientation divides culture into seven distinct value orientations, which are further structured into three dimensions. The Theory of Value Orientation identifies seven value

orientations: (1) egalitarianism, (2) hierarchy, (3) harmony, (4) mastery, (5) embeddedness, and autonomy. Autonomy is sorted into (6) intellectual autonomy and (7) affective autonomy. These values form the three dimensions: (1) embeddedness versus autonomy (containing intellectual and affective autonomy), (2) egalitarianism versus hierarchy, and (3) harmony versus mastery. (Schwartz, 2006, 140 – 142.) This three-dimensional structure has also been replicated using alternative value surveys, reinforcing the theoretical coherence of these orientations beyond Schwartz’s original measurement instruments (Vauclair et al., 2011). These orientations and their relativity to each other are presented below in Figure 3.

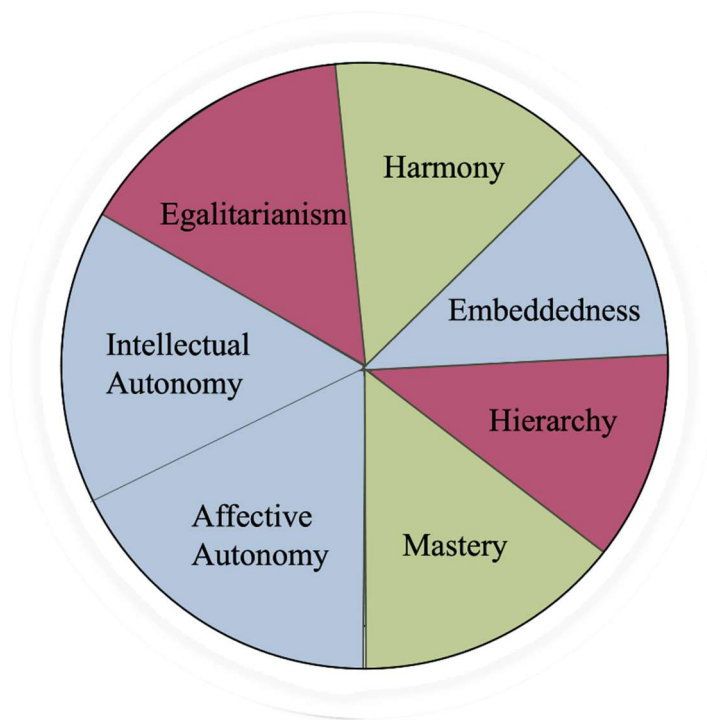


Figure 3 Distance of Cultural Dimensions (augmented from Schwartz, 2006, 6)

To model these dimensions and portray their compatibility and incompatibility, Schwartz positioned them into a circular model (see Figure 3). Values next to each other represent compatibility. The farther the values are from one another, the more incompatible they are. Values with the same colour represent the three dimensions. (Schwartz, 2006, 6.) Research has supported this structure at the cultural level, while also noting that some orientations may empirically overlap depending on measurement and context (Kaasa & Welzel, 2023, 450, 454; Vauclair et al. 2011, 192–196).

In cultures that emphasize embeddedness, individuals are not primarily seen as individuals but as integral members of a community. Individuals’ identity and sense of purpose are built above all through social relationships, shared experiences, and common values. In these kinds of communities, it is important to identify with the group, participate in its shared lifestyle, and act

accordingly. The community's well-being and harmony are often prioritized over the needs and wants of individuals. (Schwartz, 1999, 26–27; 2006, 140; 2014, 550–552.) This orientation reflects a cultural emphasis on social order, tradition, and conformity, which has been consistently identified in cross-cultural comparisons of value systems (Vauclair et al., 2011, 195, 198). Cultures that highlight embeddedness strive to preserve stability and continuity. Changes that could harm the traditions or solidarity of the society should be approached with caution. Members of the community are expected to follow and conform to the norms because it is believed that it safeguards the community's integrity and social order. In these cultures, especially safety, obedience, and respect for tradition are valued. This kind of orientation reflects a view in which an individual finds meaning and fulfillment in life through belonging to and participating in a community, rather than through personal self-actualization. (Schwartz, 1999, 26–27; 2006, 140; 2014, 550–552.)

In autonomy-oriented cultures, a human being is seen as an individual and independent agent who has the right and obligation to develop their opinions, feelings, and abilities. The meaning of life derives from individuality and the realization of one's potential. In such cultures, autonomy can be divided into two distinct forms. Intellectual autonomy emphasizes the individual's right to think independently, pursue personal ideas, and develop creativity without external guidance. Values related to intellectual autonomy include openness to new ideas, curiosity, and innovation. On the other hand, affective autonomy concerns the significance of personal experiences and emotions. People are encouraged to seek joy, pleasure, and diversity in ways that are personally meaningful and fulfilling. (Schwartz, 1999, 26–27; 2006, 140; 2014, 550–552.) Empirical studies suggest that autonomy-oriented cultures tend to be associated with higher levels of socio-economic development and subjective well-being (Vauclair et al., 2011, 200). Thus, autonomy cultures accentuate individuals' freedom and responsibility to determine and shape their own lives, in contrast to cultures that emphasize embeddedness. (Schwartz, 1999, 26–27; 2006, 140; 2014, 550–552.)

Cultural egalitarianism refers to a worldview in which people are morally regarded as equal and their well-being is perceived as a shared societal objective. Cooperation, responsibility, and a willingness to work for the benefit of others are highly valued. Individuals are encouraged to consider the needs of others and cooperate in a way that supports the cohesion and integrity of the entire community. (Schwartz, 1999, 26–27; 2006, 140; 2014, 550–55; Dobewall & Rudnev, 2014.) Recent comparative research has shown that egalitarianism is often empirically linked with harmony and autonomy orientations, highlighting a normative emphasis on shared responsibility and voluntary cooperation (Kaasa & Welzel, 2023,450). The foundation of egalitarianism lies in the idea that a society can remain stable only if its members assume responsibility for one another and

actively participate in collective endeavors. The goal is to foster a sense of belonging and shared morals, rather than competition and inequality. The core values of cultural egalitarianism include equality, social justice, helpfulness, honesty, and a strong sense of responsibility. (Schwartz, 1999, 26–27; 2006, 140; 2014, 550–55; Dobewall & Rudnev, 2014.)

