

Doctoral Program in Economics and Business

Doctoral school - Jaume I University

Attachment Styles Associations with Long-Term Relationships Mediated by Brand Loyalty in the Israeli Mobile Market

By

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Submitted by Smadar Frydman in order to be eligible for a doctoral degree awarded by the Universitat Jaume I

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Abstract and Keywords

Abstract

Purpose: The main objective of the thesis is to use attachment styles theory to explore longterm relationships in a service context, using the Israeli mobile market as a case study. Theoretical framework: Attachment theory focuses on the primary link between maternal loss or deprivation and later personality development. The theory was extended to adult life and commercial contexts. Three attachment styles (secure, avoidant, and anxious) were used as the independent variables, commitment and trust were the mediating variables, intention to stay and cooperation were the dependent variables.

Methodology: A random sample of 1024 participants of an online access panel took the survey online. Structural Equation Modeling (SEM) was conducted to measure the constructs' validity through confirmatory factor analysis (CFA) and to assess the hypothesized model as a single theoretical structure, using path analysis.

Findings: Associations were found between most of the study variables. The mediators presented significant mediation effects between attachment styles and the dependent variables.

Originality: the current study used a unique theoretical model which was not tested before. The model and findings proved that primary psychological structure plays a role in creating and maintaining long-term relationships.

Keywords: Attachment styles, long-term relationships, customer loyalty, trust, commitment, satisfaction, intention to stay, cooperation, duration, service provider.

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Chapter 1. Introduction

Since the early 90s, customer retention has been an important goal of marketers in all industries. This goal is based on the broad understanding that an existing customer is much more valuable to a firm than a new customer and that the costs of retaining a customer are much lower than the efforts and costs entailed in attracting new customers (Gerpott et al., 2001; Hu et al., 2014; Kim et al., 2015; Orozco et al., 2015; Tarhini et al., 2015e; Watson et al., 2015). A company must invest considerably in advertising, marketing, brand development, brand trust, and other elements to gain new customers. A similar cost structure does not exist for existing customers or exists to a much lesser extent (Hassouna et al., 2015; Kim et al., 2015). Analyzing this issue of customer retention vs. customer acquisition indicates that retaining an existing customer may be five times less expensive than acquiring a new customer (McIlroy & Barnett, 2000). Specifically, a study conducted in the mobile market in Turkey shows that Orange (a mobile operator in the Turkish market) saved approximately 33 million dollars by reducing its customers' attrition by 10% (Aydin & Özer, 2005). This result is consistent with previous arguments of researchers who claimed that profits might be improved dramatically, between 25% and 85%, through a mere 5% reduction in customer churn (Peck et al., 1999; Reichheld & Sasser, 1990). Hence, loyal customers are an essential component of long-term profits: A stable customer base is a necessary mean for achieving positive results in a firm's financial reports and ability to extend its product lines and to motivate customers to increase their consumption (Anderson & Fornell, 1994; Budianto, 2019; Johnson & Gustafsson, 2000; Reibstein et al., 2009;). Therefore, it is no wonder that customer loyalty is a fundamental construct in marketing. Studying the different factors that may encourage brand loyalty is crucial for marketers (Ferreira et al., 2015; Veloutsou, 2015). This line of thought is especially true today when brands are becoming more and more similar, and consumers may find it challenging to differentiate among them and justify their preferences (Gambetti & Schultz, 2015).

Therefore, the main arena of the current research is brand loyalty in general and specifically brand loyalty within long-term relationships in the mobile service industry. In light of the importance of customer loyalty, previous studies have sought to understand the loyalty cipher, specifically focusing on the customer-related antecedents of brand loyalty. In the early years of brand loyalty research (1940), the tendency was to address brand loyalty merely as repeated purchase. Subsequently, loyalty was most commonly classified in two main categories: behavioral loyalty (repeated purchase) and attitudinal loyalty (brand passion, brand

trust, brand perception; Gecti & Zengin, 2013; Oliver, 1999). More recently, researchers realized that these two categories of brand loyalty partially explain the concept. Gradually, brand loyalty (BL) was recognized as a multi-dimensional construct that requires an integrative approach by the research community (He et al., 2012). The literature offers a multitude of factors and antecedents that have been extensively investigated and proven to affect brand loyalty: brand trust, customer's satisfaction, customer's engagement, perceived value, switching costs, and brand equity (Brodie et al., 2011; Chau et al., 2017; Danesh et al., 2012; Dessart et al., 2015; Hes & Story, 2005; Severi & Ling, 2013). However, the notion that BL may have a psychological predisposition was not explored until the beginning of this century.

Only since the early 2000s have researchers begun to understand the importance of the psychological motivators or predispositions underlying BL (He et al., 2012; Mende et al., 2011; Mende and Bolton, 2013; Mende et al., 2019; Pansari & Kumar, 2017). It was gradually realized that to develop brand trust and commitment- customers must experience psychological processes effectively governed by predispositions such as personality traits (Menidjel et al., 2017; Tzempelikos, and Gounaris 2017; Young et al., 2017). These predispositions have been investigated by only a few studies, whose findings added a layer to understanding the complex construct of brand loyalty (Fastoso et al., 2018; Mende et al., 2019; Smith, 2015; Soon et al., 2016).

The relevance of the current study is in its pursuit of the psychological angle to explain brand loyalty within relational service contexts. One novel perspective on brand loyalty is attachment theory (Bowlby, 1988; Japutra et al., 2018; Mende et al., 2013; Paulssen, 2009). According to attachment theory, human relationships are shaped by primary relationships with caregivers in the early stages of life (Bowlby, 1988; Bowlby & Ainsworth, 1992). Attachment principles were further extended to adult life and commercial relationships (Brennan et al., 1998; Johnson et al., 2012; Mende et al., 2011; Mende et al., 2013).

The current research takes off from this last point. It uses the recent conceptualization of brand loyalty as a multi-dimensional construct. However, its novelty lies in exploring the interplay between attachment styles as the independent variables (antecedents), brand loyalty's cornerstones as mediating variables, and desired relational marketing results as the dependent variables. The chosen context is the mobile telephone world, specifically mobile subscribers' loyalty to their service providers in the Israeli mobile market.

The main goal of the current study is to explore the role of attachment styles in creating and maintaining brand loyalty within the field of relational marketing. Exploring the associations between attachment styles and desired relational marketing outcomes will

contribute significantly to the academic literature and practitioners in different industries. This paper is structured as follows: Part 2 presents the literature review that covers the following topics:

- Brand: Definitions, historical developments, classifications, customer's attitudes.
- Brand loyalty (BL): Historical development, definitions, cornerstones, antecedents.
- Relational marketing (RM): Historical development and background, definitions, cornerstones, emerging factors.
- Attachment styles (AT): The theory, its foundations, its capability to predict brand loyalty, commercial attachment styles.
- History of the mobile industry: Background, milestones, brand loyalty, and the mobile industry.
- The Israeli mobile market: Market overview, historical developments, regulation, consumers.
- Theoretical research model and hypotheses.

Part 3 presents the methodology. Part 4 presents the findings. Part 5 summarizes the findings, limitations, directions for future research and concludes.

Chapter 2. Literature Review

2.1. The Brand in Brand Loyalty

A review of brand loyalty cannot be complete without first acknowledging the term "brand" as the fundamental component of the construct of brand loyalty. The following section presents background information on the construct of a brand, various definitions of the term, and its development over time. It is followed by a review of the concept of brand loyalty.

2.1.1 What is a brand?

An organization's brand is one of its most important assets. The definition of a brand scans a broad spectrum ranging from tangible to intangible concepts (Chernatony & Dall'Olmo, 1998; Kladou et al., 2017). A brand is constructed on the product itself, using marketing activity and marketing tools to create a complete customer experience (Keller & Leihmann, 2006).

One of the basic definitions of a brand is presented in the American Marketing Association dictionary (1960, cited in Kotler & Keller, 2006): "A name, term, sign, symbol, or design, or a combination of them, intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors" (p. 274). This definition referred to the tangible aspects of brands and was the target of much criticism for being limited and restrictive (Keller et al., 2006; Kladou, 2017; Kornberger, 2010). An identical definition can be found in the Common Language Marketing Dictionary, 2020 (online), created in collaboration with the American Marketing Association (AMA), the Association of National Advertisers (ANA), and The Marketing Science Institute (MSI).

Gardner and Levy (1955) developed a definition, which indicates that already in the 50s, a brand was conceptualized as a far more complex construct than its tangible elements: "A brand name is more than the label employed to differentiate among the manufacturers of a product. It is a complex symbol that represents a variety of ideas and attributes. It tells the consumers many things, not only by the way it sounds (and its literal meaning, if it has one) but more importantly, via the body of associations it has built up and acquired as a public object over some time" (p. 35). Similar to this definition, Gordon (1999) defines a brand as "a product or service to which human beings attach a bundle of tangible (functional) and intangible (emotional and symbolic) meanings that add value" (p. 324). This definition is reinforced by definition proposed by Pickton and Broderick (2005): "As a marketing tool, branding is not just a case of placing a symbol or name onto products to identify the manufacturer; a brand is

a set of attributes that have a meaning, an image and produce associations with the product when a person is considering that brand of product" (p. 242). While a diverse range of definitions exists, the most recent literature points to a comprehensive definition comprising tangible and intangible elements.

De Chernatony and Dall'Olmo Riley (1998) concur that brands are complex multidimensional constructs. In their content analysis of a literature review, these researchers identified 12 themes that represent 12 categories of brand properties based on tangible elements, such as logo, name, and visual characteristics, as well as intangible elements, such as value system, personality, relationship, and perceived added value. Table 1 presents this classification.

Table 1: The Twelve Brand Themes

(adapted from de Chernatony and Dall'Olmo Riley, 1998)

Theme	Content
Brand as a legal instrument	Mark of ownership. name, design, trademark
Brand as a logo	Name, term, sign, symbol, design, tangible product characteristics
Brand as a company	Recognizable corporate name, identity personality, and image are reflected in all products
Brand as a shorthand	The ability to rapidly recall information about a brand using little information in the advertisement
Brand as a risk reducer	The brand induces confidence and reassurance that expectations will be fulfilled.
It tells the consumers many things, not only by the way it sounds (and its literal meaning if it has one) but more importantly via the body of associations it has built up and acquired as a public object over some time	More than its tangible features, a brand is a holistic entity, the product's essence, meaning, and vision.
Brand as an image in consumers' minds	Consumer-centered. Image, associations, attributes, and ideas become the brand's perceived reality in the consumers' minds.
Brand as a value system	The brand can reflect consumers' personal and cultural values.
Brand as a personality	Psychological and symbolic values communicated through marketing communication define the brand's personality. Consumers may identify

Theme	Content
	with the brand personality they would
	like to project.
Brand as a relationship	The brand expresses the relationship
	between the consumer and the
	product through a consumer-brand
	bond created based on the brand's
	personality.
Brand as added value	Nonfunctional extras can more
	closely satisfy consumers' needs to
	differentiate the brand and encourage
	actual purchase.
Brand as an evolving entity	Classifying brands according to their
	evolutionary stage: (a) non-branded
	commodities; (b) references (name);
	(c) personality; (d) the consumer
	"owns" the brand; (e) corporate
	identity; and (f) brand as policy
	(social and political issues)

Analyzing the above table, Maurya and Mishra (2012) state that a brand can be categorized from two perspectives: the consumer's perspective and the firm's perspective. Elements that describe a brand as a logo, as a legal instrument, or a company reflect the company's perspective while referring to the brand as shorthand or as a risk reducer reflects the consumer's perspective. Brand as an identity system, an image in the consumer's mind, a value system, a personality, a relationship, an added value, and an evolving entity are classifications based on both perspectives.

Keller (2001) distinguishes between tangibles brand elements related to brand performance and intangible brand elements related to customers' psychological and social needs, and therefore are imaginary. This definition is not to be treated lightly. When the organization prepares to develop a new brand, it is most meaningful when it must address multiple questions, including the branding strategy. Should it emphasize the brand's tangible elements, or should it focus on creating value, identity, personality, image (Mintzberg & Waters, 1982)? The above analysis makes it clear that brands may be viewed from multiple angles, using a variety of facets and attributes that are relevant to each industry, product, and customer group.

2.1.2 The origins and history of brands

The origin of the Anglo-Saxon word "brand" is the Old Norse term "brandr," meaning "to burn," referring to manufacturers' practice of burning their mark on their products (Rajaram & Stalin, 2012). Old Norsewas spoken in Scandinavia from about the ninth to the thirteenth century. Modern dictionaries define and provide the following etymology of the word brand: *Merriam-Webster, online (2019):*

Brand, (noun): "a charred piece of wood, a piece of burning wood (firebrand), sword, a mark made by burning with a hot iron to attest manufacture or quality or to designate ownership, a printed mark made to attest manufacture or quality or to designate ownership (trademark), a mark put on criminals with a hot iron, a mark of disgrace (stigma), a class of goods identified by name as the product of a single firm or manufacturer, a public image, reputation, or identity conceived of as something to be marketed or promoted."

The first known use of brand (noun): before the 12th century, in the meaning of a charred piece of wood.

History and etymology of brand (noun): Middle English, torch, sword, from Old English; similar to Old English bærnan (to burn).

Brand (verb): "to mark with a brand, to mark with disapproval, to impress indelibly"

First known use of brand (verb): "15th century, in the meaning of to mark with a

brand" Cambridge Dictionary online (2019)

Brand, (noun): "a type of product made by a particular company, a piece of burning wood used to give light, a mark that is burned or frozen into the skin of an animal such as a cow to show who owns it, the name of a product produced or sold by a particular company."

Brand, (verb): "to mark an animal such as a cow by burning or freezing its skin to show you own it, to give a product a particular name or label in order to sell it."

Similar definitions are presented in Lexico, powered by Oxford (2019).

Although the word brand dates back to a period around the ninth century, the practice of branding is old as human civilization. The first evidence of branding is in 2250 BCE in the Indus Valley. Other evidence of branding is dated to 300 BCE in Greece (Bastos & Levy, 2012). Moore & Reid (2008) distinguish between two types of branding: branding in ancient periods ("proto-branding," providing the source and product quality information) versus branding in the twentieth century (creating an image with the meaning of power, value, and personality). In other words, the brand's characteristics in proto-branding involved only the physical product, was marked on the product, and did not involve consumers' perspectives and interpretations.

In ancient times, pottery manufacturers could be identified by the seal or the symbol they impressed at the bottom of vessels and pitches. These branding practices also helped to optimize the logistical process of transporting products to and selling products in remote markets. Evidence of cattle branding appears in the Stone Age and Early Bronze Age paintings discovered in Western Europe caves and murals of Egyptian tombs dating 4,000 years ago (Rajaram & Stalin, 2012).

In ancient Greece and Rome, branding by burning was also applied to slaves to signify ownership. Manufacturers faced two significant obstacles in medieval Europe: poor quality and counterfeit goods (Belfanti, 2018). The fear of forgery and low-quality products often deterred consumers from purchasing durable goods. The result was the birth of the guilds as cooperative groups of manufacturers who operated in the same industry. The guilds produced high-quality goods with specific features that were difficult to forge. Association with a guild was used to indicate a product's source of production and guarantee its quality and authenticity, reflecting the mutual interests of manufacturers and consumers. Thus, the guild's name was a brand name, even before the industrial revolution (Richardson, 2008).

In his review of the seventeenth and eighteenth centuries, Blackett (2004) also discusses the guild's function as an early brand name, related to the aristocracy's growing demand for French and Belgian fine porcelain, furniture, and tapestries. The same branding method was employed to indicate high quality and product origin. In that period, increasingly stringent enforcement of laws that required marking silverware and gold goods strengthened product credibility. However, the significant change in the evolution of brand use started during the industrial revolution in the late nineteenth and early twentieth centuries. Technological advances and improvements in communication-enabled mass production and marketing enabled sales in remote markets and packaging with a brand logo. The need to stand out, ensure quality, and be identifiable became essential (Rajaram & Stalin, 2012).

Further significant growth in the use of brands occurred after World War II. Due to economic growth, increased consumption, the spread of media, the increasing number of options of product advertising, and the proliferation of market research, brand usage expanded greatly. Bastos and Levy (2012) define this process as a consumer revolution. Brand proliferation offered consumers products with very similar properties and hardly discernible differences. To differentiate themselves, brands needed to provide more than a guarantee of a product's provenance, quality, and performance. They had to create a comprehensive brand personality to identify and express themselves through consumption (Moore & Reid, 2008). Therefore, the idea of brand personality was born around the middle of the twentieth century,

but only during the second half of this century did the concept of branding expand both in practice and in research (Bastos & Levy, 2012).

2.1.3 The purpose of the brand

Differentiating a brand may increase consumer demand. A brand can differentiate itself from its competitors by offering tangible and functional advantages (e.g., price and customer support). In that respect, antique and modern brands effectively serve the same purpose: They both primarily aim to guarantee product origin and quality. Modern brands, however, have an additional purpose: They are significantly connected to and dependent on consumers' interpretations and perceptions. In modern marketing, marketers attend to tangible differentiation and intangible benefits, such as the satisfaction of consumers' emotional needs. In other words, the purpose of brands is to provide both tangible and intangible benefits to consumers. This relationship and mutual influence between consumer and marketer are enabled today only thanks to communication channels that did not previously exist, such as radio, TV, print advertising, and from the 90s, the internet and social networks (Moore & Reid, 2008).

De Chernatony (2009) developed a five-step model of the evolution of managerial interpretations of brands, which provides insight into how organizations should act to achieve their brand purpose. According to the model, a brand may contribute to the organization's goals in the following ways:

Differentiation - the brand distinguishes a product from competitors

Positioning – the brand meets consumers' expectations

Personalization – the brand reflect consumers' self-identity (personality)

Vision – the brand makes the world a better place to encourage consumers' commitment Added Value – the brand adds value to consumers' lifestyles while minimizing risks Personality, vision, and added value are focused on how a customer perceives the brand and feels toward it.

According to Keller's (2001) customer-based-brand-equity model, the ultimate purpose of a brand is to gain intense, active customer loyalty. This goal is achieved by building a solid brand in four steps, where the fourth step is to create a strong brand relationship with the consumer. This relationship, which Keller defines as "brand resonance," reflects a consumer's degree of synchronization with a brand. The strength of the customer-brand relationship is a very reliable predictor of brand loyalty (Veloutsou, 2015). A brand must evoke specific emotions when consumers interact with it to create a strong customer relationship and consequent loyalty. One element that supports brand strength is the brand's ability to meet consumers' expectations by keeping its promises. A customer appreciates the option to compare elements similar to the competition, yet the brand's underlying appeal motivates them to make a purchase (Blackett, 2004). Thus, a brand enables an organization to compete in products and services markets and represents the business strategy's value proposition (Aaker & McLoughlin, 2010).

2.1.4 Brand and brand loyalty

As described above, a brand's main aim is to create, retain, and even increase consumers' long-term loyalty and repurchase intentions (Keller, 2001). Brand loyalty results from a strong relationship between the brand and the customer (Veloutsou, 2015). The ability to create and maintain a strong relationship is a key factor in developing long-term relationships (Chiu al., 2012; Huang et al., 2017). This chapter focuses on the link between brand and brand loyalty.

In brand-consumer relationships, consumers express themselves through their experience of consuming a product or using a service (Davies et al., 2018; Molinillo et al., 2016; Popp et al., 2017). One of a brand's advantages is matching the brand's personality and self-image to consumers. Unique brand traits can be created through four brand dimensions: Corporate associations – what the brand means for consumers.

Corporate values - the company's mission, vision, and organizational values (Grubor et al., 2017; Sing, 2014).

Emotional attachment - the strength of the customers' emotional bond with the brand (Iglesias et al., 2011; Kim et al., 2019; Levi et al., 2015; Popp et al., 2017; Priyadarsini, 2015).

Corporate philanthropy (CP) - a company's efforts to make the world a better place, which positively influences brand loyalty (Park et al., 2016; Pérez, 2009).

In Parks et al.'s (2016) study, CP positively impacted consumer gratitude, which these researchers define as an emotion arising. When a consumer feels that a brand or an organization is actively acting to increase the consumer's welfare, it boosts their willingness to contribute to the benefactor's prosperity. Gratitude, therefore, has a strong influence on consumer commitment to the corporate, increasing consumers' willingness to maintain a solid and long-term relationship with the organization with which they identify. In turn, commitment positively influences customers' loyalty toward the firm and its brand. The importance of affective commitment as a mediator between brand experience and true brand loyalty was demonstrated in a study by Iglesias et al. (2011).

Popp and Woratschek (2017) found that consumer-brand identification, satisfaction, and price image positively influence brand loyalty and word-of-mouth (WOM). Consumer identification with a brand positively influences satisfaction and price image. A favorable price image also increases satisfaction. Therefore, one way to generate brand loyalty and WOM is to find the right balance between these three factors.

Said (2014) confirmed that brand loyalty is influenced by brand satisfaction. A satisfied consumer continues to purchase the brand's products as long as they ensure satisfaction. This study also showed a positive correlation among brand satisfaction, brand loyalty, perceived brand quality, perceived brand equity, and repurchase intentions. Singh (2014) confirmed the positive influence of corporate brand strategy on corporate image and corporate loyalty.

