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Many firms strive to create relationships with customers, but not all customers are motivated to build close commercial relationships. This article introduces a theoretical framework that explains how relationship-specific attachment styles account for customers' distinct preferences for closeness and how both attachment styles and preferences for closeness influence loyalty. The authors test their predictions with survey data from 1199 insurance customers and three years of purchase records for 975 of these customers. They find that attachment styles predict customers' preferences for closeness better than established marketing variables do. Moreover, attachment styles and preferences for closeness influence loyalty intentions and behavior, controlling for established antecedents (e.g., relationship quality). Finally, exploring the underlying process, the authors show that preference for closeness partially mediates the effect of attachment styles on cross-buying behavior. This research provides novel customer segmentation criteria and actionable guidelines that managers can use to improve their ability to tailor relationship marketing activities and more effectively allocate resources to match customer preferences.

Keywords: attachment styles, services, relationship marketing, loyalty, relational preferences

Decoding Customer–Firm Relationships: How Attachment Styles Help Explain Customers' Preferences for Closeness, Repurchase Intentions, and Changes in Relationship Breadth

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The field of marketing “is supposed to be concerned about the connection of the firm to its customers” (Reibstein, Day, and Wind 2009, p. 1). Many firms invest heavily in relationship marketing (RM) to create, sustain, and enhance close relationships with their customers, assuming such investments lead to positive financial outcomes. However, some customers are indifferent or averse to a firm's relationship-building efforts (Godfrey, Seiders, and Voss 2011). Firms should allocate their resources to customers who are likely to be receptive to RM (Palmatier 2008) and profitable for the firm. This strategy is difficult to execute because little is known about how customers differ in their

relational preferences (Palmatier et al. 2006). Thus, Keller and Lehmann (2006, p. 742) urge researchers to examine how “a customer’s desired relationship [can] be determined,” whether “customers still desire close relationships with companies,” and how “a desired customer relationship [can] be cultivated by the company through marketing activities.”

This article addresses these questions by developing a conceptual framework based on relationship-specific customer attachment styles. The framework builds on attachment theory, a comprehensive paradigm for explaining how and why people (dis)engage in close relationships (Mikulincer and Shaver 2007). Attachment theory is a major foundation for research in psychology that studies interpersonal relationships (Hazan and Shaver 1994). In this study, we build on attachment theory to reveal the underlying theoretical mechanisms that explain customers’ relationship preferences and loyalty in their relationships with firms. Specifically, we develop and estimate a model that addresses the following questions:

1. How can understanding relationship-specific customer attachment styles help marketers (a) predict a customer’s preference for closeness to the firm and (b) customize relationship-building efforts to match relational preferences?
2. Do customers’ attachment styles and preferences for closeness influence loyalty to the firm (i.e., repurchase intentions and changes in relationship breadth), beyond established loyalty drivers, such as satisfaction?

By answering these questions, we make five contributions to the marketing literature. First, customers’ relational preferences must be understood and measured for firms to manage relationships effectively. We define and measure customers’ preferences for closeness as their systematic preference for frequent, diverse, and mutually influential interactions with a firm. Second, we show how relationship-specific attachment styles explain customers’ preferences for closeness and their response to closeness-enhancing RM activities (e.g., invitation to join a firm’s customer recommendation program, regular face-to-face consultations with employees). These insights help answer Keller and Lehmann’s (2006) questions about whether customers desire close relationships and how firms can cultivate closeness with marketing activities.

Third, this study shows how customers’ attachment styles and their preferences for closeness influence *loyalty intentions*. Our investigation of insurance customers demonstrates that customers’ attachment styles and preferences for closeness influence repurchase intentions after controlling for prominent antecedents of repurchase intentions (e.g., relationship quality, price fairness, switching barriers, tenure) (Palmatier et al. 2006; Verhoef 2003).

Fourth, because it is well established that loyalty intentions and *loyalty behavior* are not always aligned (Oliver 1999; Seiders et al. 2005), we examine the impact of customers’ attachment styles and their preferences for closeness on loyalty behavior over time—specifically, on objectively measured changes in relationship breadth (i.e., the varying number of different types of insurances a customer has, such as car, life, or home insurance) (Bolton, Lemon, and Verhoef 2004). The analyses reveal that customer attachment styles and preference for closeness—but none of the

forementioned loyalty antecedents established in marketing—predict changes in customers’ relationship breadth over a three-year period. Exploring the underlying process, we also find that the effects of customer attachment styles on cross-buying behavior are partially mediated by preference for closeness. Finally, this research provides firms with a novel and important enhancement to existing market segmentation criteria. The two conceptual components of customer attachment styles and preference for closeness enrich customer segmentation and portfolio management, improve firms’ ability to tailor marketing activities to customers’ relational profiles, and help allocate marketing resources more effectively.

In the remainder of this article, we present our framework of customer attachment styles and review research relevant to understanding customers’ relational preferences. Then, we hypothesize how customers’ attachment styles influence their preferences for closeness and how both constructs influence loyalty to the firm. We test our hypotheses by estimating equations that describe customers’ preferences for closeness, repurchase intentions, and objective changes in their relationship breadth over time. We estimate the equations with cross-sectional survey data from 1199 insurance customers and associated purchase records for 975 of these customers over a three-year period. Last, we present our results, discuss their implications for marketing theory and practice, and identify future research opportunities.

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, quasi-orthogonal 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. Together, these two dimensions account for consistent and profound differences in the nature of close relationships (Simpson 1990).

Attachment theory is important in psychology, but only four marketing studies have examined attachment styles. Swaminathan, Stille, and Ahluwalia (2009) conduct a laboratory experiment in which they primed (rather than measured) interpersonal attachment styles; that is, they asked students to think and write about a close interpersonal relationship that was characterized by a particular attachment style (high/low anxiety and high/low avoidance). The authors show that priming interpersonal attachment styles moderates the influence of brand personality on brand outcomes, such as purchase likelihood. However, attachment-related priming effects “are likely to be short-lived and unstable” (Mikulincer and Shaver 2007, p. 67). Our study measures (rather than primes) attachment styles; furthermore, rather than focusing on interpersonal, noncommercial

attachment targets, we consider customers' attachment styles toward a focal firm (i.e., within the context of an actual commercial relationship).

Second, Thomson and Johnson (2006) conduct a cross-sectional survey of 118 undergraduate students to study general attachment styles—that is, a person's attachment anxiety and avoidance toward other people in general. They elicited responses to items such as "I want to get close to people, but I worry about being hurt" (anxiety) and "people are never there when you need them" (avoidance) (emphasis added). Then, students rated a commercial relationship of their choice (i.e., with any firm or brand). Students' general attachment anxiety and avoidance negatively affected their perceptions of reciprocity (e.g., "I give to this firm/brand about as much as it gives to me"), and avoidance elevated the students' focus on financial motives in marketplace relationships. That study did not find any direct effects of general attachment styles on customer involvement or commitment but indicates an indirect effect on satisfaction (through reciprocity). Extending these insights, we reveal direct effects and an indirect effect of customer attachment styles on relationship and loyalty measures from actual customers of a focal firm.

Third, Paulssen (2009) surveys business-to-business customers to study how general business attachment styles influence commercial relationships. This cross-sectional study reveals that attachment avoidance might influence satisfaction, trust, and repurchase intent. Note that the survey instructed respondents to think about *all* their "business relationships in general" but not to think about a specific business partner; in contrast, we study customer relationships with a focal firm. Notably, Paulssen also does not follow the dominant conceptualization of attachment styles of attachment anxiety and avoidance (Mikulincer and Shaver 2007). His measures reflect aspects of avoidance (e.g., willingness to depend) but do not capture attachment anxiety (e.g., worry about rejection). In contrast, we examine customer attachment anxiety and avoidance and show that *both* dimensions have distinctive effects in commercial relationships.

Fourth, Mende and Bolton (2011) find that their conceptualization and measurement of customer attachment styles is consistent with recent findings in psychology. It is now well established that people develop multiple attachment styles that are organized hierarchically, from general to relationship-specific attachment styles. Attachment styles can emerge as relationship-specific constructs that may or may not be congruent with the person's general or higher-level attachment styles (Klohnen et al. 2005). Relationship-specific attachment styles are better predictors of relationship outcomes than general attachment styles; thus, "researchers trying to predict outcomes within a specific relationship domain should measure individuals' corresponding attachment models to maximize their predictive ability and validity" (Klohnen et al. 2005, p. 1678). Mende and Bolton (2011) are the first researchers in marketing to investigate relationship-specific, firm-focused attachment styles. Their work provides empirical evidence that customers with low levels of attachment anxiety, avoidance, or both perceive a service firm and service employee more positively in terms of satisfaction, trust, and affective commitment than customers with high levels. However, their study focused on the conceptualization and measurement of customer attachment

styles, but it did not investigate customer preferences for closeness or loyalty.