The polar of egalitarianism is hierarchy. Cultural hierarchy is based on the belief that the functioning of a society requires a clearly structured order and unequal yet complementary roles. In such cultures, it is believed that the division of power, resources, and responsibility is natural and legitimate as it ensures a stable and productive functioning of a society. Individuals are raised to accept a hierarchical structure and the duties associated with it. Everyone has their designated place and role, and society is expected to function optimally when individuals fulfill their responsibilities and show respect towards authority. (Schwartz, 1999, 26–27; 2006, 140; 2014, 550–552; Dobewall & Rudnev, 2014.) Kaasa and Welzel (2023, 451–453) note that hierarchy is frequently empirically associated with mastery-oriented cultures, reflecting an emphasis on authority, control, and directed social order. In hierarchical cultures, values such as respect for authority, humility, and social harmony are particularly appreciated, as they are perceived to sustain social order and clarity. (Schwartz, 1999, 26–27; 2006, 140; 2014, 550–552; Dobewall & Rudnev, 2014.)

Cultures that emphasize harmony share a belief in maintaining a balance between nature and society. In these cultures, the guiding principle is to live in alignment with nature rather than control and reshape the world according to one's needs. The human role is viewed as a part of a larger interconnected system, where understanding, respect, and adaptation are valued over dominance and exploitation. However, empirical analyses suggest that harmony is often closely linked with conformity and risk-avoidance rather than purely ecological concern, which has led to conceptual debate around this orientation. (Kaasa & Welzel, 2023, 452; Schwartz, 1999, 26–27; 2006, 140; 2014, 550–551.)

A harmonized culture highlights a peaceful coexistence, a deep connection to nature, and the preservation of the environment. Within such cultures, the ability to appreciate the beauty of the world and to safeguard it for future generations is highly esteemed. The goal is to sustain a balance between human actions and the natural order. (Schwartz, 1999, 26–27; 2006, 140; 2014, 550–551; Dobewall & Rudnev, 2014.)

In contrast, mastery-oriented cultures are grounded in the belief that humans possess both the right and the responsibility to transform their environment and society to achieve their goals. Nature is perceived as a resource to be utilized, controlled, and developed for the advancement of a better

future. These cultures place strong emphasis on activity, goal orientation, and the capacity to influence one's own destiny. (Schwartz, 1999, 26–27; 2006, 140; 2014, 550–551; Dobewall & Rudnev, 2014.) Research comparing cultural models has shown that mastery aligns closely with achievement orientations, and economic dynamism (Kaasa & Welzel, 2023; Vauclair et al., 2011). In mastery cultures, achievement, progress, and initiative are seen as outcomes of intentional action. Taking risks and making decisions are valued traits. Courage, ambition, determination, and accomplishment are considered essential virtues as they are perceived to promote the overall well-being and progress of society. (Schwartz, 1999, 26–27; 2006, 140; 2014, 550–551; Dobewall & Rudnev, 2014.)

3.3 Cultural Clusters

In this section, the value orientations discussed in section 3.2 are applied to a cross-national comparison. Schwartz (2006) constructed a map of 77 countries, illustrating the relative importance of the seven cultural orientations within each country. The 77 countries form 8 transnational cultural groups. This thesis uses Schwartz’s (2014, 557–564) updated eight transnational groupings. The map is presented in Figure 4. The map also visualizes the cultural distance among nations: countries positioned closer to one another exhibit greater cultural similarity, whereas those farther apart display more distinct value profiles. (Schwartz, 2014, 558– 559.)

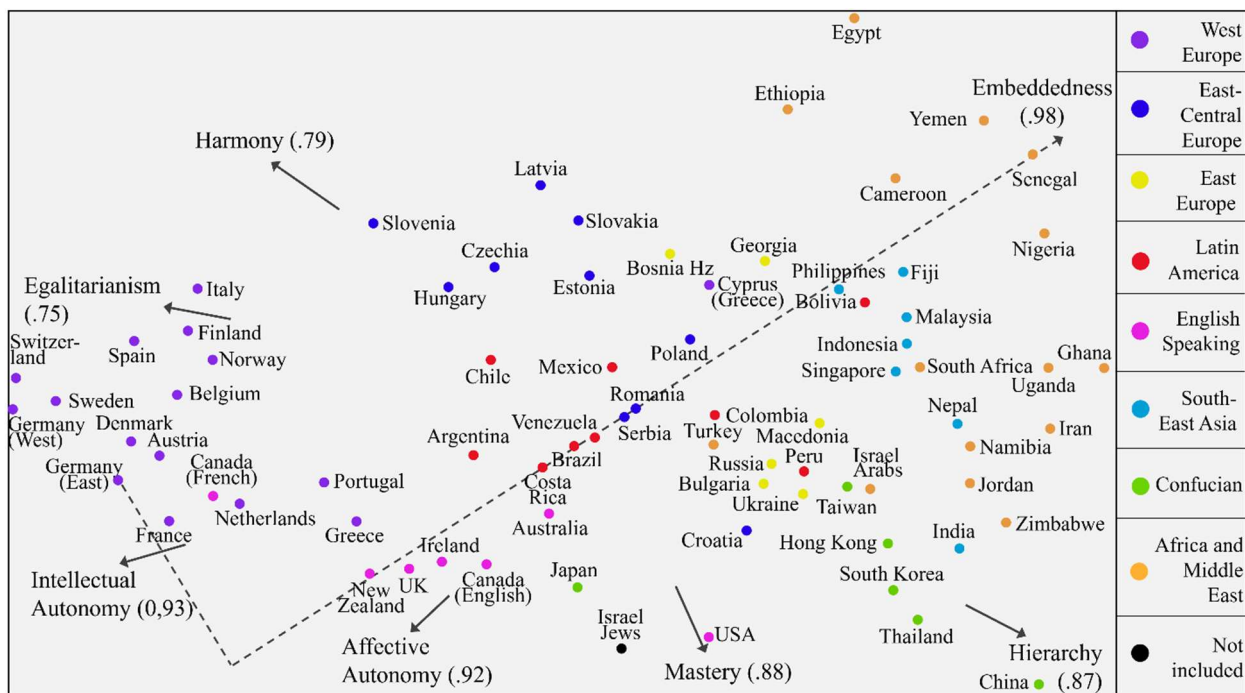


Figure 4 Map of 77 national groups on seven cultural orientations (augmented from Schwartz, 2014, 558–562)

