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MSI Reports (ISSN 1545-5041) is published quarterly by the Marketing Science Institute. It is not to be reproduced or published, in any form or by any means, electronic or mechanical, without written permission.

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I S S U E T H R E E

N O . 0 9 - 0 0 3

Relationships Take Two: Customer Attachment Styles' Influence on Consumers' Desire for Close Relationships and Loyalty to the Firm

Martin Mende, Ruth N. Bolton, and Mary Jo Bitner

How can marketers target and tailor CRM activities more effectively? This study links customers' attachment style to their desire for closeness, and repurchase and word-of-mouth intentions.

Report Summary

Although firms in many industries invest heavily in customer relationship management (CRM) to create close customer–firm bonds, not all consumers welcome close relationships. Surprisingly, marketing research knows little about customers' relational preferences. In parallel, marketers need a theory-derived framework of customer relational profiles to help predict why consumers differentially prefer (not) to build close relationships with a firm and how they will respond to closeness-enhancing CRM activities.

Mende, Bolton, and Bitner develop a managerially actionable conceptualization of customers' desire for closeness, defined as a consumer's systematic preference for frequent, diverse, and mutually influential interactions with a firm. Building on attachment theory, they develop a framework that links customers' attachment styles with consumers' desire for closeness, repurchase intentions, and word-of-mouth intentions. They test this framework using cross-sectional data from 932 insurance customers. This business-to-consumer insurance context also allowed the authors to account for multilevel service relationships by measuring customers' attachment

styles separately toward the insurance company and its agents.

This research reveals that customer attachment styles function as major opposing forces when it comes to closeness in service relationships. Customer attachment *anxiety* (toward firm and employee) is linked to consumers' desire for closeness. In contrast, customer attachment *avoidance* (toward firm and employee) is associated with a strong preference *not* to engage in a close relationship. Customers with low levels of attachment anxiety and avoidance indicate the highest loyalty potential, whereas customers with high attachment avoidance signal the lowest loyalty to the firm.

The results provide managers with novel customer segmentation criteria and actionable guidelines that help improve the firm's ability to tailor relationship marketing activities and more effectively allocate CRM resources. For instance, managers can focus sales/cross-selling efforts on customers of low attachment anxiety and avoidance to leverage higher repurchase intentions. Or an attachment-informed relationship manager might use high levels of attachment avoidance as early indicators for loyalty-averse customers. ■

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Papers appearing in *MSI Reports* are reviewed by MSI's Research Review Committee. MSI's Executive Director, Ruth Bolton, did not participate in the review of this paper.

Introduction

Firms in many industries invest heavily in customer relationship management (CRM) to create close consumer–firm bonds that result in positive financial outcomes. However, not all consumers welcome close relationships; indeed, frequently customers are indifferent or display aversion and resistance toward a firm’s closeness-enhancing efforts (Price and Arnould 1999). Logically, firms should allocate their scarce resources to those customers who are most likely to be receptive and responsive to CRM (Berry 1995), as well as profitable for the firm. Although convincing, this logic is difficult to execute because marketers have paid little attention to customers’ relational preferences, and have yet to answer fundamental questions about customer–firm relationships. Indeed, in their review of research on consumer–brand relationships, Keller and Lehmann (2006, p. 742) urge researchers to examine whether “customers still desire close relationships with companies,” and how customer preferences for more or less closeness in commercial relationships can be identified. This gap in marketing knowledge is detrimental because the causal chain of successful CRM rests on the assumption that (some) consumers are receptive to closeness-triggering marketing efforts which, as such, help establish and maintain consumer–firm bonds. Since CRM is guided by the principle of “customizing the relationship to the individual customer” (Berry 1995, p. 236), marketers’ inability to identify consumers who are (more or less) receptive to such CRM efforts not only conflicts with its conceptual core idea, but also hurts its efficiency and effectiveness. We believe marketing scientists and practitioners require a deeper understanding of the heterogeneity in consumers’ predispositions regarding close commercial relationships. That is, marketers need a theory-derived framework of customer relational profiles to help predict when and why consumers differentially prefer (not) to build close relationships with a firm and, how they will respond to

closeness-enhancing CRM activities. With a deep conceptualization of customers’ desired closeness to the firm, managers can then move toward meaningful and effective relationship *management*.

We develop our conceptual framework based on three literature streams. First, we draw on interdependence theory (Kelley et al. 1983) to derive a managerially actionable conceptualization of customers’ desire for CRM-based closeness, which we define (below) as a *consumer’s systematic preference for frequent, diverse, and mutually influential CRM-related interactions with a firm*. Second, we build on attachment theory, which explains how people (dis-)engage in close relationships. Specifically, we draw on the concept of attachment styles to reveal the theoretical mechanisms that identify and explain individuals’ distinct desire for closeness in a relationship (Feeney 1999; Hazan and Shaver 1994). Third, since CRM is inextricably linked to the notion of loyalty, we examine how the same attachment mechanisms that drive a consumer’s preference for closeness influence two aspects of loyalty to the firm, namely repurchase intentions and word-of-mouth (WOM) behavior. In sum, inspired by advocates for new predictive approaches to CRM research (Zeithaml et al. 2006), we develop and estimate a theory-based model that addresses the following questions.

1. How can a consumer’s desire for CRM-based closeness to a firm be conceptualized in a managerially meaningful way?
2. How does understanding customer attachment styles help managers (a) predict a consumer’s distinct desire for closeness to the firm, and (b) adapt relationship-building efforts in light of this relational preference?
3. How do customer attachment styles influence consumer loyalty to a firm, after accounting for other theoretical antecedents identified in prior marketing research (e.g., satisfaction, trust, price equity, or regret)?

By answering these questions, we make four contributions. First, we introduce a theory-derived conceptualization of consumers' desire for closeness to a firm, a construct of great managerial relevance which has been overlooked by marketing research. Second, we show—theoretically and empirically—that customers' attachment styles help explain whether consumers seek or shun closeness in their commercial relationships. Third, we demonstrate how customer attachment styles influence loyalty to the firm above and beyond established constructs in CRM research. Finally, we provide managers with innovative, theory-based customer segmentation criteria and actionable guidelines that improve the firm's ability to tailor relationship marketing activities to consumers' relational profiles, and help to more effectively allocate CRM resources, as advocated by Reibstein, Day, and Wind (2009).

We address our research questions in the context of consumers' relationships with service firms for two reasons. First, modern economies are service driven (Vargo and Lusch 2004), and understanding relational profiles of service customers is relevant for most businesses. Second, service firms increasingly use both their brand(s) and front-line employees to establish ties with customers (Berry 2000; Yim, Tse, and Chan 2008).¹ Expanding prior work on the relevance of the firm and its employees as two distinct relational targets for the customer (Palmatier, Scheer, and Steenkamp 2007), we examine how customer attachment styles, measured *separately* toward the firm and the employee, affect consumers' desire for closeness and loyalty.

Our paper is organized as follows: First, we review relevant research on consumers' relational preferences and (especially) their desire for close commercial relationships. Then, we hypothesize how customer attachment styles influence the desire for CRM-based closeness and loyalty. We test our hypotheses by specifying equations that describe consumers'

desire for closeness, their repurchase intentions, and their word-of-mouth intentions, and estimating them with cross-sectional data from 932 insurance customers. The business-to-consumer insurance setting allowed us to study customer attachment styles in multilevel service relationships; that is, we separately measured customer attachment styles toward the insurance company and its agents. After presenting our empirical results, we discuss their implications for marketing theory and managerial practice, reflect on limitations of our research, and identify future research opportunities.

