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Why Attachment Security Matters: How Customers' Attachment Styles Influence Their Relationships With Service Firms and Service Employees

Martin Mende¹ and Ruth N. Bolton²

Abstract

Relational orientations vary across customers, so marketing activities should be customized to individual customers or market segments. However, little is known about the underlying processes that influence how customers bond with a service firm and its employees. This article explains customer-firm and customer-employee relationships using attachment theory. It provides theoretical and empirical evidence that customers with low levels of attachment anxiety and low levels of attachment avoidance perceive a service firm and service employee more positively—in terms of satisfaction, trust, and affective commitment—than customers with high levels. However, since a service firm and service employee are separate attachment targets, this study also tests whether customers have a similar propensity to bond with both. Insecurely attached customers who find interpersonal bonds with employees deficient, compensate for this deficiency by being more likely to bond with the service firm. Companies that measure customer attachment styles can better segment markets, manage customer relationships, and allocate resources more effectively. For example, customers with low levels of attachment anxiety and attachment avoidance toward the firm are candidates for social relationship programs, whereas customers with high levels of attachment avoidance are likely to be more responsive to financial reward programs.

Keywords

relationship marketing, market segmentation, satisfaction, attachment theory, attachment styles

Many service companies invest heavily in relationship marketing, assuming that close customer-firm and customer-employee relationships lead to positive financial outcomes (Palmatier et al. 2006). The effective delivery of services rests to a great extent on an organization's ability to cultivate relationships with its customers (Grönroos 2000). Yet, relational orientations vary across customers. Not all customers welcome relationships, and some react indifferently or even aversively to a firm's relationship-building efforts (Danaher, Conroy, and McColl-Kennedy 2008; Price and Arnould 1999).

The service-dominant logic of marketing is both customer-centered and relationship-oriented (Vargo and Lusch 2004). Yet, surprisingly little research has examined the underlying theoretical mechanisms that influence why and how customers (at the individual level) differentially engage in relationships with service organizations and their employees. Moreover, few scholars have studied whether the relational processes operating at the customer-employee level are systematically linked to those at the customer-firm level (Iacobucci and Ostrom 1996). Following Fournier, Dobscha, and Mick (1998), we believe that managers must approach relationship marketing from the consumer's perspective to nurture close customer-firm bonds.

This study introduces customer attachment styles and shows that they can explain customers' relationships with service firms and employees. We follow Shaver and Mikulincer (2005, p. 27) who define an attachment style as a person's "systematic pattern of relational expectations, emotions, and behaviors that results from a particular history of attachment experiences." Psychological research on attachment theory (Ainsworth et al. 1978; Bowlby [1969] 1982, 1973) informs our research in two ways. First, attachment styles influence how people perceive a partner in close interpersonal relationships (Simpson 1990). We suggest that customer attachment styles also influence how customers perceive service firms and their employees. Specifically, we propose that customer

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attachment styles influence their satisfaction with, trust in, and affective commitment to the service firm and its employees.

Second, service researchers agree that both a service employee and a firm can be relational targets for customers (Palmatier, Scheer, and Steenkamp 2007; Yim, Tse, and Chan 2008), but little attention has been devoted to the distinct nature of these targets. Specifically, the employee is a human attachment target, whereas the firm is an abstract attachment target. We examine whether customers bond with the employee and the firm in a similar manner. Attachment theory offers two competing hypotheses regarding this question (Granqvist, Mikulincer, and Shaver 2010). The correspondence hypothesis suggests that customers who, because of their attachment style, find the bond with an employee deficient (beneficial) find an attachment to the firm equally deficient (beneficial). This hypothesis is consistent with research on multilevel service relationships that suggests a positive link between customer-employee and customer-firm bonds (Jones, Taylor, and Bansal 2008; Palmatier, Scheer, and Steenkamp 2007). Conversely, the compensation hypothesis of attachment theory predicts that customers who, because of their attachment style, find the interpersonal bond with an employee deficient are likely to compensate for this deficiency by bonding with the service firm instead. The goal of tailoring the relationship to the individual customer lies at the heart of relationship marketing (Berry 1995), and therefore we test these competing hypotheses to better understand customers' relational profiles.

The purpose of this study is to investigate three questions: (a) How do customer attachment styles influence customer satisfaction with, trust in, and affective commitment to a service firm and its employees? (b) Can attachment styles help explain how customers relate to the service firm versus the service employee as distinct attachment targets? (c) How can a manager's knowledge of customer attachment styles improve the firm's relationship-marketing activities? By answering these questions, our research makes several contributions to the services literature. First, prior work has shown that consumer characteristics (e.g., age, gender, tenure) offer important insights into customer-firm relationships (Cooil et al. 2007). Customer attachment styles expand this body of knowledge by providing new theoretical explanations for why customers have distinct relational orientations that influence their perceptions in service relationships. Second, our study finds support for the compensation hypothesis from attachment theory, which predicts that some customers bond more easily with the service firm than with an employee. The notion of compensatory customer attachments, whereby customers trade-off human versus abstract attachment targets, is new to the services literature. Third, the Supplemental Appendix introduces a scale to measure customers' attachment styles as indicators of their relational orientation; this scale can serve as a platform for scholars and managers to further examine customer attachment styles. Finally, our work can help both scholars and managers enrich their thinking about current approaches to conducting market research, customer segmentation, and relationship-marketing strategies. We provide some examples of how one

company applied our work to these issues in the concluding portion of the article.

Customer Attachment Styles

Research in psychology has established that attachment styles are best conceptualized and measured along two continuous dimensions called "attachment anxiety" and "attachment avoidance" (Brennan, Clark, and Shaver 1998). Attachment anxiety is the extent to which a person worries that relationship partners might not be available in times of need, has an excessive need for approval, and fears rejection and abandonment. Attachment avoidance is the extent to which a person has an excessive need for self-reliance, fears depending on others, distrusts relationship partners' goodwill, and strives for emotional and cognitive distance from partners. Although psychologists traditionally identify these two dimensions with negative labels, the majority of people fall closer to the positive end of the attachment anxiety and avoidance dimensions (Feeney and Noller 1990; Hazan and Shaver 1987). Moreover, these negative labels may be somewhat counterintuitive for service researchers who typically focus on positive aspects of customer-firm and customer-employee relationships (e.g., satisfaction or trust rather than dissatisfaction and distrust). From this standpoint, a service researcher might consider relabeling attachment anxiety and attachment avoidance using positive terms such as "attachment assurance" and "attachment promotion," respectively—because the labels do not change the explanatory power of attachment theory. However, we have chosen to build on the established nomenclature (attachment anxiety and avoidance) to be consistent with the considerable body of research on attachment theory.

To our knowledge, only three studies in marketing have examined attachment anxiety and attachment avoidance, and all three focus on the so-called general attachment style, which is a person's attachment anxiety and avoidance toward other people *in general*. Of those studies, two explored such attachment styles with undergraduate student participants. Thomson and Johnson's (2006) study suggests that students' general attachment styles might indirectly influence their satisfaction, commitment, and involvement in commercial settings. Swaminathan, Stilley, and Ahluwalia (2009) manipulate students' interpersonal style through a priming procedure and show that this prime moderates the influence of brand personality on brand outcomes (e.g., choice). Surveying business customers, Paulssen (2009) reports that attachment styles can influence satisfaction, trust, and repurchase intent. He measures general business attachment styles; that is, respondents were instructed to think about all their business relationships in general but were asked *not* to think about one specific business partner.

