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The effect of interpersonal attachment styles on customer loyalty in South African millennials

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The effect of interpersonal attachment styles on customer loyalty in South African millennials

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A research report submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in partial fulfilment of the requirements for the degree of Master of Business Administration

Johannesburg, 2017

Supervisor: Neale Penman

ABSTRACT

When a firm develops a customer relationship management strategy to foster greater customer loyalty, they will need to consider whether there are specific traits which will benefit them or be to their detriment. Interpersonal attachment style may be one of these traits, as it may determine how customers behave in their relationships with companies and brands. This study introduced a theoretical framework which looked at whether interpersonal attachment style played a mediating role between the antecedents of loyalty and customer loyalty (using recommend and repurchase intent). The author tested these predictions using survey data from 115 millennials and analysed it using structural equation modelling. While the results showed that interpersonal attachment style did not playing a mediating role in this relationship, it did have a direct impact on the antecedents of loyalty and customer loyalty. Securely attached millennials were shown to be more loyal than those whose attachment style was classified as insecure-avoidant. However, millennials with an insecure-ambivalent attachment style only experienced higher scores with regards to the antecedents of loyalty, but not customer loyalty itself. This research reaffirmed that interpersonal attachment style can be useful a customer segmentation criterion, which can be used to help firms divert resources to the customers who will reward them and their bottom line.

DECLARATION

I, _Elizabeth Grieve_, declare that this research report is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration in the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.

Elizabeth Manuela Grieve

Signed at …Parktown, Johannesburg……

On the ……19th …….. Day of ……..June…… 2017..

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CHAPTER 1. INTRODUCTION

1.1 Purpose of the study

The purpose of this study is to evaluate the mediating effect of interpersonal attachment styles on the drivers of customer loyalty.

1.2 Context of the study

The main objective for most firms is to create wealth and value for their different stakeholders. This can usually be achieved through two means, a reduction of costs or an increase in revenue (usually through sales) (Firer, Ross, Westerfield, & Jordan, 2012). From the perspective of increasing revenue, a company can achieve higher sales rates through namely two measures:

- Acquiring new customers;
- Retaining existing customers and increasing their spend.

When evaluating how to achieve their growth targets, firms are almost always tasked with divvying up limited resources to do so. This forces many companies to decide which strategy is more important to them in their quest to grow (Johnson, Whittington, Scholes, Angwin, & Regner, 2014). However, to identify which of the abovementioned strategies should receive a larger portion of funding, companies need to understand which of the two groups is more profitable (Mende, Bolton, & Bitner, 2013).

Studies, over the years, have linked loyal customers to having both a direct and indirect influence on the company's bottom line through higher retention rates, increased spend with the firm, mentorship of new customers and their intention to recommend the firm's products or services (Gremler & Brown, 1998; Keiningham, Aksoy, Cooil, & Andreassen, 2008; Reichheld & Earl Sasser, 1990). Furthermore, the cost of trying to acquire new customers far outweighs the costs of retaining one, considering all that a firm spends on the marketing and administration to do so (Reichheld & Earl Sasser, 1990). Thus, it would

make sense that a firm would want to focus on maintaining a relationship with those customers who will remain loyal to the firm as they are worth their weight in gold – literally.

However, this poses an interesting question for the firm– who are their loyal customers and how does the firm go about finding them?

As a result, relationship marketing and customer experience management have come to the foreground to help answer these questions (Paulssen, 2009). The basic goals behind these fields of study are to identify the profitable customer groups through a number of segmentation techniques. Furthermore, through the use of demographic and psychographic information (i.e. customer characteristics) a firm may employ these concepts to establish and maintain a positive relationship with these customers (McDonald & Dunbar, 2004).

However, it is a well-known fact that not all customers want a close relationship with the brands or firms that permeate their lives (Fournier, 2000; Mende, Bolton, & Bitner, 2013; Paulssen, 2009). Consequently, to maximise the use of their limited resources, the firm should identify these customers and terminate their investment in them; to rather direct those funds elsewhere (Mende et al., 2013; Reichheld & Earl Sasser, 1990; Reinartz & Kumar, 2000). Thus, the psychological construct of interpersonal attachment styles (which can reliably predict an individual's relationship to romantic partners) has begun to be incorporated into the literature on relationship marketing to help identify these customers (Bidmon, 2016; David, 2016; Mende & Bolton, 2011; Mende et al., 2013; Paulssen, 2009; Thomson, Whelan, & Johnson, 2012). Up until now, though, there has been little success in linking interpersonal attachment styles to customer loyalty as studies have either not accurately measured the construct of attachment correctly or have used unsatisfactory loyalty metrics.

This study wishes to address this gap by understanding the effect that interpersonal attachment styles may have on customer loyalty. If one can understand which customers shall be loyal at the beginning of the relationship (based on their interpersonal attachment style) then resources can be properly distributed across the business.

1.3 Problem statement

1.3.1 *Main problem*

To evaluate the mediating effect of interpersonal attachment styles on the drivers of customer loyalty in South African millennials.

1.4 Significance of the study

This study wishes to address the gap in the literature which has been unable to study the impact of interpersonal attachment styles on customer loyalty. This is largely due to the incorrect measurement of attachment styles in the marketing literature or the use of unsatisfactory loyalty metrics. Chapter 2 shall discuss this in more detail.

The objective of this study is to firmly understand whether there is a link between these two constructs to determine if further research should be explored in this area. If the study proves successful, this may potentially have an impact on the firm's use of resources in this arena (Mende & Bolton, 2011; Mende et al., 2013). If not, this means that the firm has a clearer understanding of where their resources would be wasted.

1.5 Delimitations of the study

- This study will focus mainly on 'Millennials', which includes individuals between the ages of 18 to 34 years old.
- Individuals who display a disorganised or fearful attachment style shall be excluded. Expected sample sizes would be small as theory indicates their home life is largely dysfunctional, which does not represent the majority of individuals (David & Lyons-Ruth, 2005).
- The study will focus on customer-related loyalty metrics, not product-related ones (Pan, Sheng, & Xie, 2012), for the succinctness of the study and survey.

1.6 Definition of terms

Term	Definition
Interpersonal Attachment Style	"the systematic pattern of relational expectations, needs, emotions and social behaviours that result from the internalisation of a particular history of attachment theories" (Mende et al., 2013, p. 126)
SERVQUAL	A multi-item scale which measures customers' perceptions of the firm's service quality (Parasuraman, Zeithaml, & Berry, 1988).
CSAT	Customer Satisfaction Score which measures how a satisfied a customer was with the product and/or service of a firm (Keiningham et al., 2008).
NPS	Net Promoter Score which measures recommend intent, i.e. how likely a customer is to recommend the brand or firm to others (Reichheld, 2003).
CES	Customer Effort Score which measures the amount of effort a customer must put into their interaction with the firm (Dixon, Freeman, & Toman, 2010).
CEM	Customer Experience Management is the "implementation and tactical management of customer interactions" (Frow & Payne, 2009, p. 10)
B2C	Business-to-Consumer

B2B	Business-to-Business

1.7 Assumptions

- The first assumption this study makes is that attachment styles exist and are a relatively stable characteristic of the individual. The majority of academics subscribe to the notion that one's attachment style, like personality traits, are relatively fixed and that one has a dominant attachment style (Bowlby, 1988; Hesse & Main, 1999; Main, 2000; Eunice Kennedy Shriver National Institute of Child Health & Human Development, 2006).
- The second assumption this study makes is that interpersonal attachment styles are translated from personal settings into other settings – as found by Paulssen (2009).
- The third assumption the study makes is that the population, and hence sample, is heterogeneous. The implication of this is that individuals with different attachment styles and personality traits will want different types of relationships with their brands. The entire piece of research is predicated on this assumption. If the population were homogeneous then a single relationship marketing approach would sufficiently capture all customers.
- The fourth assumption which this study makes is that respondents shall reflect normal opinions, perspectives and experiences for their generation.

CHAPTER 2. LITERATURE REVIEW

2.1 Introduction

The increase in the number of studies which link interpersonal attachment styles to relationship marketing has increased in the last six-to-seven years (Bidmon, 2016; David, 2016; Mende & Bolton, 2011; Mende et al., 2013; Paulssen, 2009; Pedeliento, Andreini, Bergamaschi, & Salo, 2016; Thomson et al., 2012). While still in its infancy, this field of study has attracted researchers to turn to attachment styles as a potential explanation of why customers prefer different relationships with the brands in their lives.

This review shall look at the origins of attachment theory and how it has developed over the years; customer loyalty and the debate around its measurement; and finally, review the current literature which has been published linking interpersonal attachment styles and relationship marketing.

2.2 Attachment Theory

Attachment is a concept that has gained much popularity since it was first brought to prominence by Bowlby, and then Ainsworth, in the 1950s and 1960s. It seeks to explain how human infants form bonds with their caregivers. These bonds are absolutely critical to the human infant's survival as humans are amongst the most vulnerable species in this world. The human infant needs constant care and attention from a caregiver to survive and mature (Bowlby, 1988).

Bowlby first defined attachment as the "propensity to make intimate emotional bonds to particular individuals as a basic component of human nature" (Bowlby, 1988, p. 120). His theory emphasised the need for a caregiver who could not only provide the basic requirements for survival (such as food, care, and shelter) but also had the ability to help an infant develop their own style of emotional and relational techniques, which would be lifelong and pervasive (Bowlby, 1988).

Following Bowlby's work in attachment, Ainsworth (who observed similar attachment techniques across different cultures throughout the world) developed the Strange Situation

Test to classify these different attachment styles. The Strange Situation Test is completed in two stages. The first part of the Test sees the child left alone by the parent in a strange environment. The parent will then return when the researcher indicates it is appropriate and placate the child (Main, 2000).

The second part of the Test will see the child left alone in the strange environment with a stranger. The parent will, once again, return when the researcher indicates it is appropriate to do so and placate the child. Based on the reaction of the child to the Strange Situation Test the mother-infant dyad is then classified as either securely attached, insecure-avoidant, insecure-ambivalent or disorganised.

2.2.1 *Organised Attachment*

There are three main attachment styles which were discovered by Ainsworth and her colleagues in the 1960s. They were labelled as secure, insecure-avoidant and insecure-resistant (sometimes referred to as insecure-ambivalent). The infant's attachment style is usually formed based on the parent's emotional and physical availability to the infant's needs when they cry or try to capture the caregiver's attention (Lyons-Ruth, Bronfman, & Parsons, 1999; Posada, et al., 1999). When a parent responds to a child's needs quickly and consistently the child will form a secure attachment. Depending on the different responses the mother displays towards the child's needs, the child will respond accordingly – both internalising this information as part of their internal working model of relationships, which will affect how the infant behaves towards the caregiver (Bowlby, 1988; Main, 2000). The behaviour of the child indicates which attachment style they would be classified under.

Below is a description of the behaviour that children display in The Strange Situation Test, which helps psychologists classify their attachment style.

Secure Attachment Behaviour – these children show signs of distress upon the caregiver leaving the room (e.g. crying, following the parent to the door when they exit). However, once the caregiver re-enters the room the child will seek proximity with them and be easily consoled and calmed. When the child has established that the caregiver will continue to stay in the room the child will settle down and begin to play in the strange environment again (Main, 2000).

Usually, caregivers of these infants will be emotionally and physically sensitive to their child's needs. Thus, when the child cries the mother will seek to meet the child's need and soothe the child. The child in this instance will understand that the mother is present and able to fulfil its needs (Lyons-Ruth et al., 1999).

An infant who is securely attached will also not be consoled by the stranger in the room – they will seek the caregiver's consolation only.

Insecure-Avoidant Behaviour – these infants will not cry or show signs of distress when the caregiver leaves the room. They will continue to engage with their environment as though no change has occurred and need little consolation upon the return of the caregiver. If anything the child will actively seek to avoid the caregiver (by moving away from the caregiver or twisting out their embrace) (Waters, 1978). Although these children do physically feel distressed upon separation from the parent but they will not show any outward signs of this (Main, 2000).

This indicates that the caregiver was not sensitive to the child's cues and thus, the child's needs were not attended to. The child had to learn to attend to its own needs as best it can (Posada, et al., 1999). Thus, when the stranger enters the room this appears to make little difference to the child's behaviour.