Laroche et al. (2012) found that social media-based brand communities offer the firm an effective tool to enhance value, brand trust, feelings of community, and brand loyalty among the members. Whitehead and Nisar (2016) investigated if user loyalty can be generated and maintained through marketing activity on social networking sites. Their findings show that only behavioral loyalty can be generated through social networking sites, unlike attitudinal loyalty driven by a genuine commitment to a brand. Social networks' role as a source of information and their influence on purchasing decisions is most substantial among millennials. That is to say, and this group trusts the opinions of their virtual friends more than the opinions of their real friends. On the other hand, their brand loyalty is much lower than the Gen Xers and baby boomers (Ordun, 2015).

Singh et al. (2012) found that, in perceived ethical brands, Consumer's Perceived Ethicality (CPE) positively influences brand trust and brand effect, which positively influences brand loyalty.

Creating in the consumer emotions, feelings, identification, and commitment to the brand is imperative for a firm that wishes to elicit brand loyalty. Emotional branding is essential in the fashion industry, where competition is robust. Emotional branding responds to consumers' desire to have positive experiences, achieve self-expression, help others, and co-create with the brand (Kim & Sullivan, 2019). In the hospitality industry, stimulating positive emotions and feelings is key to creating brand loyalty. In this industry, brand attachment, passion, and affection are mainly achieved by the physical environment and staff behavior. It appears that a physical environment can help guests to escape from social stress, relieve negative emotions, and attain a sense of calm and relaxation, in addition to promoting exceptional and memorable experiences (Hemsley-Brown & Alnawas, 2016).

Brand wantedness is a relatively new term first introduced by Wunderman, a leading global digital marketing agency, in 2017. Brand wantedness is reflected in Wunderman's slogan "I want you to want me," which implies that consumers want to feel wanted. The brand actively demonstrates understanding and caring toward its consumers. In a study conducted in partnership with Schoen Berland (2017), Wunderman found that 89% of US consumers and 84% of UK customers are loyal to brands that share their values.

2.1.5 Brand hate and anti-loyalty

Most research and studies have focused on brand loyalty and the positive aspects of consumption. However, increasing research attention has been directed to negative responses to the consumption of specific brands. Adverse brand reactions were identified by Platania et al. (2017) as an expression of brand hate resulting from negative brand behavior. Among brand hate antecedents, they list experiential avoidance, identity avoidance, and moral avoidance. Potential outcomes of brand hate include exit/rejection of the brand, negative word-of-mouth, online complaining, and marketplace aggression. The most robust antecedents of brand hate are identity avoidance and moral avoidance. To a lesser degree — experiential avoidance: A brand is more strongly hated when ideological and symbolic incompatibility with the consumer exists, or when the brand is associated with unethical conduct, and less intensely hated when consumers' expectations are unmet.

Brand avoidance is a behavior that results from negative emotions such as dislike, anger, worry, and embarrassment, which arise because of unmet expectations, symbolic incongruence, unacceptable trade-offs, and ideological incompatibility between the brand and the consumer (Kavaliauskė & Simanavičiūtė, 2015). A study of Gen Y consumers found that advertising to be another significant factor for brand avoidance due to consumers' dislike of the ad content, the celebrity endorser, the music, or the message (Knittel et al., 2016). A personal commitment to refrain from purchasing a product because of negative experiences or emotions associated with the brand was identified by Iyer and Muncy (2008) and referred to as brand anti-loyalty. Romani et al. (2015) discuss corporate moral misconduct. Global and environmental responsibility (exploitative or unethical behavior) causes concerns and negative feelings among consumers, which induce hateful feelings and subsequent anti-brand activism. The researchers demonstrated a positive correlation between perceived moral violations, mediated by empathy for unfortunate others, and a strong feeling of brand hate, followed by anti-brand adopted behavior.

2.2 Brand Loyalty

2.2.1 Definition and historical developments

This section reviews the concept of brand loyalty, including its definitions, historical developments, antecedents, theoretical models, and key variables. As the core of marketing science (Dahlgren, 2011), brand loyalty (BL) has been studied for many years by a variety of academic researchers and practitioners, especially within the fields of marketing and customer behavior (Chegini, 2010). The research literature has traced interest in BL as far back as Copeland (1923), one of the first loyalty researchers. BL is one of the most central factors used to explain and predict customers' preferences of specific brands (Jensen & Hansen, 2006). It contains the power to impact customers' purchase decisions and therefore serves as a significant factor in the market and is even referred to as the "marketplace currency for the twenty-first century" (Singh & Sirdeshmukh, 2000). BL is a manifestation of the strength of the relationship between a brand and its customers (Lin, 2010).

Brand loyalty embodies a substantial commercial effect associated with price flexibility and profits. Loyal customers are usually less sensitive to price fluctuations, allowing organizations to maintain higher profits (O'Guinn et al., 2011). Its financial role puts BL at the core of a brand's value, representing its financial strength (Sevei & Ling 2013). When considering the significant financial value of BL, it is no wonder that it has become one of the most studied concepts across most industries and continues to be explored and studied in a relentless effort to decode and understand how to leverage BL according to the market needs.

2.2.2 Uni-dimensional loyalty structure

The early 1940s were the first period in which customer loyalty received attention. From that time until the 1970s, customer loyalty was measured mainly by behavioral means, using measures such as several repeat purchases or total purchase amount (Cunningham, 1956; Farley, 1964). Thus, loyalty was referred to in terms of its outcomes rather than its motivators. The conceptualization of loyalty as a uni-dimensional construct is not unique to the early years of customer loyalty research. In fact, according to the American Marketing Association (AMA) dictionary, BL is defined as the situation in which "an individual buys products from the same manufacturer repeatedly rather than from other suppliers." (American Marketing Association *Dictionary Archived 2012-06-1*).

According to Kuusik, 2007 (cited in Dahlgren, 2011), BL can be divided into three sub-groups:

Customers who are forced to be loyal due to high switching costs, restrictive contracts, or a monopoly in the market and lack of alternatives;

Customers loyal due to inertia occur when product/service importance is low, and customers become indifferent (Recheilheld, 2003). Inertia loyalty may also occur when the alternatives are considered to be equivalent to or worse than the brand of choice, or when information regarding the alternatives is unavailable (Bendapudi & Berry, 1997);

Functionally loyal customers are loyal due to functional brand values such as price, quality, distribution channels, convenience, or loyalty programs, which provide the customer with reasons to maintain the relationship with the brand (Wernerfelt, 1991).

Gradually, researchers became critical of the uni-dimensional conception of BL. Cooper and Withey (1989) suggested that a lack of options, high switching costs, or maintaining a state of inertia are merely a few of many factors that might create the illusion of brand loyalty. They reflect a relationship subject to change when the supporting environment changes. Behavioral loyalty was also found to be influenced by service quality. A good service experience reduces price sensitivity and helps to focus customers on rewards and convenience more than on price (Umashankar et al., 2017). Dick and Basu (1994), Newman and Werbel (1973), and Apenes Solem (2016) also challenged the uni-dimensional model of BL by stating that a repeated purchase is not sufficient evidence of loyalty and might include false loyalty.

Two-dimensional loyalty structure

One of the first researchers who referred to customer loyalty as a more complex construct was Day (1969), introducing a two-dimensional loyalty structure that distinguishes between behavioral and attitudinal brand loyalty. An additional step toward a multi-dimensional construct was made by Assael (1987), who defined BL as a "commitment to a certain brand" (p. 665). This definition suggests that BL cannot consist only of behavioral aspects but also embodies emotional-attitudinal contents. Pride and Ferrel (2013) and MacDowell et al. (2005) suggested that BL contains both psychological and behavioral aspects that play a role in the actual decision to purchase and repurchase a specific brand or service. Moreover, Pride and Ferrel (2013) defined BL as a favorable attitude toward a specific brand.

Behavioral loyalty is a measure of the customer's repeat purchases or service consumption, that is, the actual repetition of purchase (Day, 1969; Park & Kim, 2000; Rai, 2013; Zentes et al., 2011) and is evaluated by measuring actual purchase and usage behaviors (Khan, 2009; Mascarenhas et al., 2006). Although behavioral loyalty is easily measurable, this approach does not explain what influences loyalty and maintains it.

Attitudinal loyalty suggests psychological dimensions of customer loyalty based on brand attachment (Day, 1969; Park & Kim, 2000), which often helps create and sustain a long-term relationship with a brand or company (Mascarenhas et al., 2006). Attitudinal loyalty is measurable by assessing intentions to repurchase, recommend the brand/company to others, and the preference granted to the brand or company over its competition. Attitudinal loyalty includes conscious or unconscious beliefs and attitudes toward a brand (Payne & Frow, 2013; Rai, 2013). Attitudinal loyalty is based on feelings, commitment, and trust toward a brand or a service provider (Hellberg, 2003). Researchers believe that attitudinal loyalty is much stronger than behavioral loyalty. When a stable relationship with the brand follows positive feelings toward a brand, the customer receives pleasure or other benefits. One may expect the customer to make an effort to preserve such positive and rewarding relationships (Butz & Goodstein, 1996; Morgan & Hunt, 1994; Pride & Ferrel, 2012).

A review of the definitions of brand loyalty and the approaches to brand loyalty in the literature (Beerli et al., 2004; Consuegra et al., 2007; Jensen & Hansen, 2006; Kim & Yoon, 2004) clarifies that its many references classify brand loyalty into these two main categories: attitudinal and behavioral loyalty (Gecti & Zengin, 2013). This approach steers the research community toward the bi-dimensional model of behavior and attitudes, as described in Figure 1.

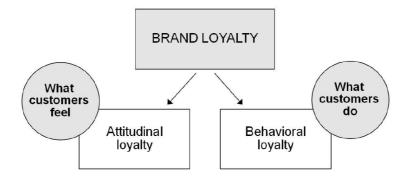


Figure 1. Two-dimensional loyalty structure (Adapted from Khan, 2009)

An additional type of BL is spurious loyalty, which occurs when repeat purchases are frequent yet are conflicted with the customer's attitudes toward the brand (which may be fundamentally hostile). In such cases, repeat purchases (behavioral loyalty) may be coerced (switching costs, for example) or induced by tempting sales promotions. This type of brand Loyalty is known as "spurious" and is not considered genuine loyalty (Baron et al., 2010; Lantos, 2011).

Three-dimensional loyalty structure

The behavioral and attitudinal attributes of loyalty were further investigated by Kabiraj and Shanmugan (2011), who stated, "Brand loyalty is the consumer's conscious or unconscious decision, expressed through intention or behavior, to repurchase a brand continually" (p. 2). Worthington et al. (2009) discussed how to define and conceptualize customer loyalty a bit further by arguing that human behavior essentially consists of three dimensions: cognitive, emotional, and behavioral responses. From this perspective, customer loyalty is conceptualized as a mixture of thoughts and feelings expressed in action (Worthington et al., 2009). Their approach is illustrated graphically in Figure 2:

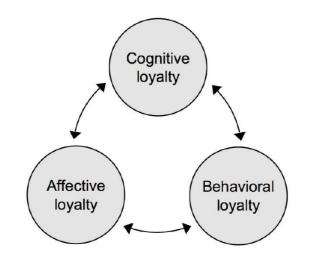


Figure 2: Three-dimensional loyalty structure (Adapted from Worthington et al., 2009)

Reichheld (2003) and other researchers (Butz & Goodstein, 1996; Moorman et al., 1992; Morgan & Hunt, 1994) give much greater weight to affective loyalty than the other types described above. In their view, affective loyalty relies on a strong bond with a brand, supporting a long-term relationship. Customers with a solid emotional bond with a brand will probably be less sensitive to the price, tend to recommend it to others, and continue to use or buy the brand and its related products. Worthington et al. (2009) define emotional loyalty as "affective commitment to a brand consisting of positive feelings about and attachment to purchasing a brand on the next purchase occasion" (p.4).

Four-dimensional loyalty structure

Oliver (1999) expanded the conceptualization of brand loyalty to a four-dimensional construct and defined brand loyalty as "a deeply held commitment to rebuy or re-patronize a preferred product/service consistently in the future, thereby causing same repetitive brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" (p. 35; also see Dahlgren, 2011; Tarus, 2013):

- 1. **Cognitive loyalty** the customer becomes loyal to a brand based on their information about its characteristics. This loyalty phase may be based on personal experience or secondhand knowledge and may easily change due to new information or temptations by competitors.
- 2. Affective loyalty The customer becomes loyal to a brand due to a positive attitude toward the brand. A positive attitude can be the result of the customer's satisfaction. Affective loyalty has a cognitive dimension and an emotional dimension. Emotional loyalty is less likely to change.
- 3. **Conative loyalty** occurs when the customer has behavioral intentions and a commitment to purchase the brand. This dimension is rooted in frequent positive experiences with the brand, during which the customer develops a desire to purchase the brand. However, this desire is not always strong enough to be put into action.
- **4. An actual purchase** of the brand. When all the previous phases are experienced (cognition, affection, and conation), the customer is ready, willing, and sometimes even eager to purchase the brand. The customer's desire for the brand is quite strong and may overcome various obstacles. For the customer, this phase must end with an actual purchase.

Multi-dimensional loyalty

In addition to the dimensions of brand loyalty reviewed above, several researchers believe that trust and commitment should also be regarded as dimensions of customer loyalty (Alhabeeb, 2007; Baloglu, 2002; Bendapudi & Berry 1997; Morgan & Hunt 1994; Shukla et al., 2016). As presented in the next chapter, this review regards trust and commitment as two antecedents of brand loyalty. Nevertheless, according to the above researchers, they may also be considered as dimensions of loyalty as well. Figure 3 presents the diverse conceptualizations of customer loyalty:

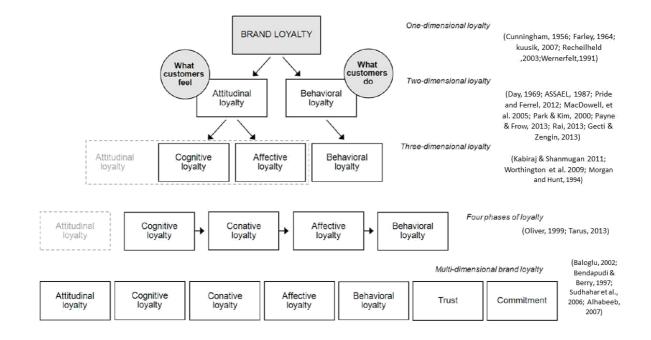


Figure 3. Conceptualizations of customer loyalty (adapted from Dahlgren, 2011)

Despite the many approaches to conceptualizing customer loyalty, the majority of seminal research papers in the field (Agustin & Singh, 2005; Cheng, 2011; Kumar & Shah, 2006: Mattila, 2004; Zeithaml et al., 1998) regard customer loyalty primarily as intended behavior, which is, in fact, a common proxy for customer loyalty behavior (Wang, 2010). Specifically, customer loyalty has many different interpretations and definitions in the branding context, as can be expected of a complex construct. Table 2 summarizes several definitions of BL and reflects the change in researchers' views on this concept over time:

Source	Definition
Cunningham (1956, p.	"Single-brand loyalty is the proportion of total
118)	purchases represented by the largest single brand use.
	Dual-brand loyalty is the proportion of total purchases
	represented by the two largest single brands used."
Keuhn (1962, p. 12)	"Brand loyalty can be viewed as, at least in part, a
	function of the frequency and regularity with which a
	brand has been selected in the past."
Tucker (1964, p. 32)	"Brand loyalty is a biased choice behavior with respect to branded merchandise."

Table 2. Development of Definitions of Brand Loyalty

Source	Definition
Sheth & Park (1974, p. 2)	"We define brand loyalty as a positively biased emotive, evaluative and/ or behavioral response tendency toward a branded, labelled or graded alternative or choice by an individual in his capacity as the user, the choice maker, and/or the purchasing agent."
Jacoby & Chestnut (1978, p. 80)	"The biased, behavioral response, expressed over time, by some decision-making unit, with respect to one or more alternative brands out of a set of such a brands, and is a function of psychological (decision- making) process."
Aaker (1991, p. 65)	"Brand loyalty is the attachment that a customer has to a brand."
Assael (1992, p. 87)	"Loyalty implies a commitment to a brand that may not be reflected by just measuring continuous behavior."
Oliver (1999, p. 392)	"Brand loyalty is a deeply held commitment to rebuy or re-patronize a preferred brand consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior."
Bowen & Chen (2001)	Three approaches to customer loyalty: (1) behavioral measurement, (2) attitudinal measurement, (3) composite measurement (a combination of behavioral and attitudinal measurements)
Bennet & Rundle-Thiele (2002)	Loyalty is the consumer's predisposition toward a brand as a function of psychological processes.
Chegnini (2010)	"Theory and guidance leadership and positive behavior including, repurchase, support and offer to purchase which may control a new potential customer."

2.2.3 Antecedents of brand loyalty

There are many definitions of brand loyalty as a content domain, but several approaches have been applied to decoding the process that a consumer is experiencing when deciding whether to remain loyal to a brand or move on and identify its antecedents. The multitude of BL's antecedents were recognized by Oliver (1999), who referred to ultimate loyalty as an occasionally unobtainable goal for many firms, since it has many facets that cannot be achieved by all the providers in the market due to the nature of their product or service. This section reviews some of the most investigated of BL's antecedents, beginning with a general overview

of this domain's diversity and breadth, followed by a more focused and detailed review of the key antecedents of BL in the literature.

Punniyamoorthy and Prasanna (2007) developed a multi-dimensional brand loyalty model, which consists of both attitudinal and behavioral attributes. They used the following nine domains to construct a comprehensive test covering most (if not all) of the relevant contents of brand loyalty: involvement (engagement), functional value, emotional value, price worthiness, social value, satisfaction, commitment, brand trust, repeat purchase. Their principal findings indicate that repeat purchase has the most decisive influence on brand loyalty, followed by a functional value. Surprisingly, price worthiness was found to have the most negligible influence of all these domains. Oliver (1999) found a social connection between the consumer and the brand that helps develop loyalty and satisfaction. Oliver also found that satisfaction plays an important role in brand loyalty. However, other factors such as quality, consumer's interest in the brand, and the social connection between the consumer and the brand factors in creating and maintaining BL.

Other researchers explained brand loyalty using different antecedents. Hansen et al. (2013) concluded that consumers would remain loyal as long as they hold superior brand perceptions and obtain superior value when using that brand. Stokburger-Sauer et al. (2012) found that consumers will remain loyal to a brand once they identify with the brand's attributes. Yeha et al. (2015) conducted a brand loyalty study on the smartphone market. They found that functional, emotional, and social consumer value and brand identification strongly correlate to brand loyalty and may serve as predictive variables. Emotional brand value was evaluated as having the most decisive influence on brand loyalty, brand identification, functional value, and social value. Their results also showed that age was significantly correlated with brand loyalty.

These results are supported by a study by Leong et al. (2013) in the mobile entertainment services sector and by research by Albert et al. (2013) on antecedents and consequences of BL, which revealed that brand passion (e.g., willingness to pay a higher price and to commit to a brand) depends on brand identification and brand trust.

2.2.4 Brand equity and brand loyalty

Building and strengthening brands are two of the most critical marketing activities of a company. A considerable share of corporate marketing budgets is allocated to this goal (Mohan & Sequeira, 2013). Strengthening a brand provides an opportunity to communicate innovations, novelties, and initiatives and attract customers' attention while gaining an advantage in the market (Wang et al., 2012). Many of these activities are designed to add value

to the brand and increase its equity (Anees & Thyagaraj, 2017). This line of activity is based on research findings that indicate that purchase intentions increase with brand equity (Freling et al., 2011; Romaniuk & Nenycz-Thiel, 2013).

Aaker (1991) defined brand equity as "... a set of brand assets and liabilities linked to a brand, its name, and symbol, that add to or subtract from the value provided by a product or service to a firm and to that firm's customers" (p. 15). Ailawadi and Keller (2004) offered the following definition: "Customers' favorable response to an organization's marketing activities compared to their response to a competitor organization" (p. 332). According to Asif et al. (2015), brand equity is "the value of any product in the mind of customer or user" (p. 1).

Aaker (1991) expanded the scope of brand equity by referring to ten attributes that may be used to assess a brand's strength: differentiation, satisfaction or loyalty, perceived quality, leadership or popularity, perceived value, brand personality, organizational associations, brand awareness, market share, and market price and distribution coverage. According to Aaker, composing a brand's overall score is arbitrary by weighting these attributes equally. Since these attributes have different contents in each product category/industry, Aaker's view measures each attribute separately. Aaker's (1991) comprehensive brand equity model encompasses most of the above definitions and attitudes toward brand equity (see Figure 4).

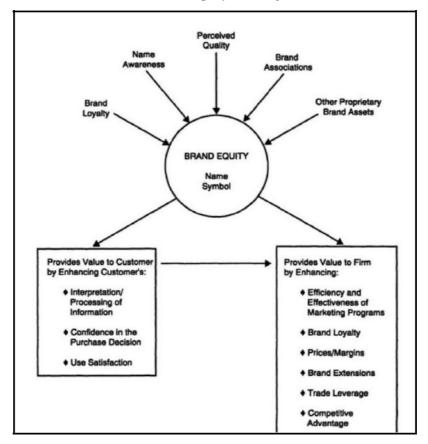


Figure 4: Brand equity (source: Aaker, 1991)

This model contains most of the factors that contribute to brand equity: brand loyalty, brand awareness (also in Asif, 2015), perceived quality, brand associations (also in Keller, 1993), and the value gained by the consumer (satisfaction, processing of information, confidence) and by the organization (efficient marketing, brand loyalty, flexible pricing, brand extensions, competitive advantage; also see Davis, 2000; Keller & Lieman, 2006).