The correlation of the orientation vectors indicates that the spatial arrangement of countries on the cultural map accurately represents empirical cultural realities (see Figure 4). A country's position with respect to embeddedness can be determined by drawing a perpendicular line from the country's point to the embeddedness vector. How close the vector's origin is to the country tells how well it represents it. The short arrows represent the angle of the vector. The arrows' extensions go through the figure's center of gravity. Countries/regions that are situated close to each other on the cultural map form eight transnational clusters: (1) West-European (purple), (2) English-speaking (pink) (3) Latin-American (red), (4) East-Central European (dark blue), (5) East European (yellow), (6) South-East Asian (light blue), (7) African and Middle East (orange) and (8) Confucian (green). The only region studied but not included in any of the clusters is the Israeli Jews. The countries in each cluster are listed in Appendix 2. The majority of the clusters represent not only cultural similarity but also geographical proximity. In addition to geographical proximity, for instance, shared history, language, and religion explain cultural proximity. (Schwartz, 2014, 558–562.)

The West European cluster is characterized by a strong emphasis on intellectual autonomy, egalitarianism, and harmony, while hierarchy and embeddedness are less prominent compared with many other clusters. Despite a generally coherent profile, there is notable internal variation. Despite high emphasis on autonomy, the West European cluster retains exceptionally high hierarchy. (Schwartz, 2006, 158; 2014, 561.) Therefore, it is not always analytically sound to generalize a single nation's cultural traits to represent the entire cluster.

In the East-Central European cluster and the East European cluster, the degree of embeddedness depends on the reference point of comparison. Relative to Asia and Africa, and the Middle East, the region scores low on embeddedness but higher when compared with Western Europe or Latin America. The East-Central European cluster scores higher on harmony, intellectual autonomy, and egalitarianism, whereas the East European cluster exhibits lower levels of these orientations. This pattern reflects the stronger historical influence of communism in the Balkan region. (Schwartz, 2006, 160; 2014, 564.)

Latin America is the cluster that occupies a central position on the spatial map, reflecting an overall balance between seven dimensions. Within the Latin American cluster, Bolivia and Peru are positioned further from the cluster's center. This may reflect the stronger persistence of indigenous cultural traditions and a comparatively weaker assimilation of European value orientations, despite the shared colonial and linguistic heritage. Latin America is high on embeddedness and rather low in intellectual autonomy. (Schwartz, 2006, 161; 2014, 564.)

In the English-speaking cluster, affective autonomy and mastery are the principal orientations, whereas harmony and embeddedness play a smaller role. However, the United States diverges from other countries in this cluster by displaying higher levels of hierarchy and intellectual autonomy. Its distance from the cluster center highlights a more assertive and individualistic cultural orientation. (Schwartz, 2006, 158; 2014, 561.)

The South-East Asia cluster is marked by a strong hierarchy and embeddedness, while autonomy and egalitarianism are less emphasized. Social relationships are viewed as essential sources of meaning in life. Although the countries in this cluster are broadly similar, India stands out by assigning greater importance to mastery. Despite the fact that in this cluster many different religions are present, they do not affect the homogeneity of the cluster. (Schwartz, 2006, 160; 2014, 563–564.)

The regions in Africa and the Middle East cluster consist of sub-Saharan Africa, North Africa, and the Muslim Middle East. The cluster displays high embeddedness and low autonomy (both affective and intellectual). Solidarity and tradition are valued. Excluding embeddedness, egalitarianism and intellectual autonomy, there is variation in the cluster. (Schwartz, 2006, 159–160; 2014, 563.)

The Confucian cluster exhibits high levels of hierarchy and mastery, with a strong entrepreneurial orientation. Embeddedness stands out here more than in Europe or the Americas. Japan, however, is an exception, placing greater emphasis on harmony and intellectual autonomy. (Schwartz, 2006, 159; 2014, 563.)

3.4 Culture's effect on customer experience quality perceptions

This chapter examines how culture shapes perceptions of EXQ. The analysis is built on sections 2.1, 3.2, and 3.3, complemented by additional literature on EXQ dimensions and culture. The reviewed literature about culture's effect on CX does not use Schwartz's Theory of Value Orientation (2006) nor Maklan and Klaus's EXQ framework (2011), but instead Hofstede's literature about culture and Parasuraman et al. (1988) SERVQUAL framework. However, there are many similarities between these studies, and an analysis is possible to form. The analysis of how the salience of each of the EXQ POMP dimensions (Maklan & Klaus, 2011) is expected to vary across Schwartz's Cultural Dimensions (2006, 6) is presented below (Table 1).

Table 1 The Salience of POMP dimension on Cultural Dimensions (developed from Schwartz 2006, 6 and Klaus & Maklan 2011, 781-787)

Cultural Dimension	Product Experience	Outcome Focus	Moments-of-Truth	Peace-of-Mind
Embeddedness	–	+	+	++
Hierarchy	0/–	+	+/-	+
Mastery	+	++	+	0/+
Affective Autonomy	+	0/–	+	+
Intellectual Autonomy	++	+	0/+	0/+
Egalitarianism	+	+	+	+
Harmony	0/–	+	++	++

As Table 1 illustrates, the salience of each POMP dimension varies across cultural dimensions.