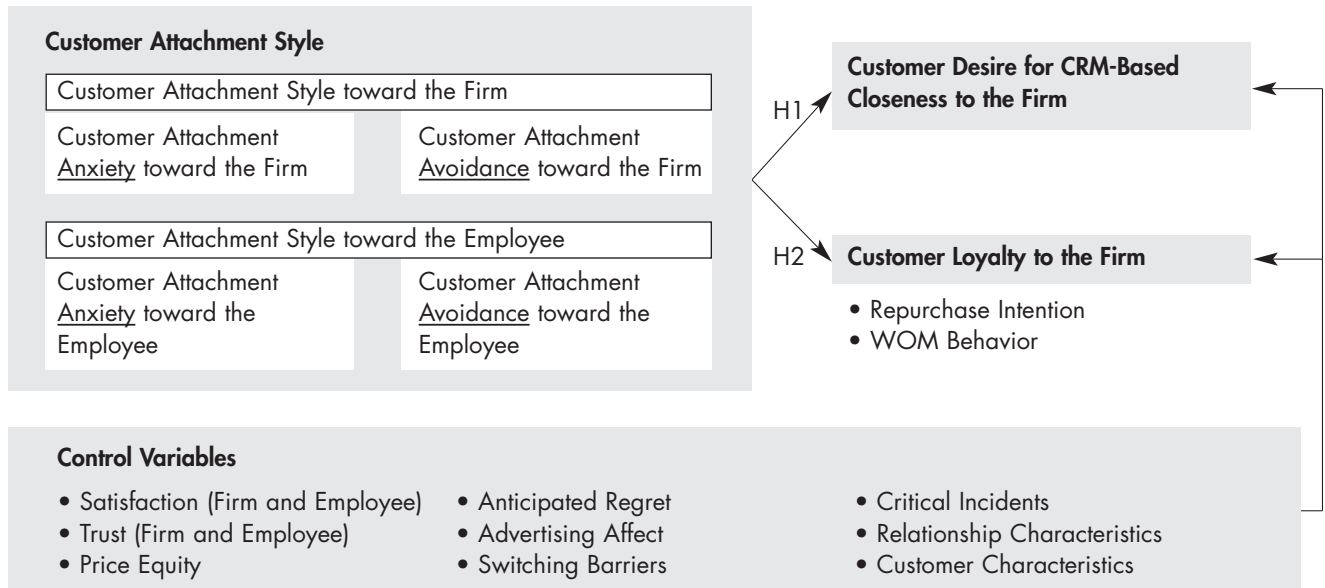
CRM and Consumers' Desire for Closeness

A rich body of research has focused on customer loyalty, studying the conceptualization, measurement, and antecedents of CRM outcomes such as repeat purchases (Seiders et al. 2005) and WOM (De Matos and Rossi 2008). In contrast, few scholars have studied relationship marketing from the customers' perspective to more suitably account for heterogeneity regarding customers' relational profiles (Fournier, Dobscha, and Mick 1998), for instance, customers who seek or avoid closeness, or who are inherently more or less loyal. Although researchers have empirically identified consumer segments with distinct relational orientations (Danaher, Conroy, and McColl-Kennedy 2008; De Wulf, Odekerken-Schröder, and Iacobucci 2001), the findings tend to be descriptive, data driven, or context specific rather than based on an integrative theory of consumer-firm relationships. Hence, marketers know little about the theoretical mechanisms that underlie relational preferences and how these mechanisms relate to customer loyalty.

Consequently, our paper integrates and extends prior research by developing a conceptual framework that focuses on three dependent variables (Figure 1). We study the new

Figure 1

Conceptual Framework: Attachment Styles Influence Customers' Desire for Closeness and Loyalty to the Firm



construct of consumers' desire for CRM-based closeness, as well as two facets of loyalty: repurchase intentions and WOM behavior. Note that, in doing so, we place novel constructs (desire for closeness, customer attachment styles) within a nomological net of established constructs, to better assess their meaning and contribution to existing knowledge. While we examine consumers' desire for closeness and loyalty to the firm as outcome variables, we recognize—and show below—(a) that customer attachment styles influence these two variables in a different manner, and (b) that the two outcome variables are not necessarily strongly associated with each other; that is, consumers might be loyal without having a strong desire for closeness to the firm, and vice versa. We begin by reviewing research relevant to our understanding of consumers' desire for CRM-based closeness; then, we incorporate the concept of attachment styles.

Conceptualizing consumers' desire for closeness in commercial relationships

Marketing research has paid little attention to the concept of closeness and lacks an estab-

lished definition of closeness (Barnes 1997; Nielson 1998). In contrast, research in psychology provides various frameworks on relational closeness (for an early review, see Clark and Reis 1988). Especially fruitful is an interdependence theory perspective that specifies closeness as a function of the partners' interactional patterns (Kelley et al. 1983). Specifically, Berscheid, Snyder, and Omoto (1989) conceptualize closeness as mirrored in (a) a high frequency of interactions between partners, (b) diverse forms of interacting with each other, and (c) a reasonably strong influence on each other. Berscheid, Snyder, and Omoto (1989, p. 95) underline that this characterization of closeness applies to essentially *all* relationship types, and is not restricted to close interpersonal or romantic partnerships.

We propose that closeness between customers and service firms is indicated by analogous interactional patterns. Various studies on customer-firm communications and service relationships support this logic. For instance, the frequency with which a firm interacts with its customers, as well as the breadth and nature of

firm-initiated communication, is believed to influence closeness (Crosby, Evans, and Cowles 1990; Mohr, Fisher, and Nevin 1996). In addition, the bi-directionality of interactions, a non-coercive influence on each other, and the creation of mutual benefits have been identified as important components of close relationships in CRM research (Boulding et al. 2005; Mohr, Fisher, and Nevin 1996). Synthesizing these insights, we define the construct of customers' desire for CRM-based closeness as *a consumer's systematic preference for frequent, diverse, and mutually influential CRM-related interactions with a firm.*

Antecedents of consumers' desire for closeness and the role of attachment theory

Since consumers' desire for closeness has received little theoretical or empirical attention from CRM researchers, its antecedents—and the underlying theoretical mechanisms that explain them—are also unclear. We believe that there is much to learn from attachment theory which is “one of the most viable and comprehensive theories of close relationships ever proposed in psychology” (Colin 1996, p. XIX). Consequently, in the next section, we use the concept of attachment styles to develop a theory-based model that (a) helps explain the psychological mechanisms that influence why and how consumers react differently to closeness-triggering CRM activities, and (b) reveals how these mechanisms relate to customer loyalty as a crucial outcome measure in CRM research.

A Framework of Customer Attachment Styles

An attachment style is the systematic pattern of relational expectations, needs, emotions, and social behaviors that results from the internalization of a particular history of attachment experiences (Mikulincer and Shaver 2007). Research in psychology has shown that attachment styles are best conceptualized and measured along two continuous dimensions called

attachment anxiety and attachment avoidance (Brennan, Clark, and Shaver 1998). Together, attachment anxiety and avoidance account for consistent differences in the nature of close relationships (Sperling and Berman 1994).

Despite the importance of attachment theory in psychology, there are only four published marketing studies on attachment styles. Two studies—both conducted in laboratory settings with undergraduate student participants—have assessed the relevance of individuals' *global* attachment styles in a marketing context. A global attachment style represents the attachment anxiety and avoidance an individual reports toward other people *in general*, as opposed to the attachment styles toward, for instance, *focal* firms, brands, or employees. Taking this approach, Thomson and Johnson (2006) showed that global attachment styles can influence satisfaction, commitment, and involvement in commercial relationships. Similarly, Swaminathan, Stilley, and Ahluwalia (2009) manipulated students' global attachment style and showed that it moderates the influence of brand personality on brand outcomes (e.g., brand choice). In a recent study on business-to-business relationships, Paulssen (2009) found, based on a customer survey, that attachment orientations influence satisfaction, trust, and repurchase intent. Note that Paulssen (2009, p. 516) aimed to measure *general* business attachment styles; that is, respondents were instructed to think about their business relationships in general, but were not asked to think about a specific business partner.

In contrast, we follow the approach articulated by Mende and Bolton (2009), who deliberately suggested a more firm-focused perspective. They proposed that consumers develop firm-specific customer attachment styles that influence their relationships with a *focal* service firm and its employees. More precisely, in service settings, since the firm and employee(s) can function as *separate* relational targets for customers (Palmatier, Scheer, and Steenkamp 2007; Yim,

Tse, and Chan 2008), they defined customer attachment styles as they relate (separately) to each attachment target as follows:

- *Customer attachment anxiety* describes the extent to which a consumer worries that the service firm (employee) might not be available in times of need, has an excessive need for approval from this firm (employee), and fears rejection and abandonment from this firm (employee).
- *Customer attachment avoidance* mirrors the extent to which a consumer distrusts the service firm's (employee's) goodwill, is characterized by an excessive need for self-reliance, fears depending on the service firm (employee), and strives for emotional and cognitive distance from the service firm (employee).

Mende and Bolton (2009) demonstrate that these customer attachment styles are systematically linked to satisfaction, trust, and affective commitment toward both the service firm and the service employee. We build on this latter conceptualization of *relationship-specific* customer attachment styles to develop our hypotheses.

Hypotheses

We hypothesize that customer attachment styles, that is, varying levels of customer attachment anxiety and avoidance, affect the consumers' desire for a close relationship with the firm (H1), and loyalty to the firm (H2). However, we predict that customer attachment styles influence both dependent variables in a notably different manner.

Customer attachment styles and the desire for CRM-based closeness to the firm

Attachment anxiety and avoidance are believed to be directly tied to a person's preference for relational closeness (Feeney 1999). However, attachment anxiety and avoidance are two distinct mechanisms that function as

quasi-opposing effects. Anxious individuals desire a high level of relational intimacy, display greater care-seeking, and require an elevated level of responsiveness and strong emotional rapport in a partnership (Collins and Read 1990; Hazan and Shaver 1994). In contrast, avoidant people desire to maximize cognitive, emotional, and physical distance from others (Mikulincer and Shaver 2007). Consequently, avoidant individuals tend to respond to closeness-triggering behavior with "a repertoire of defensive strategies" that are aimed at distancing oneself from others (Edelstein and Shaver 2004, p. 409). Indeed, avoidant individuals tend to perceive a partner seeking closeness as "too dependent and difficult" and can "experience negative emotions when their partners display behaviors that threaten their ability to avoid intimacy" (Collins and Feeney 2004, p. 378).

We hypothesize that the two attachment style dimensions—on both levels of the relationship (firm and employee)—affect consumers' desire for closeness in an opposing manner. Note that it is well established in the psychology literature that attachment anxiety and avoidance are distinct constructs with a low correlation between them (Brennan, Clark, and Shaver 1998). Hence, we do not suggest that these two constructs always work as opposites. We predict opposite effects for our focal dependent variable, desire for CRM-based closeness to the firm, only:

H1a: Customer attachment (1) anxiety_{Firm} and (2) anxiety_{Employee} are positively related to the desire for CRM-based closeness to the firm.

