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THE MODERATING EFFECT OF ATTACHMENT STYLES (ANXIETY AND AVOIDANCE) ON CONSUMER INTENTION

ABSTRACT

This paper investigates firm-focused customer attachment styles relationship, rather than general or interpersonal attachment styles. We proposed a theoretical framework and analyzed the customers' attachment styles and their moderating effect on happiness, commitment, loyalty, satisfaction and preference for closeness. In Study 1, we survey clients from main banks in Brazil, who evaluated their relationship with banks. In Study 2, we survey clients from insurance agent broker. The results showed that the anxiety × avoidance interaction had negative association with switching intention. Second, the outcomes suggested that the anxiety × avoidance interaction attenuates the main effect of all marketing variables on repurchase intention and switching intention, creating a three-way interaction.

Keywords: Attachment; Styles; Closeness; Anxiety; Avoidance.

O EFEITO MODERADOR DOS ESTILOS DE APENSAR (ANSIEDADE E EVITAR) NA INTENÇÃO DE COMPRA

RESUMO

O artigo analisa os estilos de apensar do consumidor nas relações ao invés de analisar os estilos de apensar intrapessoal ou geral. Nós propomos um modelo conceitual e analisamos os estilos de apensar do consumidor. Especificamente, nós ponderamos os efeitos moderadores dos estilos de apensar na felicidade, no comprometimento, na lealdade, na satisfação e na preferência por proximidade. No estudo 1, nós levantamos dados de clientes dos principais bancos do Brasil. Os mesmos avaliaram a relação com os bancos. No estudo 2, nós pesquisamos clientes das corretoras de seguro. Os resultados mostraram que a interação entre ansiedade e evitar teve impacto negativo no custo de mudança. Ademais, os resultados mostraram que a interação entre ansiedade e evitar atenua o efeito principal das variáveis de marketing na intenção de recompra e custo de mudança, salientando uma interação tripla.

Palavras-chave: Aproximação; Estilos; Proximidade; Ansiedade; Evitar.

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1 INTRODUCTION

Of recent interest in consumer behavior research is the consumer´s use of owned possessions to cultivate and preserve self-concept, specifically, the role of attachment in the relationship between people and their possessions (Ball & Tasaki, 1992; Bolton, Lemon & Verhoef, 2003). Attachment theory is a major foundation for research in psychology that studies interpersonal relationships between consumer and their belongings (Hazan & Shaver, 1994). An attachment style is the systematic example of relational expectations, needs, emotions, affect and social behaviors that it starts on childhood (Cassidy & Shaver 2008) and "results from the internalization of a particular history of attachment experiences" (Mikulincer & Goodman, 2006; p.192; see also Mikulincer & Shaver, 2007).

Mende and Bolton (2011, p.285) showed that "customers with low levels of attachment anxiety and low levels of attachment avoidance perceive a service firm and service employee more positively—in terms of satisfaction, trust, and affective commitment—than customers with high levels". Literature has been supporting the positive influence of, attachment styles on marketing concepts. For example, attachment styles and preferences for closeness influence loyalty intention (Mende & Bolton 2011). In addition, attachment styles influence possessions (Ball & Tasaki, 1992; Bolton, Lemon & Verhoef, 2003) and predict customers' preferences for closeness better than established marketing variables, such as trust (Mende, Bolton & Bitner 2013).

In despite of these evidences, we did not find studies that examine the interactive effect of attachment styles on the well-established marketing relationship variables (e.g. satisfaction, trust, and affective commitment) and consumer responses (e.g. switching intention and repurchase intention). Specifically, we did not find studies that address this gap by developing a model of how both customer attachment styles amplifies the negative effect of satisfaction, trust, and loyalty on switching intention. Explicitly, we enlarge previous investigations and propose (*i*) that the interaction between anxiety and avoidance is harmful for relationship marketing, worsening the customer intention (creating a negative three-way interaction effect). In addition, we extend previous research and suggest (*ii*) that attachment styles interaction decreases the positive effect of satisfaction, trust and affective commitment on repurchase intention.

Across two surveys, our paper contributes to research on customer relationship marketing in two ways. First, Mende, Bolton and Bitner (2013) analyzed the predictive power of the two attachment styles and found mixed results of the interaction effect on preference for closeness. We showed consistent impact of this interaction across four regressions models on switching intention and preference for closeness. Particularly, we noted that consumers´ high levels of anxiety × avoidance decrease the intention of customers to becoming close to their bank.

Second, we extended empirical evidence investigating a moderating effect that was not researched. Specifically, we amplify the attachment styles´ two-way moderating effect suggested by Swaminathan, Stilley and Ahluwalia (2009), Nguyen and Munch (2014) and Mende and Bolton (2011) into a three-way moderating effect. The results suggested that the anxiety × avoidance interaction attenuates the effect of relationship marketing variables (e.g. satisfaction, commitment, and happiness) on repurchase intention and switching intention. Thus, we propose that the three-way moderating effect when using both attachments weakens the main effects in the relationship between customers and financial firms.

In the remainder of this article, we present our framework of customer attachment styles. Then, we hypothesize how the three-way interaction between customers' attachment styles and marketing variables influences preferences for closing bank accounts and repurchase intention with firm service. In Study 1, we estimate the model with survey data from 131 customers who evaluated their bank relationship and their preference for leaving the relationship with. In Study 2, we estimate the equations with survey data from 162 customers who had relationship with their insurance agent and their repurchase intention. Last, we presented our results, discussed implications for marketing theory and practice, and identified future research opportunities.

2 ATTACHMENT STYLES: AVOIDANCE AND ANXIETY

In the field of psychology, **attachment styles** are defined along two continuous defined as attachment anxiety and attachment avoidance (Brennan, Clark & Shaver 1998). Research analyzed interpersonal attachment styles (among individuals) rather than firm-focused customer attachment styles relationship, which is a marketing domain (Konrath, Chopik, Hsing & O´Brien, 2014). This double view focus (firm *vs*. people) suggests an interesting field for researching, in which consumers evaluating firm-focused attachment styles relationship.