Dark green (++) indicates a very strong emphasis on the POMP dimension. Light green (+) denotes a positive but less pronounced emphasis. Yellow (0/+) indicates no particular positive emphasis (neutral) and red (–) no emphasis. For intermediate cases, pink represents a slight negative tendency, and orange (+/-) mixed emphasis.

3.4.1 Product Experience's salience in the cultural dimensions

Based on the reviewed literature, it can be claimed that the Product Experience dimension is most salient in cultures characterized by intellectual autonomy. Independent thinking, active information search, and the formation of one's own judgements are likely to raise expectations for a broad assortment, clear differentiation between options, and comparable product/service information. Choice functions as a way for self-expression, thus making Product Experience a central contributor to EXQ. (Hofstede 1980, according to Kim & Leung, 2007, 373–379; Iyengar & Lepper, 1999, 350; Schwartz, 2006, 140; Hofstede, 2010, 1340; Maklan & Klaus, 2011, 781–787; Khaskhuu, 2022, 43.) Affective autonomy likewise can be expected to increase the importance of Product Experience: personalization and aesthetics can increase the experimental value, although strict technical comparability may be less critical than under intellectual autonomy. (Mattila, 1999b, 250–258; Schwartz, 2006, 140; Maklan & Klaus, 2011, 781–787.) Mastery is likely to strengthen Product Experience when the available selection and tools enable optimization of control and performance (Mattila, 1999b, 252–253; Schwartz, 2006, 141, 158; Maklan & Klaus, 2011, 781–787; de Mooji & Hofstede, 2011, 182–183). In addition, egalitarianism is likely to support Product Experience by emphasizing transparency, unbiased criteria, and comparability accessible to all (Schwartz, 2006, 140; Hofstede & Minkov 2010, according to Schoefer et al. 2019, 251).

By contrast, the importance of Product Experience can be expected to be lower where embeddedness, hierarchy, and harmony are prominent (Hofstede 1980, according to Kim & Leung,

2007, 373–378; Kim & Markus, 1999; Schwartz, 2006, 140; Maklan & Klaus, 2011, 781–787). In embedded cultures, community continuity and adherence to norms are prioritized over individual choice. The recommended option can often be perceived as sufficient, and many alternatives may increase cognitive load without any added value. (Donthu & Yoo, 1998, 182; Kim & Drolet, 2003, 373–374, 379; Khaskhuu, 2022, 43.) In hierarchical cultures, customers are likely to accept the option suggested by the provider, thus Product Experience can improve when differences between options are communicated clearly and with authoritative justification (Hofstede 1991, according to Schwartz, 2006, 141; Brockner et al. 2001, 304; Wursten et al. 2009, 3; Schoefer et al. 2019, 248; Khaskhuu, 2022, 43). In Harmony cultures, cognitive strain is avoided: simple, low-effort paths are expected to be preferred, and an abundance of options may not necessarily increase the perceived EXQ. Overall, the degree to which Product Experience is emphasized within EXQ can depend on the prevailing levels of individualism, self-expression, and desire for control. (Mattila, 1999b, 252; Kim & Drolet, 2003, 373; Schwartz, 2006, 140–141; Wursten et al. 2009, 3; Maklan & Klaus, 2011, 781–787.)

3.4.2 Outcome Focus's salience in the cultural dimension

The Outcome Focus dimension is expected to be most salient in a context characterized by mastery. Goal orientation, performance, and a desire for control may elevate expectations for speed, first-time-right execution, and low transaction costs: processes and tools that compress steps, automate routine tasks, and signal measurable progress can therefore be valued. Hierarchy can similarly be likely to strengthen Outcome Focus when rules and roles are explicit, and decisions are made by legitimate authority. (Donthu & Yoo, 1998, 181; Schwartz, 2006, 141; Wursten et al., 2009, 3; Maklan & Klaus, 2011, 781–787; Khaskhuu, 2022, 43.) Egalitarianism can support Outcome Focus by emphasizing transparent criteria and fair, consistently applied procedures, which make outcomes predictable and verifiable. Intellectual autonomy is expected to contribute by raising demands for traceability and explanation. Customers may expect clear rationales, data visibility, and step-by-step logic that enable efficient self-navigation. (Brockner et al., 2001, 313; Schwartz, 2006, 140–141; Hofstede & Minkov 2010, according to Schoefer et al. 2019, 251.) Embeddedness and harmony are also likely to heighten Outcome Focus, emphasizing predictability and risk minimization. Therefore, proactive status updates, clear timelines, and unambiguous next steps that keep the process smooth are valued. (Donthu & Yoo, 1998, 179; Furrer et al. 2000, 363–364; Wursten et al. 2009, 3; Khaskhuu, 2022, 43.)

The salience of Outcome Focus is expected to be lower where affective autonomy dominates, as hedonic and relational value can outweigh efficiency. Customers are likely to accept additional steps when these add personalization and positive affect. In harmony-oriented cultures, speed or aggressive optimization may not be prioritized if they threaten face-saving or social ease. Overall, the degree to which Outcome Focus is emphasized within EXQ is expected to rise with values prioritizing achievement, transparency, and predictability, and recedes when experiential or affective goals take place over efficiency. (Mattila, 1999b, 252–258; Schwartz, 2006, 140–141; Maklan & Klaus, 2011, 781–787; Khaskhuu, 2022, 42.)

3.4.3 Moments-of-Truth's salience in cultural dimensions

Moments-of-Truth dimension is likely to be most salient in cultures characterized by harmony and embeddedness. Face-saving, respectful tone, and conflict-reducing communication can be expected. Customers might value empathy, personalized reassurance, and visible social support when problems occur. (Donthu & Yoo, 1998, 184; Liu & McLure 2001, according to Khaskhuu, 2022, 42; Schwartz, 2006, 140–141; Wursten et al., 2009, 6; Maklan & Klaus, 2011, 781–787.) Hierarchy can further strengthen Moments-of-Truth when authority takes ownership, issues a formal apology, and offers clear escalation paths. Affective autonomy is likely to make people value warmth, personal repair, while egalitarianism emphasizes fair, transparent remedies. Mastery is expected to contribute by rewarding decisive action and rapid restoration of service, and intellectual autonomy may raise expectations for clear explanations of cause and remedy: what happened, why, and what will be done next. (Donthu & Yoo, 1998, 180; Brockner et al. 2001, 314; Schwartz, 2006, 140–141; Wursten et al., 2009, 3–14; Hofstede & Minkov 2010, according to Schoefer et al., 2019, 251; Maklan & Klaus, 2011, 781–787.)