Insecure-Ambivalent Behaviour – these children are constantly preoccupied with their caregiver throughout the entire process. Unlike a securely attached child (outlined above), who will play and interact with the toys once it has established that the parent is close by, an ambivalent child will constantly seek the parent's attention and focus. When the parent leaves the room the child will show signs of distress, however, upon the return of the parent the child appears to be inconsolable (Eunice Kennedy Shriver National Institute of Child Health & Human Development, 2006). This child will not settle down and resume playing with the toys in their environment as a securely attached child would (Main, 2000).

These parents are usually so preoccupied with their own experiences and are, thus, unpredictable in how they may respond to the infant's needs. In some instances, these parents may come across as caring and sensitive to the child's need and in other cases may not be sensitive to the child at all. This is extremely confusing to the child and these

children tend to become fussy, difficult to placate, but also extremely preoccupied with the actions of the caregiver (Main, 2006).

Once again, the stranger will also not be able to console this child, however, neither will the parent (Main, 2000).

Studies have shown that the interpersonal attachment style which the child forms with their primary caregiver contribute to the internal working model of the individual's expectations about other relationships in their life (Drouin & Landgraff, 2012; Feeney & Noller, 1990; George & West, 2014; Hazan & Shaver, 1994). As a result, adults with any one of the organised attachment styles will hold certain perceptions about the expected outcome of their adult relationships. Furthermore, these perceptions will drive certain behaviours which these individuals will display in their relationships (Drouin & Landgraff, 2012; George & West, 2014).

While various authors may name the attachment styles differently, there are three distinct organised attachment styles which emerge from the literature. For the sake of congruency, this study shall use the names from the psychological literature, and not the marketing literature. These attachment styles are named below and each defined accordingly:

1. *Secure Attachment* – due to their early experiences with their caregiver (who actively responded and attended to their needs) these individuals feel comfortable in relationships and do not find it difficult to rely on their partners for support. They enjoy feeling close to their partners (Bowlby, 1988; George & West, 2014; Hesse & Main, 1999; Main, 2000; Mende et al., 2013;).
2. *Insecure-Avoidant Attachment* – these individuals are extremely self-reliant and will go out of their way to create a cognitive and emotional distance from their partners. Due to their experiences with their caregiver (who were too preoccupied to attend to them), they find it difficult to trust and depend on others for support as they have previously experienced being abandoned when they have done so (Bowlby, 1988; Hesse & Main, 1999; Main, 2000; Mende & Bolton, 2011).
3. *Insecure-Ambivalent Attachment, also known as Insecure-Anxious* – these individuals experience a strong pull from both the positive and negative feelings they have about their relationships (Joel, MacDonald, & Shimotomai, 2011; MacDonald, Locke, Spielmann, & Joel, 2012). They have a deep fear of being

abandoned or rejected by their partners in their time of need and thus, want to push them away. But at the same time, these individuals want to feel close to their partners so they often display an excessive need for affirmation and are frequently labelled as 'clingy' by others. This is based on their experience of the caregiver not consistently responding to their needs (Bowlby, 1988; David, 2016; George & West, 2014; Hesse & Main, 1999; Main, 2000; Mende et al., 2013).

2.2.2 *Disorganised Attachment*

Lastly, a new form of attachment was discovered by Main and Solomon (1986) called disorganised attachment style. These were usually children who displayed no apparent attachment style in The Strange Situation Test. Their studies discovered that while a parent may be physically caring for the child they may display behaviours which are not consistent enough for an attachment style to develop (Lyons-Ruth et al., 1999). While, neither the avoidant nor ambivalent strategies are ideal attachment styles the infant still feels as though they have a sense of control (and thus, predictability) over maternal care when they behave in a specific manner. The mother of a disorganised child fails to respond to the infant's most blatant cues, thus causing the child to feel helpless in the relationship (Lyons-Ruth et al., 1999).

Usually, these caregivers have suffered a traumatic event which they have not come to terms with and it preoccupies their mind. Because of this, their behaviour is often alarming and frightening to the child because they cannot understand where the source of the parent's behaviour is coming from (David & Lyons-Ruth, 2005; Hesse & Main, 1999). This then causes some confusion in the child who is then placed in an irresolvable situation of trying to seek proximity and comfort from the parent, yet at the same time wanting to flee from the parent because they believe they are the source of alarm to the caregiver (Hesse & Main, 1999). As a result, these children will display both a high measure of insecure-avoidant and insecure-ambivalent behaviour (Main & Solomon, 1986).

In the marketing literature, this type of attachment style has been referred to as "fearful". While the Thomson et al. (2012) study has shown that these individuals can be dangerous to the brand/firm when the relationship ends – as they invest a portion of their self-image

in the relationship – this study shall not be focusing on disorganised customers. Rather, this piece of research shall look exclusively at the organised attachment styles.

2.3 Customer Loyalty

Customer loyalty has become a significant predictor of revenue growth in most companies, as more and more industries move in the hyper-competitive space. Companies are looking to grow their customer base by capturing customers at the early stage of their customer journey and fostering loyalty through a number of factors such as loyalty programmes (Dorotic, Bijmolt, & Verhoef, 2012), product/service satisfaction (Gustafsson, Johnson, & Roos, 2005; Keiningham, Cooil, Aksoy, Andreassen, & Weiner, 2007; Pan et al., 2012; Schneider, Berent, Thomas, & Krosnick, 2008), commitment to the brand (Keiningham et al., 2007; Reichheld & Earl Sasser, 1990; Reichheld, 2003), and lower costs to benefits (Dixon et al., 2010). They then try and measure customer loyalty through a number of metrics and surveys as it is an established fact that retaining customers is less expensive than trying to acquire new ones (Keiningham et al., 2008; Reichheld, 2003). The difficulty, however, has not been in establishing the link between loyalty and company growth, but rather in how to measure customer loyalty properly.

Before delving further into the different measurements of loyalty, though, one must first understand what loyalty is. The most common definition of customer loyalty usually refers to a customer's willingness to repeatedly rebuy the product, service or brand in the future – otherwise known as repurchase intent (Kim, Vogt, & Knutson, 2013; Oliver, 1999; Pan et al., 2012).

However, Reichheld (2003) sees loyalty as something much deeper than a customer's inclination to purchase a product repeatedly and defines it as "the willingness of someone—a customer, an employee, a friend—to make an investment or personal sacrifice in order to strengthen a relationship." Furthermore, Keiningham et al. (2008) see loyalty as an increase in purchases from a specific firm (i.e. cross-selling); while Lazarevic (2012) has further defined it as having positive feelings towards and dedication to the brand. Thus, as one can see, the definition of loyalty, is about much more than repeat purchases, as a customer may be indifferent to the brand, stuck in inertia or trapped (i.e. simply have no other options to choose from) (Clark & Bryan, 2013; Reichheld, 2003).

As shall be discussed further in the loyalty metrics section, the construct is a complex notion and it is not simply represented by one distinct thing (Keiningham et al., 2008). For the purposes of this study, loyalty shall be defined as:

1. A customer's inclination to repurchase the product/service from a specific firm;
2. Showing a commitment towards a specific brand over others;
3. A willingness to strengthen their relationship by tethering a customer's personal brand to the firms'.

This definition accounts for some of the problems which were highlighted by Reichheld (2003) but also avoids some of the potential issues which may arise from measuring loyalty simply as repurchase or recommend intent.

Additionally, there are two types of loyalty which have been identified – attitudinal and behavioural loyalty. Behavioural loyalty refers to the behaviours that directly affect the sales and purchases of a product; while attitudinal loyalty refers to the psychological processes which create a predisposition towards a product, service or brand (Kim et al., 2013). There is literature which has found modest links between customer intention (attitudinal loyalty) and customer behavioural (behavioural loyalty) (Keiningham et al., 2007), however, a recent meta-analysis found that attitudinal measures could be substituted for behavioural ones (Pan et al., 2012).

2.3.1 *The Measurement Debate*

The debate over loyalty measures still rages today and often academic loyalty measurements and measurements in the business world have not always aligned. Academics predominantly use single-item measures such as repurchase intent (which has its own problems in and of itself) (Kim et al., 2013; Mende & Bolton, 2011; Mende et al., 2013; Paulssen, 2009) or other, more complex scales such as the sequential, and phased, cognitive-affect-conation loyalty model proposed by Oliver (1999) (see study by Kim et al. (2013)).

For the purposes of this study, this literature review shall look at the loyalty measurements which have been used by businesses, as they are the primary users of loyalty metrics outside of the academic space (Reichheld, 2003). It is important to note that the history of

loyalty metrics within this space may differ from the academic area and thus should be explored on its own.

The first loyalty metric which truly impacted the business sector was the SERVQUAL survey. Introduced by Parasuraman et al. (1988) it measured the quality of the service customer's received through five core components, namely:

- Tangibles
- Reliability
- Responsiveness
- Assurance
- Empathy

Although the instrument itself was sound, it was difficult for businesses to implement due to:

1. Its length, as customers did not want to complete a long survey (Keiningham et al., 2008);
2. The lack of direction and actionable insights it provided to management – i.e. it was difficult to pinpoint a direct contributor to those who are not empathetic enough (Keiningham et al., 2008).

Thus, when the customer satisfaction metric started to show some promising results as an indicator of loyalty, the customer experience industry moved on.

Research, over the years, has since established a sound link between customer satisfactions (CSAT), amongst others, to loyalty – showing that it is an important antecedent to loyalty (Gustafsson et al., 2005 Keiningham et al, 2008; Kim et al., 2013; Oliver, 1999; Pan et al., 2012). It asks customers how satisfied they were with the product or service, with a high score indicating that the customer was satisfied. This was a particularly popular measure because, unlike the SERVQUAL survey which contained nearly twenty-two items (Parasuraman et al., 1988), this metric only contained one item which was easy for customers to understand (Keiningham et al., 2008). Yet, some have argued, it has only been moderately successful when used as a predictive measure in relation to the firm's financial results (Dixon et al., 2010; Keiningham et al, 2007; Reichheld,

2003). This gap in predictive power was a hole which was soon filled by another, and arguably the more notorious, metric known as the Net Promoter Score.

The Net Promoter Score (or NPS) was first introduced by Reichheld (2003) in the article *The One Number You Need to Grow*. He proposed that a customer's willingness to stake their reputation on recommending a firm to friends, family or colleagues was closely linked to their ability to repeatedly purchase from the company. Similar to the CSAT score, the NPS is also a single metric measure which asks how likely a customer is to recommend the product, service or firm to others. The NPS, unlike other loyalty measures, is calculated not through the mean of the collective scores, but rather groups their customers (based on their ratings) into one of three clusters:

- Detractors (who rated between 0-6)
- Passives (who rated between 7-8)
- Promoters (who rated between 9-10)

From there the score is calculated based on the difference between the percentage of promoters and percentage of detractors. Figure 1 below provides a description of how to calculate the metric:

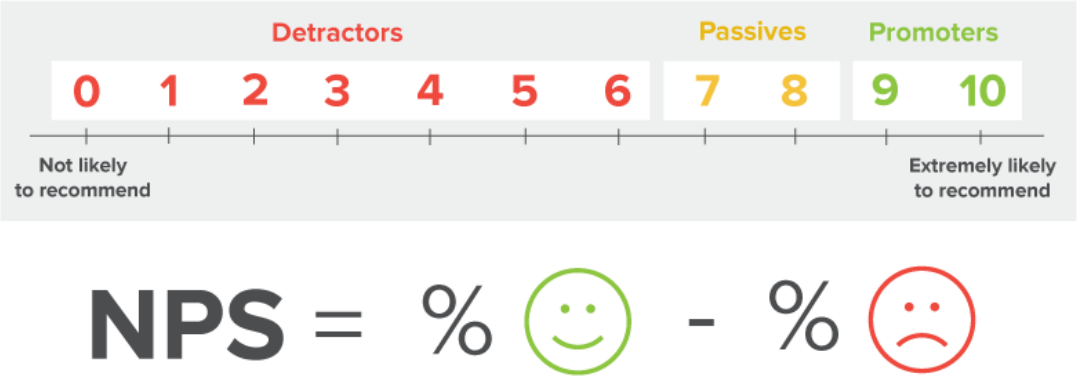


Figure 1: NPS Explained (GuestRevu, 2016)

The NPS has risen to meteoric success since is it was first introduced to the industry. The basic premise, that if a firm increases their percentage of "Promoters" and decrease their "Detractors" that the firm is more likely to grow, has been alluring for many company

executives for its ease of understanding and use (Keiningham et al., 2008; Reichheld, 2003).