The effect of attachment styles has been well documented in psychology, such as adult attachment styles and spontaneous behavior in dating couples (Simpson, Rholes & Nelligan 1992), adult attachment style (Stackert & Bursik, 2003), attachment to retail banks (Aldlaigan & Buttle 2005), anxious consumers and desire for relational familiarity and emotional rapport (Hazan & Shaver 1994), and secure and insecure attachment styles (Konrath, Chopik, Hsing & O´Brien 2014). Notwithstanding of these research, we did not find studies that examine the attachment styles on marketing relationship. That is our main focus and contribution of this paper, which is to analyze consumers´ attachment styles with firms from psychological point of view, to marketing relationship aspects.

According to Swaminathan, Stilley and Ahluwalia (2009) attachment and avoidance styles impact on the type of relationships that consumers engages in and the potential for creating attachments in the interpersonal sphere. In the fields of relationship marketing and consumer behavior, attachment avoidance suggests that consumers looking escaping from a company (they should avoid firm) or a brand and attachment anxiety is defined by a preoccupation with one´s partner and anxiety of rejection (Moussa & Touzani, 2013).

According to Mende, Bolton and Bitner (2013, p.127), customer attachment **anxiety** is "the extent to which a customer worries that the firm might not be available in times of need, has an excessive need for approval, and fears rejection and abandonment from this firm". Attachment anxiety means that a consumer has doubts about his/her relationship in terms of support, and worries rejection and desertion. Attachment anxiety is the extent that someone assesses to which the "self is perceived as being worthy or unworthy of love" (Tuan et al 2012, p.36, see also Swaminathan, Stilley & Ahluwalia 2009). Attachment anxiety also means a lack of confidence that it will be provided (Nguyen & Youssef 2006).

Otherwise, customer attachment **avoidance** is "the extent to which a customer distrusts the firm's goodwill, is characterized by an excessive need for self-reliance, fears depending on the firm, and strives for emotional and cognitive distance from the firm" (Mende, Bolton & Bitner 2013, p.127). Attachment avoidance could suggest that consumers fight for emotional and cognitive distance (Salzberger & Koller, 2010) from companies. Avoidant style consumers should have a negative view of firms and are reluctant to rely on them (Swaminathan, Stilley & Ahluwalia 2009).

The remainder of the paper proceeds as follows. First, we present the hypotheses that guide our framework. We hypothesize how the three-way interaction between customers' attachment styles and marketing variables influences customer relationship with service firms. Second, we present the methodology of our survey. Third, we present the results and assumption tests. Last, we conclude with a discussion of the results, managerial implications and research suggestions.

3 FRAMEWORK AND HYPOTHESES

First, we assume a main effect of trust on customer intention (Vieira, 2013). Literature has been suggesting that trust has a positive effect on purchase intention (Santos & Basso, 2012) and a negative effect on switching behavior (Kaur, Sharma & Mahajan, 2012). Meta-analytic studies on trust showed evidences that the correlation between trust and relationship duration is on average positive and small (Vanneste, Puranam & Kretschmer, 2014). This correlation means that trust contributes to satisfaction, long-term orientation of the relationship (Geyskens, Steenkamp & Kumar, 1998) and customer attitudes, intentions, and behavior (Swan, Bowers & Richardson, 1999).

According to Simpson (1990, p.971) the secure attachment style "was associated with greater relationship interdependence, commitment, trust, and satisfaction than were the anxious or avoidant attachment styles". However, "the anxious and avoidant styles were associated with less frequent positive emotions and with more frequent negative emotions in the relationship, creating a negative influence on trusting a partner for different reasons" (Simpson 1990, p.971). In congruence with this argument, Mende and Bolton (2011) predicted that customers with high levels of attachment anxiety and attachment avoidance would experience less trust in their service relationships and they found negative effects of the attachment styles, supporting the assumption of Simpson (1990).

We believe that this negative effect happened because more negative feelings are created by high levels of anxious and avoidant styles and undesirable feelings shaped a negative association between these two elements and trust. Thus, we extend previous assumption (Mende & Bolton 2011; Simpson 1990) to a three-way interaction and assume that the interaction of the two negative attachment styles (anxiety × avoidance) would affect the positive effect of trust on repurchase intention and the negative impact on switching behavior. Based on these circumstances, we suppose that:

> **H_{1a}:** There is a three way moderating effect of customer attachment style (anxiety × avoidance) on the negative relationship between trust and switching intention. The inverse relationship between trust and switching intention would strengthen.
>
> **H_{1b}:** There is a three way moderating effect of customer attachment style (anxiety × avoidance) on the positive relationship

between trust and repurchase intention. The positive relationship between trust and repurchase intention would weakened.

Customer satisfaction is based on expectations about company, service and employees´ performance and has negative impact on switching behavior (Chih, Wang, Hsu & Cheng, 2012) and positive association with repurchase intention (Geyskens, Steenkamp & Kumar, 1998). Marketing literature "generally supports the argument that satisfaction, as the result of quality perceptions and value judgments (i.e. Expectation Theory), is a direct antecedent of behavioral outcomes" (Taylor, Hunter & Lindberg 2007, p.242), suggesting that satisfaction should be positively associated to behavioral intentions and performance (Santos & Basso, 2012; Szymanski & Henard (2001) and negatively associated to switching behavior because consumers become less sensitive (Bolton & Bronkhorst, 1995, Bolton & Drew, 1991; Hauser, Simester & Wernerfelt 1994) in terms of relationship with firms.

We suggested two arguments for a three-way moderating effect of customer attachment style on satisfaction. First, Mende and Bolton (2011, p.128) found a negative customer attachment anxiety × avoidance interaction effect on satisfaction with the service, in which the "absence of hyperactivation (i.e. attachment anxiety, such as worries) and deactivation (i.e. attachment avoidance, such as fear) facilitates positive appraisals of a partner´s availability, support, and commitment", which in "turn nurture positive assessments of the relationship" (p.288). Mende and Bolton (2011) found that the negative association between anxiety and satisfaction became stronger for high attachment avoidance. We noted that this empirical moderating effect is not positive for relationship with firms, since anxiety and avoidance are negatively related to satisfaction (Mende & Bolton 2011).