By contrast, the salience of Moments-of-Truth is likely to be lower where interactions are judged primarily on throughput. In a strongly mastery-oriented setting, customers may prioritize speed and first-time-right performance over relational repairs: a flawless fix can overlook empathy. In a high intellectual autonomy context, tone can be expected to be less critical than evidence and logic, so recovery is evaluated on the clarity and credibility of the solution. In firm hierarchical environments, limited flexibility and scripted responses can constrain genuine recovery. In low-harmony, direct communication cultures, dull acknowledgements and resolution may be acceptable, so the style of repair carries less weight than substantive correction. Overall, Moments-of-Truth disputes the importance as a social evaluative concern. (Riddle 1992, according to Mattila, 1999b, 252; Schwartz, 2006, 140–141; Wursten et al. 2009, 4–12; Khaskhuu, 2022, 44.)

3.4.4 Peace-of-Mind's salience in the cultural dimensions

The Peace-of-Mind dimension is expected to be most salient in cultures characterized by embeddedness and harmony. Customers can expect continuity, predictability, and reassurance. They may value steady communication, clear next steps, and signals that the relationship will be reliably maintained over time. Harmony is likely to further elevate the value of calm, face-saving interactions and conflict-reducing messaging that sustain a sense of security. (Schwartz, 2006, 140–141; Hofstede & Minkov 2010, according to Schoefer et al. 2019, 250; Maklan & Klaus, 2011, 781–787; Khaskhuu, 2022, 42–45.) Hierarchy can be expected to strengthen Peace-of-Mind when legitimate authority owns decisions, communicates unambiguously, and provides visible bars such as rules and roles. Egalitarianism is likely to add to Peace-of-Mind by anchoring trust in fairness and transparency, consistently applying criteria and explainable decisions that reduce anxiety. Affective autonomy can contribute through warmth and personalized care, while intellectual autonomy can support cognitive reassurance by clear rationales, data visibility, and explainability. (Donthu & Yoo, 1998, 363; Brockner et al. 2001, 313; Schwartz, 2006, 140–141; Hofstede & Minkov 2010, according to Schoefer et al. 2019, 251; Samaha et al. 2014, 93; Khaskhuu, 2022, 42, 46.)

The Peace-of-Mind is likely to be lower where performance throughput is the primary evaluative lens. In mastery-oriented cultures, customers are expected to prioritize speed and reliability over ongoing reassurance. In high-intellectual-autonomy cultures, explanations and evidence may satisfy the need for certainty, reducing the incremental value of emotional reassurance. In low-embedded or low-harmony environments, relationships are more transactional, and continuous check-ins or a soothing tone can add less perceived value than clarity and efficiency. Overall, Peace-of-Mind can have more importance in cultures that emphasize relationship stability, fairness, and social ease, and less importance when outcome efficacy or cognitive clarity can be considered sufficient. (Furrer et al. 2000, 359; Schwartz, 2006, 140–141; Wursten et al. 2009, 3–12; de Mooji, 2022, 113.)

As demonstrated above, the emphasis on EXQ dimensions varies between cultural dimensions; thus, it can be inferred that there is also differentiation in EXQ perception between cultural clusters. These differentiations are illustrated below (Table 2). The table is based on the analysis given above, in addition to Schwartz (2006, 2014) and Maklan and Klaus (2011) studies.

Table 2 The Salience of POMP dimension on Cultural Clusters (developed from Schwartz 2014, 558–562 and Klaus & Maklan 2011, 781-787)

Cultural Cluster	Product Experience	Outcome Focus	Moments-of-Truth	Peace-of-Mind
West Europe	+	+	+	+
East-Central Europe	0	+	+	+
East Europe	0	+	0	+
Latin America	–	+	++	++
English Speaking	+	++	+	0
South-East Asia	–	+	+	++
Confucian	+	++	+	+
Africa and Middle East	–	++	+	+

As Table 2 demonstrates, it can be expected that there are differentiations between the salience of POMP dimensions in cultural clusters. Dark green (++) indicates a very strong emphasis on the POMP dimension in the cluster. Light green (+) expresses a positive but less pronounced emphasis. Yellow (0) indicates no particular emphasis, and red (-) indicates no emphasis.

The West European Cluster is broadly balanced: all four dimensions are likely to be salient (see Table 2). Information quality, ability to choose between options (Product Experience), efficiency and transparent procedures (Outcome Focus), measured and well-reasoned actions (Moments-of-Truth), and anticipatory, trust-building communication (Peace-of-Mind) each can contribute without a single dominant emphasis. (Schwartz, 2006, 140–158; 2014, 550–561; Maklan & Klaus, 2011, 781–787.)

In the East-Central European cluster, Product Experience is expected to be essentially neutral, whereas Outcome Focus, Moments-of-Truth, and Peace-of-Mind can be elevated. EXQ is understood as clear rules, transparency, and as a consistent process (Outcome Focus), the ability to resolve problems appropriately (Moments-of-Truth), and predictability and security in the relationship with the service provider (Peace-of-Mind). Variation and personalization of the offer may play a smaller role. (Schwartz, 2006, 140–160; 2014, 550–564; Maklan & Klaus, 2011, 781–787.)

The East European cluster's profile is likely to prioritize Outcome Focus and Peace-of-Mind, whereas Product Experience and Moments-of-Trust may remain neutral. Accordingly, EXQ can be defined primarily by clarity and efficiency on the one hand, and safety and trust on the other. Expanding product variety (Product Experience) or placing weight on the interactional style in critical incidents may be less critical. (Schwartz, 2006, 140–160; 2014, 550–564; Maklan & Klaus, 2011, 781–787.)