Although general attachment styles provide valuable insights, they do not explain how customers relate to a *focal* company (or brand). Yet, a firm-specific perspective is insightful for marketing practice, consistent with marketing's role as an applied science (Rust 2006). Thus, we build on the concept

of relationship-specific attachment styles, whereby people develop multiple attachment styles that are organized hierarchically, from general to relationship-specific attachment styles (Shaver and Mikulincer 2005). Relationship-specific attachment styles may or may not be congruent with a person's general attachment style (Mikulincer and Shaver 2007). Equally important, relationship-specific attachment styles predict the outcomes in a focal relationship better than a person's general attachment style (Klohn et al. 2005). Consequently, we examine customer attachment styles toward a specific service firm and focal employee as separate relationship targets for customers (Yim, Tse, and Chan 2008). Therefore, *customer attachment anxiety* is the extent to which a customer worries that the service firm (employee) might not be available in times of need, has an excessive need for approval, and fears rejection and abandonment from this firm (employee). *Customer attachment avoidance* is the extent to which a customer is characterized by an excessive need for self-reliance, fears depending on the service firm (employee), distrusts the service firm's (employee's) goodwill, and strives for emotional and cognitive distance from the service firm (employee). People can score high or low in either or both of these dimensions (Brennan, Clark, and Shaver 1998). In-line with attachment research, we refer to customers who score low on both dimensions as having a *secure* customer attachment style toward a firm or employee; those with high scores in one or both of the customer attachment dimensions have an *insecure* customer attachment style.

Hypotheses

In this section, we hypothesize how customer attachment styles influence customer-firm and customer-employee relationships (Hypotheses 1-3). Then, we develop competing hypotheses (compensation vs. correspondence hypotheses) on how attachment styles influence customers' propensity to bond with the service employee (a human attachment target) versus the service firm (an abstract attachment target; Hypothesis 4).

Customer Attachment Styles and Service Relationships

Managers consider measures of satisfaction, trust, and affective commitment important metrics that reflect how customers perceive service relationships. Research shows that these constructs are, theoretically and empirically, key antecedents of customer loyalty (Bolton 1998; Palmatier et al. 2006; Verhoef 2003). In the context of romantic relationships, attachment styles are crucial determinants of all three constructs—for example, satisfaction with, trust in, and affection for a spouse (Mikulincer 1998; Simpson 1990). Our first three hypotheses address the influence of customer attachment styles on customer satisfaction (Hypothesis 1), trust (Hypothesis 2), and affective commitment (Hypothesis 3) in relationships with the service employee and the firm. Because satisfaction, trust, and affective commitment have different theoretical antecedents, we develop and test the three hypotheses separately, rather than merging these variables into one higher level construct of

relationship quality (De Wulf, Odekerken-Schröder, and Iacobucci 2001). Although these hypotheses make similar directional predictions, the underlying theoretical rationale for each is different.

Customer attachment styles and satisfaction. The expectancy-disconfirmation paradigm defines satisfaction as the outcome of customers' comparison between perceived and expected service performance (Churchill and Surprenant 1982). Our hypothesis rests on the notion that attachment styles are social schemas that influence people's expectations and perceptions of their interactions with a relationship partner (Morrison, Urquiza, and Goodlin-Jones 1997). In interpersonal relationships, relatively high levels of attachment anxiety and high levels of attachment avoidance are consistently linked to low degrees of satisfaction (Mikulincer and Shaver 2007). Three considerations help explain this association. First, people with high levels of attachment anxiety or attachment avoidance tend to have unrealistic, irrational, and even dysfunctional beliefs and standards in relationships (Stackert and Bursik 2003). Such irrational beliefs frequently result in relational maladjustment and dissatisfaction (Whisman and Allan 1996). Examples include the beliefs that a disagreement is a sign of imminent relationship termination, that a partner who truly cares about a person should be able to sense that person's thoughts and feelings without overt communication, and that partners cannot change themselves to improve the current quality of a relationship. Second, people with high levels of attachment anxiety or attachment avoidance tend to perceive negative relationship events (e.g., partner not fulfilling expectations) more accurately than positive ones (Collins and Feeney 2004).

Third, the two attachment dimensions also determine distinct needs that are closely linked to relationship satisfaction (Koski and Shaver 1997). For example, because people with high levels of attachment anxiety have a hyperactivated need for certainty about their partner's availability and support, they vigilantly monitor the partner's behavior for signs of insufficient availability and responsiveness (Mikulincer and Shaver 2007). This hyperactivation increases the likelihood that such people will detect indicators of unavailability, making them more likely to be dissatisfied when the partner falls short of their expectations. People with high levels of attachment avoidance strive to deactivate their need for relationship building. This deactivation approach interferes with the accurate assessment of a partner's availability and supportiveness, which in turn increases the likelihood that a partner's genuine signals of support will be misperceived or not detected at all (Mikulincer and Shaver 2007). This negative assessment of a partner's support is a dominant rationale for why people with high attachment avoidance tend to report low levels of relationship satisfaction (Cobb, Davila, and Bradbury 2001).

According to these three considerations, high levels of customer attachment anxiety or customer attachment avoidance should be linked to low degrees of satisfaction with the firm and employee, respectively. Formally,

Hypothesis 1a: Customer attachment anxiety and customer attachment avoidance are negatively related to satisfaction with (a) the firm and (b) the focal employee.

Attachment research shows that secure attachment styles (low scores in both attachment dimensions) are linked to high levels of relationship satisfaction (Simpson 1990). Thus, we expect a negative customer attachment anxiety \times avoidance interaction effect on satisfaction with service relationships. The theoretical rationale for this effect is that the absence of both the aforementioned hyperactivation and deactivation facilitates positive appraisals of a partner's availability, support, and commitment, which in turn nurture positive assessments of the relationship. Securely attached people are also more likely to forgive or downplay instances of a partner's temporary lack of responsiveness or availability (Mikulincer and Shaver 2007). Thus, we expect customers who score low in both attachment dimensions to be more satisfied with their service relationships.

Hypothesis 1b: Customer attachment avoidance moderates the relationship between customer attachment anxiety and satisfaction with (a) the firm and (b) the focal employee such that with increasing levels of attachment avoidance, the negative relationship between anxiety and satisfaction becomes stronger (more negative).

Customer attachment styles and trust. Trust is necessary for successful customer relationship building (Berry 1995). Major facets of trust include the appraisal of others as dependable and predictable, and the belief that a partner is concerned with one's needs (Mikulincer 1998). Attachment styles interfere with the development of trust. High levels of attachment anxiety or attachment avoidance have a negative influence on trusting a partner for different reasons (Simpson 1990). People with high levels of attachment anxiety fear rejection and are chronically uncertain whether others will be available and responsive to them when needed, so they tend to distrust others (Hazan and Shaver 1987; Simpson 1990). People with high levels of attachment avoidance have a "mistrusting bias"; that is, they do not consider it a relational goal to become comfortable with relying on a partner (Zhang and Hazan 2002, p. 228).

People with high levels of attachment anxiety or attachment avoidance also display cognitive biases that influence their appraisal of partners and relationship events. For example, Collins (1996) finds that individuals with high levels of attachment anxiety or attachment avoidance attributed a partner's negative behavior (e.g., lack of providing comfort in times of need) to stable and global causes and viewed these behaviors as negatively motivated. Thus, we predict that higher levels of both customer attachment dimensions will unfavorably influence trust in service relationships.

Hypothesis 2a: Customer attachment anxiety and customer attachment avoidance are negatively related to trust in (a) the firm and (b) the focal employee.