Second, according to Stackert and Bursik (2003), people with high levels of attachment anxiety or avoidance tend to have unrealistic, irrational and even dysfunctional beliefs in their relationships, creating harmful association with their performance. We believe that these dysfunctional negative conditions and unreasonable viewpoint could reduce satisfaction, which in turn is associated with switching behavior. Since satisfaction is based on positive emotions, attitude toward product and firm and multiple beneficial experiences (Matos & Rossi, 2008), we assume that for higher levels of anxiety × avoidance interaction based on negative and dysfunctional feelings amplify the inverse effect of satisfaction on switching behavior. Based on this context, we believe that:

H_{2a}: There is a three-way moderating effect of customer attachment style (anxiety × avoidance) on the negative relationship between satisfaction and switching intention. The inverse relationship between satisfaction and switching intentions would strengthen.

H_{2b}: There is a three-way moderating effect of customer attachment style (anxiety × avoidance) on the positive relationship between satisfaction and repurchase intention. The positive relationship between satisfaction and repurchase intention would weaken.

Next, we suggested the arguments for a three-way moderating effect of customer attachment style on commitment. Studies (Lane, Salk & Lyles, 2001; Leonidou, Samiee, Aykol & Talias, 2014) found that commitment is positively related to alliance performance between firms, suggesting that commitment should be fundamental in the marketing relationships, elevating the partner promise. Thus, we assume that commitment influences behavioral intentions and switching behavior.

Mende and Bolton (2011, p.288) commented that customer attachment styles are likely to "interfere with the development of affective commitment in service relationships because they influence a person´s affect regulation". The influence happened because "hyperactivation (e.g. people are perpetually sensitive to cues indicating a lack of the partners´ availability") and deactivation (e.g. "emotional inhibition and the suppression of affect toward a partner to protect themselves) have negative consequences for the affective nature of the relationships" (Mende & Bolton 2011, p.288).

In addition, the hyperactivation and deactivation have negative consequences for the affective nature of relationship because participants reported their emotions toward others; in which high levels of attachment anxiety or attachment avoidance experienced fewer positive emotions in social interaction (Tidwell, Reis & Sahver, 1996). Moreover, "compared with secure and anxious–ambivalent persons, avoidant persons reported lower levels of intimacy, enjoyment, promotive interaction, and positive emotions, and higher levels of negative emotions, primarily in opposite-sex interactions" (Tidwell, Reis & Sahver, 1996, p.729). Empirical evidence suggested that attachment guides how people "construe and respond to social interactions, showing that attachment differences were accentuated in attachment-relevant, high-conflict interactions" (Pietromonaco & Barrett, 1997, p.1409). Since, commitment would be viewed as firm-focused customer relationship and because Mende and Bolton (2011) found that anxiety and avoidance had negative impact on affective commitment and that the interaction decreases a customer´s affective commitment in service relationships, we believe that:

> **H_{3a}:** There is a three way moderating effect of customer attachment style (anxiety × avoidance) on the negative relationship between commitment and switching intentions. The inverse relationship between affective commitment and switching intentions would strengthen.
>
> **H_{3b}:** There is a three way moderating effect of customer attachment style (anxiety × avoidance) on the positive relationship between commitment and repurchase intention. The positive relationship between affective commitment and repurchase intention would weaken.

We assume that complementary interpersonal styles have association with close relationships (Yaughn & Nowicki, 1999). Relationship Closeness Inventory draws on the conceptualization of closeness as "high interdependence between two people´s activities [and the] closest relationship found to encompass several relationship types, including romantic, friend, and family relationships" (Berscheid, Snyder & Omoto, 1989, p.792). Yaughn and Nowicki (1999) investigated American college students who answered questions on their own interpersonal styles and those of their close and not close, same-gender friends. Their results revealed that a complementarity of interpersonal styles was present in the close, same-gender relationships of the women but not of the men. We did not find research on marketing and consumer behavior using relationship closeness, except by Mende, Bolton and Bitner (2013, p.137), who define preference for closeness as a "customer´s systematic preference for frequent, diverse and mutually influential relationship-marketing interactions with a firm".

Mende, Bolton and Bitner (2013, p.128) expected that for "preference for closeness, the positive effect of attachment anxiety to interact with the negative effect of avoidance, such that this negative association can outweigh the anxiety-driven desire for closeness; that is, the net effect of these two forces can become negative". We believe that this effect does not occur only on desire for closeness, but also goes thought preference for closeness and impacts on purchase intention and on switching intentions. Based on Mende, Bolton and Bitner (2013, p.128), a fearful attachment style, which is defined as customers have high levels of anxiety and avoidance), "results from people's failure to reach their attachment goals through either a hyperactivation of their attachment anxiety or a defensive deactivation of their attachment avoidance".

In that sense, a "fearfully attached people fluctuate and show characteristics of both attachment dimensions; they desire closeness but fear the potentially negative consequences of closeness and reliance on others, creating a incompatible condition, suggesting that a fearful customers value closeness but tend to avoid situations in which they feel vulnerable to rejection and ultimately remain withdrawn and distant from the firm" (Mende, Bolton & Bitner 2013, p.128). In that sense, we believe that customer attachment anxiety and customer attachment avoidance interact with preference for closeness to the firm, such that the positive relationship between anxiety and preference for closeness becomes less positive (and potentially negative) as avoidance increases, impacting switching intentions and repurchase intention. Thus

> **H_{4a}:** There is a three way moderating effect of customer attachment style (anxiety × avoidance) on the negative relationship between preference for closeness and switching intentions. The inverse relationship between preference for closeness and switching intentions would strengthen.
>
> **H_{4b}:** There is a three-way moderating effect of customer attachment style (anxiety × avoidance) on the positive relationship between preference for closeness and repurchase intention. The positive relationship between preference for closeness and repurchase intention would weakened.