In summary, our work extends prior research in marketing that draws on attachment theory. It investigates relationship-specific, firm-focused customer attachment styles, rather than general or interpersonal attachment styles. Thus, we use the following definitions (Brennan, Clark, and Shaver 1998):

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

Our research extends the existing literature by investigating the influence of customer attachment styles on three dependent variables in commercial relationships: customers' preferences for closeness, repurchase intentions, and their loyalty behavior over time.

CLOSENESS: OVERLOOKED BUT RELEVANT FOR RM

Prior research has identified customers with distinct relational orientations (De Wulf, Odekerken-Schröder, and Iacobucci 2001), but this work tends to be descriptive and context-specific rather than based on a comprehensive theory. In general, the theoretical mechanisms that influence which customers seek or avoid closeness have been neglected. This section presents research relevant to the understanding of customer preference for closeness.

Conceptualizing Customer Preference for Closeness

Psychological research has established interdependence theory as a major framework for examining closeness. Interdependence theory considers relational closeness a function of the partners' interactional patterns (Kelley et al. 1983). Berscheid, Snyder, and Omoto (1989) build on this theory to develop the prominent Relationship Closeness Inventory (RCI), a 60-plus-item self-report measure. They conceptualize closeness as mirrored in (1) a high frequency of interactions between partners, (2) diverse forms of interaction with each other, and (3) a reasonably strong influence on each other. This characterization of closeness applies to *all* relationships; it is not restricted to close interpersonal partnerships (Berscheid, Snyder, and Omoto 2004). Thus, we believe that closeness between a customer and a firm is indicated by analogous interactional patterns. Some research is consistent with the notion that the frequency with which a firm interacts with its customers, as well as the breadth and nature of firm-initiated communication, influences closeness (Crosby, Evans, and Cowles 1990; Mohr, Fisher, and Nevin 1996). The bidirectionality of interactions and a noncoercive influence on each other have also been identified as important components of close relationships in marketing research (Mohr, Fisher, and Nevin 1996). Thus, we define preference for closeness as a customer's systematic preference for frequent, diverse, and mutually influential RM-related interactions with a firm.

Revealing Antecedents of Customer Preference for Closeness Through Attachment Theory

Marketers' lack of attention to customers' preferences for closeness is detrimental because RM posits that (some) customers are receptive to marketing efforts that build customer-firm bonds. Moreover, RM is guided by the principle of tailoring marketing activities to the individual customer (Palmatier 2008). Thus, marketers' inability to identify customers who are more (or less) receptive to the formation of close bonds conflicts with RM's central mission and hurts its efficiency and effectiveness. Palmatier (2008, p. 54) writes that managers face a quandary: "They know that building strong relationships is important, but they have little guidance on how to build and maintain strong relationships or target and adapt their [RM] strategies on the basis of customer ... factors." We believe that much can be learned from attachment theory, which is one of the most viable and comprehensive theories of close relationships in psychology (Mikulincer and Shaver 2007). Thus, we draw on the concept of customer attachment styles to develop a model that explains the psychological mechanisms that influence why and how customers react differently to closeness-triggering RM activities and that reveals how these mechanisms relate to customer loyalty.

HYPOTHESES

We hypothesize that customers' attachment styles (i.e., varying levels of attachment anxiety and avoidance) affect their preferences for a close relationship with the firm (H_1). Furthermore, we predict that both preference for closeness and customer attachment styles influence loyalty (H_2 and H_3).

Customer Attachment Styles and Preference for Closeness

Swaminathan, Stilley, and Ahluwalia (2009) show that consumers' interpersonal attachment styles influence their bonding with brand personalities. Specifically, consumers with high interpersonal attachment anxiety prefer brands with a sincere (vs. an exciting) personality, whereas consumers with high interpersonal avoidance prefer an exciting (vs. a sincere) brand personality. Expanding the idea that consumers with different attachment styles are not equally sensitive to bonding with a brand, we propose that attachment theory is useful to understand closeness in commercial relationships because it emphasizes the distinct ways attachment styles influence the regulation of (physical and psychological) closeness in interpersonal relationships (Collins and Feeney 2004). Although both attachment anxiety and avoidance are tied to a person's preference for closeness, they are two distinct mechanisms that function as quasi-opposing effects. Anxiously attached people desire a high level of relational intimacy, display greater care seeking, and require an elevated level of responsiveness and emotional rapport in a partnership (Hazan and Shaver 1994). They ([un]consciously) adopt a so-called hyperactivated attachment strategy that constantly focuses on the search for being appreciated and valued by a partner, while vigilantly screening for potential threats to the relationship (Mikulincer and Shaver 2007). Avoidantly attached people prefer to maximize cognitive, emotional, and physical distance from others. They ([un]consciously) adopt a so-called deactivated

attachment strategy derived from a comprehensive denial or dismissal of their attachment needs, which leads to the inhibition of closeness enhancements. Consequently, avoidant people tend to respond to closeness-triggering behavior with "a repertoire of defensive strategies" aimed at distancing themselves from others (Edelstein and Shaver 2004, p. 409). In summary, we expect the two attachment dimensions to affect a customer's preference for closeness in opposing ways:

H_{1a} : Customer attachment anxiety is positively related to the preference for closeness to the firm.

H_{1b} : Customer attachment avoidance is negatively related to the preference for closeness to the firm.

Although empirical studies in psychology rarely address the interaction between anxiety and avoidance (derived from *continuous* anxiety and avoidance variables), theoretical reasoning suggests that some customers have high levels of anxiety and avoidance—a so-called fearful attachment style (Brennan, Clark, and Shaver 1998). A fearful attachment style results from people's failure to reach their attachment goals through either a hyperactivation of their attachment system (anxiety) or a defensive deactivation of their attachment system (avoidance). Fearfully attached people fluctuate and show characteristics of both attachment dimensions; they desire closeness but fear the potentially negative consequences of closeness and reliance on others, though they "wish they did not have to feel this way" (Mikulincer and Shaver 2007, p. 42). Collins and Feeney (2004) argue that this dilemma is typically resolved in favor of avoidance because fearful people's cognitions about the risks of closeness override their emotional desire for closeness.

These insights suggest that fearful customers value closeness but tend to avoid situations in which they feel vulnerable to rejection and ultimately remain withdrawn and distant from the firm. For preference for closeness, we expect the positive effect of attachment anxiety to interact with the negative effect of avoidance, such that this negative association can outweigh the anxiety-driven desire for closeness; that is, the net effect of these two forces can become negative. This interplay does not allow a prediction on the direction of the net effect.

H_{1c} : Customer attachment anxiety and customer attachment avoidance interact to influence the preference for closeness to the firm, such that the positive relationship between anxiety and preference for closeness becomes less positive (and potentially negative) as avoidance increases.

Customer Preference for Closeness and Loyalty to the Firm

Interdependence theory posits that close relationships are those in which both parties have a frequent and strong impact on each other in diverse types of activities across time. We believe that a customer's preference for repeated customer-firm interactions over time resembles a form of social bonding that helps maintain relationship commitment. This rationale is consistent with marketing research on the frequency of customer-firm interactions. For example, Dagger, Danaher, and Gibbs (2009) focus on relationship strength (rather than loyalty) as the outcome variable and show that customers who interact more frequently with a service firm report stronger relationships. While the posi-

tive effect of frequency of customer–firm interactions on loyalty has received some attention, little marketing research has studied how the diversity of such interactions or how the mutual influence between customer and firm affects loyalty. However, our rationale that preference for closeness is positively associated with loyalty is consistent with psychological research on how the three facets of closeness predict relationship stability. Specifically, there is a positive association between the frequency of contact between partners and relationship stability (Cate, Levin, and Richmond 2002). Moreover, partners who jointly engage in diverse activities and have higher levels of mutual impact (e.g., on their plans and goals) have lower levels of breakups (Cate, Levin, and Richmond 2002). Finally, a person's (self-reported) subjective closeness to the partner helps explain relationship stability (Berscheid, Snyder, and Omoto 1989; Simpson 1990). Thus, we hypothesize the following:

H₂: Customer preference for closeness is positively related to loyalty to the firm.

Customer Attachment Styles and Loyalty to the Firm

Customer loyalty is a major objective for marketers because it yields favorable business outcomes. Paulssen (2009) hypothesized that general business attachment styles would have a direct effect on loyalty intentions but fails to find empirical support for this prediction in a sample of business-to-business customers. Unlike Paulssen (2009), we study relationship-specific attachment styles, so we expect that customers' attachment anxiety and avoidance influence their loyalty, similar to the influence that attachment styles have on commitment in interpersonal relationships (Simpson 1990). Our rationale is based on the observation that attachment researchers and marketing scholars define commitment in the same way: in terms of a person's intention to remain in a relationship and invest in it (e.g., Simpson 1990).