We expect a customer attachment anxiety \times avoidance interaction effect on trust. Mikulincer (1998) shows that people with a secure attachment style take a distinctly constructive approach to trust in relationships; these individuals have faster access to memories of trust-validation experiences with a partner and report more trust-validation episodes in their relationships. Moreover, compared with insecurely attached individuals, secure people attribute greater importance to trust-validation episodes and appraise them as reflecting their partner's benevolent disposition (Mikulincer 1998). We predict:

Hypothesis 2b: Customer attachment avoidance moderates the relationship between customer attachment anxiety and trust in (a) the firm and (b) the focal employee such that with increasing levels of attachment avoidance, the negative relationship between attachment anxiety and trust becomes stronger (more negative).

Customer attachment styles and affective commitment. Customers' affective commitment, the positive emotional bond with an organization, is the "most prominent perception representing the strength of the relationship" with a service firm (Verhoef 2003, p. 31). Customer attachment styles are likely to interfere with the development of affective commitment in service relationships because they influence a person's affect regulation. Recall that high levels of attachment anxiety are linked to a hyperactivation in which people are perpetually sensitive to cues indicating a lack of the partner's availability. Moreover, when detecting such cues, people react with a heightened and extended rumination about this perceived unavailability, which ultimately results in intensified negative mood and emotion (Wei et al. 2005). Therefore, anxiously attached people tend to "be involved in affectively unpleasant relationships" (Simpson 1990, p. 972). In contrast, high levels of attachment avoidance are linked to an emotional deactivation in which people engage in emotional inhibition and the suppression of affect toward a partner to protect themselves from disappointment or frustration caused by the partner's lack of support (Mikulincer and Shaver 2007; Wei et al. 2005). Therefore, avoidant people tend to dismiss the affective benefits of social relationships.

Both hyperactivation and deactivation have negative consequences for the affective nature of relationships. In longitudinal diary studies, participants reported their emotions toward others they had interacted with for at least 10 minutes; participants with high levels of attachment anxiety or attachment avoidance experienced fewer positive emotions in social interactions than participants with relatively low levels in either attachment dimension (Pietromonaco and Feldman-Barrett 1997; Tidwell, Reis, and Shaver 1996). Therefore, we predict that customers with high levels of attachment anxiety and attachment avoidance will experience less affective commitment in their service relationships.

Hypothesis 3a: Customer attachment anxiety and customer attachment avoidance are negatively related to affective commitment to (a) the firm and (b) the focal employee.

We also predict that a customer attachment anxiety \times avoidance interaction further decreases a customer's affective commitment in service relationships. Attachment security (low attachment anxiety and low attachment avoidance) is consistently related to the formation of affection, joy, respect, admiration, and gratitude in partnerships (Mikulincer and Shaver 2007). Secure people not only exhibit faster recall of relational events in which they or their partner strengthened their mutual commitment but also appraise such committal events more positively.

Hypothesis 3b: Customer attachment avoidance moderates the relationship between customer attachment anxiety and affective commitment to (a) the firm and (b) the focal employee such that with increasing levels of attachment avoidance, the negative relationship between attachment anxiety and affective commitment becomes stronger (more negative).

Hypotheses 1-3 predict that customer attachment styles influence service relationships with both attachment targets (firm and employee) in a similar manner (but for different reasons). In other words, we have not (yet) accounted for potential differences in a customer's attachment process to an employee as a human attachment target versus her attachment to the firm as an abstract attachment target. The compensation hypothesis in attachment theory suggests that the distinction between interpersonal and parasocial bonds is important. Thus, we now discuss how attachment styles might influence the way a customer bonds with each attachment target.

Compensatory Versus Corresponding Attachments to Service Firm and Employee

Theoretical and empirical research shows that customers can form attachments on multiple levels. They can build close ties and strongly identify with companies (Bhattacharya and Sen 2003; Palmatier et al. 2006) and/or an employee with whom they coproduce the service (Macintosh and Lockshin 1997; Price and Arnould 1999). In their meta-analysis, Palmatier et al. (2006, p. 151) find that "customer relationships have stronger effects on exchange outcomes when their target is an individual person than a selling firm" and argue that relationship-marketing strategies focused on creating customer-employee ties "may be more effective than those focused on building customer-firm relationships." Accordingly, firms often encourage and train frontline employees to nurture relationships with their customers (Macintosh and Lockshin 1997). This approach assumes that customers desire close interpersonal relationships with service employees, but this assumption is not always true (Price and Arnould 1999). This observation triggers two questions: First, which customers have a greater (lesser) likelihood to build a person-to-person relationship and

why? Second, can customers who are unlikely to bond with an employee still be targeted with relationship-marketing efforts? We address these questions by testing whether attachments are based on the compensation hypothesis or the correspondence hypothesis (Kirkpatrick 1998).

The compensation hypothesis. People's attachment needs for felt security and protection do not diminish with maturation (Sroufe and Waters 1977). Children fulfill attachment needs through a small set of attachment figures (e.g., parents), whereas adults satisfy their attachment needs through a diversified set of human and/or abstract attachment figures (Mayseless and Popper 2007). Bowlby ([1969] 1982, p. 207) noted:

During adolescence and adult life a measure of attachment behavior is commonly directed not only towards persons outside the family but also towards groups and institutions other than the family. A school or college, a work group, a religious group or a political group can come to constitute for many people a subordinate attachment "figure," and for some people a principal attachment "figure."

People who cannot satisfy their attachment needs in interpersonal relationships can create substitute, abstract relationships and maintain them with symbolic means (Granqvist, Mikulincer, and Shaver 2010); this process is termed a compensatory mechanism.

The compensation hypothesis stems from research on attachment to God as an abstract attachment figure (Kirkpatrick 1998). People with insecure attachment styles tend to hold strong religious beliefs (Kirkpatrick and Shaver 1990) and to compensate for insufficient interpersonal attachments through a belief-based relationship with a loving, personal, and available God (Kirkpatrick 1997). The compensation hypothesis can also explain why people with high levels of attachment anxiety or attachment avoidance bond more easily with abstract attachment targets such as pets, television characters, sports teams, fraternities, or other social groups (Beck and Katcher 2003; Cole and Leets 1999; Smith, Murphy, and Coats 1999).

We test the compensation hypothesis by considering a service employee and the service firm as alternative attachment targets. We focus on customers with high levels of attachment anxiety or attachment avoidance toward the *service employee*. According to the compensation hypothesis, these customers tend to perceive their interpersonal relationship with the employee as deficient and thus are more open to bond with the service firm. The nature of customer-firm relationships is typically aligned with the relational preferences of these customers. Compared with customer-employee relationships, customer-firm relationships are (a) less intense, (b) more distant, and (c) less long term (Iacobucci and Ostrom 1996). Therefore, we predict that customers will compensate for their deficient attachment bonds toward service employees by bonding with the firm, thus showing relatively lower levels of attachment anxiety and attachment avoidance toward the service firm.

Hypothesis 4: Customers with high levels of attachment anxiety (avoidance) toward the *service employee* have significantly lower levels of attachment anxiety (avoidance) toward the *service firm*.

Whereas the compensation hypothesis is consistent with our focus on relationship-specific attachment styles, the correspondence hypothesis offers a rival perspective.

The correspondence hypothesis. Bowlby ([1969] 1982) assumed that a person's mental attachment models would remain relatively constant across the lifespan. Proponents of the correspondence hypothesis suggest that a person's attachment style toward one attachment figure directly reflects her attachment style toward other attachment figures (Kirkpatrick 1997, 1998). Research on religious attachments again provides empirical support for this argument. Kirkpatrick and Shaver (1992) find that people's attachment to God corresponds to their general attachment styles; people with secure attachment styles toward their partners described God as more loving, less controlling, and less distant relative to insecurely attached people. Providing further support for the correspondence hypothesis, avoidant people were found to have a low propensity to bond with television characters (Cole and Leets 1999). Thus, there is theoretical and empirical support for the correspondence hypothesis, which predicts that a person's attachment style is similar across attachment targets. This rationale implies that a customer's attachment style toward the employee will be similar to her attachment style toward the firm. This prediction is consistent with prior research on customer relationships. For example, Jones, Taylor, and Bansal (2008, p. 476) study customers' multilevel commitment and find "that commitment to the service employee is a strong driver of commitment to the organization."