In this vein, Keller (2001) developed a four-stage model of brand equity creation known as the customer-based brand equity model (CBEE). Keller regards this model as essential for establishing a solid brand. The four steps he outlined were: (a) brand identity (which is an answer to customer's question: Who are you?); (b) brand meaning (What are you?); (b) Brand Responses (What about you?); and (d) brand relationships (What about you and me?). These four stages are designed to develop brand resonance in the customer's mind, based on brand awareness, brand associations, and brand responsiveness, referring to the customer's needs and establishing a positive relationship with the customer. Solid brand resonance relies on customer's minds (see Asif et al., 2015). Other researchers referred to brand equity as comprising the following domains: brand loyalty, brand awareness, brand associations, and the perceived brand quality (Aaker & McLoughlin, 2010; Pride & Ferrell, 2011).

Farris et al. (2010) considered brand equity measurements an essential marketing tool, yet similarly to Aaker (1991), noted that brand equity is difficult to quantify, and scholars still have not reached a consensus on measuring it. This limitation explains why many researchers use conjoint analysis based on several attributing to gaining some impression of what matters to customers and learning which combination of elements will drive customers' willingness to pay a premium for the brand.

While brand loyalty and brand value directly affect brand equity, brand trust and brand awareness have indirect effects through their influence on brand loyalty (Pride & Ferrell, 2011). Therefore, brand loyalty is an essential foundation of brand equity (Asif et al., 2015; Pride et al., 2011; Rios & Riquelme, 2008). Interestingly, there is a mutual contribution, which might even be referred to as a symbiosis between brand equity and brand loyalty. Each of these variables is one of the foundations of the other (Taylor et al., 2004). Brand equity reinforces customers' and retailers' trust in a brand and strengthens their ability to withstand the temptations of the brand's competitors. Lee et al. (2011) indicated that the greater the brand loyalty, the higher the brand equity. It seems obvious that companies should invest in creating and reinforcing their brands' equity (Pappu et al., 2005).

Aaker (1991) proposed a model of the relationship between BL and brand equity to illustrate brand loyalty better as associated with brand equity:



Figure 5. Brand loyalty pyramid (source: Aaker, 1991)

Switchers are consumers inclined to switch brands when switching costs are low. Habitual buyers habitually buy the same brand but are not emotionally attached to the product. Satisfied consumers are loyal because the brand continuously satisfies their needs and desires. Likes have an emotional bond with the brand and commit to sharing strong commitment and trust.

2.2.5 Brand awareness and brand loyalty

Asif et al. (2015) explained brand awareness as a state of mind where the consumer is familiar with the brand and can recall some favorable, strong, and unique brand associations. In this respect, the consumer's knowledge of the brand results from the marketing and advertising efforts to familiarize the target groups with the brand.

Khuong and Chau (2017) shared similar notions about brand awareness but added two layers to understand this term: brand recall and brand recognition. Thus, to be aware of a brand means acknowledging its existence and remembering it. These researchers found a direct positive link between brand recognition and purchase intentions, which is in line with the findings of Chi et al. (2009) and Kaufmann et al. (2010). However, Khoung and Chaui (2017) found that brand recall by itself does not affect purchase intentions.

Keller and Lehman (2006) addressed brand equity in brand knowledge (Knowledge = awareness+ contents). Hoeffler and Keller (2002) showed that brand awareness derives from the depth and breadth of its customers' awareness: Depth of awareness is the ability to recall or identify a brand quickly, and breadth of awareness is when the consumer searches for a

particular product and a specific brand name immediately comes to mind. A brand's name is the most critical element of brand awareness from this perspective.

Keller (1993) addresses brand equity as an asset of brand associations based on two domains: brand awareness and brand image. One may conclude that brand awareness plays a crucial role in its market share since awareness of a brand is a necessary, unavoidable step before actually purchasing it. The second step is selecting different brands based on brand knowledge and brand associations and prioritizing one brand (Davis et al., 2008; Hoyer & Brown, 1990). When creating brand awareness, organizations use this marketing phase to communicate messages as part of brand management strategies (Davis, 2000; Goodchild & Callow, 2001.)

Brand awareness may be measured by "aided" or "unaided" questions. "Have you heard of X brand?" represents a measure of aided awareness, while unaided recall is captured by questions such as "Which brands of soft drinks come to mind?" (Farris et al., 2010). Unaided awareness is naturally a more desired and more valued measure of brand awareness for practitioners.

Amin et al. (2012) found four additional factors that indirectly affected BL: **perceived service quality**, **corporate image**, **trust**, and **switching costs**. Not only do these factors contribute to BL, but they also interact with each other, as Figure 6 illustrates. Together, these four factors explained 77% of the variance of BL and supported previous findings by Serkan and Gorham (2004).

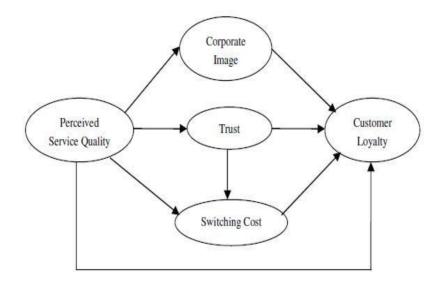


Figure 6. Factors that influence brand loyalty (Source: Amin et al., 2012)

2.2.6 Perceived service/product quality and brand loyalty

Perceived quality is defined as "the customer's perception of the overall quality or superiority of a product or service concerning its intended purpose, relative to alternatives" (Zeithaml, 1988, cited in Alhaddad, 2015). Aaker's (1991) definition of perceived quality is quite similar: "the customer's perception of the overall quality or superiority of a product or service concerning its intended purpose relative to alternatives." Aaker (1991) believed that perceived quality grants essential brand attributes. First, it differentiates the brand from its competitors. Second, it provides the customer with the needed justification for purchasing the brand with minimum risk, and at the same time, being willing to pay extra for it; Third, perceived quality allows the organization to extend the brand to additional products.

Studies have found a positive link between perceived quality, customer loyalty, and purchase intentions, allowing perceived quality to be considered one of BL's main antecedents (Alhaddad, 2015; Biedenbach and Marell, 2009; Tsiotsou, 2006). Perceived quality was also found to influence brand image (Alhaddad, 2015; Chen and Tseng, 2010; Ming et al., 2011) and customer satisfaction (Calvo-Porral et al., 2017), and both terms are recognized as BL's antecedents (brand image: Andreani et al., 2012; Mabkhot et al., 2017; Ming et al., 2011; Sung et al., 2010; customer satisfaction; Chandrasekar, 2010; Díaz, 2017; Eshghi et al., 2007; Hui-Wen Chuah, 2017: Rao, 2011).

Other studies offer evidence that the conceptualization of the perceived service quality as a predictor of BL is not absolute (Bloemer et al., 1998). De Rutyer et al. (1998) found two dimensions in which service quality may indeed serve as a predictor of BL: preference loyalty and price indifference. The third dimension they studied—dissatisfaction response—did not have significant positive associations with BL. Wong and Sohal (2003) found a positive correlation between perceived service quality and BL in retail. Lewis and Soureli (2006) believe that service quality has a strong linkage to BL, as do Tarus and Rabach (2013) and Díaz (2017). They showed that service quality is positively related to customer loyalty in the mobile industry. Their explanation of these results is that service quality is critical for customers, especially in the mobile industry, which values call quality and network coverage as the essential elements of the service experience. Nikhashemi et al. (2017) arrived at the same conclusion when they found that perceived product quality, directly and indirectly, affects switching intentions in the mobile industry.

2.2.7 Brand image and brand loyalty

According to the AMA Dictionary, brand image is "the perception of a brand in the minds of persons. The brand image can be considered a mirror reflection of the brand personality or product being. It is what people believe about a brand-their thoughts, feelings, expectations" (2014). Keller (1993) defined brand image as "perceptions about a brand as reflected by the brand associations held in the consumer's memory" (p. 3). Kotler et al. (2009) offered a similar approach when they argued that the consumers' perceptions and beliefs are reflected in the associations of their memory. Based on these definitions, one may conclude that brand image is a mental picture that includes symbolic meanings created by marketers, aiming to establish a bond between the consumer and the brand (product or service; Bibby, 2011; Chinomona, 2016; Salinas and Pérez, 2009). It is based on intangible aspects of a brand and not on what the brand does or serves (Keller, 2001). These definitions explain and support the finding that brand image is strongly influenced by brand communication which, in turn, influences brand trust and then brand loyalty (Chinomona, 2016). There are indications that loyal customers tend to share their brand experience with others either by word-of-mouth or on social networks, which is priceless for marketers (Bennetta et al., 2005; Russell-Bennett et al., 2013; Zehir et al., 2011): It is advertising in its purest form. Thus, the role of brand image is significant in any marketplace.

Brand image is one of the consumer's means of differentiating between the potential options in the market. When marketers and advertisers create a brand image, they pour information, implied messages, business activities, feelings, visuals, and associations into the brand. These activities are part of brand communications (Zehir et al., 2011), whose objective is to expose the target group to the brand, maximize brand awareness, and color the brand with appealing attributes (Chinomona, 2016). Therefore, brand communication is an important tool in building brand image (Narayanan & Manchanda, 2010).

The contents embedded in a brand's image serve the consumer when making a purchase decision (Mabkhot et al., 2017). Customers may rely on the brand image to infer the quality of the product or service (Salinas & Pérez, 2009), measure and assess the brand, and determine, at least partially, their behavioral attitude toward the brand and the company (Ching et al., 2011).

Several studies on the association between brand image and BL found a positive impact on BL (Andreani et al., 2012; Lazarevic, 2011; Mabkhot et al., 2017; Ming et al., 2011; Sung et al., 2010). These studies argued that brand image is one of the critical steps in creating brand loyalty, yet these findings were refuted by Roy and Chakraborti (2015) and Zhang et al. (2014), who found no such link. Nonetheless, practitioners in many industries appreciate the role of brand image in strengthening BL. Therefore, they try to strengthen a brand by creating a memorable brand image based on emotions, visuals, and business experiences embedded in the customer's subconscious to help create a bond with the brand (Mabkhot et al., 2017).

2.2.8 Brand associations and brand loyalty

As described in the previous section, band image is based on the brand's thoughts, perceptions, feelings, and other abstract facets. The link between a brand's overall image and the customer is created by brand associations (Belén et al., 2001). In this respect, brand associations are the means for creating brand image (Osselaer & Janiszewski, 2001).

Emari et al. (2012) and Sasmita and Mohd Suki (2015) define brand associations as the positive or negative information the customer's holds about the brand, connected to the node of the brain memory (As part of the term brand image, brand associations help to differentiate a brand from its competitors. When consumers recall a brand, their memory is triggered by the brand's associations—a name, a symbol, or an experience associated with the brand (Keller, 1993; Romaniuk & Sharp, 2003).

Pouromid and Iranzadeh (2012) showed that brand associations contribute significantly to brand equity, which, as discussed previously, is one of BL's most important contributors. Keller (1993, 1998) distinguishes between three types of brand associations: **attributes** (What is the brand? How is it characterized? What does its purchase involve?), **benefits** (How will its consumption benefit the customer? What can the brand do for the customer?) and a**ttitudes** (the overall evaluation of the brand).

2.2.9 Brand personality and brand loyalty

The global marketing community is constantly looking for a competitive advantage (Aggarwal, 2004). One of the means to achieve such an advantage is by establishing brand personality, which is "humanizing" the brand using a process of personification. Aaker (1977) defined brand personality as "the set of human characteristics associated with the brand" (p. 347). Ha, and Janda (2014), Gordon et al. (2016), Guèvremont & Grohmann (2013), and Swaminathan et al. (2009) all agreed that brand personality has the power to increase purchasing likelihood and to influence brand choice. Bouhlel et al. (2011) showed that personalizing a brand adds another layer to the brand's fundamental attraction and helps to create brand-customer relationships. Brand personality was further investigated by Nikhashemi

et al. (2017). It was found to indirectly negatively affect switching intentions through brand identification and customer satisfaction and a high impact on evaluations of perceived product quality.

Aaker (1997) identified and validated five dimensions of brand personality: sincerity, excitement, competence, sophistication, and ruggedness. The importance of these dimensions lies in the understanding that different brands may have different personalities or personality traits. For example, a sophisticated brand will have a sophisticated personality that will deliver its marketing proposition more efficiently to its chosen (sophisticated) target group and influence its brand preferences. Geuens et al. (2009) proposed five dimensions of brand personality: responsibility, activity, aggressiveness, simplicity, and emotionality. These dimensions achieved good validity and reliability across products, brands, cultures, and industries (Matzler et al., 2016).

Brand personality helps to strengthen and reinforce brand equity (Aaker, 1996; Ahmada & Thyagaraj, 2017) by achieving three main goals: (a) The brand is differentiated from other brands in the same category; (b) the customer can establish a relationship with a brand with "human" characteristics (Bouhlel et al., 2011; Johar et al., 2005; Molinillo et al., 2016), and; (c) The personalized brand sends an implied message that conveys the values, quality, and other traits reflected by the adopted personality (Freling & Forbes, 2005; Keller, 1993).

Brand personality's design leans on personality scales from psychology (Aaker, 1997). Since there are over one hundred personality traits, practitioners may enjoy a wide variety of traits to assemble a personality. Aaker (1997) used 42 personality traits to validate and generalize five dimensions of brand personality. Creating a brand personality is a comprehensive process in which a name, logo, color, shape, country of origin, price, music, package, sometimes celebrity endorsement, and other elements are assigned to a brand (Aaker, 1997; Fiske, 1971; Keller, 1993; Ogilvy, 1985; Pantin Sohier, 2004; Plummer, 1984).

Brand personality affects brand trust, attachment, and commitment (Bouhlel et al., 2011). Molinillo et al. (2016), who distinguished between active personality brands and responsible personality brands, found that responsible personality brands are a better predictor of brand trust and brand loyalty than active brands. Active personality brands were negatively correlated with brand trust and brand loyalty. Furthermore, it has been suggested that today's customers are much more aware of social responsibility, and therefore, they pay more attention and are more influenced by trustworthy and sincere brands. (Eisend & Stokburger-Sauer, 2013; Kotler, 2011; Molinillo, 2016) other brands that adopt an active brand personality and are overly active might negatively affect brand trust and brand loyalty.

2.2.10 Engagement and brand loyalty

Brand engagement is another vital concept recognized as an antecedent of BL. Brand engagement is defined as "the level of a customer's cognitive, emotional and behavioral investment in specific brand interactions" (Hollebeek, 2011. p.1). Brodie et al. (2011) referred to brand engagement as the psychological state when consumers interact with a brand. Studies emphasized the vital role of the interactions between the consumer and the brand (e.g., Aaker et al., 2004; Hollebeek et al., 2014). As a result, marketers, and managers are constantly pursuing as many interactions with their customers as possible. Their efforts are focused on creating positive shared values, experiences, and rewards (Harrigan et al., 2018), as these interactions are believed to increase consumers' brand engagement, and ultimately their brand loyalty.

The level of the **perceived risk** also affects brand engagement. Perceived risk derives from elements such as costs, purchase frequency, the product's continued impact on the buyer's life, and the reversibility of the decision if found erroneous (Lin, 2008). Hence, the level of engagement is the extent of the perceived risk or gain in acquiring a product and the outcome of emotions and rational considerations. The higher the risk, the higher is the level of engagement (Gong, 2018). Leckie et al. (2016) showed evidence of brand engagement's direct effect on brand loyalty and firmly believe that customer engagement may reduce churn in high switching behavior markets. Engagement is viewed as a content domain consisting of brand actions, brand experience, purchasing behavior, brand consumption, and branddialogue behavior (Maslowska et al., 2016). Therefore, every action, change, or reaction within these domains, of any of its components affects the entire content and not just a single component. Therefore, Leckie et al.'s (2016) model is interconnected with what they define as the "engagement ecosystem." These researchers also argue that engagement is a somewhat complex term consisting of several dimensions: cognition, processing, affection, and activation, which are affected by customers' involvement and participation and selfexpressive brands.

The same notion of a complex structure is reflected in Laurent and Kapferer's (1986) Consumer Involvement Profile Scale (CIP), which describes the multi-dimensionality of brand involvement as illustrated in Table 3.

Table 3: The Consumer Involvement Profile Scale (CIP)

(Source: Dahlgren, 2011, adapted from Laurent and Kapferer, 1986)

Interest – The personal interest a person has in a product category, its personal meaning or its importance

Pleasure – The hedonic value of the product, its ability to provide pleasure and enjoyment

Sign – The sign value of the product or brand, the degree to which it expresses the person's self

Risk importance – The perceived importance of the potential negative consequences associated with a poor choice of product or brand

Risk probability – The perceived probability of making such a poor choice

Laurent and Kapferer (1986) and Sprott et al. (2009) expressed uneasiness with the definitions, conceptualization, dimensionality, and engagement measurements. They believe that much remains to be explored regarding consumer engagement's effects on brand loyalty. This limited understanding of the term is shared by other researchers (Brodie et al., 2011; Gambettie et al., 2015; Hollebeek, 2011; Hollebeek et al., 2014; Verhoef et al., 2010), who also believe that the academic world does not yet have a coherent picture of how engagement works.

2.2.11 Satisfaction and brand loyalty

Customer satisfaction (CS) is a person's feelings of pleasure or disappointment that compare a product's perceived performance to its expected performance (Kotler & Keller; 2006). CS was proven time and again to be a significant determinant and antecedent of BL, especially in the service industries (Boshoff & Gray, 2004; Díaz, 2017; Eshghi et al., 2007; Kumar, 2002; Lam et al., 2004; Makanyeza et al., 2016; Mittal & Lassar, 1998; Murali et al., 2007; Said, 2014). CS is considered a prerequisite of BL (Chandrasekar, 2010; Hui-Wen Chuah, 2017; Rao, 2011; Sunarto, 2007). Oliver (1999) identified six possible relationships between CS and BL (illustrated in Figure 7):

- 1. BL and CS are a single concept with two manifestations.
- 2. Satisfaction is a prerequisite of BL, which means that loyalty does not develop without satisfaction.
- 3. Satisfaction is one of several antecedents of BL.
- 4. Satisfaction is one of BL's components.
- 5. Satisfaction and "simple loyalty" are part of ultimate BL's components.
- 6. Satisfaction plays a role in loyalty but is not a prerequisite of loyalty.

7. Satisfaction starts a process that ends with loyalty, but loyalty and satisfaction are distinct and not interdependent.

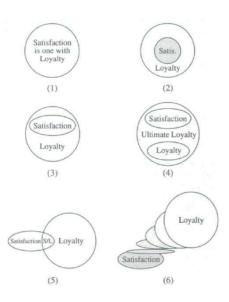


Figure 7. Six representations of satisfaction and loyalty (source: Oliver, 1999)

Moliner (2007) indicated that customer satisfaction is one of the key indicators of the health of the brand-consumer relationship: the higher the satisfaction, the healthier the relationship. Gerpott et al. (2001) showed that overall customer satisfaction significantly affects customer loyalty to service providers in the telecommunication industry and consequently affects customers' propensity to leave or extend their service contract. A similar notion was expressed by Lamb et al. (2012b) and Kim et al. (2015). They suggested that customer satisfaction is one of the outcomes of a positive product or service experience, leading to customer loyalty. Gable et al. (2008) suggested that loyal customers tend to repurchase the product or re-use the service due to their rational and emotional ties to it, while satisfied customers repurchase due to satisfying their needs and expectations.

According to Purohit (2004), customer satisfaction may be a solid driver of brand loyalty since satisfied customers are more likely than dissatisfied customers to repurchase the brand or continue to use the service. Moreover, researchers found that a positive association between customer satisfaction and brand loyalty may lead to a higher retention rate and a larger sales volume. Even switching intentions are reduced when the customer is satisfied (Díaz, 2017; Sunarto, 2007).

While BL and repeat purchases are essential, organizations benefit much more from satisfied customers. High satisfaction can lead to free publicity based on word-of-mouth (Rao,

2011; Verma, 2012) and a positive brand image, and vice versa, a dissatisfied customer will switch more quickly and will express their negative views of the brand to members of their social circles (Lantos, 2011; Hoffman & Bateson, 2009; Pride & Ferrell, 2013). Pappas et al. (2014) discussed the apparent advantages of repurchase intentions of satisfied customers and that satisfied customers typically recommend the product to others and accept higher prices. One other aspect of customer satisfaction is that a satisfied customer is more likely to reject competitors' attempts to tempt them to switch (Srinivasan, 2005).

Customer satisfaction can be defined as customers' post-purchase or post-usage perceptions, based on the gap between early expectations of a product/service brand and the brand's actual performance (Bister-Füsser, 2011; Kaden et al., 2009). Several definitions of customer satisfaction are presented in Table 4.