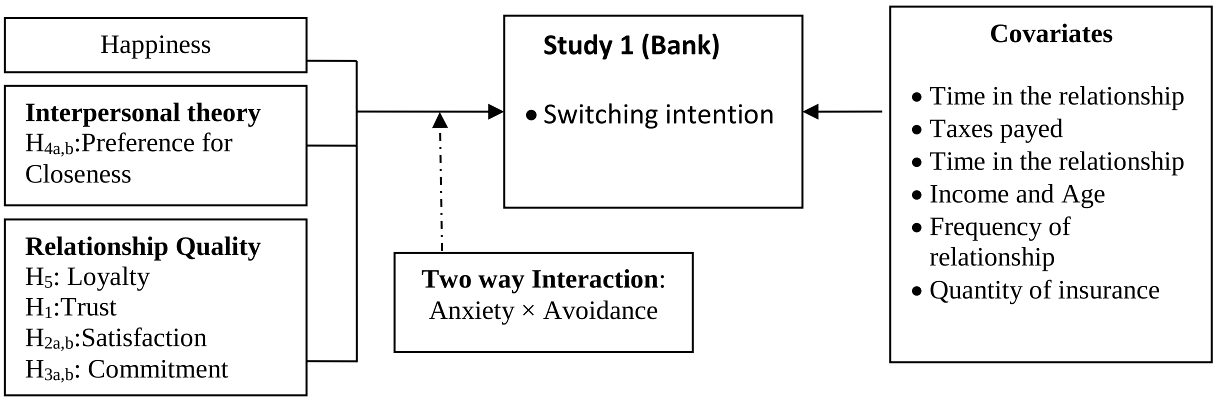
Loyalty (Vieira & Slongo, 2008) and its impact on switching cost is well documented in the literature by the meta-analytic study of Pan, Sheng and Xie (2012). Mende, Bolton and Bitner (2013) suggested that the negative relationship between customer attachment anxiety and loyalty is smaller (less negative) than the negative relationship between customer attachment avoidance and loyalty to the firm. According to these authors, the theoretical reasoning behind the two-way moderating effect is that anxious people make special efforts to maintain the relationship status quo (i.e. they are more ´self-worth and concerns about abandonment´) and avoidant "people are typically less invested in relationships, are less upset when they end and report relatively low levels of commitment" (p.129).

Our argument for a three-way interaction between loyalty × anxiety × avoidance and switching intention is similar to commitment. First, "avoidant people strive for a self-protective deactivation of their attachment needs; therefore they have higher threshold levels for making commitment" (Mende, Bolton & Bitner 2013, p.129), in that sense avoidant people should avoid relationship with firms, which is contrary to the loyalty idea (Brei & Rossi, 2005; Vieira & Damacena, 2007), elevating the customer´s switching intention. Second, in commercial relationships, Mende, Bolton and Bitner (2013) predict that anxious customer´s "lack of commitment stems from disappointment or frustration with the firm, whereas avoidant customers' lack of commitment stems from their unwillingness to invest in any long-term relationship with the firm" (p.5). In that sense, these lack of intention in maintaining in the relationship could affect loyalty and, as consequence, switching intention. Based on these arguments, we suggested that:

H_5: There is a three-way moderating effect of customer attachment style (anxiety × avoidance) on the negative relationship between loyalty and switching intention. The inverse relationship between loyalty and switching intention would strengthen.

Figure 1 presents our framework. We test the three-way moderating effect of attachment styles avoidance and anxiety on our independent variables. In most service contexts, switching intentions is negatively associated with marketing consequences, such as declining market share and poor profitability (Keaveney, 1995). Rather than using switching cost (Santos & Basso, 2012), we use in this paper switching intention, which is the intention of closing the bank account and move to other service firm. We control the predict effects on loyalty, trust, commitment, satisfaction and preference for closeness using the following covariates: time in the relationship with the bank (years), gender and education.

Figure 1 - Conceptual attachment styles framework



4 STUDY 1

4.1 Procedure

We surveyed the clients of Brazilian banks who had a relationship with these firms. In Brazil, there are more than 154 retail banks in the country according to Central Bank of Brasil (BACEN, 2016). Participants were recruited from a snow ball sample using the internet and private mailing. We created the questionnaire and sent it to our personal database. Four marketing students reviewed the questionnaire as a pre-test. We did the adjustments and sent it to participants, who responded the questions using their most used bank (by frequency). The first two questions were about bank name and time in the relationship with the bank (in years). A sample of one hundred sixty two customers participated in the main study.

4.2 Measurement

Table 1 displays the measurements and the items that we used in the study. We used seven point Likert-type items for measuring preference for closeness, attachment avoidance and attachment anxiety and we used seven point differential semantic-type items for measuring relationship quality.

For measuring repurchase intention and happiness we used one-item scale based on Bergkvist and Rossiter (2007) and supported by Agnihotri, Vieira, Senra and Gabler (2016). These authors supported that that single-item measures are equally predictively valid as multiple-item measures of basic. Single-item measure is supported by other researchers, such as Gardner, Cummings, Dunham and Pierce (1998) and Drolet and Morrison (2001).