Hypothesis 4_{alt}: Customers have similar customer attachment styles (levels of attachment anxiety and avoidance) toward both the focal service employee and the firm.

Hypotheses Tests: Research Design and Preliminary Analyses

This section describes the study context, survey research design, and measures of constructs. It also discusses aspects of reliability and validity and displays selected descriptive statistics.

Study Context, Survey Design, and Sample

We collaborated with a large North American insurance company. We chose the insurance context for two reasons. First, a core benefit of insurance services is security in times of need, so attachment theory is highly relevant. Second, this insurance company (like many others) uses an agent-based sales infrastructure. This feature allowed respondents to distinguish between firm and employee as attachment targets. A market

research firm telephoned a probability sample of 7,500 customers of the insurance company. No incentive was offered for participation. A total of 1,199 people participated in the study for a response rate of 16%. Participants completed a structured telephone interview that lasted approximately 15-20 minutes. The interview began with respondents' assessment of the insurance firm (e.g., satisfaction, trust) before addressing the customer attachment style toward the firm. Then, it covered the relationship with the insurance agent and concluded with classification questions. Of the participants, 267 clients had never interacted with their agent. We excluded those customers from subsequent analyses and present results for the remaining 932 customers. Respondents (43.80% female) ranged in age from 20 to 91, 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 1 year to 56 years, with a median tenure of 4 years ($M = 7.30$, $SD = 8.62$).¹ Overall, 1.90% of the answers were missing. On an item level, missing values never exceeded 5% and were replaced by substituting the mean value (Rust, Lemon, and Zeithaml 2004). Following prior research guidelines (Curran, West, and Finch 1994), we investigated whether independent variables were normally distributed and considered variables to have a nonnormal distribution when skewness (kurtosis) exceeded an absolute value of 1.5 (3). No variable in the survey was distributed in such a nonnormal manner. Thus, we conducted hypothesis tests using untransformed data.

Measurement of Customer Attachment Styles

Because customer attachment anxiety and avoidance are new to the services literature, we developed and validated corresponding measures. The Supplemental Appendix describes this scale development in detail; here, we provide only a brief overview. We first adapted items from the established Experiences in Close Relationships (ECR) Scale (Brennan, Clark, and Shaver 1998) and its revisited version, the ECR-R (Fraley, Waller, and Brennan 2000). The ECR/ECR-R are 36-item inventories designed to assess attachment styles in romantic relationships.

Then, we conducted three scale development studies in different service contexts. The first study examined students' attachment styles toward (a) their university and (b) a professor of their choice. We conducted think-aloud interviews in a qualitative phase of this study intended to evaluate our measures. We also collected survey data from 491 students and conducted initial scale analyses (e.g., exploratory factor analyses). The second study took place in the focal insurance context. It included a qualitative phase (e.g., client interviews) and a quantitative phase, both of which assessed customer attachment styles toward (a) the insurance firm and (b) the insurance agent. The third scale development study examined whether positive and negative item wordings (rather than the attachment styles) might account for any observed results. We surveyed 597 (non-student) members of an online consumer community about their attachment style toward the company that manages this

Table 1. The Eight-Item Customer Attachment Style Scale

<p>Customer Attachment Anxiety (Firm/Employee)</p> <p>I worry about being abandoned by [firm/my agent] as a customer.</p> <p>[Firm/my agent] changes how [it/she/he] treats me for no apparent reason.</p> <p>I worry that [firm/my agent] doesn't really like me as a customer.</p> <p>I worry that [firm/my agent] doesn't care about me as much as I care about [firm/my agent].</p>
<p>Customer Attachment Avoidance (Firm/Employee)</p> <p>It is a comfortable feeling to depend on [firm/my agent]. [R]</p> <p>I am comfortable having a close relationship with [firm/my agent]. [R]</p> <p>It's easy for me to feel warm and friendly toward [firm/my agent]. [R]</p> <p>It helps to turn to [firm/my agent] in times of need. [R]</p>

Note. [R] = Item reverse-keyed.

Cronbach's α :

- Customer Attachment Anxiety: .77 (Firm); .80 (Employee).
- Customer Attachment Avoidance: .80 (Firm); .79 (Employee).

community (response rate 29.9%). The analyses (detailed in the Supplemental Appendix) showed that the association between members' attachment styles and their perceptions of the community (e.g., satisfaction, trust) is similar, regardless of whether a set of purely positively (negatively) worded measures is used or whether a mixed set of measures (including negatively and positively worded items) is used; that is, our results cannot be explained by method effects.

Taken together, the three scale development studies demonstrate the reliability of our measures and establish their convergent and discriminant validity in light of standard assessment criteria (i.e., coefficient α , correlations for construct and discriminant validities, and average variance extracted for convergent and discriminant validity; Netemeyer, Bearden, and Sharma 2003). Table 1 displays the two resulting customer attachment style subscales.

Reliability and Validity of Dependent Variable Measurement

Table 2 presents the dependent variables along with their measures and sources in the literature. Coefficient α scores for the scales measuring satisfaction, trust, and affective commitment exceeded the threshold level of .70 (Nunnally and Bernstein 1994). To assess construct validity, we conducted separate principal component analyses (PCAs) to confirm that corresponding items loaded on the intended factor (Table 2). In all PCAs, only one component was extracted. Furthermore, because we measured each construct (satisfaction, trust, and affective commitment) separately for the firm and employee, we assessed the discriminant validity between each construct pair. All PCAs extracted two components with correlations between firm- and employee-level constructs of $r = .71$ (satisfaction), $r = .71$ (trust), and $r = .65$ (affective commitment); the components accounted for 84.35%, 74.44%, and 71.62% of the total variance, respectively. The level of correlations between firm- and employee-level constructs is consistent with prior work on

multilevel service relationships (Jones, Taylor, and Bansal 2008; Yim, Tse, and Chan 2008) and shows that the respective constructs are not identical. In sum, all results indicated convergent and discriminant validity of the constructs measured to test the hypotheses.

Descriptive Statistics

Overall, the means and standard deviations were consistent with prior attachment and marketing research. Consistent with attachment research in psychology, customer attachment anxiety and attachment avoidance were moderately positively correlated (firm-level $r = .23$; employee-level $r = .12$; Table 3). Moreover, both constructs were negatively associated with satisfaction with, trust in, and affective commitment to the firm and employee.

Results of Hypotheses Tests

Customer Attachment Styles and the Experience of Service Relationships (Hypotheses 1-3)

Hypotheses 1-3 predicted negative main and interaction effects of customer attachment styles on satisfaction, trust, and affective commitment. Each hypotheses test included relevant covariates as identified in attachment research, specifically, consumer characteristics (e.g., gender, age) and relationship duration (Feeney 1994; Kirkpatrick and Davis 1994). Table 2 displays the corresponding dummy-coded covariates. We estimated separate equations for the various dependent variables using ordinary least squares estimation. To ensure parsimony, we reduced the regression models to the minimum set of variables predicting variation in the response variable using a backward-selection procedure (Neter et al. 1996). The starting point was always the fullest regression model that contained all covariates, both attachment dimensions, and their two-way interaction (Aiken and West 1991). During the analyses, the vector of covariates was never statistically significant ($p > .15$). Thus, we removed the covariates and discuss only the results for the final (reduced) models. Table 4 provides an overview of the results for Hypotheses 1-3.