Adults with low attachment anxiety and avoidance have longer-lasting romantic relationships than highly anxious and avoidant people (Feeney and Noller 1990). However, the underlying theoretical reasons for these patterns are different for anxiety than for avoidance. Anxious people desire a committed relationship with the partner and tend to form high levels of commitment relatively quickly; because they are strongly committed, often before they know a partner well, they are more vulnerable to being disappointed in and feeling hurt by a partner. In contrast, avoidant people strive for a self-protective deactivation of their attachment needs; therefore, they have higher threshold levels for making commitments and commit less frequently and, when they are in a relationship, to a lower degree (Feeney and Noller 1990). Extending these patterns to commercial relationships, we predict that anxious customers' lack of commitment stems from disappointment in or frustration with the firm, whereas avoidant customers' lack of commitment stems from their unwillingness to invest in any long-term relationship with the firm. In summary, customers with lower (higher) attachment anxiety and avoidance are more (less) loyal in commercial relationships:

H_{3a}: Customer attachment anxiety is negatively related to loyalty to the firm.

H_{3b}: Customer attachment avoidance is negatively related to loyalty to the firm.

Research on the distinct associations of both attachment dimensions with relational commitment suggests that the respective effect sizes of customer attachment anxiety and avoidance on loyalty will differ systematically. Insights into personal relationships show that attachment anxiety decreases relational satisfaction but, paradoxically, might also decrease the likelihood that a person will leave an unhappy partnership (Davila and Bradbury 2001). The theoretical reasoning is that their concerns about self-worth and abandonment, their dependent manner of bonding, and their focus on proximity seeking and on gaining approval from the partner motivate anxious people to make special efforts to maintain the relationship status quo, "even though the relationship was not what one had hoped for" (Kirkpatrick and Davis 1994, p. 504). A similar tendency to maintain the status quo is not to be expected from avoidant people, because attachment avoidance is not associated with any of the previously mentioned characteristics (e.g., concern about abandonment) (Davila and Bradbury 2001). Rather, avoidant people are typically less invested in relationships, are less upset when they end, and report relatively low levels of commitment (Mikulincer and Shaver 2007). In summary, although we expect a negative association between attachment anxiety and loyalty, we hypothesize that the relative size of this effect in customer–firm relationships is smaller for anxious than for avoidant customers:

H_{3c}: The negative relationship between customer attachment anxiety and loyalty is smaller (less negative) than the negative relationship between customer attachment avoidance and loyalty to the firm.

In addition, we propose that customer attachment anxiety and avoidance interact to influence loyalty. Our theoretical rationale is based on the fearful attachment style of customers who have high levels of both attachment anxiety and avoidance. Recall that fearful customers fluctuate between a hyperactivated attachment strategy (associated with anxiety) and a deactivated attachment strategy (associated with avoidance). Customers with a fearful attachment style either are preoccupied with screening for indicators of the firm's lack of availability, caring, or responsiveness or strive to be self-protective and remain detached from the firm. Either strategy can distort perceptions in a relationship and hinder the consolidation of long-lasting bonds (Mikulincer and Shaver 2007). Thus, we believe that a customer's fluctuation between both strategies interferes with customer–firm relationship maintenance and hypothesize a negative interaction effect on loyalty:

H_{3d}: Customer attachment anxiety and customer attachment avoidance interact to decrease loyalty to the firm.

Next, we describe the study context and research design, describe our measures, assess the reliability and validity of our measures, and show descriptive statistics for all variables.

RESEARCH DESIGN AND METHODOLOGY

Study Context, Survey Design, and Sample

We collaborated with the insurance division of a large financial services company that offers its products under a single brand name in North America. The business-to-consumer insurance context is suitable for our research for

two reasons: First, a core benefit of insurance services is security provided to customers by their commercial partner in times of need, which fits our attachment theory perspective. Second, insurance is a highly abstract and complex service that entails future benefits, resulting in a strong focus on RM by insurance companies (Crosby, Evans, and Cowles 1990; Verhoef 2003). The company cooperating in this research strives to build close bonds with its clients through a network of more than 600 retail outlets operated by exclusive agents and supported by customer contact/call centers and an interactive website. The firm offers six major product categories of insurance policies (life, home, car, health, travel, and special risks), with a strategic emphasis on life and property insurance. Approximately 45% of the firm's customers purchase two or more product (insurance) categories. Because the firm operates in regions with publicly funded health care, our sample did not contain any customers with health insurance policies.

A market research firm telephoned a probability sample of 7500 customers of this firm. Although no incentive was offered for participation, 1223 people agreed to participate in the study. We excluded 24 respondents from our analyses because of erroneous information (compared with firm records), so the final sample contained 1199 customers, yielding a response rate of 16%. Respondents completed a structured 15–20 minute interview that began with respondents' assessments of the firm (e.g., relationship quality) before eliciting their preference for closeness, attachment style, and classification variables. They ranged in age from 20 to 91 years, with a median age of 45 years ($M = 47.09$, $SD = 17.02$); in addition, 44.50% were women and reported

a median education of "some college." Their tenure with the firm ranged from less than 1 year to 56 years, with a median of 4 years ($M = 7.85$, $SD = 9.02$). Because 1.95% of item responses were missing, we replaced them with the mean value. All scales in the survey were distributed normally, so we conducted hypothesis tests using untransformed data (Curran, West, and Finch 1994). Tables 1 and 2 show the focal constructs, measures, and their sources.

Measurement of Customer Attachment Styles

As Table 1 displays, we measured customer attachment styles with an eight-item self-report scale (using seven-point Likert-type items). Mende and Bolton (2011) developed this scale, basing it on the dominant attachment style instrument in psychology, the Experiences in Close Relationships scale (Brennan, Clark, and Shaver 1998; Fraley, Waller, and Brennan 2000). During the formal scale development process, Mende and Bolton examined reliability and validity statistics of the customer attachment styles measures using three samples in three service settings. Across these three studies, the coefficient alpha scores for the customer attachment anxiety and avoidance subscales ranged from .77 to .87, consistently exceeding the threshold level of .70 (Nunnally and Bernstein 1994). Indicating discriminant validity (Fornell and Larcker 1981), the average variance extracted of customer attachment anxiety and attachment avoidance was greater than the square of the correlation between them. Finally, using confirmatory factor analyses, the authors demonstrated discriminant validity between customer attachment styles and attachment strength as well as relationship quality (satisfaction, trust,

Table 1
MEASUREMENT OF DEPENDENT VARIABLES AND THEORETICAL ANTECEDENTS

Construct	Measures	Scale Statistics	Source
<i>Dependent Variables</i>			
Preference for 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]. •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 do not like it when [firm] asks me to recommend it to other people. (R) •If [firm] asked me, I would discuss my views about its service quality. •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. 	N.A. (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)
Repurchase intention	<ul style="list-style-type: none"> •I am very likely to continue buying my insurance from [firm]. 	N.A.	Adapted from Mittal and Kamakura (2001)
Change in relationship breadth	<ul style="list-style-type: none"> •Difference score: "number of product categories in 2010 – number of product categories in 2007" (data from collaborating firm's data base); difference score ≤ 0, indicating change in customer's relationship breadth over time. 	N.A.	
<i>Theoretical Antecedents</i>			
Customer attachment anxiety	<ul style="list-style-type: none"> •I worry about being abandoned by [firm] as a customer. •[Firm] changes how it treats me for no apparent reason. •I worry that [firm] doesn't really like me as a customer. •I worry that [firm] doesn't care about me as much as I care about it. 	Coefficient alpha: .77	Mende and Bolton (2011)
Customer attachment avoidance	<ul style="list-style-type: none"> •It is a comfortable feeling to depend on [firm]. (R) •I am comfortable having a close relationship with [firm]. (R) •It's easy for me to feel warm and friendly toward [firm]. (R) •It helps to turn to [firm] in times of need. (R) 	Coefficient alpha: .80	Mende and Bolton (2011)

Notes: All items were measured on seven-point Likert-type scales (1 = "strongly disagree," 4 = "neutral," and 7 = "strongly agree"). (R) = Item was reverse keyed. N.A. = not applicable.

Table 2
MEASUREMENT OF CONTROL VARIABLES

Construct	Measures	Source
Relationship quality ³	<ul style="list-style-type: none"> •Satisfaction: I am satisfied with [firm]; I am content with [firm]; I am happy with [firm].^b •Trust: [Firm] is trustworthy; [Firm] keeps its promises; [Firm] is truly concerned about my welfare.^b •Affective commitment: I enjoy being a customer of firm; I have positive feelings about [firm]; I feel attached to [firm].^b 	Aaker, Fournier, and Brasel (2004); Thomson (2006) Doney and Cannon (1997)
Anticipated regret ³	<ul style="list-style-type: none"> •If I were to switch away from [firm], I might regret it.^b 	Tokman, Davis, and Lemon (2007)
Switching barriers ³	<ul style="list-style-type: none"> •Switching costs: Switching from [firm] would require more time and effort than I am willing to put forth.^b •Customer lock-in: I would easily find another satisfactory insurance provider if I left [firm]. [R]^b 	Bougie, Pieters, and Zeelenberg (2003) Johnson, Barksdale, and Boles (2001)
Marketing levers "price" and "advertising" ³	<ul style="list-style-type: none"> •Price equity: My insurance premium is fair; Premiums are reasonable considering the service I receive; [Firm] gives me my money's worth.^b •Advertising affect: I like [firm]'s advertising.^b 	Bolton and Lemon (1999); Verhoef, Langerak, and Donkers (2007) Bergkvist and Rossiter (2007)
Critical incidents ³	<ul style="list-style-type: none"> •Claim (dummy coded: 1 = yes, 0 = no^a) •Complaint (dummy coded: 1 = yes, 0 = no^a) 	
Relationship characteristics ²	<ul style="list-style-type: none"> •Relationship length: tenure (in years) •Relationship breadth: number of product categories client has with insurance company [1, 2, or 3] 	
Customer characteristics ^{1, 2, 3}	<ul style="list-style-type: none"> •Age² (in years) •Gender¹ [dummy: female = 0^a, male = 1] •Education³ [dummy: low (e.g., 12th grade), medium (e.g., college), and high^a (e.g., MS)] •Income per household p.a.³[dummy: low < 50, medium = 51–75, and high^a > 76, in 000] 	

^aThis category served as the dummy reference category.