In the Latin America cluster, Moments-of-Trust and Peace-of-Mind are expected to be strongly emphasized, Outcome Focus is positive, and Product Experience is weak. EMQ can rest above all on empathetic handling of critical moments (Moments-of-Truth) and on continuous reassurance and care (Peace-of-Mind). Efficiency is likely to support, but not drive overall judgements, and product variety or strict comparability may not be the core of EXQ. (Schwartz, 2006, 140–161; 2014, 550–564; Maklan & Klaus, 2011, 781–787.)

In the English-speaking cluster, Outcome Focus is likely to be dominant, with Product Experience and Moments-of-Truth also strong and Peace-of-Mind neutral. The emphasis can reflect goal orientation and efficiency: speed, reduction of customer effort, and first-time-right execution are paramount (Outcome Focus). The ability to choose and personalization can support a positive EXQ, while emotional reassurance (Peace-of-Mind) might be less essential. (Schwartz, 2006, 140–158; 2014, 550–561; Maklan & Klaus, 2011, 781–787.)

In the South-East Asia cluster, Outcome Focus is expected to be very strong, with Moments-of-Truth and Peace-of-mind also salient, and Product Experience comparatively weak. The EXQ is likely to be built on clear roles and rules and low-effort progression (Outcome Focus). A respectful, often formal service recovery can be valued in problem situations (Moments-of-Truth), whereas extensive product variation adds limited value for EXQ. (Schwartz, 2006, 40–160; 2014, 550–564; Maklan & Klaus, 2011, 781–787.)

In the Confucian cluster, Outcome Focus is again likely to be the principal driver, complemented by strong Product Experience, Moments-of-Trust, and Peace-of-Mind. The profile points to a solution- and performance-oriented (Outcome Focus) understanding of EXQ reinforced by clear guidance in product choice (Product Experience), and authority-led communication that sustains trust and consistency. (Schwartz, 2006, 140–159; 2014, 550–563; Maklan & Klaus, 2011, 781–787.)

The Africa and Middle East cluster pronounces Outcome Focus, with Product Experience, Moments-of-Truth, and Peace-of-Mind adding additional support. EXQ is expected to be based on minimizing procedural burden and making the progress visible (Outcome Focus), coupled with respectful interaction in critical moments (Moments-of-Truth). Product variety contributes positively, but is not a primary lever to EXQ. (Schwartz, 2006, 140–160; 2014, 550–563 Maklan & Klaus, 2011, 781–787.)

Although the literature review suggests links between cultural dimensions and the POMP dimensions' salience, these relationships should be interpreted cautiously. Cultural frameworks may

simplify complex, heterogeneous realities and may overlook within-country variation or other influences (Taras et al., 2016, 20–21). Thus, the patterns presented offer indicative rather than predictable insight. A more detailed reflection on these limitations is provided in Chapter 5.

4 Culture's effect on customer experience quality perceptions in insurance

4.1 Theoretical Synthesis of Culture's Influence on EXQ in Insurance

This section synthesizes prior research used in this thesis to explain how national culture shapes perceptions of customer experience quality in the insurance sector. The analysis builds on Chapters 2 and 3. This thesis integrates insights from the EXQ literature (Maklan & Klaus, 2011, 2013) with Schwartz's (2006, 2014) value orientations and cultural clusters.

Product experience (freedom to choose and comparability) in insurance concerns the customer's ability to recognize the need for insurance and to select a policy that fits those needs. The customer needs to be able to compare coverages, deductibles, and additional coverages transparently. (Maklan & Klaus, 2011, 781–788; Klaus & Maklan, 2013, 230–241.) Based on the reviewed literature, it can be claimed that customers in the English-speaking cluster value strong comparability and a broad assortment of policies and services. Confucian cultures also value variety, with the insurance service's optimality for one's needs. In the West European cluster, clear differentiation and critical comparability of the policies are emphasized. Accordingly, it can be argued that Product Experience is a key EXQ driver in the English-speaking, Confucian, and West European clusters. In the Africa and Middle East cluster, Product Experience can support positive EXQ in insurance, but is not typically primary. In the East-Central and East European cluster, the salience of Product Experience may often be neutral, as customers may often readily accept the insurance coverage option proposed by the insurance provider. In the Latin American cluster and in the South-East Asia cluster, the added value of Product Experience can be weak. A broad variety of insurance options may not enhance EXQ. (Schwartz, 2006, 140–161; 2014, 548–564; Maklan & Klaus, 2011, 781–788; Klaus & Maklan, 2013, 230–241; Barwitz & Maas, 2018, 120–126.)

In the insurance sector, Outcome Focus (reduced customer effort, speed, first-time-right, clear decision) shows as a facile purchase process, effortless contract adaptation, and a fast, first-time-right claims handling with transparent criteria and timelines. It can be claimed that in insurance, Outcome Focus has high salience in countries of the English-speaking, South-East Asian, Confucian, and the Africa and Middle East cluster. Self-service is valued in the English-speaking cluster, making good digital service platforms important. In the South-East Asia cluster, clear roles and rules, and an effortless customer journey are critical. Therefore, policy terms should be explained in advance, so coverage decisions do not come as a surprise. The Confucian and the

Africa and Middle East cluster emphasize efficiency and visible progress, for instance, proactive communication of the progress of the claim procedure and schedules. In the East- and East-Central European clusters, Outcome Focus is also salient, and in insurance, can be seen as an appreciation of clear rules and equal treatment. In the West European cluster, Outcome Focus is likely to be balanced with other EXQ dimensions. In the Latin America cluster, strong Outcome Focus improves EXQ but does not dominate. Efficiency can support EXQ, yet emotional reassurance often has a greater importance. (Schwartz, 2006, 140–161; 2014, 548–564; Maklan & Klaus, 2011, 781–788; Klaus & Maklan, 2013, 230–241; Barwitz & Maas, 2018, 120–126.)