However, the NPS has posed some serious problems within the customer experience and research industries. The most serious challenge which the NPS faces is that its test-retest reliability and validity has been called into question from studies which have tried to replicate its results – with little to no success. In both instances, other indicators such as customer satisfaction, repurchase intention and share of spending were better indicators of behavioural customer loyalty than the NPS was (Keiningham et al., 2008; Schneider et al., 2008).

Thus, this highlights the main problem with single-item scales – that they are not able to capture the full range of customer behaviours, emotions and cognitions and, as a result, are less reliable than multi-scale items (a critique which could be levelled against the CSAT measure as well) (Keiningham et al., 2007; 2008). A recent meta-analysis of loyalty literature also found that multi-item loyalty scales have stronger effect sizes than those studies which simply used a single-item scale (Pan et al., 2012).

Yet, how have the single-item scales remained so popular within a business setting? This author would argue, that there are three particular reasons this is so:

1. The question and subsequent results are easy enough for customers and business executives to understand;
2. Customers are more likely to complete shorter surveys, which has implications on sample sizes and reliability of the results;
3. Often, they are promoted by large organisations (like the NPS measure which is lobbied for by large firms such as Bain and Satmetrix (Reichheld, 2003)).

Lastly, a new metric has recently made its way onto the scene – the Customer Effort Score (or the CES) – which claims to outperform CSAT and NPS in predicting loyalty. Introduced by Dixon et al. (2010) in the article titled, *Stop Trying to Delight Your Customers*, the theory speaks to the fact that individuals do not want to be dazzled by a firm's over-the-top service, but would rather have the company reduce the amount of effort they must put into the interaction by removing obstacles for them. These obstacles are costs which the customers must trade for the product or service; i.e. the fewer costs associated with

purchasing a product or service the more value customer's see in purchasing the product (Clark & Bryan, 2013).

The metric asks the customer how much effort the customer had to put forth in their interaction with the company. Importantly, this metric is measured on a 1-to-5 scale which is reversed – i.e. a rating of 5 would mean that the customer had to put in a high amount effort into the interaction (Dixon et al., 2010). While the concept of effort is not difficult to grasp, the results from the early adopters' surveys were more accurate when they asked: "how easy" it was instead of "how much effort" was put in and when the scale was not reversed, thus the question has recently been re-worded and the scale corrected (Clark & Bryan, 2013).

A recent study completed with a number of firms in Europe suggests that the CES is a better predictor of customer loyalty than the NPS and CSAT (Clark & Bryan, 2013; Dixon et al., 2010). Once again, though, firms must be careful when using the CES as a single-item metric – the implications of which have been discussed above. In the same breath, however, the study showed that while firms are finding great value in the CES metric they have not stopped measuring metrics such as the NPS and CSAT (Clark & Bryan, 2013). Thus, it would appear as though the tendency towards using multiple metric scales is gaining more popularity than single-item scales.

2.3.2 *What Is Known?*

Technically the NPS and repurchase intent are measures of loyalty itself. While CSAT and CES are considered antecedents of loyalty (Pan et al., 2012). As evident from the literature, there is little consensus on the best way to measure loyalty. What is certain, though, is that there is no individual "magic" number.

The meta-analysis by Pan et al. (2012) combined and analysed the current literature recently published which measured loyalty and found that firms should probably be measuring both the antecedents of loyalty and loyalty (which Clark and Bryan (2013) had found is probably the case in a round-about way). It also showed that there were a number of antecedents to loyalty which could be split into two areas:

1. Customer-related antecedents to loyalty;

2. Product-related antecedents to loyalty.

Furthermore, the study established that there were also a number of moderating factors between the antecedents of loyalty and loyalty such as:

- Time;
- Business context (i.e. B2B and B2C);
- Purchasing cycles (i.e. regular or irregular purchases).

What is clear, though, is that loyalty is a complex concept which cannot be understood and measured through a single notion definition or measurement. Rather, to encompass the true meaning of loyalty, a firm must ensure all aspects of the construct, for example, repurchase intent, recommend intent, CSAT and others are included.

2.4 Linking Interpersonal Attachment Styles and Customer Loyalty

2.4.1 *Review of Current Literature*

The first study to use the concept of interpersonal attachment styles in relationship marketing and customer experience management (CEM), looked at how securely attached individuals responded to a firm's attempts to create a close relationship with them (Paulssen, 2009). The study found that interpersonal attachment styles were translated to and similar in a business setting as well as a personal setting. Those with a high secure attachment style predicted a better outcome from their business partner with regards to satisfaction, trust and repurchase intent (the measurement of loyalty in the study) (Paulssen, 2009).

Interestingly, the study discovered that trust and emotional closeness to business partners were two distinct constructs in a secure business relationship (which is not the case in a secure personal relationship). This means a securely attached individual does not need to feel emotionally close to the business in order to trust them (Paulssen, 2009).

However, the Paulssen (2009) study omitted measures for insecure-avoidant and insecure-ambivalent traits; used a single-item loyalty metric; and only studied those individuals in a B2B context (which skewed the sample). This creates some problems with

the generalisability of their results as there are a number of attachment styles which may not have been measured and properly categorised, which in turn may have contaminated the results. Secondly, the loyalty metric, as discussed, does not sufficiently encompass the construct of loyalty and lastly, the B2B context also affects the loyalty relationship in a different manner than in the B2C space (Pan et al., 2012).

In an effort to address some of the weaknesses which the original study encountered, the Mende et al. (2013) study successfully ascertained that psychological attachment styles could predict customers' preferred closeness to the firm in the B2C context; with insecure-ambivalent attached customers preferring to feel close to the firm, whereas insecure-avoidant attached customers preferred the opposite. Unfortunately, it was slightly less clear as to whether an insecure attachment style (both insecure-ambivalent and insecure-avoidant) predicted loyalty intention and behaviour. The study demonstrated that it was able to predict insecure-ambivalent attached customers' loyalty to the firm, but was not able to do so for the insecure-avoidant and disorganised styles.

Once again, the study used repurchase intent as the loyalty metric, but it also included behavioural metrics as well, which added some strength to the study.

Mende and Bolton (2011) followed their original study with another that tried to link firm-level and employee-level attachment to the antecedents of loyalty – satisfaction, trust and affective commitment. The study confirmed that attachment styles play a role in affecting each of these areas, showing that securely attached customer often experience higher levels of satisfaction, trust and affective commitment with a service firm and its employees. While the opposite was true for both the insecure-ambivalent and insecure-avoidant attached individuals.

It also established that insecure-avoidant attached individuals were more likely to bond with the firm rather than the employees, while anxiously attached individuals were more likely to bond with the firm's employees (Mende & Bolton, 2011). This has implications not only the type of relationship which the firm should establish with the customer but also how to allocate resources to each of the segments.

While both studies are sound pieces of research, the work completed by Mende in both his previous studies has looked mainly at financial service firms. To be sure, service firms

should spend a great deal of their time focusing on customer relationship and customer experience management (Bick, 2009), but this model should also be tested in the good's space (i.e. with a physical product), in order to establish its validity across a number of industries and brands. Lastly, due to this study's finding, that attachment styles affect the antecedents of loyalty this may indicate that attachment styles are a mediator in the antecedent-to-loyalty relationship.

Interestingly, there have been a few studies which have been published recently in this area, which may indicate the growing popularity of the idea. The Bidmon (2016) study looked at the relationship between interpersonal attachment style to brand attachment, brand trust and brand loyalty. This was the first study to establish a link between the two. The natural assumption in this paper is if individuals transfer their caregiver-child attachment style to their romantic partners, they should, by all accounts have a similar attachment style in other relationships in their life, such as with a brand.

The study established a link between the interpersonal attachment style and individual's brand attachment in the insecure-avoidant and insecure-ambivalent space, but not within the secure space. Although, secure attachment had a strong correlation to brand trust (Bidmon, 2016). Thus, it would appear that if a consumer has an insecure attachment style they are more likely to transfer this into other relationships within their life, while securely attached individuals simply do not feel the need to (Bidmon, 2016).

While this finding may seem strange at first glance (that securely attached individuals do not transfer their attachment style to brand relationships) when one looks at the scale which has been used, it would appear as though that may be where the issue lies. The scale only has five measurements regarding interpersonal attachment styles, with those scoring on the upper end of the spectrum classified as insecure-ambivalent, and those on the bottom half of the scale considered insecure-avoidant (Bidmon, 2016). There does not seem to be an independent and distinct measure for those who lie 'in between' (i.e. the securely attached individuals). As mentioned previously, if a scale does not accurately account for a number of variations in individual attachment style (and how to calculate the range a securely attached person would rate on the scale), the sample may have been contaminated. This particular flaw in the design of the research instrument calls into

questions the reliability and validity of the results of the study and consequently has been discarded.

The next study which was published approached the construct in a unique manner by looking at both brand and product attachment, which are considered two distinct constructs. The measurement of these two types of attachment was premised on the idea that customers have both preferred closeness to the brand and product. The study sought to identify if there was a positive relationship between brand and product attachment and brand loyalty (through the measure of repurchase intent) (Pedeliento et al., 2016).

The study found a direct positive relationship between brand attachment and brand loyalty. Furthermore, an indirect relationship was discovered between product attachment and brand loyalty, through brand attachment (Pedeliento et al., 2016). Furthermore, both brand and product attachment were directly impacted by the self-congruency and reliability of both the brand and product (Pedeliento et al., 2016).

While this study would appear to already answer the research question which this paper is trying evaluate there are a few problem areas which have been identified.

Firstly, the Pedeliento, et al. (2016) study does not adequately address the issue of loyalty. The study only uses one measure of customer loyalty – repurchase intent – the consequences of such having already been discussed (Keiningham et al., 2007; Pan et al., 2012).

Secondly, the measurement used is not in any way similar to the original attachment scale used and adapted by other studies (Mende & Bolton, 2011; Mende et al., 2013; Thomson et al., 2012). This may call into question the validity of the scale to truly measure the concept of attachment. The scale, also, only measures one aspect of attachment – the need to seek proximity to the attachment figure. As outlined above, attachment perceptions and behaviours are more complex than a need to feel ‘close’ to a figure. There may be aspects such as security or protection to consider, as well as fears about the reliability of the attachment figure (Bowlby, 1988; Main, 2000; Eunice Kennedy Shriver National Institute of Child Health & Human Development, 2006).

The study also does not consider how the different types of attachment styles which individuals possess will influence their desire to feel attached, and hence, loyal to a company. For example, a customer with an insecure-avoidant or disorganised attachment style may not want to rely on a brand for security or personality identification, as their previous experiences with other relationships have led them to feel abandoned (Hesse & Main, 1999; Lyons-Ruth et al., 1999; Main, 2000). Thus, this study has also been discarded.

Lastly, the David (2016) study sought to establish whether securely attached individuals were more likely than insecure-ambivalent attached individuals, to purchase a product from an advertisement that uses a consensus claim, as the product may be seen as more congruent with their self-image (David, 2016). The study also wanted to determine whether this was apparent in both trait-based and situational-based (i.e. where the attachment style was manipulated) settings – which is claimed to be the case.

This could be a potentially important finding as marketers and advertisers could manipulate consumers attachment styles in certain settings to purchase their product (David, 2016). While the study claims to have demonstrated this, this paper would argue that it is far from certain. In this author's opinion, the experiment was not set up such a way that the baseline attachment style of the individual was measured before the manipulation. This means that participants may have been reporting inaccurate trait-based attachment styles. It would then call into question the study's ability to demonstrate that attachment styles can be manipulated on a situational basis.

Another matter under contestation in this study is the conclusion that insecure-ambivalent attached individuals do not see consensus claims as a good fit to their self-image. Those who are insecure-ambivalent attached constantly fear abandonment and rejection from a product or brand, these feelings usually drive them to overcompensate for this through a constant need for approval (Mende et al., 2013). In some instances these individuals are labelled 'clingy', thus a consensus claim might actually spark an intense, but similar, reaction to the securely attached individuals when purchasing a product as this would then feed into their need for approval and acceptance.

As a result of the poor theoretical understanding of the insecure-ambivalent attachment theory and the suspect reliability of the manipulation check, this article's findings have also

been excluded from what this review considers as part of the current body of knowledge in this field.

2.5 Hypotheses

As demonstrated above, there is still much work to be done in the field of study which links interpersonal attachment styles to customer relationship management.

As a starting point, this study seeks to establish whether a relationship exists between loyalty and attachment styles in a B2C space.