H1b: Customer attachment (1) avoidance_{Firm} and (2) avoidance_{Employee} are negatively related to the desire for CRM-based closeness to the firm.

Although empirical studies in psychology rarely address the anxiety-by-avoidance interaction (derived from *continuous* anxiety and avoidance variables), theoretical reasoning

suggests that some consumers experience the interplay of both opposing effects (Bartholomew and Horowitz 1991). In this case, the positive effect of attachment anxiety on the desire for closeness is moderated by the negative effect of avoidance. Ultimately, this negative association might outweigh the anxiety-driven desire for closeness—that is, the net effect of these two forces could be negative in some instances. This interplay does not allow a prediction on the direction of the “net effect” of the two forces, hence:

H1c: On both relationship levels, customer attachment avoidance moderates the positive relationship between customer attachment anxiety and the desire for CRM-based closeness to the firm such that with increasing levels of avoidance this relationship becomes less positive (and can turn negative).

Customer attachment styles and loyalty to the firm

Customer loyalty is a central driver of positive business outcomes, and a major objective of CRM. We expect customer attachment styles to influence loyalty and derive our hypotheses from the link between attachment styles and relational commitment.

Attachment researchers—similar to marketing scholars—describe an individual’s commitment to reflect both the intention to remain in an interpersonal relationship, and the extrinsic and intrinsic investments made within it (Simpson 1990). Attachment styles are “intimately linked to people’s approach to commitment” (Morgan and Shaver 1999, p. 122), and psychologists have shown that they predict commitment in cross-sectional and longitudinal studies of close interpersonal relationships (Simpson 1990). For instance, adults of low attachment anxiety and avoidance have longer-lasting romantic relationships, and a lower likelihood of getting divorced than anxious and avoidant individuals (Feeney and Noller 1990; Hazan and Shaver 1987). In addition, Keelan, Dion, and Dion (1994)

found in a longitudinal study that highly anxious and avoidant people were more likely to actively end a focal romantic relationship compared to respondents of low anxiety and avoidance. In sum, individuals of lower (higher) attachment anxiety and avoidance report higher (lower) commitment to their close relationships. Since negative main effects of anxiety and avoidance on commitment have been suggested for various attachment targets, we expect a similar influence regarding service attachment targets:

H2a: Customer attachment (1) anxiety_{Firm} and (2) anxiety_{Employee} are negatively related to loyalty to the firm.

H2b: Customer attachment (1) avoidance_{Firm} and (2) avoidance_{Employee} are negatively related to loyalty to the firm.

In contrast to hypotheses 1a and 1b, hypotheses 2a and 2b position customer attachment anxiety and avoidance as operating in the same direction (rather than as opposing effects). In addition, we propose a customer attachment anxiety-by-avoidance interaction effect on loyalty. The theoretical rationale for this interaction emerges from the different orientations that anxious and avoidant individuals have toward commitment. Anxious individuals tend to form high levels of commitment to their relationship relatively quickly (Morgan and Shaver 1999). Because anxious people are strongly committed—frequently before they know a partner well—they are more vulnerable to being disappointed and feeling hurt by a partner; this helps to explain the aforementioned negative association with relationship stability (Hazan and Shaver 1987). Avoidant individuals have higher threshold levels to making commitments, and commit less frequently as well as to a lower degree even when they are in a relationship (Feeney and Noller 1990). For individuals who are driven by both dimensions, we hypothesize that attachment avoidance moderates the association between anxiety and loyalty:

H2c: On both relationship levels, customer attachment avoidance moderates the relationship between attachment anxiety and loyalty to the firm such that with increasing levels of avoidance this negative relationship between anxiety and loyalty becomes stronger (more negative).

Research Design and Methodology

This section describes the study context and our (survey) research design, addresses the reliability and validity of our measures, and presents selected descriptive statistics.

Study context, survey design, and sample

We collaborated with a large North American insurance company that offers its services under a single brand name. The insurance context was chosen for two reasons. First, a core benefit of insurance services is security in times of need, so attachment theory is highly relevant. Second, insurance companies typically use an agent-based sales infrastructure. This feature allowed respondents to distinguish between firm and employee as separate attachment targets. A market research firm contacted a probability sample of 7,500 customers of the focal insurance company. A total of 1,199 customers participated in the study for a response rate of 16%. Participants completed a telephone questionnaire that lasted approximately 20 minutes. No incentive was offered for participation. The questionnaire began with consumers' assessment of the insurance firm (e.g., satisfaction, trust) before addressing attachment styles. Subsequently, it covered the relationship with the insurance agent (e.g., satisfaction, attachment style) and concluded with classification questions. Of the participants, 267 clients had never interacted with their insurance agent. We excluded those customers from subsequent analyses and present results for the 932 customers who had interactions with both firm and agent. Respondents (43.80% female) ranged in age from 20 to 91 years, with a median age of 44 ($M = 45.16$, $SD = 16.56$),

and a median education of "some college." The customers' tenure with the firm ranged from less than one year to 56 years, with a median tenure of four years ($M = 7.30$, $SD = 8.62$). Overall, 1.90% of the answers were missing. Missing values were replaced by substituting the mean value. All variables in the survey were distributed normally; therefore, the hypothesis tests were conducted using untransformed data (Curran, West, and Finch 1994).

Measurement of customer attachment styles

To capture customer attachment styles we used an eight-item, self-report scale (Mende and Bolton 2009; see Appendix). This scale was derived from the dominant attachment style instruments in psychology, the Experiences in Close Relationships (ECR) scale (Brennan, Clark, and Shaver 1998), and its revisited version, the ECR-R (Fraleigh, Waller, and Brennan 2000). Mende and Bolton (2009) conducted qualitative and quantitative research in different service contexts to adapt, refine, and finalize the scale. Their measure fulfills established thresholds for reliability and validity and includes two customer attachment anxiety and avoidance subscales (Table 1).

The four customer attachment anxiety items capture all defining content facets of attachment anxiety, namely, the aspects of preoccupation, worry about abandonment, and fear of rejection (Brennan, Clark, and Shaver 1998). Attachment avoidance is indicated by a desire for self-reliance, and to remain emotionally detached from others (ibid.). The four customer attachment avoidance items cover these facets. In sum, this scale is methodologically sound and captures customer attachment styles in a theoretically meaningful manner.

Measurement of dependent variables

Table 1 presents the dependent variables along with their measures and sources in the literature. We measured two distinct facets of customer loyalty, repurchase intentions and positive WOM, via single-item measures

Table 1

Measurement of Dependent Variables and Theoretical Antecedents

Construct	Measures	Scale Statistics	Source
Dependent Variables			
Desire for CRM-Based Closeness	<ul style="list-style-type: none"> • [Firm] should contact me every three months just to 'stay in touch'. • In a typical month, I spend a lot of time reading [firm's] material, visiting its website, interacting with its employees, or thinking about [firm]. • If [firm] asked me, I would discuss my views about its service quality. • I do not like it when [firm] asks me to recommend it to other people. [R] • I am open to [firm] guiding my plans regarding my financial security. • [Firm] should actively offer me additional financial services that fit my needs. • I prefer to meet my agent in person rather than talking to him/her on the phone. • I would like to have a closer relationship with [firm] than I do right now. 	NA (formative indicators)	Based on Barnes (1997); Berscheid, Snyder, and Omoto (1989); Crosby, Evans, and Cowles (1990); Doney and Cannon (1997); Mohr, Fisher, and Nevin (1996)
Loyalty	<ul style="list-style-type: none"> • I am very likely to continue buying my insurance from [firm]. • I recommend [firm] to someone who seeks my advice. 	NA	Adapted from Boulding et al. (1993); Zeithaml, Berry, and Parasuraman (1996)
Theoretical Antecedents			
Customer Attachment Anxiety	<ul style="list-style-type: none"> • I worry about being abandoned by [firm/agent] as a customer. • [Firm/agent] changes how it/he/she treats me for no apparent reason. • I worry that [firm/agent] doesn't really like me as a customer. • I worry that [firm/agent] doesn't care about me as much as I care about it/him/her. 	Cronbach alpha Firm: .77 Cronbach alpha Employee: .80	Mende and Bolton (2009)
Customer Attachment Avoidance	<ul style="list-style-type: none"> • It is a comfortable feeling to depend on [firm/agent]. [R] • I am comfortable having a close relationship with [firm/agent]. [R] • It's easy for me to feel warm and friendly toward [firm/agent]. [R] • It helps to turn to [firm/agent] in times of need. [R] 	Cronbach alpha Firm: .80 Cronbach alpha Employee: .79	Mende and Bolton (2009)

All items measured on 7-point Likert-type scale; 1 = strongly disagree, 4 = neutral, 7 = strongly agree.
[R] = Item reverse-keyed.