Source	Definition
Hunt (1977, p. 459)	"A kind of stepping away from experience and evaluating itthe evaluation
	rendered that the experience was at least as good as it was supposed to be."
Churchill &	"Customer satisfaction is, conceptually, an outcome of purchase and use
Surprenant (1982, p.	resulting from the buyer's comparison of the rewards and costs of the purchase
493)	relative to anticipated consequences. Operationally, similar to attitude in that
	it can be assessed as a summation of satisfactions with various attributes."
Cadotte et al. (1987, p.	"Conceptualized as a feeling developed from an evaluation of the use
305)	experience."
Tse & Wilton (1988, p.	"The consumer's response to the evaluation of the perceived discrepancy
204)	between prior expectations (or some norm of performance) and the actual
	performance of the product as perceived after its consumption."
Oliver (1997, p. 13)	"Satisfaction is the consumer fulfillment response. It is a judgement that a
	product or service feature, or product or service itself, provided (or is
	providing) a pleasurable level of consumption-related fulfillment, including
	levels of under-or over fulfillment."
±	"Customer satisfaction is an experience-based assessment made by the
pp. 253-254)	customer of how far his own expectations about the individual characteristics
	or the overall functionality of the services obtained from the provider have
	been fulfilled. Satisfaction is higher or lower with respect to the extent to
	which what was actually provided exceeds or falls short of what was
	expected."
Zikmund et al. (2003,	"Customer satisfaction is a post-purchase or post-choice evaluation that results
p. 72)	from a comparison between those pre-purchase expectations and actual
	performance."
Hoffman et al. (2009,	"Comparison of expectations and perceptions of customers regarding the
p. 369)	definite service encounter."
Haris (2010, p. 2)	"Customer satisfaction is the customer's overall feeling of contentment with a
	customer interaction."

From the above definitions, one may conclude that customer satisfaction is both an emotional state triggered by emotional and rational pre-purchase expectations and a cognitive state based on post-purchase evaluations (Moliner, 2007). Customers do not purchase a product as "tabula rasa." They are laden with past experiences and current needs, which serve as the basis of their service/product evaluations (Bhandari et al., 2007).

Vital as it may be, customer satisfaction is not a sufficient condition of loyalty. Empirical evidence shows that roughly 60%–80% of customers switched their provider while declaring that they were satisfied or very satisfied shortly before the change they made (Kuusik, 2007; Reichheld et al., 2000). The competitors offer various switching inducements that constantly vie for consumers' attention to lure them toward alternative products/services. Hui-Wen Chuah et al. (2017) described several of these inducements: marketing efforts by

competitors, innovations in the market, sales promotions, a bored customer who seeks new thrills, and naturally the influence of the customer's social circles and social media.

2.2.12 Customers' expectations

As described above, customer satisfaction is built on two foundations: expectations and evaluation. Expectations are the customer's desires and wish based on past experiences and promises made by the provider, the brand promise (Brand promises are the brand propositions delivered through all communication channels, attributes, implied messages, reputation, price, and experience), and the nature of the customer-brand relationship (Barnes, 2006; Brink & Berndt, 2004; Rafinejad, 2007; Solomon et al., 2006). Expectations may refer to either quality, value, or standard of service (Heffernan & LaValle, 2007).

Naturally, different customers may express needs and desires that may vary over time due to changes in the customer's life or changes in the market (Parasuraman et al., 1991). Identifying and re-identifying these expectations over time should be an organization's primary goal, as these insights are essential in an organization's ability to retain its customers (Heffernan & LaValle, 2007). Failure to identify and satisfy customers' expectations and needs leads to a loss in brand value (Stone et al., 2013). Wang and Wu (2012) define three types of expectations: predicted service, desired service, and adequate service: Predicted expectations are the expectations formed based on the customer's beliefs of what kind of service (or product quality) he should get or what kind of service is most likely to occur (Chandrasekar, 2010). Desired expectations are the provider's ideal service a customer can wish for (Brink & Berndt, 2008). Adequate expectations reflect customers' compromise when they realize that the desired expectation is out of reach. The customer then settles for a lower standard of level or product quality. The customer is satisfied when adequate expectations are met, but these expectations represent the minimum service level they are willing to accept (Nargundkar, 2010). Naturally, organizations should always try to exceed customers' predicted expectations and never drop down to the level of customers' adequate expectations (Ferrell & Hartline, 2011).

2.2.13 The Expectancy-Disconfirmation Paradigm (EDP)

The EDP summarizes the expectation-evaluation phase that results in customer satisfaction or dissatisfaction (Oh & Parks, 1997; Oliver, 1980; Yüksel & Yüksel, 2001). The EDP is based on the fact that when a product is purchased or a service is used, the customer already has expectations about the product or service's performance. These expectations function as benchmarks for evaluating the actual performance of a product or service.

Confirmation occurs when the outcome matches the expectations, and otherwise, disconfirmation occurs. An outcome that exceeds expectations leads to customer satisfaction, and positive disconfirmation is in order. When the outcome is lower/worse than expectations, the customer is dissatisfied, and disconfirmation prevails.

The academic literature recognizes customer satisfaction as one of BL's antecedents and an antecedent of brand trust (Anderson & Srinivasan, 2003; Bloemer & and Odekerken-Schroder, 2002; Delgado-Ballester & Munuera-Alema'n, 2001). Both variables are rooted in past experiences, yet while satisfaction is measured against expectations, trust primarily derives from past experiences (Moliner, 2006).

2.2.14 Trust and brand loyalty

Trust is created when a credible and reliable supplier or service provider gains the customer's confidence (Schurr & Ozzane, 1985). Several definitions of trust have been proposed over the years. Moorman et al. (1993) defined trust as "a willingness to rely on an exchange partner in whom one has confidence" (p. 82). A similar definition was proposed by Morgan and Hunt (1994): "One party has confidence in an exchange partners' reliability and integrity" (p. 23). Rotter (1967) also argued that trust is "a generalized expectancy held by an individual that the word of another...can be relied on" (p. 651), while Anderson and Narus (1990) defined trust from an outcomes perspective: "Trust is a firm's belief that another company will perform actions that will result in positive outcomes for the firm, as well as not take unexpected actions that result in negative outcomes" (p. 45).

Trust is especially critical in service-based relationships since the customer cannot evaluate the service before purchase and experience. Sometimes purchasing a service is like buying a "black box" (Van't Haaff, 1989). From the above definitions, it is clear that trust is a synonym of confidence. An additional aspect of the above definitions is that trust has both a behavioral and a psychological dimension. A customer's willingness to rely on a provider is willing to take action. Trust is relatively weak and questionable (Pappas, 2016).

Trust is considered "the cornerstone of any strategic partnership" (Spekman, 1988, p.79). In a trusting relationship, all involved parties value the relationship highly and are motivated to commit to the relationship (Hrebiniak, 1974). The vital role of trust in long-term relationships is supported by a study by Bricci et al. (2016), which found positive and direct effects among trust, commitment, satisfaction, and loyalty.

Genasan (1994) believes that customer trust implies that (a) The customer perceives the relationship as less risky and therefore it is easier for him to invest in the relationship, to commit

to it, and to be engaged; (b) The customer believes that malfunctions and problems will be resolved and therefore current issues will not motivate the customer to leave; (c) The costs of committing to the supplier (such as transaction costs) are perceived as less intimidating.

A similar notion was expressed by Morgan and Hunt (1994), who believed that commitment and trust are essential to the success of relationship marketing and that their very existence in the relationship will guarantee three outcomes:

(a) Preserving investments by collaborating with partners;

(b) Helping to resist temptations of short-term competing marketing offers;

(c) Creating a better perception of risks taken and malfunctions caused by the provider, based on the profound belief that the provider is careful, responsible, and credible.

It is interesting to note that, according to Ganeasa (1994) and Moliner et al. (2006), trust is not a one-dimensional variable but comprised of two facets: credibility and benevolence. However, only credibility was found to impact customers' willingness to remain in a long-term relationship. More recently, Hegner and Jevons (2016) added integrity and predictability to the concept of trust and proved through a cross-national study that brand trust is affected by four dimensions: competence, predictability, benevolence, and integrity.

2.2.15 Commitment and brand loyalty

Researchers in several fields have recognized the importance of commitment, including social exchange literature (Pohl et al., 2020; Blau, 1964; Thibaut & Kelly, 1959), marriage literature (Figueira, 2017; Landis et al., 2014; Macdonald, 1981), organizational and buyer behavior (Samudro et al., 2019; Becker, 1960; Farrel & Rusbult, 1981; Williams & Anderson, 1991), and service marketing (Poushneh, et al., 2019; Berry & Parasuraman, 1991).

Lariviere et al. (2013) offered a thorough examination of the term and stated that Allen and Meyer (1990) first identified commitment as a complex rather than unidimensional construct. They developed a three-dimensional model of commitment comprised of the following components: Affective-Emotional (I want to commit), Calculative-Rational (It is in my best interest to maintain the commitment), and Normative-Moral (I should maintain the commitment). This model has been widely explored and accepted (Jones et al., 2010; Klein et al., 2009) and was shown to be helpful in organizational behavior and other fields such as family and marriage. According to Lariviere et al. (2013), commitment is not a stable multi-dimensional structure. It changes over time and should be constantly monitored to identify changes in customers' loyalty. Commitment serves as an essential factor for marketing. It may be developed by imposing coercive power or based on free will and trust. Irrespective of its foundation, commitment is the fundamental layer of long-term relationships in any marketing, organizational, or cultural structure, without which the relationship cannot be classified as "long-term." Commitment defines the strength of a customer's likelihood of developing brand loyalty (Tabrani et al., 2018). The crucial part commitment plays in any long-term relationship was also supported in Landis et al. (2014), whose study showed that consistency in long-term relationships dramatically depends on the existence of commitment.

Commitment is considered to be a driver of loyalty. For example, Seth et al. (2012) refer to loyalty as "a form of a commitment made by a consumer, to patronize selected products, services, and marketers rather than exercise market choices. When the consumers make such commitments, they repeatedly transact with the same marketer or purchase the same brand or product or services" (p.10).

Lariviere et al. (2013) relate to the connection between commitment and loyalty as distinguishing between brand loyalty and other forms of repeat purchasing behavior. Theoretically, one may deduce that commitment and loyalty are highly close terms: If a customer is committed, he must be loyal, and if a customer is loyal, he must be committed. Nonetheless, these two terms have different foundations: Loyalty is a uni-directional term, a result of profound faith that may, in some cases, result in action that is even against one's own best interests (e.g., loyalty to one's country, family, or friends). On the other hand, commitment is a bi-directional term based on value exchange, which exists as long as two parties fulfill their obligations and provide the promised benefits to each other. In other words, a customer will retain their commitment as long as the firm continues to give them a good service or product. The firm will retain its commitment to the customer as long as it remains profitable (Greenberg, 2004).

Morgan and Hunt (1994) suggested that commitment manifests trust. The consumer takes an operational step toward a firm that the consumer trusts and is considered a reliable, trustworthy partner. As mentioned earlier, trust is not the only term relevant in the case of an active commitment. Under other conditions, such as coercive power or a lack of better alternatives, the consumer may remain in a relationship until the conditions change.

2.2.16 Switching costs and brand loyalty

As a result of the intense competition confronting marketers in many industries, one of the significant threats to brand loyalty is switching consumers. Today, consumers are more

price-sensitive and service-quality sensitive. They are more likely to change their provider or brand, since in many industries,-products and services are nearly identical (Vyas & Raitani, 2014).

Switching costs are the price or the loss one must incur when moving from one service provider to another (Heide & Weiss, 1995). In the current context, switching costs are relevant to the service industries where customers have long-term relationships with a service provider based on a service contract (El-Manstrly, 2016; Temerak et al., 2019). Switching costs are considered a limiting factor and an integral part of the service contract that impedes a customer's transition to a competing provider (Grzybowski & Pereira, 2011). In effect, switching costs are a safety measure taken by the service provider, which is designed to reduce the abandonment rate of its customers. In the mobile industry, switching costs may be a significant barrier (Chuah et al., 2017), especially in countries where switching costs are subject to limited regulatory control (Díaz, 2017). Subscribers who face the possibility of losing their telephone number when switching, paying a high fine to terminate their contract, or being unable to use their sim card with a different provider will think twice before switching (Chuah et al., 2017; Gerpott et al., 2001). Kim et al. (2004) showed that switching barriers had prevented dissatisfied customers from switching. Furthermore, switching costs were much more efficient for customer retention than satisfaction. Switching inducements offered by competitors negatively correlate with customer loyalty (Chuah et al., 2017).

Burnham et al. (2003) suggested switching costs include several types of costs: procedural, financial, and relational costs. Switching costs may be financial (a fine that one must pay when terminating a contract with a service provider), psychological (terminating a long-term relationship with a personal professional, such as hairdressers or dentists), or procedural (endless bureaucracy required to transfer to a new a service provider). A consumer considering a switch weighs their potential psychological losses and gains from the transition from one brand to another from a psychological perspective. Examples of switching barriers and motivators: natural desire for stability, risk-taking, changing a routine, as opposed to the need for challenges, renewal, stimulation, self-realization, and others. Grzybowski and Pereira (2011) and Yang and Peterson (2004) argued that customers constantly compare their perceptions of switching costs or losses to the benefits offered by competitors, and the outcome of these comparisons determines customers' switching behavior.

Switching costs may be a restrictive factor influencing a customer's decision to stay with a service provider. Consequently, switching costs influence brand loyalty. Previous studies presented evidence of this association (Díaz, 2017). Burnham et al. (2003) showed that

switching costs may predict 16 to 30 percent of customer loyalty in the credit card industry and long-distance telecommunications. In another study, Tsai et al. (2006) found that switching costs may predict 59 percent loyalty in e-retailing. Wang (2010) found that the impact of customer-perceived value and corporate image on customer loyalty decreases under high switching costs. Hence, the relationship between a client and a provider may continue due to high-perceived switching costs (El-Manstrly, 2016; Ibanez et al., 2006; Lam et al., 2004; Tsai et al., 2006). According to Wang (2010), switching costs may negatively moderate the effects of satisfaction and customer-perceived value on loyalty. A similar conclusion was drawn by Matzler et al. (2015), who showed that switching experience negatively influences satisfaction and loyalty intentions.

Brand loyalty is the essence of relationships marketing. The mere aspiration that a long-term relationship will be established with the client and that the client should persist in purchasing the firm's product or using the same service provider is pre-conditioned by the client's loyalty (Liu, 2008). In long-term relationships, BL is a substantial financial factor that contributes to customer retention. It enables the organization to maintain a flexible pricing policy and generate higher profits, as brand-loyal customers are usually less sensitive to price increases (O'Guinn et al., 2011).

Additional moderating variables that were meaningful to BL were age and gender. Age can affect attitudes and behaviors based on biophysical and psychological changes as age increases (Deng et al., 2014). Like age, gender also has differential effects on attitudes and behaviors (Meyers-Levy & Loken, 2015; Okazaki & Mendez, 2003a). Fournier (1998) referred to brand loyalty as a part of relationship marketing, in which the consumer is psychologically attached to the brand.

Based on loyalty foundations established in this current chapter, the following chapter will present the concept of relational marketing and its role in customer loyalty.

2.3 Relational Marketing

This section presents the historical development of relational marketing (RM), definitions of the term, theoretical models, key concepts, and the mechanisms that explain the long-term relationships that develop between a brand and its customers.

2.3.1 Definitions and theoretical background of relational marketing

The concept of relational marketing (RM) may be critical for strategies that aim to maintain and deepen customer loyalty for an extended period (Berry, 1983; del Rio Olivares et al., 2018; Grönroos, 1994; Gummesson, 1993; Palto et al., 2018; Reibstein et al., 2009). The

literature offers several definitions of RM. Berry (1983) was the first to conceptualize RM when he realized that up to that point, marketers were more interested in persuading new customers to buy their product at a particular time than to retain them and develop their long-term loyalty. Later, the concept was developed within service marketing and industrial marketing (Christopher et al., 1991; Ulaga, et al., 2018; Gummesson, 1991; Lindgreen et al., 2004). In the service marketing domain, RM is defined as "attracting, maintaining and enhancing customer's relationship" (Berry & Parasuraman, 1991, p. 133), while in industrial marketing, it is defined as "marketing-oriented toward a strong, lasting relationship with individual accounts" (Jackson, 1985, p. 2).

The exact definition was adopted by Paul (1988) for healthcare marketing. Doyle and Roth (1992) used the following definition: "The goal of relationship selling is to earn the position of the preferred supplier by developing trust in key accounts over some time" (p. 59). Morgan and Hunt (1994) expressed their dissatisfaction with these popular definitions, recognizing that in many contexts of relationship marketing, the functions of the buyer, seller, customer, or key accounts are irrelevant. For example, RM function differently when dealing with internal partners such as business units or employees or strategic alliances between competitors. They proposed the following definition that they felt covers all forms of RM: "RM refers to all marketing activities directed toward establishing, developing and maintaining successful relational exchange" (Morgan & Hunt, 1994, p. 22).

Source	Definition
Berry (1983, p. 25)	"Relationship marketing is attracting, maintaining and – in multi-service organizations – enhancing customer relationships."
Grönroos (1990, p. 138)	"The purpose of marketing is to establish, maintain, enhance and commercialize customer relationships so that the objectives of the parties involved are met. This is done by the mutual exchange and fulfillment of promises."
Berry & Parasuraman (1991, p. 133)	"Relationship marketing concerns attracting, developing, and retaining customer relationships."
Morgan & Hunt (1994, p. 22)	"Relationship marketing refers to all marketing activities directed toward establishing, developing, and maintaining successful relational exchanges."
Bateson (1995, p. 457)	"Relationship marketing is the union of customer service, quality, and marketing. Relationship marketing emphasizes the importance of customer retention, product benefits, establishing long-term relationships with customers, customer service, and increased commitment to the customer, increased levels of customer contact, and the concern for quality that transcends departmental boundaries and is the responsibility of everyone throughout the organization."
Zikmund & d'Amico (2001, p. 8)	"Marketing activities aimed at building long-term relationships with the people (especially customers) and organizations that contribute to a company's success."
	Relationship marketing refers to strategies and tactics for segmenting consumers to build loyalty.

Table 5: Definitions of Relational Marketing

The current research focuses on service marketing, where the company offers a service or an intangible product to its customers (Levitt, 1981). Hence, this study refers to Berry and Parasuraman's (1991) definition since it is best suited to the current research's content domain.

Although RM currently enjoys broad acceptance by the global marketing community, it was already part of manufacturers' and service providers' toolboxes since the early industrial revolution (Fullertone, 1988; Homburg et al., 2017). When service providers practiced direct marketing to attract consumers, no middlemen were needed when products or services exchanged hands, and emotional bonds between product and service providers and customers developed over time established. These emotional bonds, which relied on mutual acquaintance, an appreciation of needs, and interdependency (provider-buyer), were the first form of RM

(Sheth & Parvatiar, 1995). The industrial era gradually enabled the mass production of goods and services, supported by mass consumption. People moved from small farms to large cities and created a growing demand for food, clothing, and housing. The need for intermediaries as specialist buyers, sales departments, and purchasing professionals overgrew, alongside the need for storage facilities and inventory keepers. One of the significant outcomes of this development was the separation between provider or manufacturer and their consumers and the accompanying loss of a personal relationship and emotional bonds. Marketers became more interested in disposing of excess production than in creating a long-lasting relationship with their consumers and employed a practice conceptualized as "transactional marketing" to this end (Bartels, 1965; Šonková & Grabowska, 2015).

It is important to note that RM creates repeated close interactions with customers over time, based on both the provider's cooperation and the consumer's cooperation and mutual interdependence. The consumer and other players in the marketing chain, such as suppliers, actively participate in these close relationships. Firms must develop an appropriate marketing structure (see Figure 8).

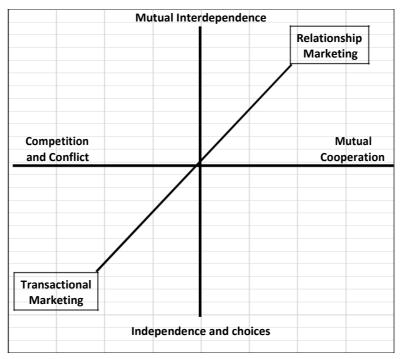


Figure 8. Transactional and relational marketing (Sheth & Parvatiyar, 1995)

2.3.2 Key terms in relational marketing

Cooperation

The introduction of the concept of cooperation represents one of the most fundamental turning points in marketing theories and practices (Morgan & Hunt, 1994). Instead of maintaining constant short-term competition between a firm and its natural competitors, RM created a new frame of thinking — the network structure — representing competition between firms' networks (Bleek & Ernst, 1993; Theorly, 1986). This structure is based on a firm's collaboration and cooperation with its natural partners — suppliers, outsourcing services, investors, and customers — and sometimes with its competitors. As Solomon (1992) described, "Business ethicists also stress that competition requires cooperation" (p. 26). In order to compete well, the entire chain of production and marketing must work together and perform within rules, norms, and codes of conduct. One may thus view business life as a large-scale cooperative.

Morgan and Hunt (1994) elaborated how a firm can cooperate with other actors to enhance its brand. Specifically, they argued that cooperation could be established between a company and its suppliers, internal partners, lateral partners, and purchasing partners (Moorman et al., 1993; Tzempelikos & Gounaris, 2017) (see Figure 10). Cooperation is also relevant to end customers through the feedback they may convey to the firm, which allows it to customize its products and services, and thus benefit from the information flow from a first-hand source of information (Becerra-Fernandez & Sabherwal, 2010; Ndubisi, 2007). This channel alone may add significantly to customers' overall satisfaction and enhance their loyalty (Benko & Weisberg, 2007). It is understandable why cooperation is influenced by trust and satisfaction in this respect. A trustworthy organization with satisfied customers will enjoy cooperation and a good reputation (L'Etang & Pieczka, 2006).

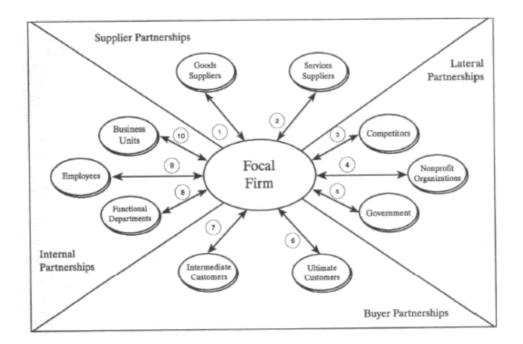


Figure 9. The relational exchanges in relationship marketing (Morgan & Hunt, 1994).