^bVariable measured on seven-point Likert-type scales (1 = "strongly disagree," and 7 = "strongly agree"). Coefficient alphas for multi-item measure: relationship quality = .94; price equity = .87.

Notes: Data sources: 1 = interviewer, 2 = firm's data base, and 3 = customer self-reported.

and affective commitment). In summary, the customer attachment measures exceed thresholds for reliability and validity, correctly reflect customer attachment anxiety and avoidance, and capture all defining content facets of the attachment dimensions.

Measurement of Preference for Closeness

No scale in the marketing literature measures customer preference for closeness, so we derived an eight-item scale from Berscheid, Snyder, and Omoto's (1989) 60-plus-item RCI (see Table 1). Consistent with prior RM research (Mohr, Fisher, and Nevin 1996), we consider these eight items formative measures. They consist of combinations of indicators that represent different customer–firm interactions. They are necessary but separate facets of closeness. Thus, the items are not highly correlated with one another, and it is inappropriate to report internal scale statistics. Web Appendix A (www.marketingpower.com/jmr_webappendix) provides further details regarding the construction and assessment of this formative indicator in light of established guidelines (Diamantopoulos and Winklhofer 2001); here, we provide only a brief overview.

Berscheid, Snyder, and Omoto (1989) emphasize the need to adjust closeness items to ensure that they address the frequency and diversity of interacting and the influence of partners on each other in the population under study. Therefore, we adjusted item wordings to apply to customers in a financial services context. Two items refer to the frequency of interacting and the amount of time customers spend interacting with the firm (Berscheid, Snyder, and Omoto 1989; Crosby, Evans, and Cowles 1990). The RCI

explicitly assesses a partner's influence on the respondent's plans for achieving a particular financial standard and making major investments. Therefore, two of our items refer to being guided in the area of financial planning and allowing the firm to actively offer financial services. The RCI captures the extent to which a partner influences the respondent's activities within his or her social network and the extent to which the respondent accepts responsibilities within the focal relationship. Thus, we selected two items examining customers' openness to actively help acquire new customers through referrals and customers' willingness to provide feedback to the firm about its service quality. Our final two measures accounted for customers' need for human interaction (i.e., preference for face-to-face meetings rather than talking on the phone) and their global desire to develop a closer relationship with the firm (Barnes 1997; Dabholkar 1996).

Measurement of Loyalty Intentions and Loyalty Behavior

We measured repurchase, or loyalty, intentions with one item ("I am likely to continue buying from [firm]"; seven-point Likert-type item) because Bergkvist and Rossiter (2007) show that single-item measures achieve the same predictive validity as multi-item measures, provided the focal construct is concrete and singular. We captured loyalty behavior through changes in customers' relationship breadth, defined as the variation in the number of different offerings customers purchased from the firm (Bolton, Lemon, and Verhoef 2004). We identified changes in relationship breadth using purchase records for 975 of the 1199 customers who participated in our survey; the firm's pur-

chase records for the remaining 224 were incomplete or lacking.¹ Specifically, in 2007, the insurance company provided us with data on how many of the six product categories customers held at that point. In addition, the firm provided data on the number of product categories customers who had participated in our survey (in 2007) held in December 2010 (i.e., three years later). We computed difference scores for individual clients as “number of product categories₂₀₁₀ – number of product categories₂₀₀₇.” This score is positive for customers who increased their relationship breadth by cross-buying, and it is negative for those who cancelled existing insurance categories between 2007 and 2010. The difference score is zero for customers who did not change the number of categories. To have enough observations for each level of the difference score, we collapsed customers with positive scores into one group (N = 96) and customers with negative scores into another group (N = 118); the third group included the customers who did not change their relationship breadth (N = 761).

Prior research has studied customer cross-buying of financial services as a binary outcome variable (e.g., Salazar, Harrison, and Ansell 2007). Our analytical focus on changes in relationship breadth includes the notion of cross-buying because cross-buying is an indicator for relationship extension. Our investigation is conceptually richer because it not only addresses the antonym of cross-buying (i.e., “no cross-buying”) but also splits the “no cross-buying” category to distinguish (1) customers who did not change their relationship breadth from (2) customers who reduced their relationship breadth. Understanding these three groups is relevant from both theoretical and managerial perspectives.

Measurement of Control Variables

We included a broad set of covariates that have been shown both theoretically and empirically to influence loyalty (Table 2). A first set of covariates included satisfaction, trust, and affective commitment (Garbarino and Johnson 1999; Verhoef 2003), which we modeled as the higher-order construct relationship quality (De Wulf, Odekerken-Schröder, and Iacobucci 2001). We also included anticipated regret (Inman, Dyer, and Jia 1997), switching barriers (Palmatier et al. 2006), price equity (i.e., price fairness) (Bolton and Lemon 1999), advertising affect (Bergkvist and Rossiter 2007), as well as the length and breadth of the relationship (from the firm’s purchase records) (Bolton, Lemon, and Verhoef 2004). We measured relationship breadth by

the number of product categories a customer held in 2007 (e.g., life, car). Customers can have up to six product categories; customers in our sample had one (N = 464), two (N = 530), and three (N = 205) product categories. Finally, we controlled for critical incidents (claims and complaints; Smith and Bolton 1998) and demographics (age, education, income, and gender; Cooil et al. 2007).

We measured both relationship quality and price equity with multiple items; they were represented by an index (computed as the mean of the respective items) as described in Table 2. The coefficient alpha scores for these scales (relationship quality = .94; price equity = .87) were above the minimum level of .70 (Nunnally and Bernstein 1994). To assess convergent validity for the relationship quality and price equity constructs, we ran separate principal component analyses for both groups of items. In both analyses, only one component was extracted. All factor loadings were .75 or higher, in support of convergent validity.

Preliminary Descriptive Statistics

Table 3 provides the descriptive statistics and correlations among the various constructs. Means and standard deviations are consistent with prior research. Item correlations across constructs are substantially lower than item correlations within constructs, in support of convergent and discriminant validity. As we expected, customer attachment anxiety and avoidance had modest positive correlations with each other ($r = .18$).

MODEL SPECIFICATION AND ESTIMATION

We hypothesized that customers’ attachment styles would affect their preferences for a close relationship with the firm (H_1) and that both (preference for closeness and attachment styles) would influence loyalty (H_2 and H_3). We tested these hypotheses by estimating separate equations for customer preferences for closeness, repurchase intentions, and behavioral loyalty (i.e., changes in relationship breadth). The predictor variables in each equation included customer attachment anxiety, attachment avoidance, and their two-way interaction, which we computed by multiplying mean-centered anxiety and avoidance variables (Aiken and West 1991). The three equations also included all the covariates listed in Table 2. We estimated the closeness and intentions equations using ordinary least squares (OLS). We estimated the behavioral loyalty equation using multinomial logistic regression (MLR) (in Stata), which fits our analytical goals for three reasons: First, MLR is well established (Lilien, Kotler, and Moorthy 1992); indeed, it is “perhaps the most frequently used choice model on marketing” (Leeflang et al. 2000, p. 241). Second, Kumar and Shah (2009) underscore that multinomial logit models are insightful for questions related to customer segmentation, which is at the heart of our investigation. Third, logit models are useful to examine customers’ relationship breadth (Bolton, Lemon, and Verhoef 2008; Shah et al. 2012), which is our focus.² Tables 4, 5, and

¹Note that we could not infer that these 224 customers defected from the firm. Limitations in the firm’s database prevented us from tracking certain customer identification numbers over time; for example, when a customer moves into a different market/geographical district or gets a new phone number, the system is prone to lose track of the focal customer identification number (and may erroneously assign a new client identification number). As a result, these customers may still be with the firm, and specifying them as “defected” might introduce considerable error to the analyses. Therefore, our subsequent analyses exclude customers with incomplete information. This analytical approach notwithstanding, we also estimated a Heckman-type selection model to account for potential sample selection bias resulting from the 224 missing customers. We specified the selection equation as a bivariate probit model and the outcome equation as a multinomial probit model (Roodman 2011). The results appear in Web Appendix B (www.marketingpower.com/jmr_webappendix). These additional analyses show only small changes compared with the results we report subsequently. Overall, the insights from the selection model support our theoretical framework and the robustness of our hypothesized effects.