(Boulding et al. 1993; Zeithaml, Berry, and Parasuraman 1996). Bergkvist and Rossiter (2007) have demonstrated that single-item measures achieve the same predictive validity as multi-item measures, provided the focal construct is concrete and singular in nature. Since repurchase intentions and WOM fulfill these criteria, single-item measures were deemed appropriate. Researchers have studied

both customers' self-reported loyalty intentions and actual loyalty behavior. Both approaches have strengths and weaknesses. Customer-reported loyalty intentions do not always translate into behavior due to contextual factors (Seiders et al. 2005), and merely observing loyal behavior does not fully reveal the underlying motivations for it (e.g., switching costs, convenience). Since we aim to reveal the

Table 2
Measurement of Control Variables

Satisfaction (firm/employee) ³	<ul style="list-style-type: none"> • Three items; adapted from Aaker, Fournier, and Brasel (2004); Thomson (2006); Coefficient alpha (firm) = .90; (employee) = .91 <ul style="list-style-type: none"> – I am satisfied with [firm/agent]. – I am content with [firm/agent]. – I am happy with [firm/agent].
Trust (firm/employee) ³	<ul style="list-style-type: none"> • Three items; adapted from Doney and Cannon (1997); Coefficient alpha (firm) = .82; (employee) = .83 <ul style="list-style-type: none"> – [Firm/agent] is trustworthy. – [Firm/agent] keeps promises. – [Firm/agent] is truly concerned about my welfare.
Anticipated regret ³	<ul style="list-style-type: none"> • Anticipated regret of switching; adapted from Tokman, Davis, and Lemon (2007).[*] <ul style="list-style-type: none"> – If I were to switch away from [firm], I might regret it.
Switching barriers ³	<ul style="list-style-type: none"> • Switching costs and customer lock-in with one item respectively (Bougie, Pieters, and Zeelenberg 2003; Johnson, Barksdale, and Boles 2001).[*] <ul style="list-style-type: none"> – Switching from [firm] would require more time and effort than I am willing to put forth. – I would easily find another satisfactory insurance provider if I left [firm]. [R]
Marketing levers 'price' and 'advertising' ³	<ul style="list-style-type: none"> • Price equity: Three items adapted from Verhoef, Langerak, and Donkers (2007).[*]; Coefficient alpha = .86 <ul style="list-style-type: none"> – My insurance premium is fair. – The premiums are reasonable considering the service I receive. – [Firm] gives me my money's worth. • Advertising affect: Item adapted from Bergkvist and Rossiter (2007).[*] <ul style="list-style-type: none"> – I like [firm]'s advertising.
Critical incidents ³ (dummy coded)	<ul style="list-style-type: none"> • Claim (1 = yes, 0 = no^b). • Complaint (1 = yes, 0 = no^b).
Customer characteristics ^{1, 2, 3} (dummy coded)	<ul style="list-style-type: none"> • Gender¹ [Female = 0^b; Male = 1] • Age² [Younger = ≤ 35 years / Med.^b = 36 – 54 / Older = 55+] • Education³ [Lower = "12 grade/HS/GED" and "Technical/trade/vocational school" / Medium^b = "Some college" and "College grad/BS/BA" / Higher = "Some post-graduate work" and "Post-graduate/MS/MA/MBA/PhD"] • Income³ [Lower = < 30,000; Low = 31 – 50; Med.^b = 51 – 75; High = 76 – 100; Very high = > 100]
Relationship characteristics ² (dummy coded)	<ul style="list-style-type: none"> • Relationship length: Tenure² [Shortest = < 2 years; Short = 2–3 years; Med.^b = 4–10 years; Long = 11+ years] • Relationship breadth: Customers' lines of business with insurance [one line,^b two lines, three lines^a]
Data sources	1 = Interviewer; 2 = Firm's database; 3 = Customer self-reported

Notes: a = The firm's database reported missing or erroneous information on lines of business for 13 clients; these clients were deleted reducing the sample to N = 919.

b = This category served as the dummy reference category.

* = Variable measured on 7-point Likert type scale; (1 = strongly disagree; 7 = strongly agree).

All covariates were included in all three equations except that trust was not included in the loyalty equations, only in the closeness equation. This specification was based on work (Verhoef 2003) indicating that it was inappropriate to include both trust and satisfaction in the loyalty equations, and preliminary analyses.

underlying psychological attachment mechanisms, we study consumers' intentions to repurchase and recommend.

The marketing literature does not provide an established scale to measure consumers' desire for CRM-based closeness. Hence, we identified a set of eight formative measures that can guide firms in tailoring CRM activities for different customer attachment styles (Table 1). We selected these items from research on CRM activities and customer–firm communications (Crosby, Evans, and Cowles 1990; Doney and Cannon 1997; Mohr, Fisher, and Nevin 1996) in light of Berscheid, Snyder, and Omoto's (1989) closeness conceptualization (frequency of interacting, diversity of interacting, mutual influence). We briefly elaborate on these eight items: Two items refer to the frequency of interacting and the amount of time consumers spend interacting with the firm. Four items were inspired by the notion of bidirectional, non-coercive influence and mutual value creation. The first of these four items refers to customers' willingness to provide feedback to the firm about its service quality. The second examines customers' openness to actively help in acquiring new customers via referrals. The third and fourth of the four items are cross-buying related items that address the desire for guidance with regard to financial planning, and allowing the firm to actively offer additional services. To account for customers' need for human interaction in service settings (Dabholkar 1996), one item focused explicitly on the preference for face-to-face meetings relative to (merely) talking to an employee (i.e., insurance agent) on the phone. Finally, one global item addressed the desire to develop a relationship to the firm that is closer in nature than the current relationship (Barnes 1997). Similar to previous CRM research (Mohr, Fisher, and Nevin 1996; Reinartz, Krafft, and Hoyer 2004), these eight items are formative measures. They consist of explanatory combinations of indicators that cover the distinct CRM activities involved and, as such, are necessary and indicative, yet,

separate facets of CRM-based closeness. Per definition, formative measures do not completely reflect this focal construct. As a result, the items are not necessarily highly correlated with each other, therefore assessing scale statistics (e.g., reliability) is inappropriate.

Measurement of control variables

We derived the measures for the covariates from prior research (Table 2).

Potential covariates included satisfaction (with firm and agent), trust (toward firm and agent), anticipated regret, switching barriers, price equity, and advertising affect. The analyses also controlled for critical incidents (claims, complaints) and demographics (e.g., age, education). Finally, the firm's database allowed controlling for relationship characteristics, specifically, the length (in years) and breadth of the relationship. Relationship breadth was mirrored in the number of product lines held by a customer. Dummy variables grouped customers with one, two, or three product lines.

Reliability and Validity of Covariate

Measures. Satisfaction, trust, and price equity were each measured by multiple items and were represented by an index that was computed as the mean of the respective items. The corresponding coefficient alpha scores for these scales were all above the minimum level of .70 (Nunnally and Bernstein 1994) (Table 2). To assess construct validity for the satisfaction, trust, and price equity constructs, we ran separate principal component analyses (PCAs) for each group of items reflecting a construct. In all PCAs only one component was extracted. All factor loadings were .80 or higher. These results indicate convergent validity of the respective constructs. Since satisfaction and trust were measured on the firm and agent level, additional PCAs were conducted to examine the discriminant validity between the respective construct pairs. In both PCAs, two components were extracted with correlations between the firm- and agent-level

Table 3
Correlation Matrices

Correlations: Firm-level Constructs

Measures	Mean	SD	Correlations													
			1	2	3	4	5	6	7	8	9	10	11	12		
1. Attachment Anxiety Firm	2.46	1.31	1.00													
2. Attachment Avoidance Firm	3.06	1.32	.23**	1.00												
3. Desire for Closeness	3.97	.90	.08*	-.39**	1.00											
4. Repurchase Intent	5.88	1.41	-.34**	-.49**	.12**	1.00										
5. Word of Mouth	5.29	1.72	-.27**	-.57**	.21**	.61**	1.00									
6. Satisfaction Firm	5.82	1.33	-.34**	-.58**	.22**	.59**	.57**	1.00								
7. Trust Firm	5.61	1.25	-.32**	-.61**	.27**	.47**	.49**	.76**	1.00							
8. Switching Costs	4.37	2.11	-.05	-.23**	.09**	.34**	.23**	.23**	.20**	1.00						
9. Customer Lock-in	3.51	1.93	-.19**	-.23**	.12**	.22**	.22**	.28**	.25**	.14**	1.00					
10. Anticipated Regret	4.42	1.90	-.13**	-.37**	.24**	.40**	.38**	.35**	.34**	.42**	.35**	1.00				
11. Price Equity	5.32	1.41	-.28**	-.51**	.22**	.49**	.48**	.74**	.67**	.22**	.24**	.36**	1.00			
12. Advertising Affect	4.85	1.32	-.10**	-.36**	.26**	.24**	.28**	.37**	.42**	.09**	.18**	.23**	.36**	1.00		

Correlations: Employee-level Constructs

Measures	Mean	SD	Correlations			
			1	2	3	4
1. Attachment Anxiety Employee	2.20	1.24	1.00			
2. Attachment Avoidance Employee	3.06	1.37	.12**	1.00		
3. Satisfaction Employee	5.94	1.25	-.32**	-.57**	1.00	
4. Trust Employee	5.71	1.23	-.27**	-.65**	.83**	1.00

** = Correlation is significant at .01 level (two-tailed); * = Correlation is significant at .05 level (two-tailed); N = 932

constructs of $r = .71$ (satisfaction) and $r = .71$ (trust). The total variance accounted for by the components was 84.35% (satisfaction) and 74.44% (trust).

Preliminary descriptive statistics

Next, we inspected descriptive statistics and correlations among the various constructs (Table 3). Overall, means and standard deviations were in line with patterns revealed in prior attachment and marketing research. Customer attachment anxiety and avoidance had modest positive correlations with each other on both levels (firm-level $r = .23$; employee-level $r = .12$). As noted earlier and indicated by the descriptive statistics, consumers' desire for closeness and loyalty are not

necessarily strongly associated with each other (repurchase $r = .12$; WOM $r = .21$).