Freedom of choice

A long-term relationship between a company and its customers is also associated with reducing the freedom of choice. Freedom of choice is reduced by the very essence of the length of the relationship in a long-term relationship (Morgan & Hunt, 1994; Vivek et al., 2012). One does not make a new buying decision every time one intends to make a purchase but instead repeatedly interacts with the same provider. Naturally, this path is based on a free-will decision made in the past, but it nonetheless creates a constrained decision space where the consumer has freed himself from making a new decision each time. Sheth and Parvatiyar (1995) conveyed the same message when they argued that the consumer prefers reducing the freedom of choice, as it saves them time and energy that must be invested to make a new decision each time. This approach is also supported by a study by Ackerman et al. (2014), who found that many choices might harm the customer.

Hence, freedom of choice represents another difference between transactional and relational marketing. Freedom of choice was believed to be in the customer's best interest, as it allows customers to acquire the best quality product for the lowest possible price. In other words, customers may be engaged in a constant search for what they believe to be the best result. At the same time, providers try their best to improve their products to better compete in the market. Thus, according to transactional marketing, both parties benefit from the competition, conflict, and freedom of choice (Li et al., 2018).

However, when further analyzing the concept of freedom of choice, researchers emphasize the costs invested by the customer. Cost occurs when the customer wastes too much time and energy to find the best price/option in each transaction. The firm that constantly competes in the market also incurs costs when it cannot rely on a solid customer base and must acquire new customers each time at a considerable effort. Ultimately, both the customer and the firm pay a high price for their freedom of choice and are less efficient. In contrast, mutual dependency and cooperation lead to better market values at much lower costs (Blut et al., 2015).

Traditionally there are four major cornerstones associated with RM: brand trust, brand commitment, communication, and conflict handling (Ndubisi, 2007). The following sections elaborate on each of these critical concepts to gain a deeper understanding of RM.

RM and brand trust

Brand trust, commitment, and satisfaction were discussed earlier as brand loyalty's key antecedents. The following review highlights additional aspects of these concepts from the perspective of RM.

Brand trust is an essential ingredient in developing a long-term relationship with the consumers (Delagado-Ballester & Munuera-Aleman, 2005; Hiscock, 2001; Konok et al., 2016). Trust was found to influence the intentions to remain in a marketer-customer relationship (Chiu et al., 2012; Danesh et al., 2012; Huang et al., 2017), which is an essential goal of RM. Trust was also found to be associated with the duration of a relationship (Akbar, & Parvez, 2009; Cho & Song, 2017; Huang et al., 2017), which is the additional goal of RM. Not less important, trust was shown to influence the extent of cooperation between customers and service providers within a relationship (Cheng et al., 2017; Etang & Pieczka, 2006; Wu et al., 2015). Cooperation (as elaborated further on in this review) is another goal of RM.

Grason and Ambler (1999), whose work relates to trust and commitment in the domain of long-term relationships, concluded that these outcomes would not necessarily improve customer loyalty over time. Trust was influential in shorter relationships but not necessarily in long-term relationships. One explanation of this conclusion is that after working together for a long time, clients might develop a general notion that the service provider is resting comfortably on past achievements, not investing sufficiently in the relationships, and no longer offers innovation and creativity (Guenzi et al., 2016). This notion was true in relationships between advertising agencies and their clients and significantly impacted clients' decisions to switch to another agency (Macintosh, 2015; Patil et al., 2018). Studies support this finding by

Dwyers et al. (1987) and Haas and Deseral (1981), which showed that trust is essential for a relationship to move forward to the next stage of deeper involvement. However, trust by itself is not sufficient to ensure loyalty over time.

The role of trust in a long-term relationship was also investigated by Ganeasa Shankar (1994), who found that trust and mutual dependency between customer and supplier are essential ingredients of a long-term relationship. Mutual Dependency was proven to impact cases where alternatives in the market are limited and vice versa. In a large market, the level of dependency decreases. Therefore loyalty and willingness to commit to a long-term relationship decreases. Much like the mutuality in the concept of dependency, Rapp and Collins (1990) added that the primary means to achieve a stable customer base is a rewarding relationship for the customer and the firm itself (a mutually rewarding relationship).

The question of why trust is not sufficient to ensure loyalty in a long-term relationship has not been entirely resolved. Garson and Ambler (1999) acknowledged that long-term relationships have qualitative aspects that were not fully explored in their study and other research. There are cases where the provider exercises a certain amount of coercive power when switching costs or customer benefits are high or when there is simply a lack of better alternatives in the market. In all these cases, the customer may prefer to stay with the same provider, whom he may not trust, simply because it is the preferable option in the final balance. Naturally, if a firm uses coercive power to impose loyalty, it risks continuing the long-term relationship since it creates dependency at the expense of trust (Bricci et al., 2016). To conclude, a large body of evidence shows that trust is one of the most important cornerstones of RM, hence predicting brand loyalty.

Commitment in the RM model

Several definitions have been proposed for commitment in the context of RM. Moorman et al. (1992) defined commitment as "an enduring desire to maintain a valued relationship" (p. 316). Morgan and Hunt (1994) defined commitment as a belief "that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it" (p. 23). Gundlach et al. (1995) referred to commitment as an indicator of customer loyalty: strength and stability. According to Simpson (1990), commitment represents a person's intention to remain in a relationship and invest in it.

Commitment is one of RM's most desired outcomes. A committed customer will resist market temptations and look for long-term benefits, sometimes even at the expense of small

short-term compromises. A committed customer's purchase decision-making process will be simpler and shorter, and the same is true for purchase decisions involving other products from the same organization (Steyn et al., 2008). Commitment embodies beliefs, attitudes, and behaviors toward the organization and is based on a combination of personal and functional characteristics (Hess & Story, 2005). The deeper the commitment, the greater the organization's chances of retaining the customer in a long-term relationship (Boone & Kurtz, 2011; Strydom, 2011). Furthermore, a commitment was found to influence RM's major goals: duration (Bügel et al., 2011; Wang & Wu, 2012), intentions to stay (Erciş et al., 2012; Hur et al., 2010), and cooperation (Dagger et al., 2011; Wu et al., 2015).

Trust is one of the commitment's leading drivers, and the combination of trust and commitment provides a solid infrastructure for a healthy long-term relationship (Biswas, 2011; Brink & Berndt, 2008; Havaldar, 2010; Kong, 2006). Additional drivers are communication, bonds, satisfaction, relationship quality, collaboration (Kong, 2006), shared values (Egan, 2004), switching costs (Waddock & Rasche, 2012). Dagger et al. (2011) noted open communication and managing customer relationships as additional drivers of commitment in long-term relationships.

RM and satisfaction

Another means of sustaining a long-term relationship is by creating a satisfied customer. The association between satisfaction and relationship duration was already proven in a study by Gruen (1997), which showed that satisfied customers have a higher probability of remaining loyal to a brand (Díaz, 2017; Qi et al., 2012; Wang & Wu, 2012). Wang et al. (2004) indicated that high customer satisfaction and brand loyalty may reduce switching rates, which will be expressed in customers' intention to remain in the relationship (Qi et al., 2012; Wang & Wu, 2012), and also in customers' cooperation with service providers (Jeon & Choi, 2012; Mohsan et al., 2011). Thus, by generating long-term loyalty, duration, intention to stay, and cooperation, the organization may enjoy long-term effects on its performance.

However, although there is a proven connection between satisfaction and duration, satisfaction alone cannot guarantee a longstanding relationship (Meesala & Paul, 2018). Story and Haas (2006) maintained that a good relationship between customers and brands may also predict better brand-loyal behavior over time than customer satisfaction alone.

Long-term relationships may also be supported by nurturing and using advocate customers who act as active promoters based on word-of-mouth marketing. In fact, according to Cristopher et al. (1991), creating advocate customers is RM's ultimate goal: "To turn a new customer into

regularly purchasing clients, and then, progressively move them through being strong supporters of the company and its product, and finally, to being active and vocal advocates for the company, thus playing an important role as a referral source" (p. 22). To gain advocate customers, the firm needs to maintain the relationship as the customer goes through several stages: (1) Prospect-Purchase and Client refers to and focuses on the acquisition of new customers; (2) Supporter-Advocate-Partner focuses on relationship retention and developing long-term customers; (1.2) Supporter refers to a client who has a positive feeling toward the firm, but is passive about it, and does nothing to promote the firm's product/services; (2.2) Advocate refers to a client that actively participates in the firm's advertising/ marketing efforts (for free) by recommending the firm's products and services; (3.2) Partner refers to a client, mainly in the context of B2B, that has become a formal partner of the firm. To develop advocate customers, a firm must develop clear benefits for its customers: social benefits (that support a particular lifestyle), special treatment (deals, prices, or preferential treatment), and confidence that reduces decision-making tension and anxiety (Peck et al., 1999).

RM and communication

Within the context of long-term relationships, communication is a firm's ability to convey timely and trustworthy information to its customers. In this respect, communication is an open dialogue with the customer that occurs while using the many available interface points (Hänninen & Karjaluoto, 2017). Brand communication includes proactive messages regarding changes, new services, problem-solving, and brand advantages. In addition, it creates a channel for addressing dissatisfied customers and creating awareness of new products and developments (Nadubisi & Chan, 2005). Gambeti and Shulzt (2015) argued that the unilateral linear communication approach of active marketing communication and a passive customer is no longer relevant. In today's fast-growing, ever-changing, innovative markets, the customer needs to be heard, be accounted for, be at the center of attention, and create their messages and impact (Christodoulides et al., 2012; Gambeti et al., 2012).

Organizations that seek to gain their customers' long-term loyalty must speak the same language and use the same means and channels as their customers. No less importantly, they must allow customers' involvement in the product experience (Finne & Grönroos, 2009). Luxton et al. (2015) supported this new multi-angled marketing communication approach and considered integrated marketing communication (IMC) an essential ingredient in financial success and brand equity. IMC is defined as "an ongoing, interactive, cross-functional process of brand communication planning, execution, and evaluation that integrates all parties in the exchange process in order to maximize mutual satisfaction of each other's wants and needs" (Duncan & Mulhern, 2004, p. 9). IMC is considered an effective mechanism in its marketing efforts to reach its customers and increase brand value (Finne et al., 2017). Naturally, IMC cannot take exclusive credit for a brand's achievements or failures. Market fluctuations and increasing domestic and international competition force firms to adopt a dynamic approach to IMC. Economic crises and many other market factors impact the brand's financial results (Luxton et al., 2015; Prahalad & Ramaswamy, 2003). Huang et al. (2017) found that a firm with solid communication capabilities also achieves a high impact on trust, which is a central antecedent of brand loyalty in long-term relationships.

RM and conflict handling

Conflict is a well-recognized term in the context of commercial buyer-supplier relations since both parties have both shared and contradictory goals (Ellegaard & Andersen, 2015). Conflicts may be task-oriented (Amason & Sapienza, 1997) or emotional, based on personality differences between people (Amason, 1996; Jehn, 1995), and both types of conflict are an integral part of any long-term organizational relationship (Srinivasan et al., 2017). Therefore, a conflict is a reality-bound event that emerges from time to time in any long-term relationship and should be resolved to avoid more severe damage to shared goals. Conflicts between marketing channel members are also considered inevitable: "One of the parties eventually will engage in an action that another channel member considers potentially destructive for the relationship" (Hibbard et al., 2001, p. 45). It is evident that when two (or more) marketing systems collaborate to satisfy the end buyer. However, at the same time, they must consider their interests. A conflict of interests is bound to happen in a way that might damage both systems' mutual goals (Sashi, 2018). The literature on relationship conflicts deals mainly with intra-organizational conflicts between organizational units. Lynch et al. (2014) mention potential conflicts between the marketing department and developers or between IT and logistics.

The question that accompanies the emergence of the conflict is whether the supplier can remove the obstacles to the relationship before they cause customers to defect? It is agreed that proactive efforts are necessary to preserve customer loyalty (Srinivasan et al., 2017). Lynch et al. (2014) indicated that an untreated conflict might rapidly develop into a crisis that will be much more difficult to solve. Such a crisis might harm critical relational processes, including expectations, trust, commitment, and interpersonal relationships, resulting in comprehensive damage to the organization's overall goals.

Blake and Mouton (1964) proposed two basic narratives that actively feature in any conflict: the need to achieve one's goals (in production) and the need to maintain interpersonal relationships (involving other people). Using a matrix based on these two axes, they identified five conflict-handling styles: (a) smoothing (when the main concern is people); (b) withdrawal (when the main concern is to avoid the conflict by not giving preferences to either people or production); (c) compromise (meeting people and production need half-way); (d) problem-solving (giving attention to both people and production), and; (e) Force (giving priority to production while sacrificing people needs).

Following the cornerstones established by Blake and Mouton (1964), many studies were dedicated to identifying the factors that influence an organization's conflict-handling style. Holt and Devore (2005) meta-analysis indicated that conflict-handling style is affected by gender, cultural origins, and organizational role. They concluded that, in any conflict, the mediator should be aware of the different interpretations given to behavioral patterns, attitudes, and perceptions regarding the issue in question. Companies constantly deal with potential conflicts with customers or suppliers and therefore should manage relationships with various stakeholders appropriately.

Long-term relationships in the RM model: Duration and intention to stay

Another way of looking at RM is through a temporal perspective, or how relationships evolve. Loyal customers are much more than the current solid base of the firm — they also represent the growth potential for the future (Rather & Sharma, 2017; Sarma, 2001). Therefore, long-term relationship building and maintenance consider both present and future outcomes while taking steps to ensure immediate results and future ones. RM appears to have a practical toolbox to achieve higher market value at a reduced cost (Sheth & Sisodia, 1995) through customer retention, facilitating future purchases, and encouraging most of its marketing partners (Reichheld & Sasser, 1990). The general goal of customer retention is to generate customer satisfaction and loyalty and build meaningful long-term relationships with customers. Customer relationships are a significant focus of organizations, and the loss of a substantial percentage of long-term customers may significantly impact financial results (Pride et al., 2011). Therefore, the purpose of building long-term relationships is to retain customers (Yong-ki et al., 2015).

In this vein, the concept of **duration** is the most desired outcome of RM (Díaz, 2017). Baron et al. (2010) stated this quite clearly: "The longer the duration of the relationship, the more profitable the relationship becomes" (p. 30). The probability that loyal customers will extend their purchases to additional products of the same provider without searching for better alternatives is much higher than new customers (Szwarc, 2005). The customer receives more loyalty benefits, and the organization gains an excellent and stable customer base on which it can rely (Kitchen & de Pelsmacker, 2004).

Intention to stay

The intention to stay in a relationship was already mentioned in previous contexts in this review. However, since this term is part of the theoretical model in the current research, it deserves more focused attention. In comparison, duration is the organization's main RM's goal, while the intention to stay in the customer's tendency rather than the outcome. It is a key (attitudinal) element in brand loyalty that every organization strives to maximize to reduce marketing costs (Hu et al., 2014; Orozco et al., 2015; Sarshar et al., 2010; Tarhini et al., 2015). Intention to stay is influenced by trust and commitment (Huang et al., 2017; Laksamana et al., 2013; Morgan & Hunt, 1994; van Vuuren et al., 2012). Danesh et al. (2012) found that intention to stay was influenced by trust, satisfaction, and switching barriers. Srivastava and Sharma (2013) found that intention to stay is influenced by customer satisfaction with service quality. Mende et al., 2013; Mende 2011; Mende et al., 2019) discussed the relationship's tendency to stay or leave (which they defined as loyalty behavior over time) to explore the psychological mechanism underlying customers' preference for closeness and loyalty. According to these researchers, marketing scholars and attachment researchers have given identical definitions to commitment and attachment: both schools treat commitment as the intention to remain in a relationship.

This line of thought reinforces the psychological aspect of commitment and highlights the psychological component of the concept of intention to stay (Simpson, 1990).

To retain a customer for an extended period means that the firm needs to constantly evolve and apply dynamic capabilities to adapt to changes in the external marketing environment (Birkinshaw et al., 2016). Just as the customer's needs and purchasing habits change over their lifespan, their preferences for products or services also change over time. Firms should constantly keep their finger on the market's pulse and invest significantly in exploratory studies to measure changes, trends, and preferences of their customer base, in order to be able to offer products and services that fit a variety of needs in a changing environment (Pisano, 2015). A company that fails to invest resources to explore and understand the ever-changing environment might suffer from the same failure as Kodak, Blockbuster, Nokia, Hewlett Packard, Yahoo, and many others who failed to adapt to their customers' time changing preferences.

2.3.3 Factors associated with the emergence of RM

Sheth (2002) indicated three main factors that encouraged the emergence of RM. The first factor is the major energy crisis in the 1970s, which resulted in increased raw material costs and competition with domestic and foreign companies. The need to reduce production costs while improving the quality encouraged the emergence of the RM approach. Thus, the energy crisis effectively forced companies to retain customers instead of more costly investments in acquiring new ones. As a result, firms needed fewer suppliers, as it is more profitable to engage fewer suppliers than to invest in developing many business ties (Deb & Chavali, 2010). Companies consolidated their marketing efforts and became more efficient while sharing resources with business partners and customers.

The foundation of this approach can be traced to the TQM (Total Quality Management) movement, which became widely embraced in the 1980s and was based on the goal of providing quality products and services at the lowest possible price (Frazier et al., 1988). When this type of efficiency is achieved, the company fulfills the primary purpose of RM: to gain marketing productivity through efficiency (Sheth & Sisodia, 1995).

Another important factor that encouraged the RM approach was the growth of the service economy, which was increasingly perceived as a profit center in its own right. Personal care service providers such as hairdressers or consultants and large companies such as legal firms and communication organizations all depend on their service departments as a revenue source (Sheth et al., 2012). In addition, rapid technological development in various fields, but especially in IT, made the function of the middlemen somewhat redundant. Manufacturers were now able to learn about their customer's habits and preferences and thus interact directly with them (Payene et al., 2017; Sheth et al., 2012). One of the most well-known results of the advanced IT data collection capabilities was the customer relationship management approach (CRM; Payene et al., 2017).

2.3.4 Is RM always cost-effective?

Although the importance of long-term relationships has been widely recognized, maintaining such relationships is not always worth the efforts and costs. One finds customer segments characterized by low usage, low activity level, or spurious loyalty in any industry. In these cases, investing significant marketing efforts in customer retention might not be justified.

Chegini (2010) indicated that it is simply impossible to maintain all customers' loyalty over the long term, not only since this requires enormous efforts and high financial investments, but primarily because not all customers are profitable. Oliver (1999) indicated that customers, including satisfied customers, may have many reasons for ending a relationship with a service provider and shifting to the competition that is not in the firm's control: variety seeking, changes in customer needs and preferences, health and other issues. Therefore, marketing strategists should screen out the non-profitable customers and focus the organization's efforts on the "true believers."

One example is the mobile telephone industry, where cellular providers significantly promote long-term commitment. Although they successfully recruited an impressive number of customers, they did so at particular high costs without differentiated targeting. Eventually, these marketing efforts did not pay off in terms of long term-customer loyalty. When adopting an RM approach and marketing tools, one must employ careful segmentation focusing on the prospects of certain groups to become supporters or/ and advocate customers (Peck et al., 1999; Sarma, 2001).

Several significant forces that might affect the future of RM include the selectiveness that a firm must employ while adopting any marketing philosophy, based on the recognition that RM might not be cost-effective for specific target groups. Roughly one-third of a firm's customer base might turn out to be unprofitable. As a result, there is a growing trend of outsourcing customers to external organizations. Firms realize that when a customer proves to be non-profitable, it may be less costly to outsource him than to invest resources in customer retention (Eggert et al., 2017; Paschek et al., 2017). The second force is the impact of information technology, including the automation of some sales and marketing activities, which effectively transforms RM into CRM (Customer Relationship Management) that is controlled by IT professionals who perform technical marketing, rather than by marketing professionals (Payene et al., 2017; Sheth, 2012).

The third force is the emergence of new types of relationships that were not part of traditional marketing activities in the past. Today, there are network relationships among customers, multiple stakeholders, relationships between things (the internet of things), and between people and digital devices, and all operate in complex ecosystems. These relationships were not part of RM not too long ago (Baron & Harris, 2010; La Rocca et al., 2013; Lusch & Vargo, 2014; Maglio & Spohrer, 2008; Vargo & Lusch, 2011). Therefore, both academic scholars and practitioners should broaden the scope of RM to adapt to and incorporate the new relationships that currently exist.

The literature review presented in this section shows the importance of brand loyalty as a critical factor in marketing. The reviewed literature on brand loyalty shows a gradual progression in deciphering consumers' loyalty code to a brand, from the basic notion of repeat purchase and exemplary service to psychological aspects including trust, satisfaction, and commitment. Despite these efforts, most of the work accomplished in this field lacks the consumer's perspective and pays little attention to the hidden forces that underpin consumer loyalty (Buttle, 1996). Relationship marketing literature has focused mainly on relationship duration and maintenance, with fewer studies on the drivers that trigger the motivation to start or end the customer relationship. Further and more profound studies should be conducted to identify the motivators or predispositions to start the relationship and their impact on their ongoing development (Hollmann et al., 2015).