Customer attachment styles and satisfaction. Hypothesis 1 predicted that customer attachment anxiety, attachment avoidance, and their interaction would be negatively related to satisfaction with (a) the firm and (b) the employee. In support of Hypothesis 1a, the analyses for *satisfaction with the firm* revealed negative main effects for both customer attachment dimensions (Table 4). To interpret the significant interaction term, we calculated intercepts and simple slopes of satisfaction regressed on attachment anxiety for particular values of attachment avoidance (Aiken and West 1991). The slope of the relationship between satisfaction scores and attachment anxiety was more negative for more avoidant customers, which indicates that the negative influence of attachment anxiety on satisfaction became stronger for people with higher levels of attachment avoidance. These results support Hypothesis 1b.

Table 2. Measurement, Scale Reliabilities, and Principal Component Analyses (Dependent Variables)

Measures of Dependent Variables and Covariates	Factor Loading (Firm)	Cronbach's α (Firm)	Factor Loading (Employee)	Cronbach's α (Employee)	Source
Satisfaction ^a (firm/employee)		.90		.91	Adapted from Aaker, Fournier, and Brasel (2004); Thomson (2006)
I am satisfied with [firm/agent]	.92		.91		
I am content with [firm/agent]	.91		.92		
I am happy with [firm/agent]	.92		.93		
Trust ^a (firm/employee)		.82		.83	Adapted from Doney and Cannon (1997)
[Firm/agent] is trustworthy	.84		.84		
[Firm/agent] keeps promises	.86		.84		
[Firm/agent] is truly concerned about my welfare	.88		.90		
Affective commitment ^a (firm/employee)		.84		.74	Adapted from Coulter, Price, and Feick (2003); Gruen, Summers, and Acito (2000)
I enjoy being a customer of [firm/agent]	.88		.80		
I have positive feelings about firm/agent]	.84		.79		
I feel attached to [firm/agent]	.89		.90		
Covariates (dummy coded)	<ul style="list-style-type: none"> • Gender¹ [Female = 0 (reference category); Male = 1] • Age² [Younger = ≤ 35 years / Medium = 36-54 / Older: 55+] • Education³ [Lower (e.g., 12th grade), Medium (e.g., College grad), Higher (e.g., MS/MA/MBA/PhD)] • Income³ [Lower = <30,000; Low = 31,000-50,000; Med. = 51,000-75,000; High = 76,000-100,000; Very high = >100,000] • Relationship tenure (in years)² [Shortest = <2; Short = 2-3; Medium = 4-10; Long = 11+] 				

Note. Data sources for covariates: 1 = Interviewer; 2 = Firm's data base; 3 = Customer self-reported.

^a We measured items on satisfaction, trust, and affective commitment on 7-point Likert-type scale (1 = *strongly disagree*, 7 = *strongly agree*). In the analyses, these constructs were represented by an index that we computed as the mean of the corresponding items.

Table 3. Correlations

Measures	M	SD	Correlations											
			1	2	3	4	5	6	7	8	9	10		
1. Attachment anxiety firm	2.46	1.31	1.00											
2. Attachment avoidance firm	3.06	1.32	.23*	1.00										
3. Satisfaction firm	5.82	1.33	-.34*	-.58*	1.00									
4. Trust firm	5.62	1.26	-.32*	-.61*	.76*	1.00								
5. Affective commitment firm	5.42	1.36	-.29*	-.64*	.81*	.80*	1.00							
6. Attachment anxiety employee	2.20	1.24	.57*	.21*	-.25*	-.23*	-.22*	1.00						
7. Attachment avoidance employee	3.06	1.37	.14*	.63*	-.39*	-.44*	-.47*	.12*	1.00					
8. Satisfaction employee	5.94	1.25	-.27*	-.53*	.53*	.49*	.50*	-.32*	-.57*	1.00				
9. Trust employee	5.72	1.24	-.22*	-.58*	.50*	.54*	.52*	-.27*	-.65*	.83*	1.00			
10. Affective commitment employee	5.21	1.40	-.14*	-.58*	.43*	.48*	.52*	-.18*	-.66*	.79*	.79*	1.00		

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

The analyses for customer attachment styles and *satisfaction with the employee* revealed a similar pattern. As hypothesized, we found negative main effects and a negative interaction effect of customer attachment anxiety and customer attachment avoidance on satisfaction with the employee.

Customer attachment styles and trust. Hypothesis 2 predicted that both customer attachment dimensions and their interaction would be negatively related to trust in (a) the firm and (b) the employee. The final model on the *firm level* showed the hypothesized negative main effects of attachment anxiety and attachment avoidance (Hypothesis 2a) and their interaction

(Table 4). In support of Hypothesis 2b, the slope of the relationship between trust and attachment anxiety was more negative for customers with high levels of attachment avoidance toward the firm. The *employee-level* analysis also revealed all three hypothesized effects, in support of Hypothesis 2a and Hypothesis 2b (Table 4).

Customer attachment styles and affective commitment. Hypothesis 3 predicted that both attachment dimensions and their interaction would be negatively related to affective commitment to (a) the firm and (b) the employee. The final model on the *firm level* showed the hypothesized

Table 4. Customer Attachment Styles' Influence on Relationships With Service Firms and Employees

	Service Firm			Service Employee		
	Satisfaction (H1)	Trust (H2)	Aff. Com. (H3)	Satisfaction (H1)	Trust (H2)	Aff. Com. (H3)
Selected model statistics	Adj. $R^2 = .42$; $F(3, 928) = 226.73$, $p < .001$	Adj. $R^2 = .43$; $F(3, 928) = 236.96$, $p < .001$	Adj. $R^2 = .45$; $F(3, 928) = 250.20$, $p < .001$	Adj. $R^2 = .43$; $F(3, 928) = 230.07$, $p < .001$	Adj. $R^2 = .48$; $F(3, 928) = 288.21$, $p < .001$	Adj. $R^2 = .47$; $F(3, 928) = 269.41$, $p < .001$
Attachment anxiety	Standardized Coefficient -.22***	Standardized Coefficient -.18***	Standardized Coefficient -.14***	Standardized Coefficient -.28***	Standardized Coefficient -.22***	Standardized Coefficient -.12***
Attachment avoidance	Standardized Coefficient -.53***	Standardized Coefficient -.57***	Standardized Coefficient -.61***	Standardized Coefficient -.58***	Standardized Coefficient -.66***	Standardized Coefficient -.68***
Anxiety \times Avoidance	Standardized Coefficient -.21***	Standardized Coefficient -.18***	Standardized Coefficient -.13***	Standardized Coefficient -.21***	Standardized Coefficient -.15***	Standardized Coefficient -.13***

Note. Estimation method: Ordinary least squares regression. We report standardized coefficients along with their significance level only; we provide additional statistics (e.g., descriptive statistics, unstandardized regression coefficients, results for comparison of full vs. reduced model) on request. We omit the statistics for the respective full models for brevity but will provide them on request.

* $p < .05$.