Analysis and Results

We tested our hypotheses by estimating three equations that describe consumers' desire for closeness, repurchase intentions, and word-of-mouth behavior using the insurance customer survey data. The base model specification for each dependent variable included customer attachment anxiety (firm and employee), attachment avoidance (firm and employee), the corresponding two-way interactions, which were computed by multiplying mean-centered anxiety and avoidance variables (Aiken and

West 1991), as well as the covariates. We included all covariates listed in Table 2 in all three equations except that trust (firm and employee) was not included in the loyalty equations, only in the desire for closeness equation. This specification was based on theoretical and empirical work (Verhoef 2003) indicating that it was inappropriate to include both trust and satisfaction in the loyalty equations, and preliminary analyses.

We estimated the equations for the focal dependent variable using ordinary least square (OLS) estimation procedures. The hypotheses were judged based on the statistical significance and direction of the corresponding partial regression coefficients (betas). Since we wanted to ensure that our models did not omit important theoretical antecedents, and—at the same time—we strove for parsimony, the selection of appropriate covariates was determined by statistical tests. Our analytical starting point was always the fullest regression model (as described above). To assure parsimony, the models were reduced to the minimum set of variables predicting variation in the response variable using a backward-selection procedure (Neter et al. 1996). In other words, we removed groups of covariates in a stepwise fashion and compared the two resulting nested models (full vs. reduced model) based on the decrease in the variance accounted for. If the corresponding partial F test was not significant, indicating that removing the covariates did not cause a significant loss in variance, the covariates remained removed.

The contribution of groups of covariates was always tested in the following order: The first variables to be removed were customer demographics (age, gender, education, income) and relationship characteristics (tenure, number of lines of business). Second, switching barrier covariates were excluded (switching costs, customer lock-in). Then, dummy variables accounting for critical incidents were eliminated (claims, complaints). Next, variables

controlling for the two marketing levers of pricing and advertising were omitted (price equity, advertising affect). Finally, the customer attachment style variables themselves were stepwise removed and the resulting effects on the model were assessed via F tests.² Because the customer-employee relationship is nested in the customer-firm relationship, the attachment style toward the employee was removed first. Finally, the customer attachment style toward the firm was removed. In other words, we tested for eliminating variables by starting with groups of covariates that have the least justification based on prior theoretical and empirical work, and sequentially considered more important groups of variables. We used this conservative procedure to ensure that we have included all theoretically and empirically relevant variables.

Hypothesis 1: Customer attachment styles and the desire for CRM-based closeness

Hypothesis 1 predicted that anxiety is positively related (H1a) and avoidance negatively related (H1b) to a consumer's desire for CRM-based closeness. In light of the opposing main effects, Hypothesis 1c postulated an anxiety-by-avoidance interaction without specifying the direction of the "net effect." A series of (backward-selected) regression models tested the hypothesized effects. The marketing literature provides only limited theoretical and empirical justifications for covariates regarding the new construct of consumers' desire for closeness. Hence, we incorporated the fullest set of covariates possible (Table 2); the entire model selection procedure is displayed in Table 4.

The initial regression model (CRM 1) contained main and interaction effects of anxiety and avoidance on the firm and employee level, as well as all covariates. We excluded consumer characteristics (except gender), relationship characteristics, and switching barrier-related covariates without detrimental effects to the explained variance. The critical incident dummy variables (claim, complaint)

Table 4

Model Selection: CRM-based Closeness to the Firm (H1)

Multiple Regression Model	R^2	Adj. R^2	F / df	Fit Statistics	
				AIC	BIC
Model CRM 1 (fullest possible model*)	.280	.255	11.14 (31; 887)	-431.25	-276.90
Model CRM 2 (consumer and relationship characteristics removed; except gender)	.261	.248	19.87 (16; 902)	-436.50	-354.51
Model CRM 3 (customer lock-in and switching costs removed)	.260	.248	22.64 (14; 904)	-439.25	-366.90
Model CRM 4 (price equity removed)	.260	.249	24.41 (13; 905)	-441.21	-373.68
Model CRM 5 (employee attachment style removed)	.240	.232	28.74 (10; 908)	-423.73	-370.68
Model CRM 6 (firm attachment style removed)	.160	.154	24.88 (7; 911)	-337.77	-299.18

* = The fullest model (CRM 1) included the following predictor variables: Attachment anxiety (firm), attachment avoidance (firm), anxiety-by-avoidance (firm), attachment anxiety (employee), attachment avoidance (employee), anxiety-by-avoidance (employee), gender/age/education/income (all dummy coded), tenure and lines of business (both dummy coded), satisfaction (firm), satisfaction (employee), trust (firm), trust (employee), anticipated regret, customer lock-in, perceived switching costs, price equity, advertising affect, complaint (dummy coded), claim (dummy coded).

Note: Because there is no theoretical model in marketing on CRM-based closeness, the initial model (CRM 1) also controlled for satisfaction with the firm and the agent. Since both variables were not significant ($p > .05$), they were removed in the next step of the analysis.

and advertising affect were highly significant and remained in the model. In contrast, the price equity covariate was excluded, $F(1, 917) = .04, p = .84$ (CRM 4). Eliminating the employee-level attachment style variables (CRM 5) resulted in a significant drop in the variance accounted for, $F(3, 915) = 5.88, p < .001$. Removing the firm-level attachment style (CRM 6) caused an additional decrease in the explained variance, $F(3, 915) = 31.86, p < .001$. Hence, both variables were retained in the model. In sum, model CRM 4, including both customer attachment styles toward the firm and the agent, was identified as the final model. It accounted for 25% of the variance in the desire for CRM-based closeness to the firm, $R^2 = .260$, adjusted $R^2 = .249$, $F(13, 905) = 24.41, p < .001$ (Table 5). This model revealed a positive main effect of anxiety_{Firm} and a negative main effect of avoidance_{Firm} on the desire for closeness, supporting H1a and H1b respectively. The anxiety_{Firm}-by-avoidance_{Firm} interaction was not significant, so H1c was not supported.

Supporting H1a and H1b regarding the employee-level attachment style, there was a significant positive main effect of attachment anxiety_{Employee} that was paralleled by a negative main effect of avoidance_{Employee}. Failing to support H1c, the respective employee-level interaction was not significant, consistent with our result for the firm-level interaction. Furthermore, we found that anticipated regret and advertising affect are theoretically and empirically supported predictors of consumers' preferences for CRM-based closeness. Both critical incidents influenced the desire for closeness, yet in opposite directions. It seems reasonable that a claim experience is negatively associated with the desire for closeness to the insurance firm. The positive association between closeness and complaints reflects the service recovery paradox, according to which a well-managed complaint experience can improve the complainants' overall assessment of the firm to levels higher than they were before the service failure happened (De Matos, Henrique, and Rossi 2007).

Table 5

Customer Attachment Styles and the Desire for CRM-based Closeness to the Firm (CRM 4) (H1)

Dependent Variable: Desire for CRM-based Closeness; Est. Method: OLS regression

 R^2 : 0.260; Adjusted R^2 : 0.249; $F(13, 905) = 24.41$, $p < .001$

Variable	Predicted Sign	Unstandardized Coefficient (Std. Error)	Standardized Coefficient	Significance Level
Customer Attachment Anxiety Firm	+	.09 (.03)	.14	$p < .001$
Customer Attachment Avoidance Firm	-	-.17 (.03)	-.25	$p < .001$
Anxiety x Avoidance Firm	+/-	.00 (.02)	.01	NS
Customer Attachment Anxiety Employee	+	.08 (.03)	.10	$p < .01$
Customer Attachment Avoidance Employee	-	-.10 (.03)	-.14	$p < .01$
Anxiety x Avoidance Employee	+/-	.01 (.02)	.02	NS
Trust Firm	NA	.03 (.03)	.04	NS
Trust Employee	NA	.04 (.03)	.06	NS
Anticipated Regret	NA	.04 (.02)	.09	$p < .01$
Advertising Affect	NA	.08 (.02)	.12	$p < .001$
Gender (Male) (Female = reference category)	NA	.12 (.05)	.07	$p < .05$
Claim (Yes) (No = reference category)	NA	-.17 (.05)	-.09	$p < .01$
Complaint (Yes) (No = reference category)	NA	.23 (.09)	.08	$p < .01$
Intercept	NA	3.37 (.23)		

Based on partial F tests, the following variables were removed from the initial model to identify this final model: Age/education/income (all dummy coded), tenure/lines of business (both dummy coded), satisfaction (firm), satisfaction (employee), customer lock-in, perceived switching costs, price equity.

Note: Trust (toward firm and employee) was retained as a covariate despite the lack of statistical significance ($p > .05$), because of the crucial theoretical relevance for customer-firm relationships suggested by prior research (e.g., Garbarino and Johnson 1999).

Hypothesis 2: Customer attachment styles and loyalty to the firm

Hypothesis 2 predicted that customer attachment anxiety (H2a) and avoidance (H2b), and their respective interaction (H2c) are negatively related to customer loyalty. We captured two loyalty indicators: Customers' repurchase intentions and positive word-of-mouth (WOM). Although both repurchase and WOM mirror loyalty, research has underlined their distinct nature and impact on firm performance (Palmatier 2008; Soederlund 2006). Consequently, we tested Hypothesis 2 in two separate equations, one for each loyalty indicator. The initial, fullest possible regression models contained customer attachment styles toward the firm and the employee, the anxiety-by-avoidance interaction effects, and all control variables (Table 2). Then, we used a

backward model selection procedure to evaluate nested models, as previously explained.³

Customer Attachment Styles and Repurchase Intentions.