Based on some indications from previous studies of attachment style, this piece of research hypothesises that interpersonal attachment style behaves as a mediator between the antecedents of loyalty and the construct of loyalty itself (Mende & Bolton, 2011; Mende et al., 2013). The reason being that mediators are the internal psychological influences which intervene and affect how the individual interprets external stimuli (Baron & Kenny, 1986; Hayes, 2009). Subsequently, the customer-related antecedents of loyalty (i.e. the external stimuli) shall be made sense of through the lens of the individual's interpersonal attachment style and shall ultimately impact their loyalty to the firm. Figure 2 graphically represents the hypothesis of the study:

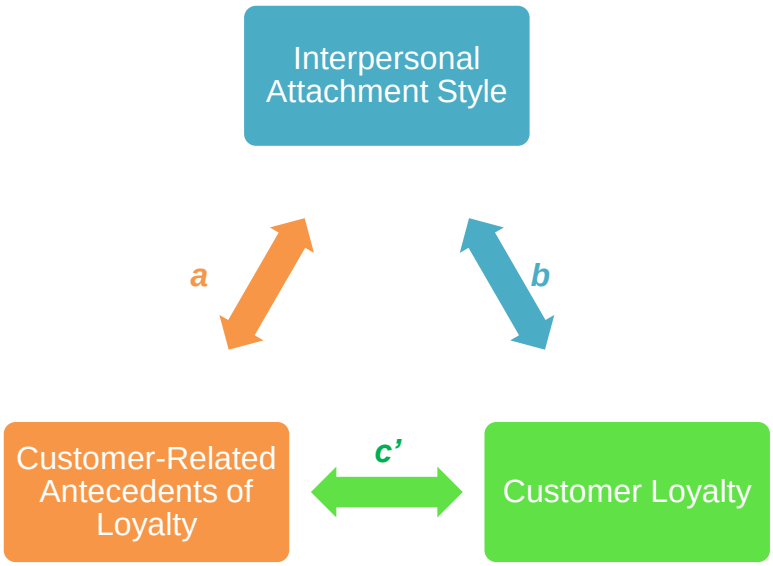


Figure 2: Proposed Model

2.5.1 *Hypothesis 1: Interpersonal attachment style mediates the relationship between customer-related antecedents of loyalty and customer loyalty*

Furthermore, the different attachment styles shall mediate the relationship between the antecedents and loyalty differently.

Due to the fact that securely attached individuals are comfortable being in relationships and are happy to rely on their partners (Bowlby, 1988; Main, 2000; Mende et al., 2013), the expectation is that loyalty should be high when satisfaction and commitment are high, and effort is low. As a result, the following hypothesis is proposed:

2.5.2 *Hypothesis 1A: The impact of the antecedents of loyalty on customer loyalty is positively mediated through the secure attachment style*

Insecure-ambivalent attached individuals are overly anxious about their relationships and require constant affirmation. They tend to invest a fair portion of themselves in their relationships due to their worries about their partners leaving them (Bowlby, 1988; David, 2016; Main, 2000; Mende & Bolton, 2011; Mende et al., 2013). Thus, the expected result is that loyalty shall be high when satisfaction and commitment are high and effort is low. The following hypothesis has been proposed:

2.5.3 *Hypothesis 1B: The impact of the antecedents of loyalty on customer loyalty is positively mediated through the insecure-ambivalent attachment style*

Lastly, the insecure-avoidant attached individuals are extremely independent and fear relying on their partners. Due to this fear of dependency, they are less likely to invest in the relationship and as such, one would expect loyalty to be low even if satisfaction and commitment are high and effort is low. The following hypothesis has been proposed:

2.5.4 *Hypothesis 1C: The impact of the antecedents of loyalty on customer loyalty is negatively mediated through the insecure-avoidant attachment style*

CHAPTER 3. RESEARCH METHODOLOGY

This chapter will describe the methodology that was used to collect and analyse the data to answer the hypotheses which have been outlined in Chapter 2.

3.1 Research methodology / paradigm

This piece of research was a quantitative study which sought to evaluate the mediating effect of interpersonal attachment styles on the drivers of customer loyalty. A quantitative technique was appropriate for this study as it helped to determine whether a link existed between interpersonal attachment style, the antecedents of loyalty and the construct of loyalty itself. Before further research can investigate how these possible effects may impact a customer's relationship with brands and firms, it must first be established whether there is an effect to be measured. Therefore, this study sought to gather sufficient evidence to do so.

3.2 Research Design

This study took the format of an exploratory single group design, which is predominantly used when there is little, or no, research on the topic at hand. These types of designs are usually undertaken with the view of formally reviewing and establishing a trend which may not have previously been explored (Huck, 2012). As mentioned, this study sought to show if there was a relationship between interpersonal attachment styles, the antecedents of loyalty and customer loyalty itself. This could then, hopefully, be further validated through experimental designs and research in the future (Huck, 2012).

3.3 Population and sample

3.3.1 *Population*

The population which was used for this piece of research are colloquially known as "Millennials" or "Gen Y". These are individuals who are between the ages of 18 to 34 years old (Fry, 2016). What is interesting about these customers is that they are at the beginning

of their customer journey. Thus, firms who are interested in creating larger value for each of their stakeholders should consider targeting the younger generation so that they may capture the full value of this group over their lifetime (Spero & Stone, 2004; Lazarevic, 2012).

3.3.2 *Sample and sampling method*

The sample consisted of a number of individuals from the Commerce, Law and Management Faculty at the University of the Witwatersrand, as well as current Candidate Attorneys from an international law firm. The sampling methodology used was through convenience sampling but considered to be appropriate given the age group which the study wished to look at – i.e. “Millennials”. Some of the advantages and disadvantages of convenience sampling are listed below:

Advantages	Disadvantages
Faster and easier to collect the sample (Huck, 2012)	Data could potentially be skewed due to the fact that the sampling technique is not purely random (Huck, 2012)
Lower costs (i.e. time and money) (Huck, 2012)	
Due to shorter data collection time, the analysis shall be quicker (Huck, 2012)	

A sample which was statistically sound for a quantitative analysis needs to have at 30 respondents or more (Huck, 2012), 117 surveys were collected in total.

3.4 The research instrument

A physical copy of the consent form and questionnaire (see Appendix A and B respectively) was handed out to the participants. The questionnaire consisted of the following scales:

- Loyalty Scale – While Keiningham et al. (2007) found only a moderate relationship between attitudinal and behavioural loyalty measures, a more recent synthesis of loyalty literature found that attitudinal measures of loyalty could be used as a suitable substitute for behavioural measures of loyalty (Pan et al., 2012). As a result of these findings, and due to limited access to behavioural measures, this study used stated attitudinal loyalty measures to measure the construct. The items included in this scale were Repurchase Intent, Recommend Intent and Brand Preference. These measures were in line with the definition of loyalty which was presented earlier.
- Loyalty Antecedents Scale – In addition to this, there are a number of antecedents which affect a customer's loyalty to the product and firm, namely customer-related factors and product-related factors (Pan et al., 2012). This study wanted to determine the relationship between customer-related antecedents to loyalty only. As a result, the items included in this scale were CSAT, CES and Psychological Commitment. Loyalty programmes and trust, other antecedents which were also identified by Pan et al. (2012), were excluded from the study due a lack of cohesive evidence regarding their predictive power on loyalty (Dorotic et al., 2012), or were used in another scale as an aspect of a broader construct, namely psychological commitment (Evanschitzky, Iyer, Plassmann, Niessing, & Meffert, 2006).
- Attachment Scale – The measure of interpersonal attachment was adapted from the Mende and Bolton (2011) and Mende et al. (2013) study. It should be noted that the *Experiences in Close Relationships* questionnaire asks specifically about an individual's attachment to the firm, not their caregiver or romantic partners as it would in normal psychological research. The reason for this was due to a respect for the respondents' privacy, as the Paulssen (2009) study indicated that some individuals found the interpersonal attachment questions, which related to their personal relationships, too intrusive. The scale measured the secure, insecure-

ambivalent and insecure-avoidant attachment styles based on whether the respondents report high/low anxiety and high/low avoidance. The below table outlines how the respondents shall be classified based on their self-reported levels of anxious and avoidant behaviour.

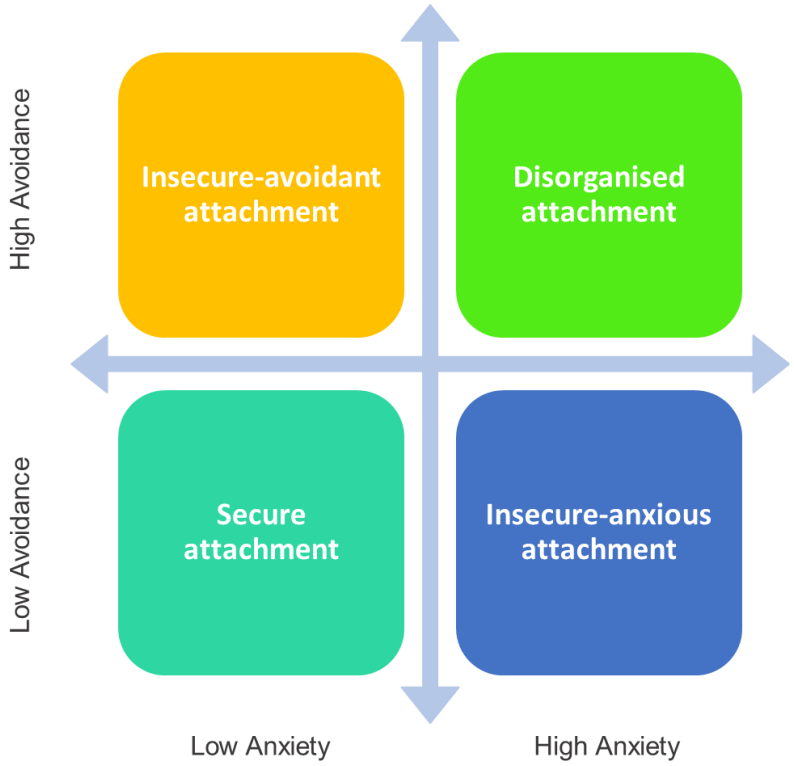


Table 1: Classification of attachment styles based on measurement scale

For further information regarding the appropriateness of the scales, please see the sub-section labelled “Reliability”.

3.5 Procedure for data collection

Once ethical clearance had been granted, the author of this study began data collection. Paper surveys were handed out to students in the Commerce, Law, and Management Faculty at the University of the Witwatersrand, as well as to Candidate Attorneys at an international law firm. To increase response rates participation in the survey was incentivised by entering participants into a randomly selected draw to win one of two cash prizes to the value of R300.

3.6 Data analysis and interpretation

Before data analysis could begin the sample was checked for outliers using the Mahalanobis distance. One outlier was discovered and thus removed from the sample. Furthermore, there was one incomplete survey which was also removed from the sample, thus leaving the final sample size at 115.

The author then tested the sample for:

- Collinearity,
- Homogeneity of variances.

Neither of these assumptions were violated.

Following on from the above, the Cronbach Alpha's were tested for each of the scales. For the most part, the Cronbach Alpha's for each scale satisfied the 0.7 threshold (Huck, 2012). Only one item, Brand Preference, was removed from the Loyalty metric in order to ensure the scale's reliability was satisfactory. For further detail, please refer to the "Reliability" section of this paper.

An exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) were both conducted to ensure the scales used were appropriate for the research. In the EFA, all four scales loaded on separate factors/components in the rotated component matrix. While the CFA determined that construct validity was established. For further details on the factor analyses please refer to the "Validity" sections of this paper.

Once the above due diligence had been completed, to ensure the scales were as accurate as possible, the analysis could begin. Initially, a cluster analysis was used to determine the three attachment styles and which respondents belonged to each group. The cluster analysis showed three distinct groups with the following characteristics:

- High ambivalence and low avoidant strategies (*Insecure-Ambivalent Attachment*)
- Low ambivalence and high avoidant strategies (*Insecure-Avoidant Attachment*)
- Low ambivalence and low avoidant strategies (*Secure Attachment*)

Each cluster's characteristics aligned with the theoretical outline as described in the "Literature Review" on Attachment Theory. As expected, there were no individuals who displayed a disorganised attachment style.

The study used both Structural Equation Modelling (SEM) and the Casual Steps Approach (CSA) to determine whether attachment played a mediating role between Loyalty Antecedents and Loyalty.