** $p < .01$.

*** $p < .001$.

Table 5. Testing the Compensation and Correspondence Hypotheses in Service Relationships

Theoretical rational and testing approach	For each customer compute difference scores: (a) Att. Anxiety _{Employee} – Att. Anxiety _{Firm} (b) Att. Avoidance _{Employee} – Att. Avoidance _{Firm} Test significance and direction of difference score via one-sample <i>t</i> -tests (test value: 0).	H4: Compensation hypothesis predicts: Att. Anxiety (Employee) > Att. Anxiety (Firm) and Att. Avoidance (Employee) > Att. Avoidance (Firm) for those 25% of customers with highest scores on anxiety (employee) and avoidance (employee), respectively. H4 _{alt} : Correspondence hypothesis predicts: Difference score = 0
Results		
25% customers highest in attachment anxiety/avoidance toward employee (<i>N</i> = 239; 226)	Att. Anxiety _{Employee} – Att. Anxiety _{Firm} = .43*, <i>SD</i> = 1.15, <i>t</i> (238) = 5.75, <i>p</i> < .01; 95% <i>CI</i> = .28-.57 Att. Avoidance _{Employee} – Att. Avoidance _{Firm} = .44*, <i>SD</i> = .85, <i>t</i> (225) = 7.82, <i>p</i> < .01; 95% <i>CI</i> = .33-.56	Finding: Support for compensation hypothesis (H4) Finding: Support for compensation hypothesis (H4)
Full sample (<i>N</i> = 932)	Att. Anxiety _{Employee} – Att. Anxiety _{Firm} = –.26*, <i>SD</i> = 1.19, <i>t</i> (931) = –6.73, <i>p</i> < .001; 95% <i>CI</i> = –.34–.19 Att. Avoidance _{Employee} – Att. Avoidance _{Firm} = 0, <i>SD</i> = 1.17, <i>t</i> (931) = –.04, <i>p</i> = .97; 95% <i>CI</i> = –.08-.07	Finding: Neither hypothesis (H4/H4 _{alt}) supported; the interpersonal bond outweighs the customer-firm bond Finding: Support for correspondence hypothesis (H4 _{alt})

Note. *CI* = Confidence interval.

**p* < .05.

main effects (Hypothesis 3a) and the attachment anxiety × avoidance interaction effect on affective commitment (Table 4). Computing simple slopes revealed that attachment avoidance moderated the relationship between attachment anxiety and affective commitment (Hypothesis 3b). The *employee-level* analysis also supported both hypotheses. We found negative main effects of customer attachment anxiety and attachment avoidance (Hypothesis 3a) and their negative interaction effect on affective commitment (Hypothesis 3b).

Compensation Versus Correspondence of Attachments to Service Firm and Employee

We tested rival hypotheses on the role of service firm and employee as alternative attachment targets. The compensation hypothesis (Hypothesis 4) predicted that customers with high levels of attachment anxiety (avoidance) toward the employee would have lower levels of attachment anxiety (avoidance) toward the firm. The correspondence hypothesis (Hypothesis 4_{alt}) predicted that all customers would report similar levels of attachment anxiety and attachment avoidance toward both the employee and the firm. We tested these hypotheses by examining differences between means of attachment anxiety (avoidance) toward the attachment targets. That is, for each participant, we computed two difference scores: (a) anxiety_{Employee} – anxiety_{Firm}, and (b) avoidance_{Employee} – avoidance_{Firm}. We evaluated the significance and direction of these difference scores with one-sample *t*-tests (Green and Salkind 2002). Table 5 provides the results of testing the competing hypotheses.

The compensation hypothesis refers only to customers with high levels of attachment anxiety (avoidance) toward the

employee, so we tested it using the subsample of customers with the highest scores of attachment anxiety_{Employee} (avoidance_{Employee}), respectively. We determined the size of these subsamples based on research in psychology that employs self-report attachment measures with adult participants in nonclinical contexts. In these studies, 15-21% of participants were categorized as high in attachment anxiety, and 22-28% were grouped as high in attachment avoidance (Feeney and Noller 1990; Hazan and Shaver 1987; Kirkpatrick and Davis 1994). Thus, we conducted one-sample *t*-tests using subsamples of 25% of customers with the highest levels of attachment anxiety_{Employee} (avoidance_{Employee}).

Testing the compensation hypothesis. For the 25% of customers with the highest levels of attachment anxiety toward the employee, the anxiety_{Employee} – anxiety_{Firm} difference score (*M* = .43, *SD* = 1.15, *N* = 239) was significantly larger than zero, *t*(238) = 5.75, *p* < .01, with a medium effect size (*d* = .37). This result supports the compensation hypothesis: Attachment anxiety_{Employee} was larger than attachment anxiety_{Firm}. Next, we tested the compensation hypothesis for attachment avoidance. For the 25% of customers with the highest levels of attachment avoidance toward the employee, the avoidance_{Employee} – avoidance_{Firm} difference score (*M* = .44, *SD* = .85, *N* = 226) was significant and positive, *t*(225) = 7.82, *p* < .01, for a large effect size (*d* = .52), in support of the compensation hypothesis.

Testing the correspondence hypothesis. The correspondence hypothesis refers to *all* customers, so we tested it with the full sample (*N* = 932). With α set at the .05 level, the attachment anxiety difference score (*M* = –.26, *SD* = 1.19, *N* = 932) was negative and significantly different from the hypothesized test

value of zero, $t(931) = -6.73, p < .01$; the effect size was small ($d = .22$). This result fails to support the correspondence hypothesis, because the difference score was not zero; rather, $\text{anxiety}_{\text{Firm}}$ was larger than $\text{anxiety}_{\text{Employee}}$. For attachment avoidance, we found that the difference score ($M = -.001, SD = 1.17, N = 932$) was zero, $t(931) = -.04, p = .97$; this result supports the correspondence hypothesis.²

Discussion

Relationship marketing is “first and foremost a perspective of how the firm can relate to its customers” (Grönroos 2000, p. 39). This research proposes that attachment styles help explain how customers differentially engage in service relationships with the firm and its employees.

Theoretical Implications

Palmatier et al. (2006) urge researchers to go beyond established marketing constructs to enrich insights into the mechanisms driving customers’ relational orientations. We respond to this call and contribute to marketing theory in four ways. First, we introduce customer attachment styles and show that attachment security is associated with greater satisfaction, trust, and affective commitment on both firm- and employee-relationship levels. Our findings provide a theoretical explanation for prior empirical results showing that relational orientations vary across service customers (Price and Arnould 1999). They are also consistent with research suggesting that customers form commercial relationships in ways that are similar to interpersonal relationships (Aaker, Fournier, and Brasel 2004).

Second, our focus on relationship-specific customer attachment styles adds an analytical layer to prior research on customer attachments and relationship proneness that has typically considered an entire industry or companies in general (De Wulf, Odekerken-Schröder, and Iacobucci 2001; Paulssen 2009). We do not compare the predictive validities of firm-specific versus general attachment styles. However, our results show that firm-specific customer attachment styles are relevant constructs for service marketers because they consistently, and in a theoretically meaningful way, influence customers’ perceptions of relationships with both service firms and employees. Our work contributes to the psychology literature twofold: (a) Empirical research in psychology frequently groups people into attachment segments based on a median split on the anxiety and avoidance dimensions, whereas we model the anxiety-by-avoidance interaction via *continuous* anxiety and avoidance variables. (b) We provide further evidence that attachment styles affect relationships across social settings (Shaver and Mikulincer 2005); this evidence stems from three commercial service contexts (education, insurance services, and firm-based online consumer community) that have received little attention from attachment theorists in psychology.

Third, our findings support calls for research that expands “the range of relationship variables studied at all levels of the

relationships” (Macintosh and Lockshin 1997, p. 495). We show that attachment anxiety and attachment avoidance similarly influence both customer-firm and customer-employee relationships. However, there is a nuance to this finding. We also find support for the compensation hypothesis whereby customers with high levels of attachment anxiety (avoidance) toward the employee tend to compensate for this deficient attachment experience through a relatively more secure attachment with the firm as a substitutive, abstract attachment target. This insight supports prior notions that differential processes might operate for customer-employee and customer-firm relationships (Iacobucci and Ostrom 1996). In addition, it provides a theory-based explanation for Swaminathan, Stille, and Ahluwalia’s (2009) initially counterintuitive result that brand personalities (i.e., abstract attachment targets) can be most useful for bonding with consumers with high levels of attachment anxiety and high attachment avoidance. More generally, the compensation hypothesis sheds light on the distinct roles of abstract attachment targets (e.g., firms, brands, servicescapes) and human targets (e.g., employees, other customers) in service settings. Customer attachment styles can serve as theoretical indicators that help explain which customers tend to prefer an interpersonal relationship rather than an abstract attachment target, and vice versa. Fourth, the availability of a customer attachment style scale enables marketers to further incorporate attachment styles into theoretical frameworks in the realm of relationship marketing and to compare attachment theory with established theories used to examine service relationships (e.g., identity theory).