We removed the variables accounting for consumer and relationship characteristics, customer lock-in, critical incidents, price equity, and advertising affect without detrimental effects to the explained variance. Then, we assessed whether the employee-level attachment style contributed significantly to the model. When omitting the employee-level attachment style, the partial F test was only marginally significant, $F(3, 915) = 2.46$, $p = .06$. After further examining established model selection indicators, we removed the employee-level attachment style.⁴ Finally, the firm-level attachment style was omitted. The respective partial F test

Table 6

Customer Attachment Styles and Repurchase Intentions (final model) (H2)

Dependent Variable: Repurchase Intentions; Estimation Method: OLS regression

 R^2 : 0.485; Adjusted R^2 : 0.481; $F(7, 911) = 122.52$, $p < .001$

Variable	Predicted Sign	Unstandardized Coefficient (Std. Error)	Standardized Coefficient	Significance Level
Customer Attachment Anxiety Firm	–	–.16 (.03)	–.14	$p < .001$
Customer Attachment Avoidance Firm	–	–.12 (.03)	–.11	$p < .01$
Anxiety x Avoidance Firm	–	–.05 (.02)	–.06	$p < .05$
Satisfaction Firm	NA	.31 (.04)	.29	$p < .001$
Satisfaction Employee	NA	.23 (.04)	.20	$p < .001$
Switching Costs	NA	.10 (.02)	.15	$p < .001$
Anticipated Regret	NA	.08 (.02)	.11	$p < .001$
Intercept	NA	1.91 (.25)		

Based on partial F tests, the following predictor variables were removed from the initial, fullest model to identify this final model: Attachment anxiety (employee), attachment avoidance (employee), anxiety-by-avoidance (employee), gender/age/education/income (all dummy coded), tenure and lines of business (both dummy coded), customer lock-in, price equity, advertising affect, complaint and claim (both dummy coded).

was highly significant, $F(3, 915) = 15.83$, $p < .001$. Hence, the final model included the firm-level attachment style, and explained 48% of the variance in repurchase intentions, $R^2 = .485$, adjusted $R^2 = .481$, $F(7, 911) = 122.52$, $p < .001$ (Table 6).

In support of H2a and H2b regarding the firm-level attachment style, we found significant negative main effects of anxiety_{Firm} and avoidance_{Firm} on repurchase. Supporting H2c, the anxiety_{Firm}-by-avoidance_{Firm} interaction was negative and significant. To interpret the interaction term, we calculated simple slopes of repurchase regressed on anxiety for the mean avoidance, and one standard deviation above and below the mean of avoidance (Aiken and West 1991). The slope of the relationship between repurchase scores and attachment anxiety became more negative with increasing levels of avoidance, supporting the presumed moderation effect. Taken together, these three effects indicate a detrimental interplay of firm-level customer attachment styles on repurchase. Besides the attachment style variables, satisfaction with the firm and the employee, switching costs,

and anticipated regret had significant positive effects on repurchase intentions (Table 6).

Customer Attachment Styles and Positive Word-of-Mouth. The analyses followed an analogous path as the tests for repurchase; hence, the predictor and control variables were identical. Based on partial F tests, we removed the covariates accounting for consumer and relationship characteristics, switching barriers, critical incidents, price equity, and advertising affect. Next, we removed the employee-level attachment style and compared the two resulting models. The corresponding partial F test was significant, $F(3, 915) = 6.63$, $p < .001$, and we retained the employee-level attachment style. Similarly, removing the firm-level attachment style was not indicated, $F(3, 915) = 27.39$, $p < .001$. The final model explained 46% of the variance in WOM, $R^2 = .463$, adjusted $R^2 = .458$, $F(9,909) = 87.11$, $p < .001$ (Table 7).

Various results for customer attachment anxiety and avoidance in this model were noteworthy: There was no significant firm-level effect of anxiety_{Firm} on WOM, so H2a was not

Table 7

Customer Attachment Styles and Word-of-Mouth (final model) (H2)

Dependent Variable: Positive Word-of-Mouth (Firm); Estimation Method: OLS regression
 R^2 : 0.463; Adjusted R^2 : 0.458; $F(9, 909) = 87.11, p < .001$

Variable	Predicted Sign	Unstandardized Coefficient (Std. Error)	Standardized Coefficient	Significance Level
Customer Attachment Anxiety Firm	–	–.03 (.04)	–.02	NS
Customer Attachment Avoidance Firm	–	–.29 (.05)	–.22	$p < .001$
Anxiety x Avoidance Firm	–	–.02 (.03)	–.02	NS
Customer Attachment Anxiety Employee	–	–.11 (.04)	–.08	$p < .05$
Customer Attachment Avoidance Employee	–	–.17 (.04)	–.13	$p < .001$
Anxiety x Avoidance Employee	–	.01 (.03)	.01	NS
Satisfaction Firm	NA	.38 (.04)	.29	$p < .001$
Satisfaction Employee	NA	.08 (.05)	.06	$p < .10$
Anticipated Regret	NA	.13 (.02)	.14	$p < .001$
Intercept	NA	2.04 (.34)		

Based on partial F tests, the following predictor variables were removed from the initial, fullest model to identify this final model: Gender/age/education/income (all dummy coded), tenure and lines of business (both dummy coded), customer lock-in, perceived switching costs, price equity, advertising affect, complaint (dummy-coded), claim (dummy coded).

supported. However, the model showed the significant negative main effect of avoidance_{Firm}, as H2b had predicted. Failing to support H2c, the anxiety_{Firm}-by-avoidance_{Firm} interaction was not significant. The influence of the employee-level attachment styles was different in nature: Providing support for H2a and H2b, both main effects of anxiety_{Employee} and avoidance_{Employee} were negative and significant. The employee-level anxiety_{Employee}-by-avoidance_{Employee} interaction was not significant, so H2c was not supported. The results for the covariates support research that has identified satisfaction as a major determinant of positive WOM (Von Wangenheim and Bayon 2007). Before we discuss the results, Table 8 provides an overview of the hypotheses and summarizes respective (non-)support.

Discussion

In their guest editorial in the *Journal of Marketing*, Reibstein, Day, and Wind (2009, p. 1) emphasize that marketing is “a field that

is supposed to be concerned about the connection of the firm to its customers (...).”

Consistent with this notion, the question of how customers (want to) connect with a firm lies at the heart of our research. Expanding prior work on relationship orientations, our goal was (a) to conceptualize consumers’ desire for CRM-based closeness in a managerially meaningful way, and to reveal how customer attachment styles influence (b) this desire for closeness and (c) loyalty.

Understanding and predicting consumers’ desire for closeness from a managerial perspective

In competitive markets “every company wants to get close to its customers” (Gulati and Oldroyd 2005, p. 92), hoping to reap positive financial outcomes. Because there is a lack of managerially meaningful conceptualizations of closeness in a CRM context, we have expanded marketing knowledge in this important but under-researched area. Building on interdependence theory, we conceptualize consumers’ desire for closeness as the systematic

Table 8

Summarizing Overview of Hypotheses and Results

Hypotheses	Result
H1a: Customer attachment (1) anxiety(Firm) and (2) anxiety(Employee) are positively related to the desire for CRM-based closeness to the firm.	H1a supported on both firm level and employee level
H1b: Customer attachment (1) avoidance(Firm) and (2) avoidance(Employee) are negatively related to the desire for CRM-based closeness to the firm.	H1b supported on both firm level and employee level
H1c: On both relationship levels, customer attachment avoidance moderates the positive relationship between customer attachment anxiety and the desire for CRM-based closeness to the firm such that with increasing levels of avoidance this relationship becomes less positive (and can turn negative).	H1c not supported
H2a: Customer attachment (1) anxiety(Firm) and (2) anxiety(Employee) are negatively related to loyalty to the firm.	DV: Repurchase intentions <ul style="list-style-type: none"> • H2a supported on firm level, not on employee level • H2b supported on firm level, not on employee level • H2c supported on firm level, not on employee level
H2b: Customer attachment (1) avoidance(Firm) and (2) avoidance(Employee) are negatively related to loyalty to the firm.	DV: Positive word-of-mouth <ul style="list-style-type: none"> • H2a not supported on firm level, but supported on employee level • H2b supported on both firm level and employee level • H2c not supported
H2c: On both relationship levels, customer attachment avoidance moderates the relationship between attachment anxiety and loyalty to the firm such that with increasing levels of avoidance this negative relationship between anxiety and loyalty becomes stronger (more negative).	

preference for frequent, diverse, and mutually influential interactions with a firm. This novel understanding helps firms adapt relationship-building efforts in light of consumers' relational profiles. A crucial prerequisite is, however, the ability to identify *which* customers prefer more or less closeness. We believe that measuring customer attachment styles is a key step toward managing closeness to consumers in a tailored fashion. Specifically, we have tested a fully specified model and found empirical support for both hypotheses 1a and 1b. These results show how customer attachment styles enable managers to identify consumers who seek and shun closeness to the firm. Customer attachment anxiety and avoidance function as major opposing forces on both relational levels. Customer attachment anxiety (toward the firm and the employee) is linked to the desire for closeness. In contrast, customer attachment avoidance (toward the firm and the employee) is associated with a strong preference *not* to engage in a close relationship.