It can be claimed that the pivotal Moments-of-Truth (flexibility, pro-activity, interactions, service recovery) in insurance are claims. The claim can either confirm or weaken the trust built in the insurance provider. Again, that is why the insurance provider must go through the policy terms with the customer before incidents occur. Another Moment-of-Truth in insurance is contract adaptation. The efficiency and flexibility can define if the customer decides to adapt the contract or terminate it and choose another provider. Based on the literature review, the Moment-of-Truth dimensions is particularly salient in the Latin America cluster (empathy and keeping face), the West European cluster (professional but empathetic problem solving and clear accountability), the East-Central European cluster (transparent problem solving and fairness), the South-East Asia cluster (respectful and formal communication) the Confucian cluster (clear decisions led by authority) and the English-speaking cluster (decisive and fast service recovery, efficiency). In the East European cluster, the Moment-of-Truth dimension can be more neutral. It may matter more that the problem-solving is done right and justified than an emphatic communication. Nonetheless, because claims actualize risk, Moments-of-Truth are critical across cultures. (Schwartz, 2006, 140–161; 2014, 548–564; Maklan & Klaus, 2011, 781–788; Klaus & Maklan, 2013, 230–241; Barwitz & Maas, 2018, 120–126.)

The purpose of buying insurance is peace of mind. Customers seek assurance that the insurer will act promptly, fairly, and transparently when needed. The Peace-of-Mind dimension is emphasized in the Latin America cluster, where continuous care and reassurance are valued. In the East European cluster, Peace-of-Mind can be associated with security and predictability of the insurance provider's actions, and in the East-Central European with clear next steps and a named contact person in the insurance company. Authority-led communication can enhance the Peace-of-Mind dimension in the Confucian cluster, and in South-East Asia, clear roles and responsibilities. In the Africa and Middle East cluster, Peace-of-Mind can support EXQ through a respectful tone and clear rules. Again, in the West European cluster, the dimensions are in balance, but proactive

communication can still elevate the EXQ. In the English-speaking cluster, Peace-of-Mind can often be relatively neutral. If decisions are made with efficiency, additional reassurance actions might not necessarily bring more value to EXQ. (Schwartz, 2006, 140–161, 2014; 548–564; Maklan & Klaus, 2011, 781–788; Klaus & Maklan, 2013, 230–241; Barwitz & Maas, 2018, 120–126.)

4.2 Implications for Insurance Companies

Insurance companies should adapt the EXQ POMP dimensions accordingly to the customer journey phases. The number of options and the degree of comparability should be adjusted to the cultural context. Providing tables and concrete examples for West European, English-speaking and Confucian clusters, and a “recommended” option to reduce overload for Latin America, South-East Asia and Africa, and the Middle East clusters. For the East and East-Central European cluster, a middle ground configuration might be more effective. If possible, offer multiple service channels so that customer can choose their preferred mode: a good digital platform, emails, phone, and face-to-face. Invest in automation to improve efficiency, but also provide training for employees about clear rationale-giving (why a decision was made), but also about empathetic communication and reassurance.

The claim is the most significant moment for the insurer-customer relationship. Communication tone should be adjusted according to culture. For other cultures, an authoritative communication can build trust; for others, empathy is essential. Reducing uncertainty can be universally valuable, but the mechanisms differ: In high autonomy cultures, data about the claims procedure and decision can elevate EXQ, and in harmony or embedded cultures, it involves regular check-ins and keeping promises. Efficiency and empathy should both be offered, but their prioritization adjusted. Table 3 below outlines considerations for adapting interactions by cultural cluster.

Table 3 Considerations for Adapting EXQ by Cultural Cluster in the Insurance Sector

Cultural Cluster	Steps for a positive EXQ
West Europe	<ul style="list-style-type: none"> - Transparent comparability of deductibles, prices and policies - Efficient purchase- and contract adaptation procedures - Formal but emphatic service recovery - Proactive communication in claims, keeping promises - Overall balance in all EXQ dimensions
East-Central Europe	<ul style="list-style-type: none"> - Clear, easy-to-understand processes and terms - A designated contact person - A transparent claim procedure and documented justifications for decision made in claims
East Europe	<ul style="list-style-type: none"> - Efficiency and transparency in decision making - Build trust by check-ins - A broad assortment is secondary
Latin America	<ul style="list-style-type: none"> - Simple purchase procedure, a recommended option is important - An emphatic service recovery - Constant check-ins in claims - Efficiency is important, but focus on caring and empathy
English-Speaking	<ul style="list-style-type: none"> - Efficient online services, maximise speed - Customization of policies - A fast and clear claim procedure - Offer data of the claim /contract adaptation/termination procedure progress rather than check-ins
South-East Asia	<ul style="list-style-type: none"> - Offer a clear policy choice with additional choices - Minimize the customer's effort - A formal, respectful communication - In service recovery apology is crucial
Confucian	<ul style="list-style-type: none"> - Product choice led by authority - A coherent, authoritative communication in claims - A fast service recovery - Maintain long-term, rule based trust
Africa and Middle East	<ul style="list-style-type: none"> - Offer a moderate amount of different options, but lead to a choice - Minimize steps in the purchase procedure - A transparent communication of procedure's progress - A respectful communication in claims

Table 3 provides guidance for insurance companies and insurance representatives on how to enhance EXQ through cultural adaptation. However, the table does not include other potential factors such as gender, age, or socioeconomic status. Accordingly, it should be used as a decision aid and complemented with an individual needs assessment.

5 Summary and Conclusions

This thesis aimed to examine how culture affects customer experience quality (EXQ) perceptions in the insurance sector. The analysis combined the EXQ framework, which conceptualizes customer experience quality, with Schwartz's theory of value orientations and cultural clusters. The central conclusion is that culture not only increases or decreases the perceived customer experience quality but also moves the central emphasis towards different EXQ dimensions. While in some cultures the processes' efficiency and clarity are prioritized, in other cultures, the communication tone and the sense of safety can play a more decisive role. Thus, the same service may create a positive customer experience for different reasons across cultures.