Table 1 - Variables, scale and source

VARIABLE	MEASURES
Preference for closeness Source	In a typical month, I spend a lot of time reading [firm's] material, visiting its website, interacting with its employees, or thinking about [firm]. I am open to [firm] guiding my plans regarding my financial security. [Firm] should actively offer me additional financial services that fit my needs. I do not like it when [firm] asks me to recommend it to other people. (R) If [firm] asked me, I would discuss my views about its service quality. I prefer to meet my agent in person rather than talking to him/her on the phone. I would like to have a closer relationship with [firm] than I do right now. Mende, Bolton and Bitner (2013)
Customer attachment Anxiety	I worry about being abandoned by [firm] as a customer. [Firm] changes how it treats me for no apparent reason. I worry that [firm] doesn't really like me as a customer. I worry that [firm] doesn't care about me as much as I care about it. Mende and Bolton (2011)
Customer attachment avoidance	It is a comfortable feeling to depend on [firm]. (R [reverse]) I am comfortable having a close relationship with [firm]. (R) It's easy for me to feel warm and friendly toward [firm]. (R) It helps to turn to [firm] in times of need. (R) Mende and Bolton (2011)
	Study 1
Switching intention	My intention in the future is to change the bank; My intention in the future is to close the account in the bank; ranging from very 1=low to 7=very high Bougie, Pieters, and Zeelenberg (2003)
Relationship Quality	**Loyalty**: My level of loyalty in this firm is [...]; My level of repurchase intention in this firm is [...]; ranging from very 1=low to 7=very high Baker, Levy e Grewal (2002)
	Trust: [Firm] is trustworthy; [Firm] keeps its promises; ranging from very 1=low to 7=very high
	Satisfaction: I am satisfied with [firm] and I am content with [firm]; ranging from 1=strongly disagree to 7= very strongly agree Moorman, Zaltman and Deshpande (1992), Aaker, Fournier, and Brasel (2004)
Covariates	Gender; age; education; income per household; taxes payed by the customer to the bank; frequency of conversation with the bank manager per week; time in the relationship with the bank
	Study 2
Satisfaction	I am satisfied with my insurance agent and I am content with insurance agent [...], ranging from 1=strongly disagree to 7= very strongly agree Aaker, Fournier, and Brasel (2004)
Happiness	My level of happiness in my life is [...], ranging from very 1=low to 7=very high (1-item question) Lyubomirsky and Lepper (1999)
Repurchase intention	My intention to buy new insurance from this broker is [...], ranging from very 1=low to 7=very high Mittal and Kamakura (2001)
Affective commitment	I am committed in my insurance broker and My level of positive affect with my insurance broker [...], ranging from 1=very low to 7=very high Aaker, Fournier, and Brasel (2004
Covariates	Gender; age; education; income per household; taxes payed by the customer to the bank; frequency of conversation with the bank manager per week; time in the relationship with the bank

5 RESULTS

Sample Features. The sample size is defined as costumers from main Brazilian private and public banks. Consumers had bank account in the following organizations: Banco do Brasil (35%), Caixa Economica Federal (29%), Itaú (19%), Bradesco (6%) and others bank (11%). From our sample, some of the consumers bought products from the bank, such as investments (28%), deposits (28%), car mortgage (3%), insurance (27%), debt loans (31%) and line of credits (42%). The sample gender contained 81 men (50%) and the subjects evaluated that they liked their manager account (35%). The time in the relationship with the bank ranges from 1 year to 40 years (mean = 8.84, SD = 7.26). The clients´ income ranges from US$ 250.00 to US$ 2,500.00 per month. The respondents had post-graduation concluded (37%), went to the bank at least once per week (29%) or twice (10%), had at least one problem with the bank (17%), and many of them contracted financial products (45%).

Table 2 presents the correlation matrix. We can note a negative association between time in the relationship with the bank and attachment anxiety, which means greater time in the relationship with the bank lower the anxiety (r = -.16; p<.05) and switching intention (r =-.14; p=NS).

Table 2 - Correlation Matrix (Study 1)

VARIABLE	1	2	3	4	5	6	7	8
1. Switching intention	1							
2. Pref. for Closeness	-.22**	1						
3. Loyalty	-.59**	.44**	1					
4. Trust	-.52**	.42**	.66**	1				
5. Satisfaction	-.60**	.46**	.62**	.72**	1			
6. Attach. Anxiety	.23**	.31**	-.04	-.03	-.01	1		
7. Attach. Avoidance	.30**	-.44**	-.57**	-.60**	-.52**	-.19*	1	
8. Time with the account	-.14	.00	.13	.11	.07	-.16*	-.11	1
Mean	2.13	4.25	4.88	4.52	4.88	2.36	4.71	8.84
Stand. Deviation	1.38	1.30	1.77	1.58	1.35	1.47	1.38	7.17
Cronbach´s Alpha	.79	.75	.97	.81	.96	.86	.77	(-)

Note:
N = 162;
*p<.05; **p<.01;
(-) not available.

5.1 Model Specification and Estimation

For testing the moderating effect we used Process© Macro suggested by Hayes (2013). PROCESS is an easy to use add-on for SPSS and SAS for statistical mediation, moderation, and conditional process analysis (model 3). For testing the hypotheses, we estimated two regression models, defined as following: (i) the main effects of loyalty, trust, satisfaction, happiness and preference for closeness and covariates on switching intention and repurchase intention without the effect of interactive terms and (ii) three-way interaction with the main effects, controlling for covariates. Interaction effects represent the combined effects of independent variables and covariates on the criterion or dependent measure. The interaction means that understanding of the individual variables may be imperfect or misleading (Aiken & West, 1991).

In these models we used as covariate taxes payed by the customer to the bank; frequency of conversation with the bank manager per week; time in the relationship with the bank; income and frequency of using bank per week. Table 3 presents the findings.