Despite the broad set of covariates we have accounted for when testing Hypothesis 1, the dominant contribution to the explained variance in consumers' desire for closeness was derived from customer attachment styles variables. Surprisingly, neither satisfaction nor trust were statistically significant predictors on either level of the relationship (neither firm- nor employee-level). Note that marketing research considers trust, based on theoretical and empirical evidence, to be characteristic for lasting customer bonds, and a crucial distinction between true consumer-firm *relationships* versus mere *transactions* (Garbarino and Johnson 1999). Our results indicate the need to re-think the role of trust (which has been conceptualized and operationalized in different ways in the marketing literature). Furthermore, recall that Keller and Lehmann (2006, p. 742), reviewing the literature on consumer-brand relationships, wondered whether "customers still desire close relationships with companies," and how customers who desire different types

of relationships can be identified. Our insights help answer these questions. Marketers who understand attachment styles will be able to identify anxious consumers as desiring closeness and avoidant consumers as shunning closeness to the firms servicing them.

Customer attachment styles influence consumer loyalty to the firm

Based on fully specified models that account for a rich set of established covariates, our results show that increasing levels of customer attachment anxiety and avoidance are linked to negative effects on loyalty in a theoretically meaningful way. Overall, attachment styles were similar in importance (mirrored in significant beta coefficients) to anticipated regret and switching costs, and were more important than customers' price equity assessments.

Specifically, *repurchase intentions* are closely linked to customer attachment styles toward the firm (but not the employee). Regarding the firm-level attachment style, we found support for all three sub-hypotheses (H2a, b, c); that is, as both customer attachment anxiety and avoidance toward the firm increase (and interact with each other), repurchase intentions decrease significantly. In contrast, the employee-level attachment style was not significant for repurchase intentions. This null effect might mirror the distinct roles that specific attachment targets play in service settings. Insurance clients may separate what the firm's and the agent's respective capabilities contribute to the core service. While customers might consider the agent as a relational link to the firm, they attribute the core service of protection and security to the insurance company itself. Hence, the repurchase decision is influenced only by the firm-level attachment style. This relevance-ratio of firm-level and employee-level attachment styles might vary in settings in which the core service is directly tied to the employee (e.g., lawyers, surgeons).

Customer attachment styles were also associated with *positive word-of-mouth (WOM)*. The

support for H2b on both relational levels shows that firm-level attachment avoidance as well as employee-level attachment avoidance function as major barriers for positive WOM. With regard to the association of attachment anxiety and WOM, we found support for Hypothesis 2a only for employee-level attachment anxiety but not for firm-level attachment anxiety. This finding triggered two questions: (1) Why was there *no* significant negative main effect of firm-level anxiety on WOM? (2) Why was there a significant negative main effect of employee-level anxiety on WOM?

Regarding the first question, the absence of the *firm-level anxiety* effect on WOM can be understood via research (in psychology) on the link of attachment anxiety and self-disclosure. Self-disclosure is "communication that includes any information exchange that refers to the self, including personal states, dispositions, events in the past, and plans for the future" (Derlega and Grzelak 1979, p. 152). Hence, WOM among consumers is one form of self-disclosure. While attachment styles can influence a person's communication patterns, findings on the association between anxiety and self-disclosure are ambivalent. Research in psychology has revealed a negative, a positive, and no significant association when studying noncommercial relationships. Indicating a negative association, anxious people were found to have small social networks and low interpersonal communication competences (Anders and Tucker 2000). Suggesting a positive association, researchers describe anxious people as engaging in excessive and indiscriminant self-disclosure (Bradford, Feeney, and Campbell 2002). Finally, Keelan, Dion, and Dion (1998) did not find any empirical association between attachment styles and self-disclosure. These studies do not address positive WOM, but they reveal that the link between attachment anxiety and communication patterns is complex and not fully understood yet. In our sample, some anxious customers might shy away from recommending the firm, whereas others actively engage

in WOM. This heterogeneous link of anxiety with WOM can explain the absence of the hypothesized effect (H2a).

The second question inquires why there was a negative main effect of *employee-level anxiety* on WOM. We explain this effect via research that connects attachment styles with the propensity to experience jealousy. Anxious individuals mistrust their partners' affection and commitment; hence, anxious people, in particular, experience jealousy frequently and intensely (Guerrero 1998). This finding holds not only for actual but also *anticipated jealousy* because anxious individuals (1) appraise a given identical relationship threat to be more severe than non-anxious people (Radecki-Bush, Farrell, and Bush 1993), and (2) they "engage in hyperactivating strategies (e.g., rumination about worst-case scenarios, exaggeration of potentially threatening cues)" to a higher degree than non-anxious individuals (Wilson et al. 2007, p. 506). For instance, Wilson et al. (2007, p. 508) show that anxious people fear to be marginalized by their partner's relationship with a newborn baby, which leads "highly anxious parents to view their newborn as a rival" and "competitor" for their partner's time and attention.

A similar chain-of-effects can explain the negative effect of employee-level attachment anxiety on WOM. First, recall that employee-level attachment anxiety is associated with (a) the strong desire to be close to the focal insurance agent, and (b) the concern that this agent might not be sufficiently available and responsive to the customer's need for care. Second, recommending the insurance company to other consumers might attract them to the focal agent. Third, this assumption—based on their proclivity for rumination about worst-case scenarios and exaggeration of potential threats—can trigger anxious consumers to predict (and fear) that their agent, favoring new customers, will not be available to them to the same extent as before. To avoid this outcome, clients who are anxiously attached to their

agent do not recommend the firm, striving to protect "their" relationship from—what they anticipate to be—rival intrusion.

Managerial Implications

Beyond their theoretical contribution, our findings provide actionable implications that promise to enrich customer segmentation, portfolio, and relationship management.

The first, and most fundamental, implication is for relationship managers to regularly measure both customers' desire for closeness and attachment styles as part of market research activities. Only if these constructs are measured and monitored over time can they be acted upon and become an integral component of relationship *management* efforts. The customer attachment styles scale we have used in this research (Mende and Bolton 2009) fulfils the statistical criteria established in the scale development literature. In parallel, the scale is short enough to be time efficient and it is worded in a nonintrusive fashion so that it can be incorporated into routine CRM surveys. For instance, the financial services company collaborating in this research conducts annual interviews with its customers (regarding their needs for financial services). The attachment scale is administered by the firm's agents as part of this annual interview.

A second implication refers to various current marketing campaigns that equate customer-firm relationships to close bonds with family and friends. For example, Darden's Olive Garden restaurants advertise that customers "are family," and Shane Company and Cox Communications declare themselves the consumers' "friends in the diamond business" and the "digital age," respectively. Our work reveals that not every consumer is equally motivated to seek the closeness that is implied by such messages. In addition, Keller and Lehmann (2006, p. 742) urge scholars to guide managers on whether "a firm [should] deal differently

with customers who desire different relationships.” We provide managers with an actionable conceptualization of closeness, and suggest that firms tailor (a) the interactional frequency, (b) the diversity, and (c) the mutual influence when dealing with customers who differentially desire closeness. Specifically, firms can build on the closeness-related items we have used in this research to begin orchestrating CRM tools in a manner that makes consumers feel more or less close to the firm (Table 1). These items help reveal how consumers want to interact with a service firm and its employees, and can inform customer segmentation approaches.

Third, managers can use customer attachment styles to predict *which* consumers will desire higher or lower levels of closeness. The insurance firm collaborating in this study utilized the *combined* insights on consumers’ desire for closeness and attachment styles as guidance for planning CRM activities. For instance, anxious consumers tend to welcome not only more frequent contacts with the firm relative to avoidant customers; they also prefer a broader variety of touch points (e.g., agent’s phone calls to keep in touch, interactive websites, client newsletters, face-to-face meeting with the agent). Managers should also recognize that anxious customers welcome higher levels of mutual influence. While this aspect can offer cross-selling potentials (Table 1, e.g., welcome the firm’s guidance in financial planning), it requires firms to provide anxious customers with opportunities for reciprocal influence (e.g., customer feedback). All of these closeness-related CRM activities—higher frequency, diversity, and influence—do not fit avoidant customers. This insight leads to the fourth managerial implication.

Firms can link both customers’ desire for closeness and attachment styles to customer profitability indices. The insurance firm that cooperated in this study continues to build on our results to, *ceteris paribus*, improve relationship profitability with avoidant clients by

reducing closeness-triggering CRM efforts (e.g., personal visits by the agent) that are not desired by avoidant customers in the first place. Such a nuanced, attachment-guided CRM is beneficial for firms and customers: Firms can increase the effectiveness and efficiency of CRM tools; customers have a relationship that fits their needs. Both effects improve marketing’s contribution to firm competitiveness.