²We also explored an ordered logit model. We tested the parallel regression assumption (i.e., the proportional odds assumption or parallel lines assumption) underlying this model using a Brant test (Long and Freese 2006). This Brant test was significant, showing that various variables in this model violated the parallel regression assumption. This indicates that a more flexible model—one that does not impose the constraint of parallel regressions—should be considered, such as the MLR (Long and Freese 2006).

Table 3
CORRELATION MATRIX

Measures	M	SD	Correlations															
			1	2	3	4	5	6	7	8	9	10	11	12	13			
1. Attachment anxiety	2.46	1.38	1.00															
2. Attachment avoidance	3.06	1.37	.18*	1.00														
3. Preference for closeness	4.04	.96	.13*	-.40*	1.00													
4. Repurchase intention	5.88	1.41	-.30*	-.49*	.15*	1.00												
5. Satisfaction	5.83	1.37	-.31*	-.50*	.24*	.56*	1.00											
6. Trust	5.63	1.29	-.28*	-.61*	.28*	.47*	.77*	1.00										
7. Affective commitment	5.43	1.39	-.27*	-.65*	.30*	.53*	.81*	.80*	1.00									
8. Relationship quality	5.62	1.33	-.31*	-.66*	.29*	.56*	.93*	.92*	.94*	1.00								
9. Switching costs	5.61	1.25	.02	-.21*	.09*	.29*	.21*	.19*	.21*	.22*	1.00							
10. Customer lock-in	4.41	2.11	-.21*	-.22*	.14*	.22*	.25*	.24*	.28*	.11*	.100	1.00						
11. Anticipated regret	3.48	1.93	-.09*	-.39*	.27*	.42*	.37*	.38*	.41*	.39*	.31*	.100	1.00					
12. Price equity	4.48	1.90	-.25*	-.54*	.25*	.50*	.75*	.69*	.74*	.20*	.25*	.39*	.100	1.00				
13. Advertising affect	5.36	1.41	-.10*	-.40*	.27*	.27*	.42*	.47*	.48*	.08*	.19*	.26*	.42*	.100	1.00			

*Correlation is significant at .01 level (two-tailed); N = 1199.

Notes: Consistent with prior marketing research (De Wulf, Odekerken-Schröder, and Iacobucci 2001; Palmatier et al. 2006) and in light of the results from a confirmatory factor analysis, we calculated an overall index of "relationship quality" based on the customers' respective ratings of satisfaction, trust, and affective commitment. We used this overall index as an independent variable in the subsequent analyses.

Table 4
CUSTOMER ATTACHMENT STYLES AND THE PREFERENCE FOR CLOSENESS TO THE FIRM (H_1)

Variable	Predicted Sign	Unstandardized Coefficient (SE)	Standardized Coefficient
Customer attachment anxiety	+	.16 (.02)	.24***
Customer attachment avoidance	-	-.23 (.02)	-.34***
Anxiety \times avoidance	+/-	-.00 (.01)	-.01
Relationship quality	N.A.	.01 (.01)	.04
Price equity	N.A.	.01 (.03)	.01
Anticipated regret	N.A.	.06 (.02)	.13***
Switching costs	N.A.	-.02 (.01)	-.05*
Customer lock-in	N.A.	.02 (.01)	.05†
Advertising affect	N.A.	.08 (.02)	.11***
Claim (yes) (no = reference category)	N.A.	-.15 (.05)	-.08**
Complaint (yes) (no = reference category)	N.A.	.24 (.08)	.07*
Tenure	N.A.	-.01 (.00)	-.06*
Product categories	N.A.	-.07 (.04)	-.05*
Gender (M) (female = reference category)	N.A.	.12 (.05)	.07*
Age	N.A.	.00 (.00)	-.03
Income low	N.A.	.14 (.06)	.07*
Income medium	N.A.	.03 (.06)	.01
Education low	N.A.	.01 (.07)	.00
Education medium	N.A.	-.03 (.07)	-.02
Intercept	N.A.	3.72 (.21)	

† $p < .10$.

* $p < .05$.

** $p < .01$.

*** $p < .001$.

Notes: N.A. = not applicable. Dependent variable: preference for closeness; estimation method: OLS regression. R^2 : .276; adjusted R^2 : .264; $F(19, 1179) = 23.64, p < .001$.

Table 5
CUSTOMER PREFERENCE FOR CLOSENESS, ATTACHMENT STYLES, AND REPURCHASE INTENTIONS (H_2, H_3)

Variable	Predicted Sign	Unstandardized Coefficient (SE)	Standardized Coefficient
Customer attachment anxiety	-	-.17 (.03)	-.16***
Customer attachment avoidance	-	-.21 (.03)	-.19***
Anxiety \times avoidance	-	-.07 (.02)	-.10***
Preference for closeness	+	-.07 (.04)	-.04†
Relationship quality	N.A.	.08 (.02)	.21***
Price equity	N.A.	.12 (.04)	.12**
Anticipated regret	N.A.	.11 (.02)	.15***
Switching costs	N.A.	.09 (.02)	.12***
Customer lock-in	N.A.	.01 (.02)	.01
Advertising affect	N.A.	-.02 (.03)	-.02
Claim (dummy) (no = reference category)	N.A.	.01 (.07)	.00
Complaint (dummy) (no = reference category)	N.A.	.15 (.12)	.03
Tenure	N.A.	.00 (.00)	.01
Product categories	N.A.	.08 (.05)	.04†
Gender (M) (female = reference category)	N.A.	-.09 (.07)	-.03
Age	N.A.	.01 (.00)	.06*
Income low	N.A.	-.01 (.10)	.00
Income medium	N.A.	-.06 (.09)	-.02
Education low	N.A.	-.01 (.09)	.00
Education medium	N.A.	.06 (.09)	.02
Intercept	N.A.	2.88 (.32)	

† $p < .10$.

* $p < .05$.

** $p < .01$.

*** $p < .001$.

Notes: N.A. = not applicable. Dependent variable: repurchase intentions; estimation method: OLS regression. R^2 : .442; adjusted R^2 : .432; $F(20, 1178) = 46.60, p < .001$.

6 present the corresponding estimated equations. Finally, as we further address in the following section, we explored a potential mediating role of preference for closeness using a bootstrapping approach (Hayes and Preacher 2011).

Closeness and Repurchase Intentions Equations

The OLS equation for preference for closeness to the firm accounted for 26% of the variance in the dependent variable

($R^2 = .276$, adjusted $R^2 = .264$, $F(19, 1179) = 23.64, p < .001$; Table 4). The OLS equation for repurchase intentions explained 43% in the dependent variable ($R^2 = .442$, adjusted $R^2 = .432$, $F(20, 1178) = 46.60, p < .001$; Table 5).

Change in Relationship Breadth Equation

We explored the statistical fit for the MLR model describing change in relationship breadth with three (pseudo- R^2

Table 6
CUSTOMER PREFERENCE FOR CLOSENESS, ATTACHMENT STYLES, AND LOYALTY BEHAVIOR OVER TIME (H_2 , H_3)

Variable	Parameter Estimates									
	Logistic Function 1: Increasing Relationship Breadth Versus No Change					Logistic Function 2: Decreasing Relationship Breadth Versus No Change				
	Coefficient (SE)	z	$\Delta pr \pm SD/2$	rrr	Coefficient (SE)	z	$\Delta pr \pm SD/2$	rrr		
Customer attachment anxiety	-.27 (.10)***	-2.69	-.026	.76	-.23 (.10)**	-2.30	-.020	.80		
Customer attachment avoidance	.15 (.12)	1.27	.015	1.17	.11 (.11)	.96	.010	1.12		
Anxiety \times avoidance	.00 (.07)	-.03	-.002	1.00	.09 (.05)*	1.67	.014	1.09		
Preference for closeness	.44 (.14)***	3.13	.031	1.56	.08 (.13)	.65	.003	1.09		
Relationship quality	-.01 (.06)	-.20	-.002	.99	-.04 (.06)	-.79	-.012	.96		
Price equity	.15 (.14)	1.02	.015	1.16	-.01 (.12)	-.05	-.002	.99		
Switching costs	.05 (.06)	.86	.007	1.05	.04 (.06)	.77	.006	1.04		
Customer lock-in	-.01 (.06)	-.02	-.002	.99	-.02 (.06)	-.35	-.003	.98		
Anticipated regret	-.01 (.07)	-.10	-.001	.99	.02 (.07)	.25	.003	1.02		
Advertising affect	.05 (.10)	.47	.005	1.05	-.01 (.09)	-.07	-.001	.99		
Claim (dummy)	.12 (.24)	.49	.009	1.12	-.05 (.22)	-.21	-.004	.96		
Complaint (dummy)	-.39 (.45)	-.86	-.027	.68	.39 (.35)	1.11	.035	1.47		
Tenure	-.01 (.02)	-.40	-.006	.99	.02 (.01)	1.36	.001	1.02		
Product categories (2007)	-.44 (.18)**	-2.49	-.031	.64	1.59 (.18)***	8.72	.088	4.89		
Gender (dummy)	.21 (.24)	.90	.016	1.24	-.11 (.22)	-.51	-.010	.89		
Age	-.03 (.01)***	-3.63	-.039	.97	.01 (.01)	1.14	.014	1.01		
Income low	-.41 (.34)	-1.22	-.027	.66	-.31 (.31)	-1.01	-.020	.73		
Income medium	-.14 (.30)	-.48	-.010	.87	-.05 (.27)	-.02	-.002	.96		
Education low	.16 (.32)	.52	.010	1.18	.37 (.30)	1.23	.026	1.45		
Education medium	.01 (.32)	.01	.000	1.01	.01 (.31)	.04	.001	1.01		
Intercept	-2.53 (1.14)				-5.63 (1.10)					

Overall Model Evaluation: Likelihood ratio test: $\chi^2(40) = 170.00, p < .001$.
Fit: Cox and Snell = .16, Nagelkerke = .22, McFadden = .13

* $p < .10$.