Table 3 - Interactive and main effects on switching intention (Study 1)

VARIABLES	0	1 TRUST	2 SAT	3 COMMI	4 CLOSE	5 LOY
Attachment Anxiety	.13*	.15†	.23***	.25**	.28***	.20***
Attachment Avoidance	-.10	.15†	.13†	.15	.31***	.08
Anxiety × Avoidance		-.19***	-.18**	-.14	.00	-.17**
IV (Independent Variable)		-.41***	-.47***	-.42***	-.23***	-.51***
IV × Anxiety		-.32***	-.27***	-.19**	-.12	-.30***
IV × Avoidance		-.12†	-.16*	-.11	-.20**	-.07
IV × Anxiety × Avoidance		.00	.08†	.15**	-.07	.13*
Covariates						
Taxes payed by month	.09	.07	.06	.09	.16*	.15*
Time in the relationship	-.10	-.10	-.11†	-.12	-.16*	-.06
Income	.04	.11†	.12†	.09	.15*	.06
Frequency attend the bank	.09	.11	.06	.12	.07	.13*
Frequency talked with manager	-.09	-.07	-.05	-.11	-.07	-.13
Main Effect						
Loyalty	-.28**					
Trust	.13					
Commitment	-.32***					
Satisfaction	-.41***					
Closeness	.06					
R^2	53%	43%	52%	48%	32%	50%
R^2 due to three way interaction		0%	1%†	3%**	0%	2%*

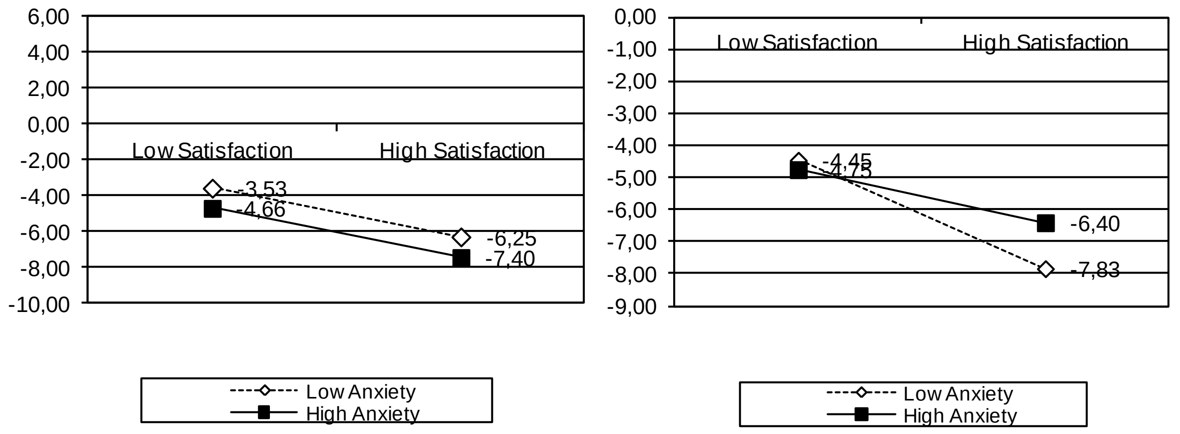
Note:
N = 162;
*p<.05; **p<.01; †p<.10;
baseline model included the main effect of independent variables and covariates; IV´s are defined as model 0 = baseline; model 1 = trust; model 2 = satisfaction, model 3 = commitment; model 4 = closeness and model 5 = loyalty;
betas are not standardized;

First, we analyze the effect of trust. We did not find significant anxiety × avoidance × trust interaction impact on switching intention (β = .00; p<.95), rejecting H_{1a}. However, we find a significant interaction between anxiety and trust (β = -.32; p<.001), since the former reduces the effect of the second. In addition, we find a significant effect of the interaction between anxiety and avoidance (β = -.19; p<.01) on switching intention. Both attachment styles reduce switching intention. This last result is congruent with Mende and Bolton (2011) and Mende, Bolton and Bitner (2013).

Second, we tested our assumption of the interactive effect between anxiety and avoidance (β = -.18; p<.002) would have impact on satisfaction (moderating it), creating additional variance on switching intentions. We note a marginal significance and a positive effect of the three way interaction as expected (β = .08; p<.10), supporting H_{2a}. Anxiety and avoidance, both, had positive effects on switching intentions because all variables are negative for firm-customer relationship.

We plot the three way interaction according to Figure 2. In the left side, when customer has low bank avoidance perception, there is no difference between low and high anxiety, creating a negative association between satisfaction and switching intention. The inverse association is linear along the satisfaction groups, not creating variance. Contrarily, according to right side, when customer has high bank avoidance perception, there is difference between low and high anxiety, creating a cross-over moderating effect. In the right side, the interaction means that the negative association between satisfaction and switching intention is stronger (*vs.* smaller) for low anxiety style rather than for high anxiety style.

Figure 2 - Effect of Anxiety × Avoidance × Satisfaction on Switching Intention

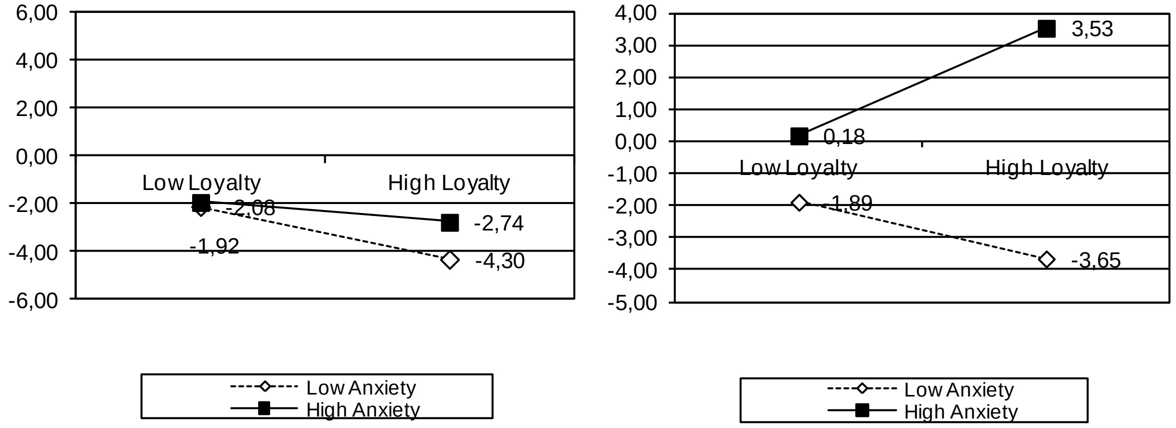


Third, we note that commitment × anxiety (β = -.19; p<.001), and avoidance × anxiety × commitment (β = .15; p<.02), interactions had significant effects on switching intention. As expected, the three-way interaction was significant and positive on switching behavior, supporting H_{3a}. Fourth, we examined the Interpersonal Theory (Yaughn & Nowicki, 1999). Specifically, preference for closeness had a main effect on switching intention (β = -.23; p<.001). This result suggests that greater the intention of becoming closer to the bank, lower the intention of changing the financial firm. We noted that avoidance × anxiety interaction (β = .00; p=NS) did not affect the switching intention, but that the preference for closeness × avoidance interaction (β = -.20; p<.01) had significant and negative effect on switching intention. We did not support the three-way interaction between preference for closeness × anxiety × avoidance on switching intention (β = -.07; p=NS), rejecting H_{4a}.