Fifth, based on understanding attachment styles, managers can better identify segments of consumers who are inherently more or less loyal to the firm. Customers of low attachment anxiety and avoidance indicate the highest loyalty potential, whereas avoidant customers signal the lowest loyalty to the firm. Again, this insight can guide organizational CRM, and the collaborating insurance company intends to refine its customer portfolio management based on the attachment measures used in this research. For instance, managers can focus sales/cross-selling efforts on customers of low attachment anxiety and avoidance, where higher repurchase intentions can be leveraged. Or, an attachment-informed relationship manager might use high levels of attachment avoidance as early indicators for loyalty-averse customers. The linkage between customer attachment anxiety and loyalty also provides implications. It might seem counterintuitive that high levels of attachment anxiety can hurt repurchases although anxiety indicates a desire for closeness. We believe that responding to anxious customers’ desire for closeness (e.g., via frequent and diverse interactions) is a way for firms to counterbalance potentially detrimental impacts of attachment anxiety on repurchases. Similarly, firms can account for anxious consumers’ closeness preference to help trigger positive word-of-mouth. As indicated by one of our closeness-items, firms can invite anxious customers to join formal referral programs. This gesture implies a special status of the consumer–firm bond and nurtures closeness; in parallel, it can help stimulate recommendation behavior.

Figure 2

Enriching Customer Segmentation by Crossing Customers' Desire for Closeness and Loyalty to the Firm

		Desire for Closeness to the Firm	
		Low	High
Loyalty to the Firm	High	<p>1 N = 118</p> <p>High loyalty due to perception of offering's superior utility regarding technical feature (e.g., network reliability of phone provider). Yet, no desire for closeness to firm itself. → <i>Low need for closeness-triggering CRM activities.</i></p>	<p>2 N = 348</p> <p>High loyalty and desire for closeness can be leveraged. → <i>Allocate closeness-triggering CRM; i.e., consistent contacts via multiple touch points over time.</i></p>
	Low	<p>3 N = 348</p> <p>Despite low levels of reported loyalty firm might benefit from customer inertia or 'status quo' bias. → <i>Underline strengths of offering without bothering customers; low need for closeness-triggering CRM activities.</i></p>	<p>4 N = 118</p> <p>Customers whose desire for closeness has neither been recognized nor satisfied by focal firm. → <i>Underline strengths of offering and allocate closeness-triggering CRM; i.e., consistent contacts via multiple touch points over time.</i></p>

Note: Customers' desire for closeness and loyalty to the firm are not always strongly linked with each other. To illustrate this—by demonstrating that the non-diagonal boxes in the matrix are nonzero—we calculated the number of customers in the above cells based on the predicted closeness scores and the predicted (averaged) loyalty scores for every respondent. We chose the respective median of the two predicted variables as the cutoff point and cross-tabulated the newly formed categorical variables.

Finally, firms can enrich current customer segmentation and relationship management approaches by accounting for distinct configurations of our two outcome variables, that is, consumers' desire for closeness and levels of loyalty. As mentioned earlier and illustrated in Figure 2, these two variables *can be* closely associated with each other (cells 2 and 3 in Figure 2), but they are not *always* systematically linked. Customers might be loyal because they perceive a firm's focal offering to provide superior utility, for instance, via a technical feature such as network availability of a cell phone provider (cell 1). Consumers with this mindset might report repurchase intentions and recommend this service firm, but do not automatically desire frequent, diverse, and influential interactions with the firm. Vice versa, there can be customers who report low

levels of loyalty because their high desire for closeness has not (yet) been identified, understood, and appropriately addressed by the firm (cell 4).⁵

Limitations and Future Research

We tested our hypotheses using cross-sectional survey data that were collected from a probability sample of consumers provided by a single company. Given this research design, our study has limitations that suggest avenues for future research. First, our hypotheses were tested using data from financial services only. Future research could make cross-company and cross-industry comparisons to assess the extent to which our empirical results are generalizable and to identify moderating variables

that operate across company/industry contexts. Second, our study is cross-sectional. This observation suggests that future research should utilize longitudinal studies to track when, to what extent, and why customer attachment styles vary—or can be managed—as the customer relationship develops in time. While attachment styles in noncommercial relationships have been found to be relatively stable over months and years, they can be influenced by a partner's actions (Mikulincer and Shaver 2007). As marketers explore the full potential of attachment styles for CRM, they should examine the stability of customer attachment styles, especially in light of (closeness-nurturing) managerial interventions. In sum, rather than thinking of customer attachment styles as a given, marketers should explore customer attachment anxiety and avoidance over time to reveal their interplay with organizational CRM activities. However, depending on the frequency of customer contacts and repurchase cycles, this might require a multiyear study. Third, attachment mechanisms are related to affect-regulation. As such, marketers could examine how customer attachment anxiety and avoidance can be fruitfully incorporated into affect-related research areas within relationship marketing, such as service recovery and complaint management, as well as closely related areas such as negative word-of-mouth. Finally, we used formative measures to capture con-

sumers' desire for closeness. Future research might develop a scale that measures this construct via reflective indicators for each of the three dimensions of closeness (frequency, diversity, and influence).

In sum, we believe that the notion of consumers' desire for closeness and its interplay with customer attachment styles offers a variety of novel avenues for theoretical exploration and practical application in marketing. From a scholarly perspective, incorporating customers' desire for closeness and attachment styles into its frameworks can enrich the explanatory and predictive power of customer relationship-related marketing theory. From a practical perspective, understanding customers' preferences for closeness and the underlying attachment styles provides firms with an important prerequisite toward managing consumer relationships in a more adaptive fashion that also promises to be more efficient and effective than current CRM approaches.

Acknowledgment

This research was supported by a grant from the Marketing Science Institute and from the Center for Services Leadership at Arizona State University. The authors gratefully acknowledge this generous support.

Appendix

The Customer Attachment Styles Scale¹

Mende and Bolton (2009) derived an initial pool of 50 customer attachment items from the Experiences in Close Relationships (ECR) scale (Brennan, Clark, and Shaver 1998) and its revisited version, the ECR-R (Fraleigh, Waller, and Brennan 2000). Based on six interviews (employing the think-aloud technique), 12 items were removed for their lack of applicability in a consumer context. Study 1 further tested the remaining 38 items.

Study 1: Exploratory Factor Analysis: Study 1 measured 491 students' customer attachment anxiety and avoidance toward (a) their university and (b) a professor of the stu-

dents' choice. During the analyses, the 38 items were reduced to nine items per attachment dimension. Both subscales showed acceptable internal consistencies on both levels (university and professor). Indeed, the reliabilities of the customer attachment anxiety scale (.87/.89) and avoidance scale (.81/.84) compared favorably with the new 12-item ECR-Short (Wei et al. 2007) that reached coefficient alphas ranging from .77 to .86 (anxiety) and .78 to .88 (avoidance). In sum, study 1 showed that the measures captured customer attachment styles in a theoretically and statistically appropriate as well as meaningful manner. These results were cross validated via a confirmatory factor analysis (CFA) with a second sample.

Study 2: Confirmatory Factor Analysis: For this study, Mende and Bolton (2009) collected data in the focal insurance context. Following established scale development procedures (Netemeyer, Bearden, and Sharma 2003), a CFA was conducted to confirm the hypothesized two-factor (measurement) model implied by attachment theory, test its invariance, and conduct additional validity testing. Mende and Bolton (2009) strove to develop a short scale because brevity would (a) minimize respondent fatigue, (b) allow firms to administer the scale by phone, computer, or face-to-face, and (c) allow the scale to be administered multiple times to the same respondent (i.e., for firm and employee). Hence, they further trimmed the scale's length to eight items (displayed in Table 1). Subsequently, they conducted all scale development procedures suggested by the corresponding literature twice. That is, first for the attachment items regarding the firm, and then for the items regarding the employee. A series of model comparisons (Bagozzi and Yi 1988) supported specifying cus-

tomers attachment styles as a function of two oblique factors, customer attachment anxiety and avoidance. Related diagnostics (Cronbach's alpha, composite reliabilities, inter-item correlations, item-to-total correlations, Average Variance Extracted [AVE]) satisfied established guidelines for scale development procedures (Bearden, Hardesty, and Rose 2001). Discriminant validity was established as the AVE for the two factors, on both levels, was greater than the square of the correlation between them (Fornell and Larcker 1981). Finally, Mende and Bolton (2009) examined the discriminant validity between customer attachment styles and major CRM constructs. Specifically, this exploratory factor analysis (conducted separately for firm and employee) included customer attachment anxiety and avoidance, satisfaction, trust, and affective commitment. The results supported the discriminant validity of customer attachment anxiety and avoidance as separate factors vis-à-vis established relationship marketing constructs.

Appendix Note

1. For further details on the scale development, please contact Martin Mende (martin.mende@uky.edu).

Notes

1. Since, in many service settings, consumers perceive the service firm and the service brand to be the same (as they are in our study) (Berry 2000), our work also has implications for the service brand.

2. Note that firm-specific and employee-specific customer attachment anxiety and avoidance were removed or retained in the model as pairs only. That is, anxiety (firm) was removed when avoidance (firm) was removed, and anxiety (employee) was removed when avoidance (employee) was removed.

3. An overview of the corresponding model selections (similar to Table 4) is available upon request.

4. We used the Akaike's information criterion (AIC) and the Bayesian information criterion (BIC) in combination, which allows balancing model fit and model parsimony (Kuha 2004). Both AIC and BIC penalize model expansion and, when comparing nested models, indicate superior model fit as their values decrease (ibid.). When removing the employee-level attachment style, the AIC remained essentially unchanged (49.49 vs. 50.92) but the BIC clearly decreased (102.54 vs. 89.50).

5. More detailed analyses could include additional customer indicators, such as, a relationship's profitability.

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Report No. 09-112

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