Managerial Implications

Firms are increasingly employing customer relationship management systems designed to target their most valuable customers and to increase the efficiency and effectiveness of their marketing actions. However, it is important to note that firms should focus relationship-building efforts on customers who are most receptive to such activities (Berry 1995). Often, this logic is difficult to execute because marketers still struggle to identify which customers are inherently receptive to relationship marketing (Palmatier 2008). Thus, our work offers useful implications for managers who (a) measure and study customer perceptions and behavior; (b) segment and target markets; (c) design sales, service delivery, or relationship-marketing programs at the firm and employee level; (d) allocate resources across marketing activities or customers; and (e) train and empower employees.

Understanding customer behavior. Firms can incorporate our self-report customer attachment scale into their studies of customer perceptions and behavior to better interpret and understand customer responses. For example, the financial services company cooperating in our research conducts annual interviews with its clients (regarding the overall perceptions of their relationship with the firm and their need for financial services). The firm’s agents administer the attachment scale as part of this

		Customer Attachment Style Toward the Firm	
		Secure (Low Customer Attachment Anxiety and Low Customer Attachment Avoidance)	Insecure (High Customer Attachment Anxiety, or High Customer Attachment Avoidance, or both)
Customer Attachment Style Toward the Employee	Secure	<p>1 → Balanced, Bi-Level Relationship Nurturing: Allocate RM resources across both relational levels; i.e., consistent RM triggers via multiple touch points over time (firm- and employee-based).</p>	<p>2 → Employee-Accentuated Relationship Nurturing: RM positions employee as platform of relationship (e.g., local insurance agent visits customers, agent serves as link to the insurance firm; birthday or holiday cards are sent by agent).</p>
	Insecure	<p>3 → Firm-Accentuated Relationship Nurturing: RM positions firm as platform of relationship (e.g., customized website, online community, electronic newsletters, designated call center, birthday or holiday card sent by firm, ads that personify the firm). Target those customers who score high(est) on attachment anxiety and/or avoidance toward the employee.</p>	<p>4 → Relationship Minimizing: Lowest need for RM triggers. Firm can underline strengths of offering without bothering customers. Firms provide resources for customers to choose if they want to have access (e.g., 24/7 call center availability, website).</p>

RM = Relationship Marketing

Figure 1. Enriching relationship marketing by crossing attachment styles across relationship level.

annual interview so that they can better understand client needs and preferences and respond to them.

It is unnecessary to measure the attachment style of every customer to gain useful insights for managers. Routinely measuring customer attachment styles helps managers better interpret market research results, especially those regarding relationship metrics. For example, ceiling effects of satisfaction or trust levels can be explained by customer attachment styles.³ In addition, market research analyses that incorporate attachment styles can be helpful in understanding customers' relationship orientations and preferences. The cooperating company in the third-scale development study is a consumer packaged goods manufacturer that is attempting to enhance its relationships with consumers through its online community (complementing its ongoing work with retailers). The findings regarding attachment styles are useful in providing tailored information, services, and other benefits delivered through the website to community members. For example, the online community can offer support and reassurance on product usage (e.g., regarding health care or products for children) to customers who need it.

Segmentation and target marketing. Firms can use our findings to customize relationship-marketing activities, as many experts recommend (Danaher, Conroy, and McColl-Kennedy 2008). Firms can include customer attachment measures with their other market segmentation variables and use the results to allocate resources and tailor marketing activities. Managers can design relationship-marketing programs to recognize *firm-level* attachment styles and customize how they implement social, structural, or financial relationship programs (Palmatier 2008). Social relationship programs emphasize the

personalization of the relationship by leveraging social engagements with customers or by conveying special status to them (e.g., inviting customers to events, birthday cards). Financial reward programs provide customers with immediate economic benefits in exchange for their loyalty (e.g., discounts, free product samples). Managers can refine how they target customers for these programs using attachment styles. For example, securely attached customers (with low levels of attachment anxiety and avoidance) toward the firm are likely to be receptive to relationship building and are primary candidates for social relationship programs. Customers with high levels of attachment avoidance might be targeted primarily with financial reward programs.

Deepening customers' relationships with the firm and/or employees. Recognizing attachment styles at the *employee level* (in addition to the firm level) enables companies to customize sales, support service delivery, and firm-level relationship-marketing activities, which in turn help managers design programs that can be delivered remotely or by employees. Figure 1 illustrates a cross-tabulation of customer attachment styles on the two relational levels, which help managers tailor relationship marketing by positioning the employee and/or the firm as the primary attachment target. If customers are securely attached to both attachment targets (Cell 1), a balanced, bi-level relationship-building effort is warranted. Cell 2 refers to customers with relatively secure attachment styles toward employees but both high levels of attachment anxiety and avoidance toward the firm. Here, firms can leverage sales, service, and marketing activities by using employees (e.g., sales or service agents) as the primary customer interface and platform for the relationship. For customers with high

levels of attachment anxiety and/or avoidance toward the employee but low corresponding levels toward the firm (Cell 3), managers can nurture the relationship through firm-based marketing activities, such as brand-building communications and remote customer support (especially online). Given the support we found for a compensatory mechanism, customers with the highest levels of attachment anxiety and attachment avoidance toward the employee can also be targeted with firm-based marketing activities through nonpersonal media, such as advertising, websites, and online communities. For example, advertising campaigns for Darden's Olive Garden state that customers "are family" to the restaurant, and Cox Communications labels itself as the customer's "friend in the digital age." Finally, for customers with the highest levels of attachment anxiety and avoidance toward both firm and employee, a distanced approach is suitable (Cell 4). Here, the firm reliably provides its core services and merely reacts to these customers when they initiate an interaction. The goal is to minimize unnecessary activities with this segment to avoid lose-lose situations in which customers become irritated by firm-initiated contacts (which also waste firm resources).

Resource allocation. Managers can consider attachment styles in conjunction with customer profitability analyses. The cooperating financial services company used our study results in this way. Firms typically allocate marketing resources to customers with the highest sales volume, customer lifetime value, or profitability, without considering their relational orientations. The return on investment of relationship marketing can be improved when customers' profit potentials are considered alongside their relational preferences, as described by our customer attachment style. It is more profitable to devote marketing resources to valuable customers with a secure attachment style because, all else being equal, they are more likely to respond to relationship triggers. In contrast, customers with high attachment avoidance likely have the lowest desire for relationship nurturing and are more likely to ignore attempts to create a close bond (Table 4). Reducing relationship-marketing resources directed toward this segment may stabilize the relationship and sustain its profitability over time. For example, this customer segment might be more satisfied with the firm in the absence of relationship-building efforts and might be more profitable because of reduced cost-to-serve.