Next, loyalty had a main negative effect on switching cost as expected (β = -.51; p<.001). We noted that loyalty × anxiety (β = -.30; p<.001) and anxiety × avoidance (β = -.17; p<.01) interactions also had significant and negative effect on switching cost. In addition, the main finding suggested that the three-way interaction between loyalty × anxiety × avoidance on switching intention, in which the effect was positive (β = .13; p<.03; H_{5a}). This result is congruent with found in other constructs, such as commitment and satisfaction.

We plot the three way interaction according to Figure 3. In the left side, customers with low levels of bank avoidance intention had no difference in the scores for switching intention according to low and high anxiety groups, creating a negative association between loyalty and switching intention. Note also that there is a null association for high anxiety clients. This result is very similar to the one created by satisfaction. However, according to right side, when customer has high bank avoidance perception, there is a significant difference between low and high scores on loyalty. The difference means that, in the low anxiety condition, there is a negative association between loyalty and switching intention. However, in the high anxiety condition, there is a positive and strong association between loyalty and switching intention. These results show us that the moderating effect appear more clear on high avoidance style group (*vs*. low attachment avoidance style group).

Figure 3 - Effect of Anxiety × Avoidance × Loyalty on Switching Intention



6 STUDY 2

6.1 Procedure

Our target in Study 2 is customers from insurance broker. A sample of one hundred thirty one customers participated in the main study. The insurance broker is a highly abstract and complex service that entails future benefits (i.e. house, cars, life, boats), resulting in a strong focus on relationship marketing, according to research by Verhoef (2003).

The participants also were recruited from a snow ball sample using a private mailing. We created an electronic questionnaire. Three marketing students reviewed the electronic questionnaire and suggested modifications. We did the adjustments and sent it to customers, who responded the questions using their most used insurance agent (by frequency).

Customers reported that they had problems in the past (22%) with their insurance broker. Forty percent of them had at least one insurance product with the insurance broker (M = 1.97; SD = 1.01). The customers had an average of income of R$ 7,351.26 per month (SD = 7,587.98) and with an average of age of 41 years (SD = 11.13). We used the measures of table 1.

7 RESULTS

We used seven point Likert-type items for measuring preference for closeness and attachment styles and we used seven point differential semantic-type items for measuring relationship quality. We note that time in the relationship with insurance broker (in years) had positive association with quantity of insurance products that the clients have (r = .36; p<.01). We note that happiness(r = .59; p<.01), satisfaction (r = .67; p<.01), commitment (r = .59; p<.01) and preference for a closeness relationship with insurance broker (r = .19; p<.01) had significant and positive association with repurchase intention (r = .59; p<.01) respectively. Table 4 shows the findings.

Table 4 - Correlation Matrix (Study 2)

VARIABLE	1	2	3	4	5	6	7	8	9
1. Repurchase Int.	1								
2. Happiness	.59**	1							
3. Satisfaction	.67**	.83**	1						
4. Commitment	.56**	.78**	.75**	1					
5. Pref .for Closeness	.19**	.29**	.33**	.39**	1				
6. Anxiety	.01	-.04	-.04	.04	.28**	1			
7. Avoidance	-.28**	-.43**	-.41**	-.57**	-.56**	-.32**	1		
8. Time in the relat.	.11	.14	.05	.10	.03	-.09	-.15	1	
9. Qte insurance	.06	.04	.09	.14	.08	-.13	-.11	.36**	1
10. Income	-.07	.11	.06	.16*	.00	-.5	-.18*	.26**	.33**
11. Age	.02	.05	.03	.14	.12	.00	-.22**	.44**	.31**
Mean	7.69	7.43	7.87	6.70	5.49	4.32	4.38	7.64	1.97
Stand. Deviation	2.62	2.18	2.08	2.24	2.03	2.26	2.32	6.78	1.01
Cronbach´s Alpha	NA	NA	.97	.79	.82	.86	.83		

Note:
N = 131;
*p<.05; **p<.01;
NA = not available

In Study 2, we estimated two regression models similar to Study 1, defined as following: (i) the main effects of happiness, commitment, satisfaction and preference for closeness and covariates on repurchase intention and (ii) three-way interaction with the main effects (Aiken & West, 1991). The regression analysis supported a three-way interaction effect on the relationship between anxiety × avoidance and independent variables, impacting on the intention of repurchase products in the future with the insurance agent. Study 2 complements early study supporting the hypotheses in a difference financial segment (i.e. insurance home broker).