Structural Equation Modelling (or SEM) is a multivariate statistical technique which uses factor and multiple regression analyses, among others, to analyse structural relationships between latent and measured/observed variables (Bowen & Guo, 2012). It is often used to confirm research hypotheses by overlaying empirical data over a theoretical model (usually displayed as a path diagram) (Bowen & Guo, 2012). This was the test which was used to determine Figure 2's model fit. Unfortunately, the SEM technique indicated that the model was not a good fit, nor were any mediation effects found. However further discussion on this can be found in "Results" section of this paper.

Additionally, the Causal Steps Approach, first introduced by Baron and Kenny (1986), was also used to test the mediating relationship. The CSA is one of the most widely use mediation tests. Although it is quite simple to comprehend and prolific, it is considered one of the weakest mediation tests available as it is the lowest in power and the existence of the mediating effect is inferred logically – not measured quantitatively (Hayes, 2009). The following regressions were estimated:

- Regressing Attachment Style (i.e. the mediator) on Loyalty (i.e. the independent variable) (Baron & Kenny, 1986).
- Regressing Loyalty Antecedents (i.e. the dependent variable) on Loyalty (i.e. the independent variable) (Baron & Kenny, 1986).
- Regressing Loyalty Antecedents on both Attachment Style and Loyalty (Baron & Kenny, 1986).

The basic assumptions of the test suggest that should any of the regressions mentioned above not be significant then mediation cannot be assumed. Although this approach did show some promising effects, the analysis was abandoned due to the outcome of the SEM, which is generally regarded as a more powerful test (Hayes, 2009).

Lastly, due to the outcome of the aforementioned tests, the author decided to test whether interpersonal attachment styles had a direct relationship with loyalty antecedents and loyalty using an ANOVA. Both a MANOVA and ANOVA were used to test the between-group differences. The results of both were quite similar and, therefore, this author deemed the ANOVA a satisfactory measure for the study.

3.7 Limitations of the study

- Due to a relatively small sample size, the power of the SEM and Causal Steps Approach was lowered. Thus, a larger sample may have affected the statistical significance of the results.
- A larger and more diverse sample for generalizability to the broader population.
- Using a probability sampling technique would increase the power and reliability of the results.
- There may be the possibility of data capturing errors when the responses of the hand-out surveys were recorded. In order to verify the accuracy of the captured data, ten surveys were randomly selected for verification by an independent party.

3.8 Validity and reliability

3.8.1 *External validity*

External validity is the extent to which a study's results can be generalised from the sample to the population (Huck, 2012). The biggest concern surrounding external validity is the fact that the study uses a convenience sample. Although the data could have potentially been skewed (Huck, 2012), Levene's Test of Normality was not significant which showed that the data was distributed normally.

However, the fact the sample is also made up of millennials means that the results may not be valid within other age groups (Huck, 2012).

To ensure that the external surroundings did not contribute to the answers which the students gave, the questionnaire were distributed before or after their classes (Huck,

2012). This lack of direct exposure to any brands or firms at that time ensured that none of the answers were particularly biased towards one particular firm or interaction.

3.8.2 *Internal validity*

Internal validity refers to how well a study was conducted and whether one can conclude that the change in the dependent variable was caused by the independent variable, not extraneous variables (Huck, 2012).

In order to ensure that internal validity was catered for in the study, the author used a consistent data collection technique (i.e. only hand out surveys) to safeguard against biases that may come from collecting data through different channels. Secondly, to account for any historical tendencies the study was a cross-sectional design and not longitudinal (Huck, 2012), although research suggests that attachment styles are enduring and are not easily altered (Bowlby, 1988; George & West, 2014; Hesse & Main, 1999; Waters, 1978).

In addition to the above, the study also looked at the construct validity of the scales by trying to determine both the discriminant and convergent validity for each. Results can be found in the tables below:

Scale 1		*Scale 2*	*Estimate*	*Correlation Squared*	*AVE1* *(Both scores must be higher than Correlation Squared)*	*AVE2*	*Discriminant Validity Established?*
Ambivalence Attachment	<-->	Loyalty Antecedents	-0,081	0,006561	0.5	0.4	Established
Loyalty	<-->	Avoidant Attachment	-0,577	0,332929	0.6	0.5	Established
Loyalty Antecedents	<-->	Loyalty	0,727	0,528529	0.4	0.6	-
Ambivalence Attachment	<-->	Avoidant Attachment	-0,048	0,002304	0.5	0.5	Established
Loyalty Antecedents	<-->	Avoidant Attachment	-0,699	0,488601	0.4	0.5	Partly Established
Ambivalence Attachment	<-->	Loyalty	-0,168	0,028224	0.5	0.6	Established

Table 2: Discriminant Validity

Scale	*AVE (Greater than 0.5?)*	*CR (Greater than 0.7?)*	*Convergent Validity Established?*
Ambivalence Attachment	0.5	0.8	Established
Avoidant Attachment	0.6	0.8	Established
Loyalty Antecedents	0.45	0.8	Partly Established
Loyalty	0.6	0.7	Established

Table 3: Convergent Validity

Lastly, although the sampling technique was one of convenience the type and number of respondents who choose to participate in the research were completely random, which should have helped to temper some of the normality concerns which were raised earlier (Huck, 2012). Furthermore, the data was normally distributed according to Levene's test with a value of 0.461.

3.8.3 *Reliability*

Reliability, typically, refers to the ability of the assessment tool to produce consistently accurate results (Huck, 2012). The most common measure of reliability is Cronbach's Alpha. In order for a scale to be considered reliable, its Alpha score needs to be higher than 0.7 (Huck, 2012). The Alpha scores for each scale can be found below:

Scale	Cronbach's Alpha
Loyalty Scale	0.72
Loyalty Antecedents Scale	0.77
Ambivalent Attachment Scale	0.77
Avoidant Attachment Scale	0.83

Table 4: Cronbach Alpha's

- Loyalty Scale – to avoid the potential problems which accompany single item scales, this study used a multi-item scale to measure loyalty consisting of Repurchase Intent, Recommend Intent and Brand Preference. Unfortunately, though, when all three items were included in the scale the Cronbach's Alpha score fell below the threshold of acceptable reliability at 0.66. Upon further investigation, it appeared as though the item measuring Brand Preference was negatively contributing to the to the reliability score and thus was removed from the scale. Once this item had been removed from the scale the Cronbach Alpha score increased to 0.72, which is within the acceptable range.
- Loyalty Antecedents Scale – the items used in this scale were identified from the meta-analysis conducted by Pan et al. (2012). The article outlined four important antecedents of customer-related loyalty, namely CSAT, trust, psychological commitment, and loyalty programme membership. Due to the inconclusive information on the effectiveness of loyalty programmes in inducing loyalty, "loyalty programme membership" was removed from the scale (Dorotic et al., 2012). In addition to this, the metric of trust was used in the psychological commitment scale as an aspect of that construct (Evanschitzky et al., 2006) instead of being a construct on its own. This was due to its poor reliability as a predictor of trusting behaviour (Glaeser et al, 2000; Holm & Nystedt, 2008). Lastly, the CES was added to the scale as it has been linked to loyalty in more recent articles (Clark & Bryan, 2013).

- Attachment Scale – Lastly, the adapted *Experiences in Close Relationships* questionnaire was used to measure the customer's attachment style. The scale is subdivided into two subscales which measure ambivalent (or anxious) and avoidant attachment behaviour (Mende & Bolton, 2011; Mende et al., 2013). Interestingly, this study had the same Cronbach's Alpha scores as the original study.

As mentioned above an EFA and CFA were conducted to ensure construct validity, which was established in all cases.

3.9 Demographic profile of respondents

Due to the fact that this piece of research focused on only one age group – millennials – every respondent falls within the specified age range of 18 to 34 years old (Fry, 2016). Due to the sampling technique, the 30-34 age group may be slightly underrepresented in the sample, but it did not affect the normality of the data.

The specific breakdown of each age group can be found below, as well as the split between the genders:

Gender	Percentage
Male	50.9%
Female	49.1%

Table 5: Composition of the Sample – Gender

Age Group	Percentage
18-24 Years Old	53.4%
25-29 Years Old	41.4%
30-34 Years Old	5.2%

Table 6: Composition of the Sample – Age Group

CHAPTER 4. PRESENTATION OF RESULTS

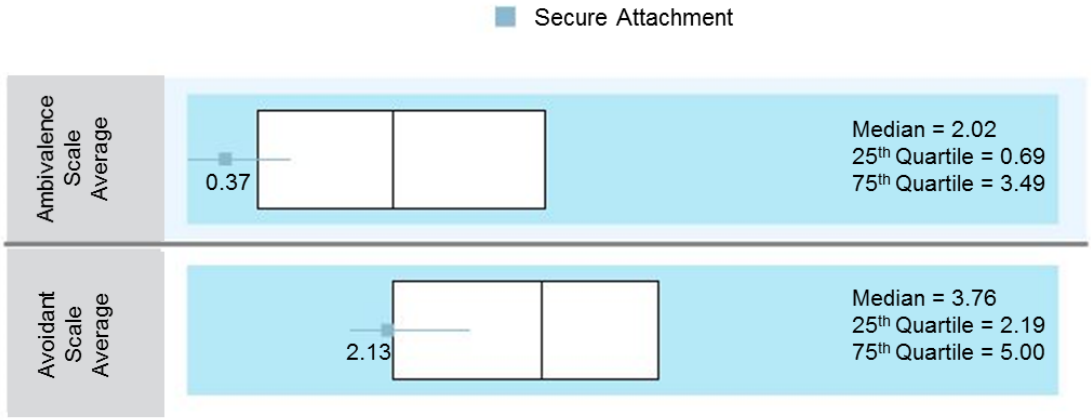
4.1 Introduction

The results shall be presented in three parts. Firstly, the paper shall describe the results of the cluster analysis – which separated the sample into the three distinct attachment styles. Secondly, the results of the SEM, testing for the mediating relationship, shall be presented and described. Lastly, due to the outcome of the SEM results, the author decided that it was necessary to test for a direct relationship, with the results of the ANOVA outlined herein.

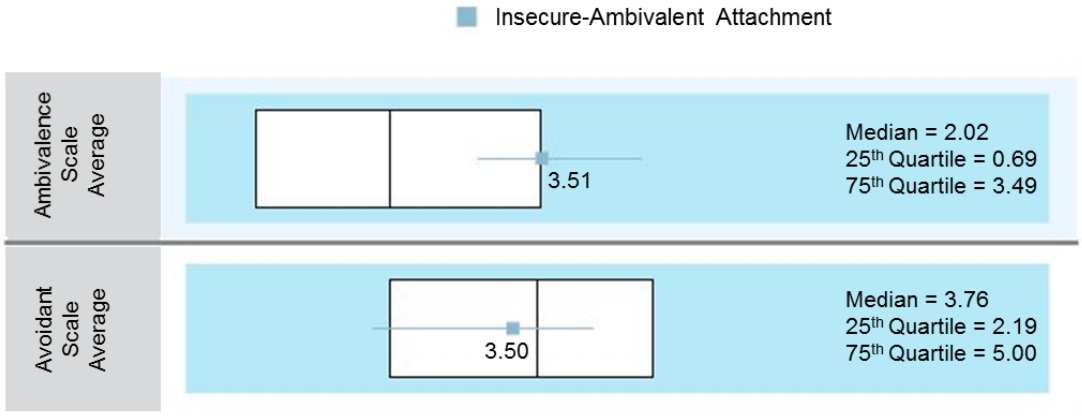
4.2 Results pertaining to Cluster Analysis

Before the analysis could begin, the sample needed to be split into the attachment styles mentioned previously – secure attachment, insecure-ambivalent attachment and insecure-avoidant attachment. To reduce human error, the author used a cluster analysis tool on SPSS to group the sample accordingly and objectively through the self-reported scores. The cluster analysis found three distinct groups as shown below:

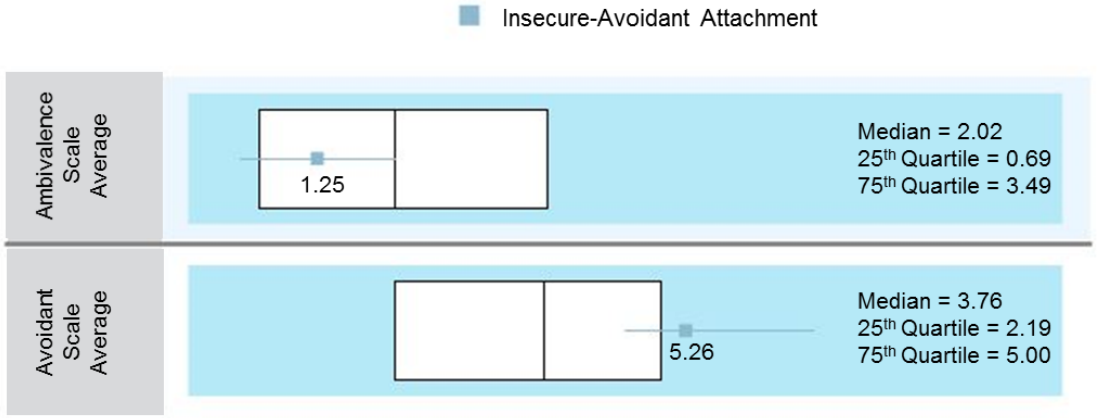
- Individuals who scored well below the median on both the ambivalence and avoidant scales – otherwise known as the secure attachment style:



- Individuals who scored well above the median on the ambivalence scale, yet low on the avoidant scale – otherwise known as the insecure-ambivalent attachment style:



- Individuals who scored well above the median on the avoidant scale, yet low on the ambivalence scale – otherwise known as the insecure-avoidant attachment style:



Thus, based on the previous theoretical outline and results from the cluster analysis, this indicates that the construct pertaining to attachment, and that there are different styles, may be a reliable and valid notion within the South African millennial population.