** $p < .05$.

*** $p < .01$.

Notes: Dependent variable: change in relationship breadth (2007–2010); estimation method: multinomial logistic regression. The column " $\Delta pr \pm SD/2$ " reports the change in probabilities as the independent variable varies from one-half standard deviation below to one-half standard deviation above its mean (holding all other variables constant at their mean); for dummy variables, it shows the change in probability as the variable changes from 0 to 1 (Long and Freese 2006). The column "rrr" reports the relative risk ratio, which is defined as the exponentiated coefficients $\exp(b)$ (Long and Freese 2006). Statistically significant coefficients are displayed in boldface.

square) statistics: Cox and Snell (.16), Nagelkerke (.22), and McFadden (.13) (Table 6). Although considering a model's hit rate is not always useful when a majority of observations falls in one category (Iyengar and Gupta 2006), we note that the model equation correctly classified 78% of the customers into the three groups (increase, decrease, and no change in relationship breadth). That is, our model significantly outperforms the benchmark model according to the proportional chance criterion with its chance hit rate of 63.4% ($z = 9.59, p < .001$) (Hair et al. 2010). In addition, Press's Q of 881.40 exceeds the critical chi-square value of 10.83 (d.f. = 1, $p < .001$) (Hair et al. 2010). Both the proportional chance criterion and Press's Q indicate that the classification accuracy is greater than that expected by chance. Moreover, a significant likelihood ratio test ($\chi^2 = 170.00, d.f. = 40, p < .001$) indicated that our model was more effective than the null model. Likelihood ratio tests showed that four variables contributed significantly to the overall model: preference for closeness ($\chi^2 = 10.11, d.f. = 2, p < .01$), attachment anxiety ($\chi^2 = 12.22, d.f. = 2, p < .01$), product categories₂₀₀₇ ($\chi^2 = 107.91, d.f. = 2, p < .001$), and age ($\chi^2 = 16.51, d.f. = 2, p < .001$).

For a dependent variable with three groups, the MLR estimates two logistic functions—that is, one function for each group relative to the reference group. We defined the reference group as customers who did not change the breadth of their relationship and compared them with cus-

tomers who increased or decreased their relationship breadth. This feature is relevant because prior research suggests that customer cross-buying may be influenced, at least in part, by different antecedents compared with their inaction or decreases in relationship breadth (Kumar, Morris, and Pancras 2008; Verhoef 2003). Logistic function 1 compares customers who increased their relationship breadth with customers who did not change it (reference group). Logistic function 2 compares customers who decreased their relationship breadth with customers who did not change it.

RESULTS OF HYPOTHESES TESTS

H1: The Influence of Customer Attachment Styles on Preference for Closeness

The results support our hypotheses that anxiety is positively related (H_{1a}) and avoidance is negatively related (H_{1b}) to customer preference for closeness ($p < .001$) (Table 4). H_{1c} predicted an anxiety-by-avoidance interaction without specifying the direction of the net effect; it was not supported ($p > .05$). Because this is the first study to report on antecedents of customer preference for closeness, we briefly examine the results for the covariates.

Anticipated regret ($p < .001$), advertising affect ($p < .001$), and customer lock-in ($p < .10$) had a positive effect on preference for closeness, whereas switching costs had a negative effect ($p < .05$). While an insurance claim had a

negative effect ($p < .01$) on preference for closeness, a complaint had a positive effect ($p < .01$), consistent with the service recovery paradox whereby a well-managed complaint can improve a complainant's overall assessment of the firm to levels higher than it was before the failure (Smith and Bolton 1998). Customers with longer tenures or who held more product categories had lower levels of preference for closeness to the insurance company ($p < .05$). Customers with a low annual household income reported a higher preference for closeness than customers with a high income ($p < .05$). Finally, men reported a higher preference for closeness than women ($p < .05$), consistent with research showing that men are more likely to engage in financial planning than women (Hira and Mugenda 2000).

H₂: The Influence of Customer Preference for Closeness on Loyalty

Repurchase intentions. Customer preference for closeness had a small, marginally significant ($p < .10$), negative effect on repurchase intentions (Table 5), contrary to H₂. Multicollinearity could be one reason a coefficient emerges in the opposite direction than predicted. Thus, we examined variance inflation factors (VIFs) as indicators of multicollinearity in our survey data. A VIF approaching or exceeding 10 indicates a multicollinearity problem (Hair et al. 2010; O'Brien 2007). Examining our variables, we found that the highest VIF was for relationship quality (3.72), well below the established threshold. The second highest VIF was price equity (2.64), and 18 of the 20 variables in the model had VIFs of less than 2.07. These insights suggest that multicollinearity is not the explanation for this negative coefficient³; rather, we provide theory-based arguments for this effect in the discussion.

Change in relationship breadth. In support of H₂, the MLR estimate for the effect of preference for closeness on cross-buying behavior was positive and significant ($b = .44$, $p < .01$) (Table 6, function 1). If a customer's preference for closeness score increases by one point, the multinomial log-odds for increasing the number of product categories (vs. not changing it) increases by .44 units (all else being equal). In Table 6 (column " $\Delta pr \pm SD/2$ "), we also report the change in probabilities as the independent variable varies from one-half standard deviation below to one-half standard deviation above its mean (holding all other variables constant) (Inman, Winer, and Ferraro 2009; Long and Freese 2006). With such a one-standard-deviation increase in preference for closeness ($\Delta pr = .031$), the probability of a customer cross-buying increases by approximately 3%, holding all other variables constant. The relative risk ratio (rrr) in Table 6 shows that the relative risk of the customer falling into the cross-buying group (vs. the "no change" group) is expected to increase by a factor of 1.56 as the preference for closeness increases by one unit, holding all other variables constant. In the "Discussion" section, we present a theoretical explanation for why preference for closeness had a negative effect on repurchase intentions but a positive effect on cross-buying behavior.

H₃: The Influence of Customer Attachment Styles on Loyalty

Repurchase intentions. In support of our hypotheses, customer attachment anxiety (H_{3a}) and avoidance (H_{3b}) were negatively related to repurchase intentions, and this negative effect of attachment anxiety on loyalty was smaller than the effect of avoidance (H_{3c}). The anxiety \times avoidance interaction was negatively related to repurchase intentions (H_{3d}) (all effects $p < .001$) (Table 5). To interpret the interaction term, we calculated simple slopes of repurchase intentions 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 intention and anxiety became more negative with increasing levels of avoidance. Thus, there is a deleterious interplay of the two attachment dimensions on repurchase intentions. Finally, consistent with prior research, relationship quality ($p < .001$), price equity ($p < .01$), anticipated regret ($p < .001$), and switching costs ($p < .001$) positively influenced repurchase intentions. Age ($p < .05$) and product categories ($p < .10$) were positively associated with repurchase intentions.

Change in relationship breadth: Effects of customer attachment styles. Recall that logistic function 1 compared customers with increases in relationship breadth with customers with no change. The MLR coefficient estimate for attachment anxiety was negative and significant ($b = -.27$, $p < .01$; $\Delta pr = -.026$; $rrr = .76$). This result supports H_{3a} and is consistent with the repurchase intentions equation. If attachment anxiety increases by one standard deviation, the probability of a customer engaging in cross-buying decreases by approximately 3% (all else being equal).

Logistic function 2 compared customers with decreases in relationship breadth with customers with no change. Again, the MLR coefficient estimate for anxiety was negative and significant ($b = -.23$, $p < .05$; $\Delta pr = -.020$; $rrr = .80$). If a customer's attachment anxiety increases by one standard deviation, the probability of decreasing the number of product categories₂₀₀₇ decreases by approximately 2% (all else being equal). The notable pattern of these three anxiety-related results (from the two logistic functions and the OLS equation on repurchase intentions) is consistent with the notion that anxious people are reluctant to actually leave a relationship; that is, they tend to keep the status quo and remain in the focal relationship.