Table 5 - Interactive and main effects on repurchase intention (Study 2)

VARIABLE	0 COVARIATES	1 SATISFACTION	2 HAPPINESS	3 COMMIT	4 CLOSENESS
Avoidance	-.01	-.13	-.06	-.08	-.28*
IV (indep. Variab) × Anxiety		.16*	.11	.24**	.15
Anxiety	.07	-.10	-.07	-.18*	-.38***
IV × Avoidance		.09	.11	.17	.13
Anxiety × Avoidance		.00	00	.04	-.05
IV × Anxiety × Avoidance		-.11†	-.12†	-.13*	-.26**
Covariates					
Time in the relationship	.08	.00	.01	.01	.00
Qte insurance bought	.02	.07	.01	.03	.04
Income	-.18	-.16	-.15*	-.14	-.11
Age	.04	.00	.00	.00	.00
Main Effect					
4. Commitment	.14			.42***	
2. Happiness	.02	.42***			
1. Satisfaction	.59***		.52***		
Preference for Closeness	-.13				.00
R^2	.46	43%	52%	44%	25%
R^2 due to three way interaction		1%		2%*	6%*

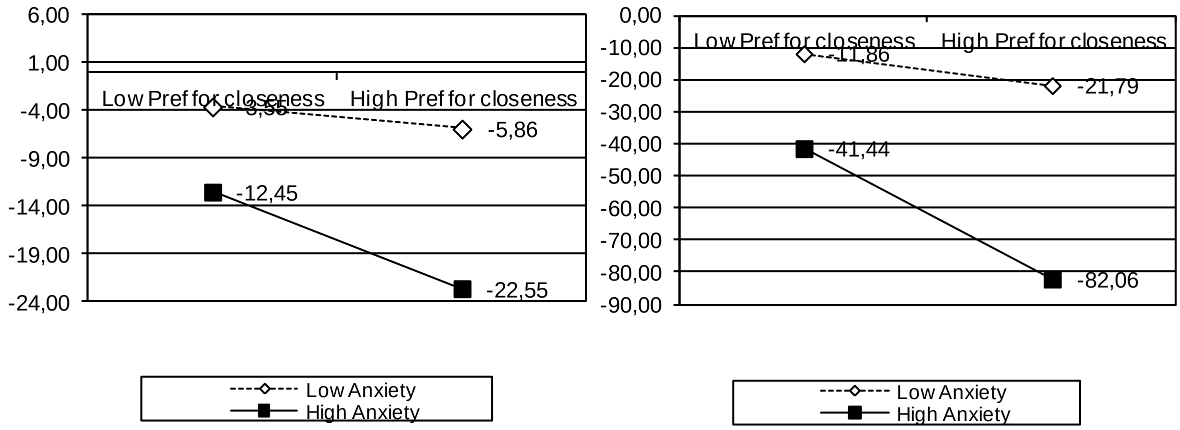
Note:
*p<.05; **p<.01;
baseline model included the main effect of IV´s and covariates; IV´s defined as model 1 = satisfaction; model 2 = happiness; model 3 = commitment, model 4 = closeness; model 0 = baseline

In terms of results, anxiety × avoidance interaction did not associate with repurchase intention, but associated with the addition of happiness. There was a negative three-way effect (β = -.11; p<.10). The result was negative since the dependent variable now is positive. Remember that switching intention on Study 1 has an inverse interpretation. The result, partially significant at .10 level, is congruent with our expectations.

Although the results were also marginal at level of .10, as expected, the three-way interaction was significant and positive when including satisfaction (β = -.11; p<.10, supporting H_{2b}) on repurchase intention. This finding is similar to the effect of happiness, since both constructs had positive association between them (ρ = .43), according to the meta-analytic review of Bowling, Eschleman and Wang (2010).

Next, we supported the three-way interaction for commitment (β = -.13; p<.05) and for preference for closeness relationship with insurance broker (β = -.26; p<.01), which confirmed H_{3b} and H_{4b}. According to Figure 4, left side, when customer have low bank avoidance perception, the negative effect of preference for closeness on repurchase intention is greater (*vs*. smaller) for high (*vs*. low) anxiety customers. Next, figure 4 right side, we can note very clearly that the negative effect of preference for closeness on repurchase intention is greater (*vs*. smaller) for high anxiety customers. Thus, the difference between low and high customer anxiety is greater in high preference for closeness.

Figure 4 - Effect of Anxiety × Avoidance × Closeness on repurchase intention



8 CONCLUSIONS

Not all customers welcome relationship-building labours, since “relational orientations vary across customers, marketing activities should be customized to individuals or market segments” (Mende & Bolton, 2011, p.298). This study introduces a mechanism to revel that relationship marketing is damaged with high levels of attachment styles. Consumers with levels of worries, concerns and anxiety styles in their relationship with financial firms and insurance broker could have fear in dedicated more effort in the relationship, jeopardizing their relationship with firms, salesperson and so forth. In addition, consumers with levels of avoidance, evasion and scape styles in their relationship could have avoid approach in the relationship, specifically with frontline employees.

This research offers three major implications for managers of service firms. First, we supported the notion that attachment avoidance and attachment anxiety have positive effect on switching intention. This result means that greater worries, concerns, nervousness and escaping styles, greater the consumer switching intention for other bank. The interaction between these two elements creates a negative effect (*vs*. positive), reducing the switching intention. The interaction between these two elements suggests that greater levels of the two attachment styles, greater the intention of switching in the relationship with the bank.

Second, we noted a three-way interaction between the two attachment styles with satisfaction, commitment and loyalty. The three-way interaction supports our proposed framework and means that in each equation, greater the levels of satisfaction, commitment and loyalty; lower bank switching intention. However, the two negative attachment styles transform this inverse association in a positive one. This inversion in the coefficient value indicates that the negative effect of the positive constructs (e.g. satisfaction, commitment or loyalty) is reduced with the effect of the two attachment styles interaction.

Third, we expected that the both customer attachment styles (anxiety and avoidance interaction term) could create a negative relationship with repurchase intention. Our results indicated that attachment anxiety and attachment avoidance styles had negative associations with repurchase intention, as predictable and confirmed by Mende and Bolton (2013). As we expected and found empirical evidences, these two attachment elements combined decrease the consumers' relationship breadth with their firms.

Schmitz and Ganesan (2014) used a matched, multi-level data set from firm records and surveys of salespeople. Future research might analyze the data from salespeople and consumer attachment styles, matching them and analyzing the impact on buying intention. In addition, future research might analyze if attachment styles, specifically avoidance and anxiety, damages cross-selling and cross-buying. Since, cross-buying demands more cognitive and analytical judgment from consumers, he/she can become anxious in the decision making.

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