4.3 Results pertaining to Hypothesis 1

Figure 3, below, represents the mediation model which was tested in AMOS.

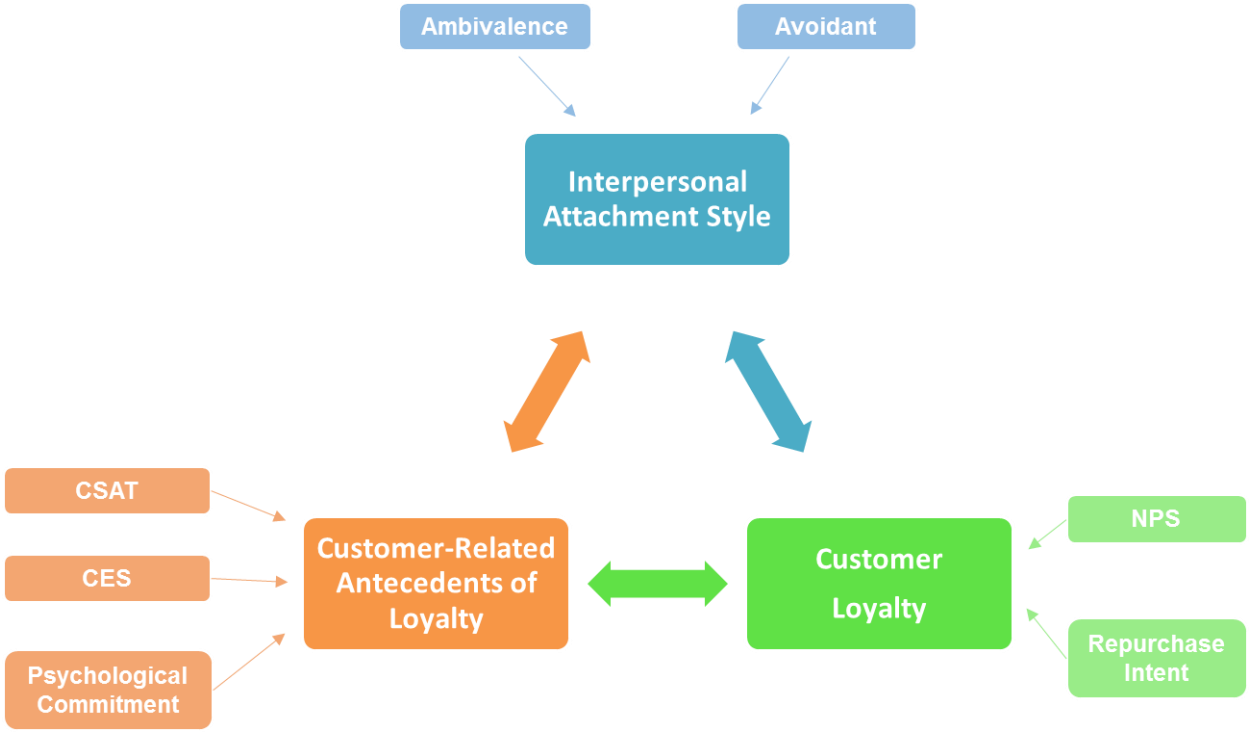


Figure 3: Mediation Model Tested

The following results were obtained from the SEM analysis regarding the model:

Model Fit Measure	Model Fit Thresholds	Results From SEM
Model Chi-Square (CMIN)	Good overall model fit would provide a non-significant result at the 0.05 threshold (Hooper, Coughlan, & Mullen, 2008)	Results were significant at the 0.05 threshold
Goodness-of-Fit (GFI)	0.9 or higher (Hooper, et al., 2008)	0.84
Normed-fit Index (NFI)	0.95 or higher (Hooper, et al., 2008)	0.78

Comparative Fit Index (CFI)	0.95 or higher (Hooper, et al., 2008)	0.87
Root Mean Square Error of Approximation (RMSEA)	Stringent upper limit of between 0.06 to 0.07 (Hooper, et al., 2008)	0.1

Table 7: Results of the SEM

Due to the above results, it can be concluded that the aforementioned model is not a good fit. Additionally, z-scores were calculated to test for mediation. As z-scores show how many standard deviations above the group mean the cluster is, usually a higher z-score will indicate whether the results are significant or not - with more than 2 standard deviations above the mean being considered significant (Huck, 2012). Unfortunately, the z-scores for interpersonal attachment were relatively low:

- "Loyalty Antecedents → Ambivalence → Loyalty" z score = 0.034
- "Loyalty Antecedents → Ambivalence → Loyalty" z score = 0.383

Thus, one must fail to reject H1 and conclude that attachment styles probably do not play a mediating role between Loyalty Antecedents and Loyalty.

4.4 Results pertaining to the ANOVA

Since the results of the SEM analysis proved to be non-significant, the study then conducted an ANOVA analysis to test for a direct effect on customer-related antecedents of loyalty and customer loyalty. A one-way ANOVA can used when there is a single independent variable (the attachment style) and multiple dependent variables provided they are the same and measured as such (the antecedents of loyalty and customer loyalty). It is used to test whether the means of the groups are statistically significantly different to one another. The test can only be used when there are two or more groups – in this case there are three (Huck, 2012). Further post-hoc tests will identify where precisely the different groups' means differ. Given the information above, this test was deemed the most suitable analysis to test for a direct relationship.

There was a statistically significant difference between groups as determined by a one-way ANOVA for every variable except the Customer Effort Score:

Measure	Results of ANOVA
Repurchase Intent	(F(2,113) = 4.880, p = 0.009*)
NPS	(F(2,113) = 5.563, p = 0.005*)
CSAT	(F(2,113) = 7.663, p = 0.001*)
CES	(F(2,113) = 0.672, p = 0.513)
Psychological Commitment – Trust	(F(2,113) = 4.225, p = 0.017*)
Psychological Commitment – Identity	(F(2,113) = 5.485, p = 0.005*)
Psychological Commitment – Emotional Attachment	(F(2,113) = 13.143, p = 0.000*)

Table 8: F-Scores for the ANOVA

(* Mean difference and p-value are significant at the 0.05 level)

A LSD post hoc test revealed that the majority of the difference lies between the securely attached and insecure-avoidant attached groups. With the post-hoc results summarised as follows:

Measure	Secure Attachment (n = 30)	Insecure-Avoidant Attachment (n = 35)	Insecure-Ambivalent Attachment (n = 50)
Repurchase Intent	M = 9.17 SD = 1.09	M = 8.03 SD = 1.72	M = 8.45 SD = 1.49
NPS	M = 8.73 SD = 1.78	M = 7.29 SD = 2.04	M = 7.94 SD = 1.49
CSAT	M = 8.70 SD = 1.29	M = 7.34 SD = 1.55	M = 8.08 SD = 1.35
CES	M = 6.83 SD = 2.07	M = 6.21 SD = 2.22	M = 6.67 SD = 2.43
Psychological Commitment – Trust	M = 8.17 SD = 1.60	M = 6.86 SD = 1.85	M = 7.65 SD = 1.96
Psychological Commitment – Identity	M = 7.75 SD = 2.01	M = 5.93 SD = 2.51	M = 7.06 SD = 2.22
Psychological Commitment – Emotional Attachment	M = 5.17 SD = 3.41	M = 2.79 SD = 2.41	M = 5.93 SD = 2.74

Table 9: Means and Standard Deviations of Variables

Measure	Secure v. Insecure-Avoidant	Secure v. Insecure-Ambivalent	Insecure-Avoidant v. Insecure-Ambivalent
Repurchase Intent	Mean Diff = 1.14* **Sig**	Mean Diff = 0.72* **Sig**	Mean Diff = 0.42 **Non-Sig**
NPS	Mean Diff = 1.45* **Sig**	Mean Diff = 0.79 **Non-Sig**	Mean Diff = 0.66 **Non-Sig**
CSAT	Mean Diff = 1.36* **Sig**	Mean Diff = 0.62 **Non-Sig**	Mean Diff = 0.74* **Sig**
CES	Mean Diff = 0.62 **Non-Sig**	Mean Diff = 0.17 **Non-Sig**	Mean Diff = 0.45 **Non-Sig**
Psychological Commitment – Trust	Mean Diff = 1.31* **Sig**	Mean Diff = 0.52 **Non-Sig**	Mean Diff = 0.79 **Non-Sig**
Psychological Commitment – Identity	Mean Diff = 1.82* **Sig**	Mean Diff = 0.69 **Non-Sig**	Mean Diff = -1.13* **Sig**
Psychological Commitment – Emotional Attachment	Mean Diff = 2.38* **Sig**	Mean Diff = -0.76 **Non-Sig**	Mean Diff = 3.15* **Sig**

Table 10: Result of the Post-Hoc Tests

(* Mean difference and p-value are significant at the 0.05 level)

As an interesting side note, the measure with the largest variance between the three attachment groups was “emotional attachment “(with an almost 71% variance between the groups). While this may not be unexpected it could have implications with regards to measuring attachment in the future.

Based on the above results, one can conclude that attachment style may have a significant direct effect on both customer related antecedents of loyalty and customer loyalty – specifically with regards to the secure and insecure-avoidant attachment styles. While insecure-ambivalent attachment definitely plays some role in affecting the loyalty antecedents.

Summary of the results

In summary, the results were as follows:

- Three interpersonal attachment styles were found in the data (by cluster analysis):
  - Secure attachment,
  - Insecure-Ambivalent attachment,
  - Insecure-Avoidant attachment.
- Interpersonal attachment styles do not mediate the relationship between customer-related antecedents of loyalty and customer loyalty.
- Interpersonal attachment style may have a direct relationship with customer-related antecedents of loyalty and customer loyalty.
- Interpersonal attachment style has no impact on the Customer Effort Score (or CES).

CHAPTER 5. DISCUSSION OF THE RESULTS

5.1 Introduction

This section of the paper shall briefly discuss the theory of attachment styles and some of the implications regarding measurement of the construct in the real world. The paper shall then move on to how the different attachment styles may affect loyalty and the practical implications this could have for firms going forward.

5.2 Discussion pertaining to attachment styles

Firstly, this study showed that interpersonal attachment styles are a unique construct within the South African millennial market. Furthermore, there are at least three distinct attachment styles which individuals' exhibit – secure, insecure-ambivalent and insecure-avoidant attachment – and that each has a unique set of characteristics which are apparent in the individual's relationships. The characteristics are as follows:

Attachment Style	Characteristics
Secure Attachment	Displays low levels of anxious and avoidant behaviours, find it easier to trust the other party in a relationship and rely on them for support (Bowlby, 1988; Feeney & Noller, 1990; George & West, 2014).
Insecure-Ambivalent Attachment	Strong fear of abandonment in a relationship, have a constant need for confirmation/affirmation and often labeled as "clingy" as a result (Bowlby, 1988; Feeney & Noller, 1990; George & West, 2014).
Insecure-Avoidant Attachment	Extremely self-reliant, try to create a cognitive and emotional distance in the relationship, find it difficult to trust others (Bowlby, 1988; Feeney & Noller, 1990; George & West, 2014).