The first sub-question, "What customer experience quality constructs of in the insurance industry?" revealed that the EXQ POMP dimension aligns with the stages of the insurance customer journey. Product Experience (P) concerns the customer's ability to recognize the need for insurance and to compare options transparently. Outcome Focus (O) relates to an effortless insurance purchase process, smooth contract adaptation, and, especially, fast and transparent claims handling. Moment-of-Truth (M) crystallizes in claims and other problem-solving encounters, where the role, communication, and empathy of the insurer are tested. Peace-of-Mind (P) is about the customer's feeling that the insurance company acts consistently, fairly, and predictably when assistance is needed. Together, these dimensions form a practical framework for identifying which service and communication parts should be emphasized at different phases of the insurance customer journey.

The second sub-question, "How does culture influence customer experience quality perceptions?", demonstrated that the importance of each EXQ dimension depends on culture. In autonomy and mastery-oriented cultures, customers can appreciate freedom of choice, comparability, and efficiency. In these cases, Product Experience and Outcome focus become important. In the West European cluster, the emphasis on all the POMP dimensions is quite balanced, but the variety of options and rationality can support a positive EXQ. In the English-speaking cluster, Outcome Focus is expected to dominate, supported by good comparability and self-service. In Confucian cultures, efficiency, clear roles, and authority-led decision-making can strengthen the Outcome Focus dimension and can also support Product Experience. In the South-East Asia cluster, clear rules, formal communication, and effortlessness are central. In highly embedded and harmonious cultures, the EXQ is built on communication and keeping face. In the Latin America cluster, empathy and reassurance emphasize Moments-of-Truth and Peace-of-Mind dimensions, and a broad variety of

comparability does not necessarily enhance EXQ. In the East- and East-Central European clusters, Outcome Focus and Peace-of-Mind dimensions enhance the importance of a clear process, predictability, and sense of security. The EXQ constructs that everyone is treated equally and that decisions are explained with rationality. In the Africa and Middle East cluster, transparent progress and a respectful tone can support EXQ. In many of these clusters, the emphasis of Product Experience is smaller, and customers may accept the insurer's recommended option if it is communicated understandably. For the insurance sector, the claim process is the decisive Moment-of-Truth, as it either strengthens or weakens the trust built. A successful claim handling process combines a fast and rational decision with culturally adapted communication. The Peace-of-Mind dimension begins at need recognition for insurance and is salient during the entire customer journey. While some customers can value data and transparent criteria and terms, others may need reassurance, keeping promises, and a named contact person.

These findings yield multiple implications for insurance companies. The number of options and their presentation should be adapted to the culture. To autonomy cultures a broad and comparable assortment, and for embedded or harmony cultures a single "recommended" choice, which can ease the customer's evaluation and purchase process. The claim process should be efficient, and the communication tone adjusted according to cultures. The transparency of the decision is important for all, but the warmth of the communication, formality, and check-ins must be adjusted to the culture. Multichannel customer service should be provided. Digital services support efficiency, and phone and face-to-face contact build trust and continuity.

This thesis contributes to the existing literature in two main ways. First, it connects the EXQ-framework and Schwartz's theory of Value Orientation, creating a new connection between CX and culture. Second, it provides a cultural perspective on which EXQ dimensions most likely drive perceived EXQ in insurance. The thesis provides guidance on when to enhance clarity for the customer and when to put effort into empathetic communication and reassurance. Prior research has highlighted the need to explore the link between culture and CX (Barari & Furrer, 2018, p. 241). By integrating the theory of Value Orientation with EXQ in the insurance context, this thesis responds to that call.

However, there are limitations to this thesis. There is no specific literature on this topic, and while the analysis builds on widely used frameworks, they have not been directly applied to the insurance industry. Furthermore, the cultural clusters average the differences between countries and do not include other factors such as age, gender, or socioeconomic status. Future research could validate

the EXQ dimensions across cultures and insurance contexts and link them empirically to behavioral outcomes such as willingness to change the provider and customer loyalty. This perspective could also be modified to digital versus face-to-face channels.

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Appendices

Appendix 1 Explanation of the use of AI

In writing this thesis, the generative AI tool ChatGPT 5 was used. The AI was used to support the ideation of the topic and to improve the grammar, clarity, and academic style of sentences. AI was consulted for technical support in creating figures with PowerPoint and Excel. However, the topics, all written content, figures, and tables were all produced independently. The free version of the Grammarly application was also used for proofreading. Grammarly only suggests corrections for spelling and punctuation errors and does not rewrite entire sentences or paragraphs.

Prompts:

- What could be research topics combining culture and the insurance sector?
- Is this sentence correct?
- How can this sentence be more academic?
- How can I reorder the segments in a sunburst chart in PowerPoint or Excel?

Appendix 2 Countries in Cultural Clusters

West Europe	East-Central Europe	East Europe	Latin America	English-Speaking	South-East Asia	Confucian	Africa and Middle East	Not Included
Austria	Croatia	Bosnia Hz	Argentina	Australia	Fiji	China	Cameroon	Israel Jews
Belgium	Czechia	Bulgaria	Bolivia	Canada (English and French)	India	Hong Kong	Egypt	
Cyprus (Greece)	Hungary	Georgia	Brazil	Ireland	Indonesia	Japan	Ethiopia	
Denmark	Latvia	Macedonia	Chile	Nez Zealand	Malaysia	South Korea	Ghana	
Finland	Poland	Russia	Colombia	UK	Nepal	Taiwan	Iran	
France	Romania	Ukraine	Costa Rica	USA	Philippines	Thailand	Israel Arabs	
Germany (East and West)	Serbia		Mexico		Singapore		Jordan	
Greece	Slovakia		Peru				Namibia	
Italy	Slovenia		Venezuela				Nigeria	
Netherlands							Senegal	
Norway							South Africa	
Portugal							Turkey	
Spain							Uganda	
Sweden							Yemen	
Switzerland							Zimbabwe	