Despite the growing interest to look behind the scenes for hidden motivators that impact consumer behavior, a lacuna remains regarding our understanding of the effects of psychological predispositions on brand loyalty. In the past decade, researchers felt the need to deepen their understanding of customers' responses to long-term brand relationships, posing questions: Is there a hidden narrative behind the scenes? What guides the choices and preferences of the average customer? How can a marketer motivate customers to seek a close relationship with one's firm? (Godfrey et al., 2011; Hollman et al., 2015; Keller & Lehmann, 2006; Mende & van Doom, 2015; Mende et al., 2013;Mende et al., 2019; Palmatier, 2008; Palmatier et al., 2006). Such understanding may facilitate richer customer segmentation that may enable marketers to increase customer satisfaction and loyalty by creating customized service offerings for each segment

In the search for a primary psychological motivator of a customer's preference for a longterm relationship with his service provider, the current study focuses on attachment styles theory as a potential predictor of brand loyalty. The next chapter elaborates on attachment theory and its potential contribution to a better understanding of long-term brand loyalty.

2.4 Attachment Theory and Brand Loyalty

This section presents attachment theory, which is considered one of the most important psychological theories, its theoretical development, its implication in adult lives, and its effects in marketing contexts. Specifically, attachment theory will be used in this work to explain long-term loyalty from the consumer's perspective.

2.4.1 Attachment theory – Theoretical background

Attachment theory is considered one of the most influential theories in developmental psychology (Finkel et al., 2017). The theory, developed by John Bowlby and Mary Ainsworth (Bowlby, 1973; Bowlby & Ainsworth, 2013; Bretherton, 1992), focuses on the primary link between maternal loss or deprivation and later personality development. Bowlby defines attachment behavior as "behavior that has proximity to an attachment figure as a predictable outcome and whose evolutionary function is the protection of the infant from danger" (Goldberg et al., 1995, p. 63). Attachment theory was further extended to adult life and marital situations by Cindy Hazan and Phillip Shaver (Weiss, 1991). The basic idea was that infant attachment patterns are reflected in adult life and significantly influence behavioral patterns in adulthood. As Raby and Dizier (2019) explain, an infant's bonds with their primary caregiver promise survival and protection. Therefore, separation from the caregiver or disconnection of this bond creates anxiety and stress embedded in the infant's personality and persists into adulthood. Adults who describe themselves as secure, avoidant, or ambivalent concerning romantic relationships were found to have distinct patterns of parentchild relationships in their primary families (Shaver & Hazan, 1988). Hence, attachment relationships continue to be significant throughout the life span and may predict the nature of one's long-term relationships (Ainsworth, 1989; Bowlby, 1982).

Fraley and Shaver (2000) describe the main mechanisms of attachment theory. First, the same biological system governs the emotional and behavioral dynamics of infant-caregiver relationships and adult relationships. Second, individual differences observed in infant-caregiver relationships are similar to those observed in close adult relationships. Third, individual differences in adult attachment behavior reflect the expectations and beliefs that people have formed about themselves and their close relationships based on their attachment histories. These schemas about relationships are referred to as "working models" (Bowlby, 1982) and are relatively stable.

Verbeek et al. (2017) and Beckes et al. (2014) refer to the development of attachment styles as a biological originated system associated with neuroendocrine processes (amygdala functioning) that constantly seek to reach homeostasis and to avoid danger or stress. To cope with stress and to gain a sense of serenity or pleasure, people conserve their psychological and social resources while seeking proximity with others. In the early stages of life, in the face of danger or stress, the attachment system is activated by the expectation that the attachment figure (the caretaker) will eliminate the threat and restore homeostasis (Beckes & Coan, 2015).

Gradually, based on the accumulated and consistent (or inconsistent) responses of the caretaker and the social environment, working models are formed to activate the attachment figure in a case of need. These working models, which operate mainly at the subconscious level, are the basis of the individual's attachment style (Beckes et al., 2014; Bretherton, 1992; Mikulincer & Shaver, 2010).

Rholes and Simpson (2004) proposed four core principles of attachment theory. They believed that although biological factors provide the primary input for the formation of attachment relationships, the bonds that children form with their caretakers are formed by interpersonal experience:

Experiences in earlier relationships create internal working models and attachment styles that systematically affect attachment relationships.

The attachment orientations of adult caregivers influence the attachment bond their children have with them.

Working models and attachment orientations are relatively stable over time, but they are not impervious to change.

Some forms of psychological maladjustment and clinical disorders are attributable to insecure working models and attachment styles.

Four main attachment styles have been identified by research (Mikulincer & Shaver, 2015):

1. Secure - This attachment style usually evolves against a backdrop of warm, responsive interactions with one's caretakers. As a result, securely attached people are more likely to have positive views of themselves, attachments, and relationships. They are more satisfied and better adjusted to their relationships than people with other attachment styles. Securely attached people feel at ease both with close intimacy and with the open spaces of independence (Sable, 2008). When secure individuals encounter stress or threat, they activate their attachment system, turn to their current attachment figure for help, and tend to scale down the threat based on their confidence in their ability to overcome the threat and arrive at a good solution. Individuals with a secure attachment style typically trust individuals capable of sharing their feelings with others (Verbeek et al., 2016). The following statements are typical of securely attached individuals: "It is relatively easy for me to become emotionally close to others"; "I am comfortable depending on others and having others depend on me"; "I do not worry about being alone or others not accepting me" (Bartholomew & Horowitz, 1991, P. 244).

2. Anxious–preoccupied – Individuals who have this attachment style seek high levels of intimacy, approval, and responsiveness from their attachment ties, and they might become

overly dependent on their attachment figure. People anxious or preoccupied with attachment tend to perceive themselves less positively than securely attached individuals (D'Arienzo et al., 2019). They may feel a sense of anxiety relieved only when they contact their attachment figure. They often doubt their value as individuals and blame themselves for the attachment figure's lack of responsiveness. They may show high expressiveness, worry, and impulsiveness in their relationships (Hazan & Shaver, 1987). Individuals with anxious attachment are unable to scale down even insignificant threats. They will excessively and dependently seek proximity and help from their attachment figures, unsure if they will get it (Verbeek et al., 2017). Their emotional state is called hyperactivation of the attachment system (Mikulincer & Shaver, 2010). The following statements are typical of individuals whose attachment style is anxious– preoccupied: "I want to be completely emotionally intimate with others, but I often find that others are reluctant to get as close as I would like"; "I am uncomfortable being without close relationships, but I sometimes worry that others do not value me as much as I value them" (Bartholomew & Horowitz, 1991 p.244).

3. Dismissive-Avoidant – Individuals with a dismissive-avoidant attachment style strive to achieve a high level of independence. Their need for independence often appears as an attempt to avoid attachment altogether. They view themselves as self-sufficient and invulnerable to feelings connected with being closely attached to others. Some may even regard close relationships as less necessary in life (Behrens et al., 2007; D'Arienzo et al., 2019). As a result, they seek low levels of intimacy with others, whom they often view less positively than they view themselves. They can be defensive in their attachment style. Individuals with a dismissive-avoidant attachment style tend to suppress and hide their feelings. They tend to deal with rejection by distancing themselves from the sources of rejection (their attachments). Avoidant individuals tend to have a positive self-image and even become proud of their ability to cope with stress and overcome obstacles. They present a self-reliant personality to their social environment to hide their insecurity (Verbeek, 2017). The following statements are typical of the dismissive-avoidant attachment style: "I am comfortable without close emotional relationships"; "It is important to me to feel independent and self-sufficient"; "I prefer not to depend on others or have others depend on me" (Bartholomew & Horowitz, 1991, p.244). Both anxious-preoccupied and dismissiveavoidance attachment styles are considered insecure attachment styles. Individuals with insecure attachment invest much energy in activating their attachment system, either by insisting on selfreliance (avoidant) or by worrying about what could go wrong (anxious) in a way that diminishes their ability to feel and express positive attitudes toward an attachment figure.

4. Fearful–Avoidant – Individuals who experienced emotional or physical trauma or severe loss, such as sexual abuse in childhood and adolescence, may often develop a fearful-avoidant attachment style. Ambiguous-disorganized feelings about close relationships characterize this attachment style. On the one hand, they need emotionally close relationships, but on the other hand, fearful-avoidant individuals feel uncomfortable with emotional closeness. These mixed feelings may be unconscious and are related to negative views about themselves and their attachments. Individuals with this attachment style commonly view themselves as unworthy of responsiveness from their attachment figures, whose intentions tend not to trust (Main & Solomon, 1990). Like individuals with a dismissive-avoidant attachment style, individuals with a fearful-avoidant attachment style seek less intimacy from attachment figures and

frequently suppress and deny their feelings. Because of this, they are much less comfortable expressing affection (Liem & Boudewyn, 1999).

The four attachment styles are typically described using an attachment-based model on two axes: anxiety and avoidance (see Figure 10). In light of the rarity of the relatively extreme characteristics of the fourth attachment style (fearful-avoidant) as well as its ambivalent attachment needs, most of the academic research on attachment theory focuses on three major attachment styles: secure, avoidant, and anxious (D'Arienzo et al., 2019; Mende & Bolton, 2011; Mende et al., 2013; Mikulincer & Shaver 2007, 2010; Swaminathan, 2009). The current research adopts this focus as well.

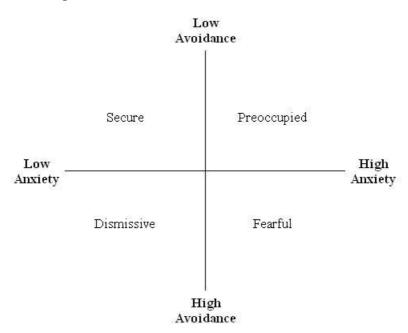


Figure 10. The four styles of attachment (Bartholomew, & Horowitz, 1991)

2.4.2 Attachment styles as a long-term relationship predictor

Attachment styles apply to close relationships throughout the lifespan. The principles of attachment between adults are the same as those of attachment between children and their caretakers. Moreover, people form different attachments depending on their expectations and beliefs about their relationships. These expectations and beliefs establish internal "working models" that guide relationship behaviors. After forming such a working model, the child is likely to re-use the same models repeatedly (Raby & Dozier, 2019). Children usually use these working models to interact with new experiences rather than modify their working models to fit new experiences (Zeifman, 2019). Baldwin et al., 1993 suggested that working models of attachment are composed of relational schemas based on information about the self and others. These schemas are consistent with previous conceptions of working models. The unique contribution of relational schemas to working models is how interactions with attachments usually occur. Relational schemas add the if-then situations to working models.

Studies suggest that people with secure attachment styles are more likely to have longerlasting relationships. This assessment may be partly due to their ability to express commitment and to attain greater satisfaction in their relationships, which, as a consequence, may encourage them to remain longer in their relationships (Bidmon, 2017; David, 2016; Mende et al., 2013; Mended et al., 2019; Shabani et al., 2017).

Naturally, a secure attachment style does not guarantee long-lasting relationships but indicates a basic tendency to do so. Moreover, the secure attachment style is not the single attachment style associated with long-term relationships. People with anxious–preoccupied attachment styles may find themselves in long-lasting, though unhappy, relationships that involve separation anxiety and doubts about their self-worth (Kerpelman & Pittman, 2018; Szepsenwol & Simpson, 2019). In this research, the theme of working models, which characterize the attachment styles, is a plausible explanation for subscribers' decision to remain loyal to their cellular operator or switch to the competition.

2.4.3. Commercial attachment styles

Although attachment theory was initially developed to explain human relationships and social competence based on past experiences with one's primary caretaker and their mental representations in one's mind, researchers gradually realized its importance as providing an additional perspective on consumer behavior in the marketing context. Since the late 1990s, the study of attachment theory's applications was extended to additional areas beyond psychology. Paulssen (2009) applied attachment theory to a business-to-business (B2B) context and studied how general business attachment styles influence commercial relationships. This cross-sectional study revealed that attachment avoidance might influence satisfaction, trust, and repurchase intentions. Mende and Bolton (2011) applied attachment theory to customer-firm relationships. Their study offers empirical proof that customers with low levels of attachment anxiety or avoidance perceive a service firm and service employees more positively in terms of satisfaction, trust, and affective commitment than customers with high levels of anxiety and avoidance. Ronen and Mikulincer (2012) used the theory to explore the organizational behavior of managers and subordinates. They investigated the link between managers' attachment styles and their subordinates' job satisfaction and burnout. They found that when managers had higher attachment insecurities, their employees were more likely to have a higher job burnout and lower job satisfaction. Mende and van Doom (2015) used the theory to study consumer-service provider relationships. Mende et al. (2019) studied how romantic consumption, which has a substantial economic value, is affected by attachment style.

Konok et al. (2016) expanded the impact of attachment styles beyond human relationships and examined the relationship between attachment styles and mobile phone use. They discovered that attachment to objects such as cellular phones could result from the user's basic psychological style. An anxious style user develops a more substantial need to use their mobile phones to contact others. While all attachment styles need their mobile phone nearby, the anxious personality will frequently use it to maintain constant contact with others. David (2016) and David and Bearden (2017) studied the impact of attachment styles on responses to advertisements, and Japutra et al. (2018) explored consumer-brand relationships using attachment theory.

Much like personality attachment styles,-commercial attachment styles rely on the same foundations of early attachment experiences with attachment figures. Hence, commercial attachment styles consist of expectations, needs, emotional attitudes, and social behavior (Mikulincer & Shaver, 2007). Mende et al. (2013) found that attachment styles may serve as better predictors of customer behavior than traditional well-established marketing variables. Attachment styles affect loyalty intentions and behavior and affect cross-buying behavior.

Two additional terms related to attachment theory play a role in brand loyalty behavior and are relevant to the current research: satisfaction and duration. Previous studies have linked attachment styles to satisfaction in a relationship. Specifically, they stressed the finding that individuals characterized as having a secure attachment style usually experience greater satisfaction with their relationships than people characterized as having insecure attachment styles (Bidmon, 2017; David, 2016; Shabani et al., 2017).

Swaminathan et al. (2009) found that consumers with different attachment styles respond differently to bonding with a brand. Consumers with high interpersonal attachment anxiety prefer brands with a more solid and sincere (vs. an exciting) personality. In contrast, consumers with high interpersonal avoidance prefer an exciting (vs. a solid) brand personality.

The duration of the relationship is also related to the attachment styles since the ability, desire, or need to continue the relationship follows the psychological needs dictated by the attachment style. A secure-oriented personality can extend the duration of the relationship based on trust, and a positive attitude toward the service provider, alongside this style's ability to express commitment (Bidmon, 2017; David, 2016; Mende et al., 2013; Nashtaee et al., 2017). However, different psychological needs with the same result motivate the anxious attachment style to continue the relationship and reduce their separation anxiety (Kerpelman & Pittman, 2018; Szepsenwol & Simpson, 2019).

Attachment theory is helpful in understanding closeness inclination in commercial relationships (Collins & Feeney, 2004). Although attachment anxiety and avoidance are connected to a person's preference for closeness, they activate two distinct mechanisms. Anxiety drives people to seek a high level of relational intimacy and care, thus requiring an elevated level of responsiveness and emotional rapport in a partnership (Hazan & Shaver, 1994). This type of consumer has a constant need to be appreciated and valued by a partner, and they will tend to disregard potential relationship threats (Mikulincer & Shaver, 2007).

However, avoidant individuals prefer to maintain cognitive and emotional distance in their relationships. They practice a so-called deactivated attachment strategy derived from denial or dismissal of their attachment needs, which leads to the inhibition of close attachments. Avoidant individuals will respond to closeness-triggering behavior defensively, aiming to keep their distance intact (Edelstein & Shaver, 2004). In another study, Mende et al. (2013) found the effects of consumer attachment styles on relationship and loyalty measures in a study of actual customers of a specific firm. Anxious individuals desire a committed relationship and tend to form high levels of commitment relatively quickly since they are strongly committed, often before they know a partner well. However, they are more vulnerable to being disappointed or offended by a partner. In contrast, customers with an avoidant personality tend to protect and deactivate their attachment needs and are therefore reluctant to commit to a relationship (Feeney & Noller, 1990).

Projecting these patterns to commercial relationships, one may expect similar behavior toward a firm. One important finding should be noted here: Mende et al. (2013) found a negative statistical correlation between customers' preference for closeness and repurchasing intentions, suggesting that preference for closeness is not sufficient to ensure customers' loyalty. To explain this finding, they turned to self-determination theory (SDT), which suggests that needs fulfillment is the primary motivator for maintaining personal and commercial relationships (La Guardia et al., 2000). Thus, people who cannot fulfill their relational needs in a focal relationship will find it elsewhere. This final finding was supported by a study by Finkel and Simpson (2015), who found that close commercial relationships have a mutual dependency value for achieving the desired outcomes and essential needs of both parties.

An additional theory closely related to attachment theory is interdependence theory, developed by Harold Kelley and John Thibaut as early as 1959 and finalized in 1978 by Kelley and Thibaut. The theory is based on the idea that closeness is the key to all relationships, and that people communicate to become closer to one another while maximizing the rewards and minimizing the costs of the relationships.

The relationship includes several types of rewards and costs influenced by internal working models (Guerrero et al., 2007): (a) emotional rewards and costs - The positive and negative feelings experienced in a relationship. This type of rewards and costs is especially relevant for close relationships; (b) social rewards and costs - The positive/enjoyable and the negative aspects of a person's social appearance, and their ability to interact in social environments; (c) instrumental rewards and costs -The activities or tasks in a relationship. Instrumental rewards are achieved when a partner performs one's duties/tasks. Instrumental costs are incurred when a relationship partner causes unnecessary work or delays the other partner's progress in a task; (d) opportunity rewards and costs - Rewards and costs are, in fact, the opportunities that arise in relationships. Opportunity rewards are those gains that a person can receive in their relationship, which they would not receive on their own. Opportunity costs occur when a person must relinquish something that they usually would not for the sake of the relationship. Relationship outcomes are determined by comparing the number of rewards in a relationship versus the number of costs present. According to interdependence theory (Kelly & Thibaut, 1978), people mentally account for rewards and costs to evaluate the outcome of their relationship as either positive or negative (Guerrero et al., 2007). The outcome is positive when the rewards outweigh the costs in a relationship and vice versa.

Interdependence theory also considers comparison levels or the kinds of outcomes an individual expects to receive in a relationship. These expectations are based on the individual's

prior experience, significant and influential events of the recent past, and current observations of others' relationships. Satisfaction depends on comparing recent experiences with these expectations (Thibaut & Kelley, 1959). Therefore, it is necessary to consider both the rewards and costs (expected and perceived) evident in that relationship and the individual's comparison level to determine relationship satisfaction. In some situations, people may be committed but do not have a satisfying relationship or be satisfied with their relationship but not committed to it. Thus, the quality of alternatives helps people understand their options outside of their current relationship (Balliet, 2017; Crawford et al., 2003). When people have good alternatives, they can afford to be less committed to their relationships and vice versa. When people have inferior alternatives, they tend to be highly committed to their relationships (Crawford et al., 2003).

The interdependent theory is relevant to the current research in its view of the central role of closeness as a critical factor in any relational context. Both attachment theory and interdependence theory conceptualize closeness from a similar point of view. Although attachment styles theory has a broader view of the inner motivation of relationships, interdependence theory adopts a broader perspective. Therefore, it can explain relationship-oriented motivations and behavior in both interpersonal and commercial relationships. Attachment theory has a solid foundation since it is rooted in personality development since infancy. Finally, interdependent theory enjoys a proliferation of studies in various fields and can offer a wide range of applications and interpretations in almost every context.

Given the growing interest by the research community in applying attachment theory to explore various aspects of the business–commercial context, it becomes evident that this theory can provide a deeper understanding of long-term commercial relationships, which is the main interest of the current research.

Attachment theory was introduced as an important potential antecedent of brand loyalty in this chapter. The current study will examine the loyalty relationship in the mobile industry in Israel. The central role of cell phones (or mobile phones) in our lives cannot be underestimated and needs no proof. From the 1980s to the present, mobile phones have secured a firm grasp in every area of our lives — social, cultural, family, work, military, politics, health, commerce, services travel, and others (Agar, 2003, 2013; Farley, 2007; Pooley et al., 2005). The current research focuses on a specific aspect of mobile phone users' experience: the relationship between the customer and their service providers, the mobile operators. The next chapter presents the sequence of events that have resulted in mobile phones' deep embeddedness in our

lives. The final section of the following chapter is dedicated to the unique cellular market in Israel, which has indeed provided the infrastructure of the current research.

2.5 The Mobile Industry - History

This section presents important technological and social milestones in the historical development of the cellular telephone and a review of brand loyalty in the mobile industry.

2.5.1 Historical development and background

The modern industry of mobile phones began in the early 1980s when primary Mobile Telephone Services (MTS and subsequently, Improved- MTS) was introduced (G0), which was followed by the deployment of analog cellular systems in North America (AMPS) (G1). Despite several significant disadvantages of the early systems and devices, such as short battery life, technological vulnerability, and a need for significant support of the wireless spectrum, market demand was very high and led rapidly to the next generation. Increasing demand in the US resulted in 350,000 subscribers by the end of 1985, 680,000 by 1986, and 1,300,000 by 1987. The numbers were equally impressive in Europe, yet different countries developed different networks that could not operate in other countries. A British subscriber could not use his phone in Germany due to technological differences. It is clear why Europeans started to work on a single pan-European network (Soon known as GSM) in the 1980s (Gibson, 1987).