Table 11: Attachment Style Characteristics

Each of these attachment styles can also be used to help determine millennial's loyalty to the brand/firm – which shall be discussed in more detail below.

Considering the implications this may have for customer-related loyalty, it would behoove the firm to measure and understand their customers' attachment styles to better address the needs of each segment. While the *Experiences in Close Relationships*, adapted from Mende and Bolton (2011) and Mende et al. (2013), may measure the constructs well, the length of the survey may need to be considered, especially if the firm would like a larger response rate to classify more individuals. Thus, firms would need to find a way to identify each customer's interpersonal attachment style which is as successful as the Mende and Bolton (2011) and Mende et al. (2013) studies but shorter in length. This paper might suggest a single-item metric.

- *Practical Implications*

Though single-item metrics may be problematic in their own right, there may be a way in which this could be completed with minimal amount of effort from both the firm and customer's side. While aware of the problems which are associated with the single-item metrics this paper might suggest that one could use the "Emotional Attachment" metric from the psychological commitment scale to quickly classify these customers. This is the item which showed the largest variance between the three attachment styles and would probably provide sufficient information to do so in an efficient manner.

However, that said, this paper would also suggest testing a sample of the base using the *Experiences in Close Relationships* questionnaire to ensure that the classification is correct. This author would also recommend that this is tested regularly to ensure the classification system is within an acceptable error limit. If not, it would make sense to abandon this classification technique.

5.3 Discussion pertaining to attachment styles and loyalty

Comprehending that interpersonal attachment styles play a relevant role in customer-related loyalty help firms move one step closer to understanding and building meaningful

relationships with their customers. These relationships can be tailored to the individual and if maintained correctly can result in advantageous benefits for the firm such as increased loyalty (Bick, 2009). More specifically, if the firm can capture these customers from an early age (i.e. at the beginning of their customer journey) they are in a better position to gain more of the profits from that customer (Lazarevic, 2012). Therefore, the successful implementation of marketing and service strategies to the distinctive attachment groups could have a direct impact on the bottom line.

While Mende et al. (2013) showed that not all customers want to feel close to a firm they were not able to satisfactorily, in the opinion of this author, establish a link between loyalty (due to the poor metric) and attachment. While, this study initially sought to discover if interpersonal attachment played an indirect role on loyalty this was found not to be the case. The results, however, did show that there was a direct relationship between interpersonal attachment and loyalty, but this was conflictive in comparison to the Mende et al. (2013) study.

The Mende et al. (2013) study found that insecure-ambivalent attached individuals were more likely to decrease their repurchases (i.e the study's measure of loyalty) when their anxiety about the relationship increased. While a link could not be established between insecure-avoidant attached individuals and customer loyalty. However, this study found the exact opposite set of results – no clear link between insecure-ambivalent attachment and customer loyalty, and a strong direct relationship between insecure-avoidant attachment and customer loyalty.

What this may mean, from a theoretical standpoint, is that whether a customer repurchases the company's products or recommends them to others is somewhat dependent on their individual attachment style. Each attachment style has certain attributes which may help a firm further develop the relationship between them and their millennial customers. This implications for each attachment style has been discussed in further detail below.

5.3.1 *Secure Attachment*

The results for securely attached individuals followed an expected pattern – if the customer has a secure attachment style then they are likely to be more loyal (repurchase products and recommend the firm) in the relationship they have with the firm. Theoretically, this is due to a number of psychological characteristics which securely attached individuals possess. As mentioned previously these individuals show higher levels of trust in relationships and as a result do not struggle to rely on their partners in times of need (Bowlby, 1988; Main, The Organised Categories of Infant, Child and Adult Attachment: Flexible vs. Inflexible Attention Under Attachment-Related Stress, 2000; Eunice Kennedy Shriver National Institute of Child Health & Human Development, 2006). Additionally, these customers enjoy greater closeness to firms and its employees (Mende & Bolton, 2011; Mende et al., 2013).

This means that, from the initial interactions with securely attached customers, the firm can expect a fair amount of loyalty. This loyalty will also probably extend over the lifetime of the relationship, considering that attachment style is an enduring trait (Bowlby, 1988; Feeney & Noller, 1990; George & West, 2014; Hazan & Shaver, 1994; Hesse & Main, 1999; Main, 2000). This customer trusts the firm, they also identify with the brand/firm and find a great deal of satisfaction with the firm/brand. There is a solid base on which to form a relationship with the customer as these individuals will be open to the relationship building attempts made by the firm and do not experience feelings of anxiety or try to avoid them, as they do not fear abandonment (George & West, 2014).

Although this all sounds nice and well in the abstract, this does have real world implications for firms who are looking to increase customer spend, customer retention and customer acquisition. If the firm knows who of their customers are securely attached, this may help the firm understand where to direct certain efforts and resources to build a better relationship with these customers. For example, efforts to remain close to securely attached customers, through “staying in touch” and regular discussions regarding the product, have proven to be successful with these customers (Mende et al., 2013). Another potential area for the firm to focus is around increasing the satisfaction, trust or identification with the brand or firm (i.e. the antecedents of loyalty). Research has shown a clear link between the antecedents of loyalty and the construct of customer-related

loyalty itself (Pan et al., 2012), hence efforts in this space may yield results. Although this must still be tested, the likely benefit from doing this is that these customers will reward the firm with greater loyalty. This will, in turn, have an impact on customer spend, retention and acquisition as they will be more likely to repurchase and recommend products or services.

- *Practical Implications*

The recommendation which this author would make is to direct the firm's resources towards building a relationship with these individuals for two reasons:

1. From the outset of the relationship, securely attached millennials will be more loyal to the firm than any of the other attachment styles. Thus, the firm shall already be benefitting from these interactions with these customers before actions are taken.
2. The relationship building efforts shall be appreciated by the millennial customers as they are comfortable in relationships (Bowlby, 1988; Eunice Kennedy Shriver National Institute of Child Health & Human Development, 2006; George & West, 2014), and will likely reward the firm with even greater loyalty. Potential areas where the firm could direct their efforts would be in increasing closeness to the company (Mende et al., 2013), as well as these customers' satisfaction and psychological commitment to products, services and the brand.

5.3.2 *Insecure-Avoidant Attachment*

The insecure-avoidant attached millennials also followed the expected course with regards to the results – if the customer has an insecure-avoidant attachment they are less likely to be loyal to the firm. Theoretically, this is probably due to the greater amount of cognitive and emotional distance these individuals place between themselves and their relationships (Bowlby, 1988; Main, 2000; Mende et al., 2013; Eunice Kennedy Shriver National Institute of Child Health & Human Development, 2006). This is often due to their experiences of abandonment during their early development and they often fear that being reliant on someone will only lead to disappointment. This means that these individuals often do not place a large amount of value in "close" relationships due to this fear of abandonment and are largely self-reliant as a result (Bowlby, 1988; Main, The Organised Categories of Infant, Child and Adult Attachment: Flexible vs. Inflexible Attention Under Attachment-Related

Stress, 2000; Eunice Kennedy Shriver National Institute of Child Health & Human Development, 2006). Consequently, attempts to be close to these customers are not received well. However, there specific actions that a firm can take to mitigate the risks associated with these customers.

Insecure-avoidant attached individuals will probably not reciprocate the relationship building actions of the firms with more loyalty. Research has shown that these customers do no respond well to efforts made by the firm to become "close" to them (Mende & Bolton, 2011; Mende et al., 2013). And furthermore, based on the results of this study, it might be suggested that these customers would view the firm in a more hostile manner from the outset. There is less inherent trust, identification, and satisfaction with the firm and these customers would likely expect the company's service or products to disappoint them or not be available during their times of need long before they have engaged with the them – a mindset which is absent with securely attached individuals. This expectation may be what elicits lower loyalty from these customers.

However, if the company were to attempt to rectify this by trying to establish a relationship with these customers they would likely find this difficult and fruitless (Mende & Bolton, 2011; Mende et al., 2013). This author suspects that a firm's efforts to increase satisfaction, trust, and identification with insecure-avoidant attached individuals will not see them rewarded with greater loyalty by these customers. If anything, these actions would be viewed as the firm encroaching on their personal psychological space (Bowlby, 1988; Mende & Bolton, 2011; Mende et al., 2013), which would be rather off-putting to them. This could then result in even less customer spend, retention and acquisition in comparison to the current state, as these customers try to assert even more independence from the firms by not repurchasing products from or recommending them to others.

- *Practical Implications*

The recommendation of this paper, regarding insecure-avoidant attached millennials, is to not get overly involved with these customers from the beginning of the relationship. These customers are likely to view relationship building efforts as unwelcome and invading on their personal psychological space. So even though these customers may not be as loyal as securely attached millennials, the likely outcome of initiating these additional efforts would further decrease their loyalty to the firm. Therefore, directing resources towards this

group would be wasted, and even detrimental. It would probably be more beneficial to the company to leave these customers alone.

5.3.3 *Insecure-Ambivalent Attachment*

Lastly, this paper moves onto the effects of the insecure-ambivalent attachment styles on customer loyalty. As seen in this piece of research, insecure-ambivalent attachment has an impact on the antecedents of loyalty, but not loyalty to the company itself. Thus, insecure-ambivalent attachment is likely to increase satisfaction, identification with and psychological commitment to the firm, but may not affect customer loyalty, in and of itself, in any way.

This was an unexpected result considering this paper expected to find higher loyalty due to the constant affirmation which these individuals require, which usually translates into extreme “clinginess” (Bowlby, 1988; George & West, 2014; Main, 2000; Eunice Kennedy Shriver National Institute of Child Health & Human Development, 2006). The affirmation these customers receive when they connect with the firm should surely decrease their fear of abandonment. Yet the results show this is not the case. Thus, the question then becomes “why”?

Research into insecure-ambivalent attached individuals’ behaviour and psychological state in relationships shows that this result may not seem so odd at all. Ambivalence, as the word suggests, implies that these individuals possess, at the same time, both intense negative and positive feeling towards the relationships in their life. The research in this field has shown that insecure-ambivalent attached individuals have feelings which both cause them to fear being abandoned by their partners and thus pull away from the relationship; while at the same time needing affirmation from their partners which causes them to place more dependence on the relationship (Joel et al., 2011). This dilemma may place the individual in an anxious state regarding the nature of the relationship and cause these feelings about the relationship to intensify. The more these feeling increase, the bigger the dilemma is for these individuals. Thus, greater feelings of ambivalence are experienced (MacDonald et al., 2012). The problem experienced by these individuals arises in the fact that they cannot resolve these feelings easily which leaves them in a state of flux – neither feeling better or worse about the relationship (Joel et al., 2011;

MacDonald et al., 2012). What this means, the author postulates, is that it leaves insecure-ambivalent attached individuals undecided about the status of the relationship and, consequently, indecisive in their actions towards the firm or person.

Furthermore, to put this in practical terms, the customer's attachment styles causes them to feel undecided about the nature of the relationship they have with the firm. They might experience a greater amount of satisfaction, identification, and attachment to the brand, however it does not affect whether they will repurchase and recommend the product, service or brand (i.e. an increase in loyalty) because they are seemingly even more worried about the firm abandoning them (Joel et al., 2011; MacDonald et al., 2012). Thus, what does this mean for the maintenance of the relationship with insecure-ambivalent attached customers?

Consequently, if a firm were to put more effort into building the relationships they have with their insecure-ambivalent attached customers, the greater the feelings of ambivalence these customers will experience. They will likely be confronted by a number of unresolved feelings about the firm pushing them to seek closeness to the firm, yet at the same time wanting to push them away due to their fear of abandonment. These unresolved feelings, therefore, will not increase insecure-ambivalent attached customers' loyalty towards the firm. However, the other side of the coin is that, theoretically, not maintaining a relationship with these customers could potentially, decrease their loyalty (i.e. repurchasing and recommendation of the product) as the firm may be perceived as "abandoning" them. This was, to some extent, proven in the Mende et al. (2013) study as they found that the greater the anxiety these customer's experienced (particularly regarding their fears of abandonment), the more their intention to repurchase products and services from the firm decreased.

- *Practical Implications*

This paper would recommend that resources be directed towards the maintenance of the relationship with insecure-ambivalent attached millennials, even though this strategy may not be likely to increase their loyalty. The reason being that these customers could potentially become more dangerous to the firm if efforts are not made to build a relationship – as the firm would be seen to be abandoning them. This might have the inadvertent effect of decreasing their loyalty, which could potentially be detrimental to the firm.