Customer attachment avoidance was not statistically significant; thus, H_{3b} and, consequently, H_{3c} were not supported in the loyalty behavior model. Logistic function 2 showed a positive and marginally significant anxiety-by-avoidance interaction ($b = .09$, $p < .10$; $\Delta pr = .014$; $rrr = 1.09$), in support of H_{3d} and consistent with the intentions results.

Change in relationship breadth: other antecedents. We briefly discuss our results regarding the other two antecedents that significantly influence this outcome variable. In logistic function 1, the MLR estimate for product categories₂₀₀₇ regarding cross-buying was negative and significant ($b = -.44$, $p < .05$; $\Delta pr = -.031$; $rrr = .64$); in function 2, the estimate for product categories₂₀₀₇ was positive and significant ($b = 1.59$, $p < .01$; $\Delta pr = .088$; $rrr = 4.89$); this effect in explaining a decrease of relationship breadth was large. Moreover, in logistic function 1, the MLR estimate for age

³As an additional robustness check, we also conducted all our analyses without the two variables with the highest VIFs (relationship quality and price equity) in the models. We found that the pattern of the hypothesized effects remained virtually the same in the absence of these variables.

was negative and significant ($\beta = -.03, p < .01; \Delta p = -.039; rrr = .97$). This negative effect contrasts the positive effect the intentions-based regression model reported for age. However, cross-buying is a different facet of customer loyalty than a mere repurchase (i.e., prolonging existing insurance policies).

Ancillary Analysis: Exploring the Mediating Role of Preference for Closeness

We hypothesized that customer attachment styles affect both preference for closeness (H_1) and loyalty (H_3); in parallel, we expected that preference for closeness influences loyalty (H_2). Taken together, these hypotheses may suggest that preference for closeness mediates the effects of attachment styles on loyalty (i.e., repurchase intentions and change in relationship breadth). Although we did not introduce a formal mediation hypothesis, exploring such a transmitting effect seems fruitful, because customer attachment styles and preference for closeness are novel constructs to the RM arena.

Repurchase intentions. We tested for mediation using the “mediate” bootstrapping approach (Hayes and Preacher 2011). Our model included the three customer attachment style variables (anxiety, avoidance, and anxiety \times avoidance) as independent variables, all covariates listed in Table 2, and repurchase intention as the dependent variable. The potential mediator in the model was preference for closeness. We found that the mean indirect effect from the bootstrap analysis for preference for closeness was not significant, with the 95% confidence intervals (CIs) including zero for attachment anxiety ($a \times b = -.01, 95\% \text{ CI} = -.03 \text{ to } .00$), for avoidance ($a \times b = .02, 95\% \text{ CI} = -.01 \text{ to } .04$), and for the anxiety \times avoidance interaction ($a \times b = .00, 95\% \text{ CI} = -.002 \text{ to } .003$). That is, although the corresponding values are close to the threshold, these results suggest that preference for closeness did not mediate the effects of customer attachment styles on repurchase intentions.

Change in relationship breadth. As we show in Table 6, preference for closeness was significant in logistic function 1 but not in logistic function 2. Thus, our mediation analysis focused on preference for closeness using the two groups compared in logistic function 1 (customers who cross-bought vs. customers who did not change their relationship breadth). Consequently, the dependent variable was bivariate, and we tested the hypothesized mediation effect using the indirect bootstrapping approach (Preacher and Hayes 2008). Our model included customer attachment anxiety as the independent variable, preference for closeness as the potential mediator, all covariates listed in Table 2, and cross-buying as the binary outcome variable. The mean indirect effect from the bootstrap analysis for preference for closeness was significant, with the 95% CIs excluding zero for attachment anxiety ($a \times b = .08, 95\% \text{ CI} = .03 \text{ to } .14$). This finding shows that preference for closeness mediates the effect of customers’ attachment anxiety on their cross-buying behavior over time.

DISCUSSION

Customer Attachment Styles Explain Preference for Closeness to the Firm

This study introduces a way to reveal customer preferences for closeness based on interdependence theory by

measuring the frequency, diversity, and mutually influential nature of customers’ interactions with a firm. Customer attachment anxiety is positively related to the preference for closeness, but attachment avoidance is negatively related to it. Attachment styles explain substantial variation (approximately 10%) in preferences for closeness after accounting for a broad set of covariates drawn from the marketing and psychology literature. These insights, which are based on linking two major theories (attachment theory and interdependence theory), help marketers identify customers who seek or shun closeness in commercial relationships.

Customer Preference for Closeness Influences Loyalty

In the intentions equation, preference for closeness has an unexpected negative association with repurchase intent. In the loyalty behavior model, there is a large positive effect of preference for closeness on the likelihood that customers increase their relationship breadth (as hypothesized). That is, the effect of preference for closeness on repurchase intentions is the opposite of its effect on cross-buying. We showed previously that multicollinearity is not a likely explanation for this effect; rather, this pattern is consistent with two conceptual insights. First, consumers’ self-reported loyalty intentions and their loyalty behavior over time are theoretically different phenomena that frequently deviate from each other (Seiders et al. 2005). In his seminal study, Oliver (1999) develops numerous conceptual arguments for why loyalty intentions will not always translate into loyalty behavior (e.g., changes of need, variety seeking). Moreover, Seiders et al. (2005, p. 26) examine the satisfaction–repurchase link and show that “the results are significantly different for self-reported repurchase intentions and objective repurchase behavior” (as a function of customer, relational, and marketplace factors). Such intention–behavior discrepancies are particularly likely when the focal context involves infrequent and relatively complex purchase decisions (Seiders et al. 2005), as is the case in our insurance context (e.g., in 2007, some consumers may not have been able to accurately predict their future insurance needs over multiple years). In summary, prior RM research has shown that (1) intentions and behavior are, at least in part, driven by distinct theoretical mechanisms and antecedents and (2) deviations between consumers’ repurchase intentions and their objective purchase behavior occur frequently and, to a certain degree, are to be expected. Nevertheless, the finding that preference for closeness had a negative (albeit small and only marginal) effect on repurchase intentions suggests that it would be worthwhile to further reflect on it; this leads to the second conceptual insight. We believe that a negative effect of preference for closeness on repurchase intentions is consistent with a need fulfillment explanation.

Self-determination theory (SDT) holds that need fulfillment is the major motivator for people to build and maintain relationships (La Guardia et al. 2000). According to SDT, relatedness describes a person’s feeling of being connected with a partner and is widely considered a crucial relational need. Indeed, research on SDT has found the need for relatedness to be a particularly strong predictor of relationship well-being and functioning; accordingly, people expect their partners to be sensitive and responsive to this relational need (La Guardia et al. 2000). Notably, people who cannot fulfill their relational needs in a focal relation-

ship are motivated to seek fulfillment in other relationships; indeed, such people reported higher infidelity intentions in the context of romantic relationships (Lewandowski and Ackerman 2006).

These theoretical insights suggest that customers should expect a company to be sensitive and responsive to their preference for closeness. The negative effect of preference for closeness on repurchase intentions may reveal that, at the time of our survey in 2007, some customers felt that this need was not (fully) fulfilled. These customers may have considered alternative commercial relationships and, consequently, reported lower repurchase intentions. At this point, it is important to recall that we observed change in relationship breadth three years after customers reported their repurchase intentions. In that period, the insurance company used insights from our 2007 survey to inform its marketing. By responding to clients who preferred close(r) relationships, the firm may have encouraged cross-buying (indicated by the positive effect in the behavioral loyalty equation). Overall, this finding is consistent with the idea that the organizational ability to understand, identify, and respond to the preference for closeness provides a mechanism for firms to encourage customer retention and cross-buying.

Customer Attachment Styles Influence Loyalty

As customer attachment anxiety and avoidance increase (and interact), repurchase intentions decrease. In terms of their predictive weight (i.e., standardized coefficients), attachment styles are second only to relationship quality and are more influential than some established loyalty antecedents (e.g., price equity, switching barriers). Customer attachment styles also influence loyalty behavior. First, there is a detrimental effect of attachment anxiety because the probability of a customer increasing the relationship breadth (vs. not changing it) decreases with higher anxiety (Table 6, function 1). This effect is partially mediated by preference for closeness. Second, there is a beneficial effect of attachment anxiety because the likelihood of a customer decreasing the relationship breadth (vs. not changing it) decreases with higher anxiety (Table 6, function 2). Third, there is a negative (but only marginally significant) effect whereby the likelihood of customers reducing the relationship breadth (vs. not changing it) increases with the anxiety-by-avoidance effect (Table 6, function 2).

Notably, these results reveal that customer attachment anxiety reduces both cross-buying *and* disloyalty behaviors. That is, consistent with research on interpersonal relationships (Davila and Bradbury 2001), and as proposed by H_{3c}, customer attachment anxiety seems to be associated with a motivation to maintain the status quo. These customers prefer the status quo over reducing their relational investments by shrinking the relationship breadth (switching costs or customer lock-in cannot explain this effect, because we controlled for both variables).