Employee training. Customer attachment styles have implications for the training, empowerment, and rewards provided to employees, especially boundary spanners. Company guidelines and policies (e.g., training or compensation systems) that indiscriminately promote and motivate sales staff to engage heavily in relationship building may alienate many customers (Palmatier 2008). This risk is particularly prevalent for customers with high levels of attachment avoidance (Table 4). Boundary spanners also need to be empowered (i.e., given the discretionary decision-making authority) to treat customers with different attachment styles in a tailored manner. The insurance company collaborating in this research now uses these

ideas to guide its marketing efforts and train its agents. Similarly, in the medical literature, there is a recognition that medical providers need to understand their own attachment style, as well as their patient's attachment style, to effectively manage the provider-patient relationship (Ciechanowski 2010). However, there is a need for additional research in different service contexts that focuses on boundary-spanning employees to understand their attachment styles toward customers and how they can be effectively managed to enhance employee-customer relationships.

Last, it is useful to briefly return to our earlier observation that the terms of attachment anxiety and avoidance can be counterintuitive for service managers who generally focus on enhancing favorable aspects of customer relationships. For this reason, some managers might find it beneficial to communicate the idea of customer attachment styles to employees throughout their firm in a language consistent with how they segment their markets. For example, we have found that a positive way of describing the attachment anxiety dimension is to call it "attachment assurance;" similarly, a positive way of describing attachment avoidance is to call it "attachment promotion." These terms focus on the favorable aspect of customer attachments and may be more consistent with existing terminology within many service firms.

Limitations and Further Research

This article is a first step toward linking relationship marketing with attachment theory. In our scale development work, we studied attachment mechanisms in three settings: educational services (Study 1), financial services (Study 2), and an online community (Study 3). We also considered two relational levels (firm and employee). We tested the four hypotheses using cross-sectional data from a probability sample of customers provided by a single financial services company. Overall, we believe that this work illustrates how attachment theory provides service marketers with a variety of avenues for theoretical exploration and practical application. However, our study has limitations that suggest avenues for further research. First, research should make cross-company and cross-industry comparisons to assess the extent to which our results are generalizable and to identify moderating variables that operate across company and industry contexts. Second, we used different customer samples across the three service domains. Future research could examine the same customers' attachment styles across different contexts to investigate whether one person's customer attachment style varies between service settings.

Third, research might employ longitudinal studies to add analytical depth. That is, marketers might use customer attachment styles as predictor variables of different aspects of commercial relationships (e.g., predicting loyalty intentions and actual behavior). Longitudinal studies would also help researchers track when, why, and the extent to which customer attachment styles vary over time. Studies in psychology have found attachment styles less stable than personality traits (e.g., the Big Five, cf. Zhang and Labouvie-Vief 2004) but

more stable than relationship outcomes (e.g., satisfaction, cf. Simpson 1990). Marketing studies could explore which relational events or managerial interventions might change customer attachment styles.

Fourth, we demonstrate that attachment anxiety and avoidance affect relationships with service firms and employees in a similar manner; that is, they both have a negative influence on our focal dependent variables. Future research should examine the circumstances under which, or regarding which dependent variables, attachment anxiety and attachment avoidance might operate in opposite directions. Fifth, our research is a first step toward the joint study of attachment styles and attachment strength (Thomson, MacInnis, and Park 2005; see Supplemental Appendix, Table A5). Attachment strength and attachment styles are distinct phenomena. Attachment strength refers to the intensity of a person's target-specific bond (Thomson 2006), whereas attachment styles refer to the quality of an attachment bond driven by a person's relational needs and desires (Morgan and Shaver 1999). A study that further unites these two constructs by comparing their predictive validities could offer important marketing insights.

Finally, though consistently significant, the attachment anxiety \times avoidance interaction in our models explained less than 5% of the variance in the dependent variable. Given the considerable attention on the interplay of attachment dimensions in psychology (Mikulincer and Shaver 2007), it is important to further investigate the extent to which this interaction is relevant for relationship-marketing theory and practice.

Executive Summary

Many service firms invest heavily in relationship marketing. However, not all customers welcome relationship-building efforts. Since relational orientations vary across customers, marketing activities should be customized to individuals or market segments. Unfortunately, little is known about the underlying processes that influence how customers form relationships. This article shows that attachment styles—the systematic patterns of relational expectations, emotions, and behaviors that result from a particular personal history—help explain how customers differentially engage in relationships with service firms and employees.

This study shows that customers' secure attachment styles positively influence their satisfaction with, trust in, and affective commitment to the service firm and its employees. It also investigates whether customers bond with the employee (a human attachment target) and the firm (an abstract attachment target) in a similar manner. The results show that some customers—driven by their attachment style—bond more easily with the firm than an employee; whereas other customers bond more easily with an employee than the firm. This finding helps managers know when to leverage the employee or the firm as the primary relationship platform. This research offers four major implications for managers of service firms.

1. *Understanding customer behavior.* The Supplemental Appendix introduces a brief scale to measure customers' attachment styles. Firms can use this scale in their market research to better understand customers' relational preferences. For example, a consumer packaged goods manufacturer cooperated in this study; it enhances its relationships with consumers through an online community. The study's findings regarding attachment styles were useful in developing tailored information and services delivered through the website to community members.
2. *Segmentation and target marketing.* Research that incorporates attachment style measures can refine how firms target customers with their loyalty programs. Customers with a secure attachment style are primary candidates for social relationship programs offering personalization and special status (e.g., inviting customers to events, birthday cards). Avoidant customers might be targeted with financial reward programs that provide immediate economic benefits (e.g., discounts, free samples).
3. *Resource allocation.* Managers can consider attachment styles in conjunction with customer profitability analyses. Firms typically allocate marketing resources to customers with the highest value (e.g., profitability). The return on investment of relationship marketing can be improved when customers' attachment styles are considered with their profit potential. It is more profitable to devote relationship-building resources to valuable customers with a secure attachment style because (*ceteris paribus*) they are more likely to respond. In contrast, avoidant customers have the lowest desire for relationships, so reducing resources may stabilize their relationships and sustain profitability over time.
4. *Employee training.* Customer attachment styles have implications for training, empowering, and rewarding frontline employees. Firms sometimes motivate sales or service staff to engage in undifferentiated relationship building which may alienate some customers. This risk is particularly prevalent for avoidant customers. Instead, boundary spanners should be trained to treat customers with different attachment styles in a customized manner. A financial services company that cooperated in this study used the approaches described in implication points (3) and (4) to improve its business processes.

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Authors' Note

The Supplemental Appendix is available at <http://jsr.sagepub.com/supplemental>.

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Notes

1. We tested for potential nonresponse bias by comparing the respondents with the firm's client population. Our sample was slightly younger than the population ($M = 45.16$, $SD = 16.56$ vs. $\mu = 52.25$, $SD = 16.04$), it contained slightly more women ($M = 43.80\%$ vs. $\mu = 39.30\%$), and the tenure of our respondents was relatively shorter ($M = 7.30$, $SD = 8.62$ vs. $\mu = 15.02$, $SD = 13.8$). However, when testing our hypotheses, we control for age, gender, and tenure. As we show subsequently, all these variables were not statistically significant.
2. In addition to the one-sample t -tests, we assessed Hypotheses 4 and 4alt with polynomial (quadratic) regression analyses. That is, we analyzed customer attachment anxiety (avoidance) toward the firm regressed on customer attachment anxiety (avoidance) toward the employee. In both regression analyses, the corresponding quadratic term was significant and negative, which indicates a curvilinear (concave) relationship between the customer's attachment styles toward the employee and the firm; these results support the compensation hypothesis.
3. We recognize that not every customer can be surveyed. However, note that it is common practice to survey samples of customers (e.g., satisfaction, loyalty) and extrapolate results to the customer population. A similar approach is reasonable to learn about customer attachment styles. For example, when offering relationship-enhancing activities (e.g., invitation to join a customer club), managers can compare responses from customers for whom they have attachment style information with responses from consumers for whom they do not have such data. By tracking customer responses/behavior across these two groups, managerial insights into attachment patterns can be gained, and refined understanding can be generated over time.

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