The second-generation (G2) was presented in 1990 while two digital systems were developed: The first, GSM (Global System for Mobile Communication), was based on time division units and was adopted in Europe and the rest of the world, while the second, CDMA (Code Division of Multiple Access), was based on code packets and was adopted in the US. These two systems gradually replaced the former AMPS until they disappeared from the market. Both systems relied on transforming a voice into digital data, but the main difference was sending the data to radio channels. GSM used pulses of time slots and sent the data one call after the other, while the CDMA coded the received data and sent the code of several calls at once (Farley, 2016; Segan, 2018).

GSM technology was supported by a pan-European law that mandated exclusive use throughout the continent to create a unified communication platform for all Europeans. This fact created a competitive edge that helped GSM spread around the globe except for the US. GSM was only in the mid-1990s, and other wireless technologies were permitted for use in the US. In 2004, there were over one billion customers around the globe (Farley 2016). However, as it turned out, CDMA was a more flexible and powerful technology. For this reason, the next generation (3G) is based on CDMA technology enhanced by a wider band known as WCDMA or UTMS (Universal Mobile Telephone System) (Segan, 2018).

In 1996, the Finnish firm Nokia established one of the significant milestones in mobile phone history. It introduced the "Communicator," which signified the shift from focusing on voice calls to focusing on data consumption. The communicator had a small keyboard and a word processor, and it was able to send and receive faxes and e-mails. Looking back to this year, the communicator indicated the general direction in which mobile communication was headed. Although voice calls remained mobile phones' primary use, mobile data consumption quickly became the second most important function (Farley, 2007; Giachetti & Marchi, 2010).

The first smartphone may be traced to 1993, to IBM's G2 "Simon," which offered many features still in demand today: mobile telephone, pager, fax machine, calendar, address book, clock, calculator, notepad, e-mail, memory card, and more. Text messaging (SMS), the ability to access media content, and download items such as ringtones (introduced in 1998) were essential features of the 2G era (1993). The first cellular payment was launched in Sweden and Finland in 1998.

3G was introduced in 2001 in response to the growing demand for capabilities to support data browsing and downloading. The first 3G network was introduced in Japan by DoCoMo in 2001. Gradually, the different networks were able to satisfy the demand for high-speed internet access and media streaming to 3G handsets using High-Speed Downlink Packet Access (HSDPA) or High-Speed Packet Access (HSPA). By the end of 2007, there were 295 million subscribers on 3G networks worldwide, and about two-thirds of all users used the WCDMA standard.

As the use and the demand for data processing increased, it became clear that 3G's capabilities were insufficient to keep pace with market needs. By 2009, the development of the fourth generation had begun. The main goal was to optimize the speed of data transfer significantly over 3G, and this goal was partially achieved by two systems: WiMAX in the US and LTE in Europe. The main difference between 4G and 3G technologies is the discontinuation of circuit switching. Thus, 4G treated voice calls like any other type of streaming audio media, utilizing packet switching over the internet via VoIP.

2.5.2 Brand loyalty in the mobile industry

Brand loyalty is a significant concept in marketing, a domain in itself. However, despite the widespread global adoption and the integral role that mobile phones play in people's lives, few studies have examined the relationship between brand loyalty and cellular phones. Even fewer have studied the relationship between consumers and cellular service providers – the cellular operators. The minority of academic and commercial studies in this field focused mainly on the specific activities, products, and services a cellular operator must offer to retain its customer base. It should be noted that the nature of the cellphone operator-consumer relationship is contractual and based to some degree on intangible relations. This implies that the customer is bound by a long-term commitment subject to a binding service contract that includes a monthly tariff plan. When signing the contract, the quality of service is intangible, and the customer can only hope that their expectations will be met.

To disperse the fog from the loyalty to service providers, Kim and Yoon (2004) made one of the first contributions to the academic literature on brand loyalty to the cellular providers. They discovered that call quality, handset type, and brand image affect the intention to recommend the cellular operator to friends and family. In addition, they found that the subscription duration is not a good indicator of loyalty since many long-term subscribers had no intention of recommending their operator to others. Their loyalty, motivated by high switching costs, is known as spurious loyalty (as described in chapter 2.2).

Zoratti (2012) argues that only one-third of cellular subscribers in mature markets will remain loyal to their operators. The rest will switch and switch repeatedly. One of the major conclusions is that while operators concentrate their efforts on technological innovation, cellular subscribers do not necessarily look for this. Instead, they are looking for a fair service experience with no hidden fees and a sense that the operator cares about them.

Intrigued by the increasing numbers of switchers, Nokia Siemens surveyed 8,700 subscribers of cellular providers in mature, emerging, and in-transition markets (Nokia Siemens Networks Espoo, Finland, 2013). The study established two facts: 39% of all global subscribers expect to switch their service provider in the foreseen future, and this rate had increased by 20% over the preceding year. To cope with this pattern, Nokia Siemens advised operators to develop internet quality, the most critical factor in mature markets, and voice quality, the most crucial factor in emerging and in-transition markets. Both factors were highly significant in the decision to switch. These findings are supported by smartphone usage patterns since their emergence in 2012 and align with Twenge's (2017) conclusion regarding I-generation's changing life habits and focus.

Chinomona and Sandada (2013) investigated the effects of service quality, customer satisfaction, customer trust, and customer intimacy on customers' loyalty in the cellular industry. Their findings indicate that service quality is based on five dimensions: assurance, empathy, reliability, responsiveness, and tangibility, which are crucial in evaluating service

providers. In addition, it was found that customer satisfaction has a strong effect on customer loyalty, primarily when loyalty is mediated by customer trust and customer intimacy (Boshoff & Du Plessis, 2009; Kim et al., 2004).

Ching et al. (2016) discovered that individual-related values such as functionality, emotional values, and brand identification may better predict brand loyalty to cellular brands. Social values have less impact on brand loyalty decisions. Together, these four determinants explain 73% of the variance in brand loyalty to cellular phones. Hassanet et al. (2017) extended this investigation to assess the relationship between e-lifestyle, customer satisfaction, and loyalty among mobile service subscribers. The results suggested that e-lifestyle is connected to customer satisfaction, significantly affecting consumer loyalty to the service provider. In addition, customer satisfaction mediates the relationship between e-lifestyle and consumer loyalty. The authors then concluded that e-lifestyle must play a role in marketing strategies.

Karjaluoto et al. (2015) explored the relationships between loyalty to service providers (both cognitive and behavioral) and service quality, trust, and perceived brand value (brand value is based on assessments of functional, emotional, social, and monetary value; also see Ching et al., 2015). Their findings reveal the following chain of effects on loyalty to cellular operators: Service quality affects trust and emotional, social, and functional brand value; Trust has a strong effect on all the value variables; Trust combined with emotional and functional values are good predictors of brand loyalty to cellular operators, yet money (or monetary value) is the strongest predictor of brand loyalty to cellular operators.

Moreira et al. (2016) made some progress by identifying three types of consumers: the stayers, the switchers, and the heavy switchers. They could indicate that stayers differ from switchers in their perception of communication efforts and from heavy switchers regarding trust and satisfaction. Naturally, switchers differ from heavy switchers in terms of loyalty levels.

The current study focuses on attachment styles as antecedents of brand loyalty in the mobile market and the observed extensive switching behaviors (among service providers). Specifically, this study investigates this topic in the Israeli mobile market as a case study.

2.6 The Israeli Mobile Market

This section presents a market overview of the Israeli cellular market, its historical development, significant milestones, regulatory changes, Israeli cellular consumers, and the challenging market reality of Israel's three major cellular service providers.

2.6.1 Market overview

The Israeli cellular market was established in 1985 with a single operator, Pelephone. Until 1994, Pelephone enjoyed its status as a government-approved monopoly and operated alone in the market. Pelephone provided both the infrastructure as well as all services and handsets. Pelephone positioned itself as the savior of business persons by offering users a service that transformed wasted time on the roads into actual work time. Large organizations and affluent individuals were the natural early adaptors.

Early subscribers had no choice of operator and were "hostages" who were forced to accept the prices and service agreement offered by the single cellular operator in the market and had no real power to influence the terms of these agreements. Naturally, the lack of choices prompted a great deal of antagonism on the one hand and coercive loyalty on the other (Morgan & Hunt, 1994). This situation continued until 1994 when Cellcom penetrated the market as the second cellular operator. Its very entrance was a result of a change in the Ministry of Communication's position and policy, from the support of a natural monopoly to an increasing understanding of the government's role in creating economic balance through regulation, and by allowing competition, in the interests of the public (Cohen, 2013).

Unlike Pelephone, Cellcom introduced a more popular approach and targeted the private sector and small businesses. Cellcom positioned itself as a reasonable alternative for this target group by offering affordable prices and attractive monthly plans. After Cellcom entered the market, prices dropped to a quarter of their previous levels, and the number of users increased dramatically. In this respect, the decision to open the market to competition achieved its primary goal of improving the fundamental market conditions for the public. In February 1999, a third operator entered the market, Partner Communication, under the international brand Orange. Partner differentiated itself through its international character and innovative technology. It introduced a new technology (GSM) that offered exciting technological features, and so it was happily and rapidly embraced by the local market. The company maintained its perceived image as innovative, international, technologically advanced for many years and served it well as a competitive edge.

These three operators have their cellular antenna infrastructure and are technologically independent. Up to 2011, the market was divided among these three major operators: Pelephone (with exclusive access to the market 1985-1994), Cellcom (since 1994), and Partner (since1999). Today these three operators serve approx. 9 million subscribers in total. After 2012, the following new operators joined the market, based on virtual or partially virtual

infrastructure (i.e., they used other operators' technological infrastructure), and serve several hundred thousand subscribers:

Rami Levi Communication (since 2011).
Hot Mobile (formerly, Mirs) (since 2012).
Golan Telecom (since 2012).
Home Cellular (since 2012).
Select Communication (since 2014). Telzar 019 (since 2015).

We4g-XPhone 018 (since 2017).

2.6.2 Market regulation

The last three decades were characterized by the rapid development of information and communication technology, which had a crucial impact on every aspect of our lives, including the rise of global economies and the cellular industry. At the same time, these new technologies created the need for regulation and control to prevent abuse of consumers by unregulated market forces. In 2010, Israel's Ministry of Communication policy was based precisely on this perception. One of its objectives was to prevent the abuse of the consumers at the hands of uninhibited market forces, and the second objective was to prevent market failures (Cohen, 2013). The Israeli Ministry of Communication viewed the cellular market as controlled by a cartel of cellular operators that colluded to increase prices and generate high profits at the public's expense. Therefore, new rules and legislation were initiated to facilitate cellular subscribers' lives. The regulator understood that small incremental change would not change the overall picture, and therefore initiated and executed a large number of significant changes within a short period to create a structural change that will create competition, and consequently, a healthy balance of interests (Ziv et al., 2013). These new rules and legislation were nothing short of a revolution. The market transformed from one based on natural growth with very little competition to a competitive market and concentrated to a more decentralized market.

In 2012, the Ministry of Communication published its work plan for 2012, in which 2011 was described as the year of "the freedom to choose, the freedom to switch" (The Israeli Ministry of Communication, 2012). Cellular operators were forced to create new sources of profit other than "hostage" customers due to two main factors. These changes can be attributed to two arenas:

A. Regulation of the industry, including a new regulatory regime that significantly increased competitiveness in the market by:

Opening the market to new operators (2011)

Canceling the linkage between selling handsets and airtime packages (2013)

Mobile numbers portability (initiated on September 1, 2006, and amended on December 2007)

Cancelation of switching fines (2011)

Lowering connectivity fees between operators (2011)

Forcing the operators to host virtual operators using their infrastructure

(2011) Restrictions on usage of specific applications were banned

The sale of locked handsets that could not use foreign sim cares was banned (2011) Transparency of the contract between the consumer and the cellular operator (2011) Operators were free to allow or forbid content services (2011)

B. Technological changes:

Smartphones replaced the content services that had been offered by operators (in

2013, 2.4 of the 3 million cellular handsets sold in Israel were smartphones)

Wireless hot spots increasingly replaced cellular roaming

The market was flooded with affordable handsets and accessories

Social networks, websites, and smart applications replaced MMS, SMS, and video calls

Opening handsets to exterior (and foreign) sim cards dramatically cut roaming costs during overseas travel

2.6.3 The Israeli cellular consumer

The main consequence of these changes in Israel's mobile market was changing consumers' situation and state of mind (Ziv, 2013). Cellular consumers were constantly courted by the longstanding and new players in the market and offered many new options, alternatives, and tempting offerings. Consumers happily embraced the regulatory changes, and all operators were affected by consumers' increasing switching behaviors. Market analysts found that one-third of all subscribers switched from one operator to a competitor (Ziv & Tygue, 2013).

In 2011, as a direct result of Rami Levi's activity in the market, prices dropped sharply and dropped again in May 2012, when Golan Telecom and Hot Mobile penetrated the market. The new operators sold air time packages at one-third of the typical price (Perez, 2012).

As a result, in 2012, the three major Israeli cellular providers lost hundreds of thousands of customers. Partner's attrition rate was 38%, Cellcom's was 35%, and Pelephone lost -32% of its subscribers. The average switching rate was as high as 31.6%. One-third of all cellular customers switched to a different service, and many others could reduce their tariff plans significantly without switching (Ziv et al., 2013). Switching behaviors continued to be high in the following years (Ziv, 2013). According to market analysts (Kabir, 2019), in 2014, the switching rate was 32% higher than in 2013, and in the following years, loyalty continued to decline. In 2015, 2.53 million cellular subscribers changed their service provider, a number that reflects a 2% rise in switching compared to 2014 (Kabir, 2019). In January 2019 alone, each of the three major operators lost between 42,000 and 49,000 subscribers, and they continued to lose thousands of subscribers each month to the low-priced virtual operators (Perez, 2019). Table 6 presents the changes in the customer base of the three large cellular operators in 2018.

	New	Deserters	Net	
	subscribers			
Pelephone	569,439	600,069	-30,630	
Cellcom	603,961	722,838	-118,877	
Partner	514,726	624,506	-109,780	
C	010			

 Table 6: Cellular Subscribers' Switching, 2018

Source: Perez, 2019.

The similarities between the three major cellular operators (in products, costs, tariff plans, contract terms, technological characteristics, service quality, and operational quality) were not sufficient reasons for remaining loyal to one's operator. When combining this fact with the pro-consumer regulations and the low prices offered by the competitors, it is no wonder that customers switched with little (if any) hesitation.

Furthermore, mobile operators' revenues continued to drop when connectivity fees were lowered, and the switching costs were canceled. Bergman (2013) analyzed the cellular market and discovered that cellular operators' profit was reduced by half compared to previous years due to the new competition in the market facilitated by the regulatory reform. In a more recent review, Tygue (2015) found that competition in the Israeli cellular market cut prices by 90%, and cellular operators' average monthly income per subscriber dropped from approx. 750 NIS in 1994 to 100 NIS in 2015, and 34.8 NIS in the following years (Abu, 2020). Cellular operators were forced to reduce their workforce. According to some analysts, the fundamental business

model of the Israeli cellular market is on the verge of collapse, and at least one player will have to leave the market before this market regains economical stability (Pagot, 2018).

This latest prediction is gradually becoming the new reality. In September 2019, the three major cellular operators laid off hundreds of employees in an emergency action that will undoubtedly significantly impact service quality, followed by declining loyalty levels (Tocker & Apleberg, 2019). In June 2020, Cellcom and Golan Telecom announced a merger approved by the authorities (Abu, 2020). The following table reflects the decline in the number of employees, revenues, and profit of the three major cellular operators in Israel between 2011 and 2018:

	Cellcom	Pelephone	Partner	
2011				
Employees (thousands)	7,254	4,041	7,891	
Income (NIS millions)	6,506	5,548	6,998	
Profit (NIS millions)	825	1,056	443	
2015				
Employees (thousands)	3,921	2,679	2,882	
Income (NIS millions)	4,180	2,890	4,111	
Profit (NIS millions)	97	152	-40	
2018				
Employees (thousands)	3,392	2,453	2,782	
Income (NIS millions)	3,688	2,443	3,259	
Profit (NIS millions)	-64	24	65	

Table 7. The Deteriorating Economic Situation of the Three Major CellularOperators, 2011-2018

Source: Tocker and Apleberg, 2019

However, switching was not practiced by all subscribers. Some niches remained loyal or switched very infrequently, leading to the following question: What drives customers' loyalty to cellular service providers? After all, switchers usually gain tangible benefits when switching to a competing operator. The current research aims to answer this question and offer explanations based on an analysis of attachment styles as explanatory variables.

It should be noted that the cellular market is divided into corporate and private customers (businesses and individuals). The current research focuses on the private sector only. The primary consideration underlying this decision is that customers in the private sector are usually responsible for switching/staying decisions. In contrast, this kind of decision is typically made by the organization in the business sector and not by the end-users.

2.7 Current Study – Model and Hypotheses

The literature review shows that one of the most important concepts in marketing is brand loyalty. Companies invest tremendous efforts to enhance consumers' loyalty, preferably – long-term loyalty. Therefore, exploring the antecedents that potentially increase loyalty for a more extended period is a priority of practitioners. Consumer-brand relationships may be viewed as psychological relationships, and therefore it is vital to perceive these relationships from a psychological perspective. One of the most fundamental theories that explain relationships is attachment theory. The current research studies the impact of attachment styles on customers' willingness to remain in a long-term relationship with their cellular service provider in the Israeli cellular market.

The research model uses attachment styles as the independent variables mediated by three of the most acknowledged brand loyalty antecedents: trust, commitment, and satisfaction. The dependent variables are three desired long-term relationship outcomes: duration, cooperation, and intentions to stay. The independent variables attachment styles were chosen based on the following considerations:

First, brand loyalty has an essential psychological component (Oliver, 1999; Bennet & Rundle-Thiele, 2002; Kabiraj & Shanmugan, 2011; Pride & Ferrel, 2013). The question arises whether there is a psychological motivator in human psychology that may serve as an antecedent to encourage loyalty and long-term relationships other than the antecedents described in chapters 2.2 and 2.3.

Second, attachment styles are based on working models that develop during early infancy, involving the primary caregiver. These working models persist in adulthood and manifest in commercial relationships (Bowlby, 1973; Bowlby & Ainsworth, 1992; Finkel et al., 2017; Japura et al., 2018; Raby, & Dozier, 2019). Studies have proven the associations between attachment styles and long-term inclinations (Mende et al., 2013; Mende & Bolton, 2011). However, the literature in this respect is relatively sparse and requires more attention.

The mediating variables were chosen based on three considerations: First, satisfaction, commitment, and trust are important concepts for brand loyalty and relational marketing. This triad embodies major foundations and antecedents of the two constructs. Thus they can mediate RM outcomes (Díaz, 2017; Huang et al., 2017; Palmatier et al., 2006, Tabrani et al., 2018). Second, the three variables are inter-correlated and influence one another. These mutual

influences provide a solid construction for the current research's goals, which may subsequently help to provide high statistical significance in the analysis (Bloemer and Odekerken-Schroder, 2002; Bricci et al., 2016; Danesh et al. 2012; Levi, 2015). Third, the three variables have psychological aspects in their essence (Asael, 1987; Gecti & Zengin, 2013; Levi, 2015, Oliver 1999; Pride & Ferrel 2012). This is significant since the research focuses on the effects of independent psychological variables (attachment styles) on RM's outcomes (duration, intention to stay, cooperation). Incorporating mediating variables partially based on psychological contents contributes to the primary rationalization underlying the current research that psychological traits influence long-term relationships).

RM's outcomes (the dependent variables) were chosen based on previous findings that pointed to associations between BL antecedents and RM outcomes.

Duration is perceived as the ultimate goal of RM (Baron et al., 2010), and was proven to be influenced by satisfaction, commitment, and trust (Delagado-Ballester & Munuera-Aleman, 2005; Díaz, 2017; Hiscock, 2001; Moorman et al., 1992; Morgan & Hunt 1994: Berry, 1994; Wang et al., 2004).

Intention to stay was proved as influenced by trust and commitment (Chiu et al., 2012; Huang et al., 2017; Morgan & Hunt, 1994). Danesh et al. (2012) found that intention to stay was influenced by trust, satisfaction, and switching barriers. It is a critical element of brand loyalty (attitudinal), and much like duration, it is one of the most desired RM's goals. In addition, intention to stay is compared, in its essence, to commitment and has a psychological component (Mende et al., 2013).

Cooperation is perceived as one of the core values of RM that represents the transition in marketing philosophy from transactional to relational marketing (Moorman et al., 1993; Morgan & Hunt 1994; Tzempelikos, & Gounaris, 2017). Just as duration, intention to stay, and cooperation is perceived as RM's goals (Morgan & Hunt, 1994; Solomon, 1992). A cooperative customer may be an excellent information source that helps the organization develop new customized products (Becerra-Fernandez & Sabherwal, 2010; Ndubisi, 2007). Cooperation was proved influenced by trust and satisfaction (L'Etang & Pieczka, 2006). Thus it is suitable to serve as a dependent variable.

Effects of attachment styles on brand loyalty

H1: A secure attachment style increases trust. This hypothesis is based on previous studies that showed individuals with secure attachment styles tend to feel high levels of trust due to a low fear of abandonment (Kerpelman & Pittman, 2018; Szepsenwol & Simpson, 2019). Since early

attachment styles have substantial effects on expectations, needs, emotional attitudes, and social behavior, they are also expected to affect commercial trust (Mikulincer & Shaver, 2007; Konok et al., 2016).