Exploring the Mediating Role of Preference for Closeness

While it was not at the heart of our research, we explored whether preference for closeness mediates the effects of customer attachment styles on loyalty. The idea that attachment style effects may be mediated has been considered in marketing. For example, Thomson and Johnson (2006)—using data on students' general attachment styles—show an

indirect effect of interpersonal anxiety and avoidance on satisfaction (mediated by reciprocity in commercial relationships). In our context, preference for closeness partially mediated the effect of attachment anxiety on cross-buying behavior, but it did not mediate regarding repurchase intentions. Although these initial results are not conclusive, the prior marketing research and related theoretical support in two additional literature streams warrant exploring the findings further.

Specifically, we can link attachment styles with the aforementioned SDT and its focus on need fulfillment as a promising platform for the study of such mediation. Similar to SDT, attachment theory recognizes the fundamental need for relatedness as a platform for attachment security (a proxy for low levels of anxiety and avoidance) (Hazan and Shaver 1994). Consistent with this theorizing, empirical work has shown that fulfilling the need for relatedness (both partially and fully) mediates the relationship between people's attachment security and their psychological well-being (e.g., risk of depression) (La Guardia et al. 2000). Second, research on employee–environment fit also builds on a need fulfillment lens to examine how employee attitudes are influenced by the perceived fit between their desires and the resources in the organizational environment available to meet these desires (Greguras and Diefendorff 2009). This work has demonstrated that employee–organization fit predicts commitment to an organization and, importantly, that this effect is mediated by need fulfillment.

While neither of the two literature streams has examined attachment anxiety and avoidance in detail, it is reasonable to extend the preceding theorizing to our context by proposing the following. Attachment styles predict customer preference for closeness; in light of their preferences, customers then reflect on the extent to which a firm's approach to creating closeness fits their own preference. In turn, the extent of this perceived fit (i.e., need fulfillment) positively or negatively influences customer loyalty to the firm. This chain of effects suggests that a standardized approach to RM—which many firms have adopted—might backfire twofold. Anxious customers will perceive a standardized format of customer-firm interactions as “not close enough.” In parallel, avoidant customers will assess it as “too close,” which can trigger negative responses (e.g., annoyance), consistent with recent RM research (Godfrey, Seiders, and Voss 2011). This final insight alone suggests that studying the potential mediating link among attachment styles, preference for closeness, and loyalty is important for marketing scholars.

CONCLUDING REMARKS

Managerial Implications

Our study provides multiple managerial implications. First, firms should regularly measure customer attachment styles and preferences for closeness. While not every customer can be surveyed, it is common practice to survey samples of customers and extrapolate results to the customer population. This approach is reasonable to learn about customer attachment styles. For example, the insurance company supporting this research conducts annual interviews with its customers about their financial service needs; it now administers our scales in these interviews.

Second, attachment styles help firms identify which customers prefer high or low levels of closeness. Our conceptualization of closeness helps managers tailor the interactional frequency, diversity, and the mutual influence of customer–firm interactions to match customer preferences. For example, anxious customers welcome more frequent contacts and a variety of touch points with the firm (e.g., interactive websites, newsletters, phone calls, face-to-face meetings). Such closeness-enhancing marketing activities are not equally effective for avoidant customers. Third, firms should examine how preferences for closeness and attachment styles are related to customer profitability. For example, the firm that sponsored this study improved the profitability of avoidant clients by reducing RM efforts targeted at them (e.g., visits by the agent). Firms can maintain closeness with anxious customers using less expensive marketing tools (e.g., birthday cards, e-mails, and phone calls are cheaper than personal visits). Thus, an attachment-informed approach to RM can improve firms’ effectiveness and efficiency.

Fourth, attachment styles help firms identify customer segments that have the potential to be more or less loyal. Customers with low attachment anxiety and avoidance report the highest loyalty intentions, whereas avoidant customers report the lowest. Moreover, high levels of attachment anxiety reduce cross-buying. Therefore, managers could focus cross-selling efforts on customers of low anxiety and avoidance for whom they can leverage higher loyalty potentials. An attachment-informed firm could also use high attachment avoidance as an early indicator of loyalty-averse customers. Moreover, anxious customers are likely to

generate stable revenues (because increases and decreases in relationship breadth are mitigated). Stable revenue streams (even if they are lower) can be desirable in a customer portfolio (Tarasi et al. 2011).

Fifth, managers should understand that anxious customers may be more sensitive to relational cues. For example, anxious customers are more likely to respond positively to being recognized by a loyalty program and equally sensitive to losing status (e.g., a downgrade). Similarly, attachment anxiety can lead customers to overreact to critical incidents, such as a service failure or being “dropped” by a firm (e.g., because of being unprofitable). Here, anxious customers seem likely to (over)react with third-party complaints and negative word of mouth.

Sixth, this study enriches customer segmentation and RM approaches by accounting for distinct configurations of our outcome variables. Figure 1 shows a cross-tabulation of customers’ preference for closeness and loyalty, based on a median split. These two variables can be closely associated with each other (Cells 2 and 3 in Figure 1), but they are not always directly linked (Cells 1 and 4). A simple thought experiment explains why. Customers may be loyal because of high satisfaction with a firm’s offering (e.g., network reliability leads to loyalty to a cell phone provider). Yet these same customers do not necessarily desire frequent, diverse, and influential interactions with the firm. In addition, some customers may report low levels of loyalty because the firm has not identified and appropriately addressed their preferences for closeness (Cell 4). Because customer loyalty sometimes serves as a useful proxy for long-term profitability, Figure 1 also suggests that considering customer prefer-

Figure 1

ENRICHING CUSTOMER SEGMENTATION BY CROSSING CUSTOMER PREFERENCE FOR CLOSNESS AND LOYALTY TO THE FIRM

		Customer Preference for Closeness to the Firm	
		Low	High
Customer Loyalty to the Firm	High	<p>1</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 → <i>Low need for closeness-triggering RM activities.</i></p> <p style="text-align: right;">N = 201</p>	<p>2</p> <p>High loyalty and preference for closeness can be leveraged → <i>Allocate closeness-triggering RM activities (i.e., consistent contacts via multiple touch points over time).</i></p> <p style="text-align: right;">N = 179</p>
	Low	<p>3</p> <p>Despite low levels of reported loyalty, firm might benefit from customer inertia → <i>Underline strengths of offering without bothering customers; low need for closeness-triggering RM activities.</i></p> <p style="text-align: right;">N = 346</p>	<p>4</p> <p>Customers whose preference for closeness has neither been recognized nor addressed by firm → <i>Underline strengths of offering and allocate closeness-triggering RM activities (i.e., consistent contacts via multiple touch points over time).</i></p> <p style="text-align: right;">N = 473</p>

Notes: Customer preference for closeness and loyalty to the firm are not always strongly linked with each other. To illustrate this, by demonstrating that the nondiagonal boxes in the matrix are nonzero, we calculated the number of customers in the cells on the basis of 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.

ences for closeness can lead to a more nuanced understanding of how resources should be allocated according to customer lifetime value.

Finally, understanding customer attachment styles and preferences for closeness can help with new customer acquisition. Many firms strive to attract new customers by promising to be close to them (e.g., Darden's Olive Garden restaurants advertise "When you're here, you're family"). Such indiscriminate acquisition approaches (falsely) presume that all customers desire closeness, but they might backfire for avoidant customers. We believe that firms that can tailor marketing efforts to match customer relational preferences attract a broader set of new clients.

Limitations and Further Research

This research is not without limitations. First, we collected data from customers from a single insurance firm. Further research should examine other insurance contexts (e.g., health insurance) and additional industries to assess the extent to which our results are generalizable and to identify relevant moderating variables. Second, our data, while extensive, were not without limitations. For example, the data did not allow us to account for situational triggers in customers' lives (e.g., purchasing a home, having children) (Gustafsson, Johnson, and Roos 2005). Accounting for such situational triggers is an important extension of our framework.⁴ In addition, we could not track 224 of the customers in our sample over time because of technical limitations in the firm's database. However, we accounted for a potential selection bias resulting from these missing clients by estimating a Heckman-type selection model (see Web Appendix B at www.marketingpower.com/jmr_webappendix). This selection model produced highly similar results to the ones discussed here. (The only hypothesized effect that was not replicated was the marginally significant attachment \times avoidance interaction in the behavioral loyalty model.) Despite this slight deviation, we believe that these additional analyses support the robustness of our framework and hypothesized effects. Third, we did not track how customer attachment styles vary over time and across attachment targets. Interpersonal attachment styles are relatively stable over months and years, but they can be influenced by a partner's actions (Mikulincer and Shaver 2007). Similarly, attachment styles can also vary across concrete and abstract attachment targets (e.g., firm vs. employee) (Aksoy et al. 2012; Mende and Bolton 2011). Thus, rather than viewing customer attachment styles as a given, marketers should examine attachment anxiety and avoidance over time to understand their interplay with firms' marketing activities and examine distinctive attachment styles related to specific attachment targets. Finally, we used formative measures to capture customer preference for closeness. Additional research might investigate the different dimensions of closeness by developing a scale that has multiple reflective measures of frequency, diversity, and influence. Such a scale would also lend researchers a deeper investigation into the antecedents of customers' preference for closeness beyond customer attachment styles.

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