However, to minimise the wastage of resources it might be useful to treat them similarly to the securely attached customers. Additionally, it would be interesting to measure how these customers react to this strategy and then adapt it should it become necessary.

5.3.4 *Additional Findings*

Lastly, this paper would like to discuss the findings regarding the Customer Effort Score (or CES). The statistics showed that interpersonal attachment style (across all three categories) had absolutely no impact on the CES at all. Considering the CES has become an important indicator for loyalty (Clark & Bryan, 2013; Dixon et al., 2010), it seemed odd to the author that attachment styles did not affect the measure at all.

However, upon further consideration, it makes perfect sense that one's attachment style would not impact the amount of *effort* which the customer inputs into the interaction with the firm. CES, as a measure, is somewhat different from items such as "satisfaction" and "psychological commitment" which, in this author's opinion, incorporate more of an emotional and personal aspect into their measures. CES is slightly different in that it tries to quantify the amount of effort the customer had to put into their dealings with the company (Dixon et al., 2010). When trying to measure the effort of an interaction there may be less of an emotional aspect attached to the actions of "walking into a store" or "filling out a form" than there could be with asking how happy the customer is with the product or service. Thus, attachment style would probably not directly impact a measure such as the CES due to the lower personal aspect associated with the concept of effort.

Although CES may still be an important measure for customer loyalty, the analysis of attachment style overlaid with this measure may not yield insightful findings for a company.

5.4 Conclusion

In conclusion, measuring the customer's interpersonal attachment style may have implications for said customer's loyalty towards to the firm. Securely attached customers are more likely to be loyal than insecure-avoidant attached customers, while insecure-ambivalent attached customers are, as the word ambivalent suggest, somewhere in the middle – neither less or more loyal. Each of these attachment styles, however, needs to

be taken into consideration when planning a CEM strategy as each group has specific preferences regarding the nature of the relationship they would like with the firm.

CHAPTER 6. CONCLUSIONS & RECOMMENDATIONS

6.1 Introduction

In the final chapter, a summary of the study and results have been provided, followed by implications of this study for firms on a practical level. Lastly, the research suggests potential areas of interest for those that wish to study the matter further.

6.2 Conclusions of the study

This study sought to determine if there is a link between interpersonal attachment style and customer loyalty using satisfactory metrics from both constructs.

Many of the previous studies had used single-item metrics to measure loyalty – namely, repurchase intent or recommend intent (otherwise known as the Net Promoter Score). One of the biggest problems with using a single question to measure loyalty is that the scale is not able to fully capture the emotional, social and physical aspects of the construct in its entirety (Keiningham et al., 2007; 2008). In addition to the above, there were also some issues regarding the current metric's (NPS) validity and reliability. After careful testing of the metric, this study used both recommend and repurchase intent as its measure of loyalty.

Furthermore, due to the relatively new study of integrating interpersonal attachment into relationship marketing literature, the attachment questionnaires used previously were often varied and problematic. Some questionnaires excluded items which were particularly important when measuring some of the more subtle psychological aspects related to interpersonal attachment – such as fear of abandonment; as was the case in the Pedeliento et al. (2016) study. Others demonstrated a lack of theoretical understanding of the different interpersonal attachment styles by using only one scale to measure avoidance and ambivalence, yet did not consider secure attachment in the metric – as was the case in the Bidmon (2016) study. Often, due to the scale, results would conflict with the current theoretical understanding of the construct in the psychological space. Thus, the Mende et al. (2013) questionnaire, adapted from a well-known psychological metric in this area of

study, was deemed the most suitable scale by this author. Moreover, a number of statistical analyses conducted by the author established both its validity and reliability.

While it was initially hypothesised that interpersonal attachment style would mediate the relationship between the antecedents of loyalty and loyalty itself, no link was established. The study then looked at whether a direct relationship existed between interpersonal attachment and loyalty. An ANOVA test posited that this was the case.

The results of the analysis found the following:

- Securely attached millennials displayed higher satisfaction, psychological commitment, and loyalty to firms generally. This is most likely due to the fact that they feel comfortable in relationships and can depend on others (Bowlby, 1988; George & West, 2014; Hesse & Main, 1999).
- Insecure-avoidant attached millennials displayed lower satisfaction, psychological commitment, and loyalty to firms in general. This is most likely due to the large amount of cognitive distance placed between the firm and the individual, with this behaviour stemming from a deep fear of abandonment (Bowlby, 1988; George & West, 2014; Hesse & Main, 1999).
- Insecure-ambivalent attached millennials displayed higher satisfaction, identification and emotional attachment to the firm, but with no obvious increase or decrease in loyalty. This might be due to strong positive and negative emotions these individuals experience. This often places them in a dilemma which leads to indecisiveness regarding the relationship (Joel et al., 2011; MacDonald et al., 2012).

For firms who want to use relationship marketing as a tool to build customer loyalty, particularly with millennials, segmentation via their attachment styles could be particularly useful. This technique could help firms identify who would be receptive to these efforts and who would not. For example, it might seem logical, at first glance, to focus the firm's resources on increasing loyalty in the insecure-avoidant attached space, but a closer look at the theory would tell us this would be a waste of time and money as these actions would be considered a nuisance.

Some of the recommendations which have been made by this study suggest that:

- The firm focus their CEM and loyalty efforts with securely attached millennials.
- The firm should not focus their CEM and loyalty efforts on insecure-avoidant attached millennials. These efforts will most likely not be appreciated or reciprocated.
- The firm should maintain CEM and loyalty efforts with insecure-ambivalent attached millennials even though it may not yield greater loyalty. Not doing so could result in lower loyalty from these customers should the company be seen as abandoning them (George & West, 2014; MacDonald et al., 2012).

Hopefully, this study and its recommendations will help firms better allocate their resources in towards profitable segments to help them create further value for their various stakeholders.

6.3 Suggestions for further research

During the research process a number of interesting topics came to mind as potential avenues for further research in this area:

- Firstly, to fully ensure that interpersonal attachment styles do not play a mediating role between the antecedents of loyalty and customer loyalty, this author would recommend reproducing the study with a larger sample. In addition to testing for a mediating role, it would also confirm the study's test-retest reliability.
- Secondly, to further test whether interpersonal attachment style is a useful segmentation tool, this author would suggest linking each attachment segment to a customer lifetime value. The customer lifetime value will help ascertain whether these are profitable segments which should be focused on, or merely segments to know for interest sake.
- Thirdly, if these segments were to be profitable, the next logical step would be to determine which actions the firm can take to increase loyalty – especially within the securely attached group. Firms need to understand what they can do to increase satisfaction and psychological commitment (i.e. loyalty antecedents), which will in turn increase repurchase and recommend intent (i.e. loyalty).

- Lastly, as mentioned previously, it would be interesting to understand the effects of using a relationship strategy targeted at securely attached individuals within the insecure-ambivalent attached group. Would these customers' ambivalence towards the company increase or decrease and how would that affect customer loyalty for the group?

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APPENDIX A

UNIVERSITY OF THE WITWATERSRAND

FACULTY OF COMMERCE, LAW AND MANAGEMENT

WITS BUSINESS SCHOOL

2 St Davids Pl & St Andrews Road, Johannesburg, 2193

011 717 3544

CONSENT FORM FOR PARTICIPATION IN THE STUDY

I,_____, consent to participating in the research studies conducted by Elizabeth Grieve.

I understand that:

- Participation in this research is voluntary.
- That I may refuse to answer any questions that I prefer not to.
- I may withdraw from the study at any time
- That the data will be kept in a safe place and will only be accessed by the researcher and her supervisor.
- That the test results will be kept in a safe place.
- No information that may identify me will be included in the research report, and my responses will remain confidential.
- There are no risks or benefits attached to my participation in this research.
- The research may be published in an academic journal which will be kept at the University of Witwatersrand.

Further information will be provided at the end of the study via email (if you so wish).

Participant Signature:_____ Date:_____

Email address: _____

Researcher's signature: _____ Date:_____

The University of Witwatersrand

SCHOOL OF COMMERCE, LAW AND MANAGEMENT
Private Bag 3, Wits 2050, Johannesburg, South Africa
Tel: (011) 717-4500 Fax: (011) 717-4559

Wits Business School

Good day,

My name is Elizabeth Grieve, and I am currently conducting research for the purpose of my Master's in Business Administration (MBA) at the Wits Business School. My research is looking at how one's attachment to their favourite brand may have an effect on their loyalty to that brand.

Participation in this research will include completing a series of scales and a demographic questionnaire. The scales that will be administered are all standardised scales and measures and should take you less than 10 minutes to complete. All participants shall be entered into a random draw for the opportunity to win one of two R300 vouchers to the store of your choice.

The research will be conducted at the University of Witwatersrand. No information that could in any way identifies you will be included in the research report. All results of the questionnaires and transcripts from the discussions will be processed by the researcher and her supervisor (Elizabeth Grieve and Neale Penman) only and will be kept in a locked cabinet at the researcher's home. You may refuse to answer any questions that you are not comfortable with and you may choose to withdraw from the research at any time with no negative consequences. If you do wish to access the results of the research, the research report will be presented at the Wits Business School in early 2017 and an overall summary of the research can be emailed to you if you so wish to read it.

Your participation is greatly appreciated.

Kind Regards,

_____

Elizabeth Grieve (Researcher)

MBA Candidate

Wits Business School

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_____

Neale Penman

(Research Supervisor)

Wits Business School

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APPENDIX B

Important Instructions: Please think about a brand which you use in your every day and answer the following questions.			
Demographic Questions			**Additional Instructions**
Gender	Are you:	Male	*May only select one*
		Female	
Age	I am between the ages of	18-24	*May only select one*
		25-29	
		30-34	
		35-40	*Exclude from Analysis*
		40+	
Loyalty Scale			**Additional Instructions**
Repurchase Intent	I am very likely to continue buying from this brand/firm	0-10	*0 = Not likely at all* *10 = Extremely likely*
Recommend Intent	How likely would you be to recommend this brand/firm to friends, family and colleagues?	0-10	*0 = Not likely at all* *10 = Extremely likely*
Brand Preference	Of the following statements, please select the one that comes closest to your feelings for this brand/firm:	1-5	*1 = I strongly prefer other brands/firms in the same category* *2 = I somewhat prefer other brands/firms in the same category* *3 = They are acceptable, but I have no particular preference for them* *4 = They are one of a few I prefer to*

			other brands/firms in the same category *5 = I prefer them to all other brands/firms in the same category*
Antecedents of Loyalty Scale			**Additional Instructions**
CSAT	Taking into account your total experience, overall, how satisfied are you with this brand/firm?	0-10	*0 = Completely Dissatisfied* *10 = Completely Satisfied*
CES	This brand/firm has made it easy for me to handle my issues:	1-5	*1 = Strongly disagree* *5 = Strongly agree*
Psychological Commitment	I feel that I can trust this brand/firm	1-5	*1 = Strongly disagree* *5 = Strongly agree*
	I identify with this brand/firm	1-5	*1 = Strongly disagree* *5 = Strongly agree*
	I feel emotionally attached to this brand/firm	1-5	*1 = Strongly disagree* *5 = Strongly agree*
Attachment Styles Scale			**Additional Instructions**
Insecure-Ambivalent Sub-Scale	I worry about being abandoned by this brand/firm as a customer	0-10	*0 = Strongly disagree* *10 = Strongly agree*
	This brand/firm changes how it treats me for no apparent reason	0-10	*0 = Strongly disagree* *10 = Strongly agree*
	I worry that this brand/firm doesn't really like me as a customer	0-10	*0 = Strongly disagree* *10 = Strongly agree*
	I worry that this brand/firm doesn't care about me as much as I care about it.	0-10	*0 = Strongly disagree* *10 = Strongly agree*
Insecure-Avoidant Sub-Scale	It is a comfortable feeling to depend on this brand/firm (R)	0-10	*0 = Strongly disagree* *10 = Strongly agree* *R = Reverse Scored*

	I am comfortable having a close relationship with this brand/firm (R)	0-10	*0 = Strongly disagree* *10 = Strongly agree* *R = Reverse Scored*
	It's easy for me to feel warm and friendly toward this brand/firm (R)	0-10	*0 = Strongly disagree* *10 = Strongly agree* *R = Reverse Scored*
	It helps to turn to this brand/firm in times of need (R)	0-10	*0 = Strongly disagree* *10 = Strongly agree* *R = Reverse Scored*