H2: An anxious attachment style decreases the level of trust. This hypothesis is based on previous studies that showed individuals with insecure attachment styles tend to feel low levels of trust due to a high fear of abandonment (Kerpelman, & Pittman, 2018; Szepsenwol, & Simpson, 2019). Since early attachment styles have substantial effects on expectations, needs, emotional attitudes, and social behavior, they are also expected to affect commercial trust (Mikulincer & Shaver, 2007; Konok et al., 2016).

H3: An avoidant attachment style decreases the level of trust (H1). This hypothesis is based on previous studies that showed individuals with insecure attachment styles tend to feel low levels of trust due to high fear of abandonment (Kerpelman & Pittman, 2018; Szepsenwol & Simpson, 2019). Since early attachment styles strongly affect expectations, needs, emotional attitudes, and social behavior, they are also expected to affect commercial trust (Mikulincer & Shaver, 2007; Konok et al., 2016).

H4: A secure attachment style increases the level of satisfaction. This hypothesis is based on previous studies that proved that individuals with secure attachment styles tend to feel high satisfaction levels in relationships (Mende, Bolton, & Biter, 2013; Bidmon, 2017; David, 2016; Shabani et al., 2017).

H5: An anxious attachment style decreases the level of satisfaction. This hypothesis is based on previous studies that proved that insecure attachment styles tend to feel low satisfaction levels since they are preoccupied with an intense fear of abandonment. This fear disrupts their ability to experience satisfaction in a relationship (Mende, Bolton, & Biter, 2013; Bidmon, 2017; David, 2016; Shabani et al., 2017).

H6: An avoidant attachment style decreases the level of satisfaction. This hypothesis is based on previous studies that proved that insecure attachment styles tend to feel low satisfaction levels since they are preoccupied with an intense fear of abandonment. This fear disrupts their ability to experience satisfaction in a relationship (Mende, Bolton, & Biter, 2013; Bidmon, 2017; David, 2016; Shabani et al., 2017).

H7: A secure attachment style increases the level of **commitment.** This hypothesis is based on previous studies that showed individuals with secure attachment styles tend to engage in relationships since they feel confident that the partner will remain with them (Crawford et al., 2003; Bolton & Bitner, 2013; Balliet, Tybur, & Van Lange, 2017). Therefore, it is assumed that individuals with a secure attachment style will show high commitment and a low tendency to switch providers.

H8: An anxious attachment style decreases the level of **commitment**. This hypothesis is based on previous studies that showed individuals with insecure attachment styles tend to disengage from relationships since they do not feel confident that the partner will remain in the relationship or will continue to satisfy their needs (Balliet et al., 2017; Bolton & Bitner, 2013; Crawford et al., 2003). Therefore, it is assumed that individuals with insecure attachment styles will show low commitment and a high tendency to switch providers.

H9: An avoidant attachment style decreases the level of **commitment**. This hypothesis is based on previous studies that showed individuals with insecure attachment styles tend to disengage from relationships since they do not feel confident that the partner will remain in the relationship or will continue to satisfy their needs (Balliet et al., 2017; Bolton & Bitner, 2013; Crawford et al., 2003). Therefore, it is assumed that individuals with insecure attachment styles will show low commitment and a high tendency to switch providers.

Effects of brand loyalty on long-term relationship outcomes

H10. High trust positively affects one's intention to stay in the relationship. This hypothesis is based on the rationale that individuals who trust others to satisfy their needs tend to be loyal and stay in the relationship. On the other hand, individuals who do not trust others to satisfy their needs seek other sources to provide their needs. This rationale was also found in the commercial field: Previous studies showed that trust is correlated with intention to stay (Chiu et al., 2012; Danesh et al., 2012; Huang et al., 2017; Mende et al., 2013).

H11: High trust positively affects the duration of the relationship. In line with the rationale presented for H10, individuals who trust others to satisfy their needs adequately tend to stay in relationships longer. However, individuals who do not feel high trust tend to seek the satisfaction of their needs in new relationships and hence, tend to end relationships. This

rationale is based on previous studies that showed that trust is correlated with the duration of a relationship (Akbar, & Parvez, 2009; Cho & Song, 2017; Huang et al., 2017).

H12. High trust positively affects the customer's cooperation with the service provider. This hypothesis is based on the rationale that individuals who trust others to care for their needs adequately tend to engage in cooperative behaviors. However, individuals who do not trust highly tend to avoid cooperation because they feel that their cooperation will not reciprocate. This rationale was also found in the commercial field, where previous studies showed that trust is correlated with cooperation (Cheng et al., 2017; L'Etang & Pieczka, 2006; Wu et al., 2015).

H13. High satisfaction positively affects intention to stay in the relationship. This hypothesis is based on the rationale that individuals who feel high satisfaction in relationships tend to stay in relationships longer. On the other hand, individuals who feel low satisfaction tend to seek other relationships and show switching intentions. This rationale was also found in the commercial field, where previous studies showed that satisfaction is correlated to staying in a relationship (Han et al., 2011; Julander & Söderlund, 2003).

H14: High satisfaction positively affects the duration of the relationship. In one line with the rationale presented for H13, individuals who feel high satisfaction in relationships tend to extend the duration of relationships. On the other hand, individuals who feel low satisfaction tend to end the relationships and seek other sources for more satisfying relationships. This rationale is based on previous studies that showed that satisfaction correlates with relationship duration (Qi et al., 2012; Wang & Wu, 2012).

H15: High satisfaction positively affects the customer's cooperation with the service provider. This hypothesis is based on the rationale that individuals who experience high satisfaction in relationships tend to engage in cooperative behaviors. However, individuals who do not feel high satisfaction in a relationship tend to avoid cooperation because they feel that their cooperation will not be reciprocated. This rationale was also found in the commercial field, where previous studies showed that satisfaction is correlated with cooperation (Jeon & Choi, 2012; Mohsan et al., 2011).

H16: High commitment positively affects the intention to stay in the relationship. This hypothesis is based on the rationale that individuals committed to the relationships tend to stay

longer. On the other hand, individuals who do not feel committed to a relationship tend to end relationships more frequently and switch to alternatives. This rationale was also found in the commercial field, where previous studies showed that commitment is correlated with intention to stay (Erciş et al., 2012; Hur et al., 2010).

H17: High commitment positively affects the duration of the relationship. In line with the rationale presented for H16, individuals who are highly committed to a relationship tend to extend the duration of the relationship. On the other hand, individuals who feel low commitment tend to end relationships more frequently. This rationale is based on previous studies that showed that commitment is correlated with the duration of the relationship (Bügel et al., 2011; Wang & Wu, 2012).

H18: High commitment positively affects the customer's cooperation with the service provider. This hypothesis is based on the rationale that individuals who feel highly committed to a relationship tend to engage in cooperative behaviors because they feel more obligated to others. However, individuals who do not feel high commitment in a relationship tend to avoid cooperation because they feel that their cooperation efforts will not be reciprocated. This rationale was also found in the commercial field, where previous studies showed that commitment is correlated with cooperation (Dagger et al., 2011; Wu et al., 2015).

H19: High levels of trust lead to high levels of commitment. This hypothesis is based on the rationale that individuals who trust others to care for their needs tend to be more loyal and committed to the others who care for them. On the other hand, individuals who do not feel high trust seek other sources to satisfy their needs. This rationale was also found in the commercial field, where previous studies showed that trust is correlated with commitment (Zeffane et al., 2011).

H20: High levels of trust lead to high levels of satisfaction. This hypothesis is based on the rationale that individuals who trust others to care for their needs adequately tend to be more satisfied in relationships. On the other hand, individuals who do not feel high trust tend to feel low satisfaction. This rationale was also found in the commercial field, where previous studies showed that trust is correlated with satisfaction (Sahin et al., 2011).

H21: High levels of commitment lead to high levels of satisfaction. This hypothesis is based on the rationale that individuals who commit highly in a relationship tend to feel more satisfied. In contrast, individuals who do not feel high commitment in a relationship tend to feel less satisfied. This rationale was also found in the commercial field, while previous studies showed that commitment is correlated with satisfaction (Erciş et al., 2012).

Indirect effects

H22. Trust, satisfaction and commitment mediate associations between secure attachment style and long-term relationship outcomes. A secure attachment style leads to higher trust, higher satisfaction, and higher commitment, which in turn increases the intention to stay, cooperation, and duration. The rationale for this hypothesis is based on the paths of influence elaborated in previous hypotheses.

H23. Trust, satisfaction, and commitment mediate associations between avoidant attachment style and long-term relationships' outcomes. Avoidant attachment style leads to lower trust, satisfaction, and commitment, which reduces intention to stay, cooperation, and duration. The rationale for this hypothesis is based on the paths of influence elaborated in previous hypotheses.

H24. Trust, satisfaction, and commitment mediate associations between anxious attachment style and long-term relationships' outcomes. Anxiety attachment style leads to lower trust, satisfaction, and commitment, which reduces intention to stay, cooperation, and duration. The rationale for this hypothesis is based on the paths of influence elaborated in previous hypotheses.

The following Figure 11 presents the variables and the hypotheses:

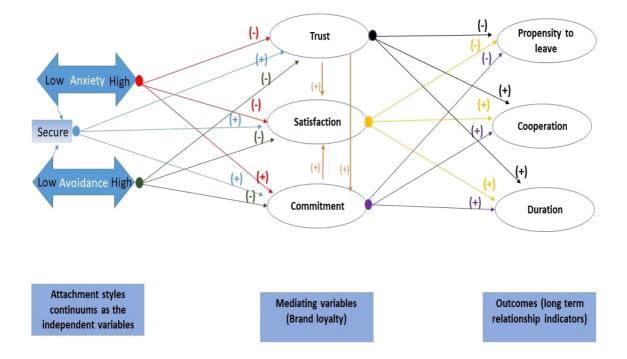


Figure 11: Study model: The effect of attachment styles on long-term relationships, mediated by brand loyalty

Chapter 3. Research Design and Methodology

3.1 Participants

The data were collected from 1,024 participants. The demographic profile of the sample is presented in Table 1. Gender – women's share in the sample was 60.30%, and the rest were males (39.70%). Age – The average age was 42.83 years (SD = 14.83), and the sample's age groups' distribution was: 8.70% for 18-24 years, 26.00% for 25-64 years, 23.70% for 35-44 years, 17.20% for 45-54 years, 13.80% for 55-64 years, and the last 10.60% for 65+ years old. Marital status - more than half of the sample were married, where 51.10% lived with their spouses and 13.80% without their spouses. Almost a quarter of the sample were singles (22.80%), and the rest were single, divorced, or widowed (10.40%), or single parents (2.00%). Religion – a little more than one-half of the sample were secular (56.90%), and the rest were traditional (18.10%), national religious (11.50%), or ultra-orthodox (11.60%). Only 1.10% belonged to a different religion than Judaism. Education – a minority of the sample attended only elementary school and below or Junior -high school (1.10% each). About a third of the sample attended high school (9.10% without a diploma and 25.10% with a diploma). About half of the sample has an academic degree (35.10% BA and 15.50% MA/Ph.D.). The rest of the sample attended high professional studies (12.60%). Employment status - Most of the participants were employed where 58.80% were at a full-time job, and 16.90% were at a part-time job. The rest were students/pupils (7.10%), soldiers (1.20%) housewives (2.10%), pensioners (8.50%) or unemployed (5.30%). Income: 14.70% of the participants earn much below the average HH, 18.80% somewhat below the average HH, 20.90% similarly to the average HH, 26.10% somewhat above the average, and 26.10% much above the average. Almost a tenth of the participants refused to provide details regarding their income (9.50%).

Variable	Ν	%	Mean	Standard deviation	Range
Gender					
Male	407	39.70			
Female	617	60.30			
Age			42.83	14.83	15-80
Age group					
18-24	89	8.70			
25-34	266	26.00			
35-44	243	23.70			
45-54	176	17.20			
55-64	141	13.80			
65+	109	10.60			
Education					
Elementary school and below (6-8 years)	11	1.10			
Junior – high school (7-9 years)	11	1.10			
High school without a diploma (10-	93	9.10			
11 years)					
High school with diploma (12 years)	257	25.10			
Student / first academic degree (BA)	364	35.10			
Second / third academic degree (MA/	159	15.50			
PhD)					
High professional studies	129	12.60			
Marital status					
Single	233	22.80			
Married/Living with a spouse, no	141	13.80			
kids					
Married /Living with a spouse + kids	523	51.10			
Single parent	20	2.00			
Divorced/ Widower	107	10.40			
Religion					
Secular (all religions)	582	56.90			
Traditional (Jew)	192	18.10			
National religious (Jew)	118	11.50			
Ultra-orthodox (Jew)	119	11.60			
Not a Jew	5	0.50			
Other	6	0.60			
Occupation					
Part-time employed	173	16.90			
Full-time employed	602	58.80			
Student/ Pupil	73	7.10			
Soldier	12	1.20			
Housewife	21	2.10			
Pensioner	87	8.50			
Currently not employed	54	5.30			
Income	01.1	2 0.00			
Similar to the average	214	20.90			

Table 8: Demographic Characteristics of the Sample

Variable	Ν	%Mean	Standard deviation	Range
Much below the average HH	151	14.70		
Somewhat below the average HH	193	18.80		
Somewhat above the average HH	267	26.10		
Much above the average HH	102	10.00		
Prefer not to answer HH	95	90.50		

3.2 Measurement Scales – used in the Questionnaire

The theoretical model consists of 7 variables: attachment styles (3), satisfaction, trust, commitment, intentions to stay, duration, and cooperation. Each one, except for duration, was measured by a scale that has been used in the literature and was proved to have high levels of reliability as follows:

3.2.1 Attachment styles

Rooted in developmental psychology, attachment style theory has gained considerable interest from researchers in various fields other than psychology. As a result, few attachment measurement scales were developed over the years, aiming to explain how early attachment experiences impact later beliefs, emotions, perceptions, and ultimately adult behavior (Bowlby, 1969; Grossmann et al., 2005; Simpson & Rholes, 2010).

The ECR (Experiences in Close Relationships) developed by Brennan, Clark & Shaver (1998) was the first and was followed by the ECR-R (Revised Experiences in Close Relationships questionnaire) developed by Fraley et al. (2000). Most of the research community has widely used these two scales for many years and are considered highly reliable tools for evaluating attachment effects. The ECR was referred to as the solid standard of attachment research (Frías et al., 2014; Mikulincer & Shaver, 2016). The two scales were based on 36 statements to determine avoidance or anxious styles. The secure attachment style was a derivative of these two axes. Meaning, anyone who scored low on avoidance and anxiety was considered a secure attachment style.

To classify participants into the major attachment styles, the following steps were performed: (1) Calculating the averages of Avoidant and Anxiety scales for each subject; (2) Calculating medians of Avoidant and Anxiety scales for the total sample (separately for each scale); (3) Calculating for each subject whether he/she is lower or higher than the median in each scale; (4) Subjects higher of avoidant median and lower in anxiety median, were classified as avoidant attachment style. Subjects higher than the anxiety median and lower in the avoidant median were classified as anxious attachment style. Subjects lower than the anxiety median

and lower than the avoidant median were classified as secure attachment style. Subjects higher than the anxiety median and higher than the avoidant median were classified as disorganized attachment style. The disorganized group remained an integral part of the primary sample for all the statistical analysis. However, this style was not analyzed separately.

Both scales are based on two 18-items, measuring avoidance (e.g., I prefer not to be too close to my romantic partners) and anxiety (e.g., I worry a lot about my relationships). Participants responded on a 7-point Likert scale, ranging from 1 (strongly disagree) to 7 (strongly agree). The original questionnaire (ECR-36 items) was translated to Hebrew and validated in 2000 by Mikulincer and Florian (2000). It was then transformed to a shorter version (24 questions) by Ztur and Shwartz (2013).

Considering the length of the original scale, two shorter versions were developed: the ECR-S by Wei et al. (2007) and the ECR 12, which was developed by Lafontian et al. (2015). In 2011, Fraley et al. (2011) developed the ECR-RS for different forms of relationships, not only interpersonal. In the same year, Mende and Bolton (2011) developed the MB Scale, a shorter version of the ECR adapted for the marketing context. In 2012, Johnson et al. (2012) selected specific items from the ECR and developed JWT, a general interpersonal attachment style scale (not only romantic). All of these scales drew their content from the original ECR.

The current study used the Hebrew version of the original ECR developed by Brennan et al. (1998) translated by Mikulincer and Florian (2000). It is based on 18 items of attachment-related avoidance and 18 items of attachment-related anxiety presented to the respondents in alternating order. The decision to use the original ECR scale stemmed from the need to rely on a proven, validated, solid measurement tool, which was extensively studied and re-validated. In addition, unlike the more recent versions, the ECR is not limited to one specific focus, nor does it look for a narrow framework. It is a comprehensive tool covering the full scope of attachment theory as a personality theory. At the same time, it emphasizes behavioral strategies, the identification of which was one of the goals of the current research. The need to rely on the best-established tool was powerful considering the novelty of the current research and the general aim of reaching a balanced research process.

Brennan et al. (1998) reported Cronbach's $\alpha = 0.82$ for the anxiety dimension and 0.83 for the avoidance dimension. The translated Hebrew version reported Cronbach's $\alpha = 0.88$ for the avoidance dimension and Cronbach's $\alpha = 0.89$ for the anxiety dimension (Findler et al., 2007). Tzur and Shwartz (2013) report similar values in the later shorter version. In the current

research, the reliability for the anxiety dimension was Cronbach's $\alpha = 0.91$, and the reliability for the avoidance dimension was Cronbach's $\alpha = 0.87$.

Scales items (the translated version by Mikulincer & Florian, 2000):

Items are rated on the original scale from 1 (strongly disagree) to 7 (strongly agree).

- 1. I prefer not to show other people how I feel deep inside.
- 2. I'm worried to be abandoned.
- 3. I feel comfortable being close to other people.
- 4. I worry about my relationships.
- 5. I distance myself when people are getting closer to me.
- 6. I'm worried that other people will not care about me as much as I care about them.
- 7. I feel uncomfortable when people wish to get close to me.
- 8. I'm worried to lose people who are close to me.
- 9. I'm not comfortable opening up to other people.
- 10. I would like other people's feelings for me to be as strong as my feelings for them.
- 11. I want to get close to other people. However, I keep withdrawing from them.
- 12. I often want to merge entirely with other people, and it sometimes drives them away from me.
- 13. I become tensed when other people get too close to me.
- 14. I'm afraid to be alone.
- 15. I'm comfortable sharing my private thoughts and feelings with other people.
- 16. My wish to be very close to people sometimes drives them away.
- 17. I try to avoid getting too close to other people.
- 18. I need many confirmations that I'm loved by the people who are close to me.
- 19. I feel that it is easy for me to get closer to other people.
- 20. Sometimes I feel that I force other people to show more feelings and more commitment.
- 21. It is hard for me to be dependent on other people.
- 22. I'm not worried too often to be abandoned.
- 23. I prefer not to be too close to other people.
- 24. If I can't get people to show interest in me, I get angry or frustrated.
- 25. I tell everything to the people who are close to me.
- 26. I feel that other people do not wish to get close to me as I wish.
- 27. I usually discuss problems and concerns with the people who are close to me.
- 28. When I'm not involved in a relationship I feel certain anxiety and insecurity.
- 29. I feel comfortable being dependent on other people.

- 30. I become frustrated when other people are not with me to the extent that I would like them to be.
- 31. I don't mind turning to other people to seek comfort, advice, or help.
- 32. I get frustrated if other people are not available when I need them.
- 33. It helps to turn to other people in times of need.
- 34. When other people do not confirm me I feel really bad about myself.
- 35. I turn to other people for a lot of things including comfort and confirmation.
- 36. When people close to me spend too much time away from me it bothers me.

Statements 1,3,5,7,9,11,13,15,17,19,21,23,25,27,29,31,33,35 are avoidant-related statements. Statements 2,4,6,8,10,12,14,16,18,20,22,24,26,28,30,32,34 are anxiety-related statements.

3.2.2 Brand loyalty (mediating variables)

Commitment to the service provider (affective)

The scale is based on three items used to measure the degree to which a customer expresses a desire-based attachment to a particular service provider. The scale used by Bansal et al. (2004) and Bansal et al. (2005) contains a subset of items drawn from a scale developed by Meyer and Allen (1997). The latter viewed commitment as having three components (normative, affective, and continuance) and constructed scales to measure each. Bansal et al. Taylor (2004) began with four of the original six items from Meyer and Allen (1997) and then dropped one based on test results. Similarly, Bansal et al. (2005) started with five items, but their analysis eliminated two items before finalizing their scale.

Scale's reliability:

Bansal et al. (2004) and Bansal et al. (2005) reported Cronbach's α s of .80 and 0.81, respectively. In the current research, the reliability for the commitment to the service provider dimension was Cronbach's $\alpha = 0.89$.

Scale's validity:

Bansal et al. (2004) performed several tests on this scale and their other two scales measuring commitment, but the typical evidence supporting claims of convergent and discriminant validity was not provided. However, the authors mentioned that they compared three commitment models, and the three-component model best fit the data. They also stated that testing led to dropping an item from the measure of affective commitment. Bansal et al. (2005) used both exploratory factor analysis and confirmatory factor analysis to refine the many scales in their study.

Scales Items: (affective commitment)

- 1. I do not feel "emotionally attached" to X.
- 2. X has a great deal of personal meaning for me.
- 3. I do feel a strong sense of belonging with X.

Satisfaction with the service provider

Description:

The scale is based on four, five-point items that measure the level of general satisfaction a consumer expresses toward a service provider, particularly how well the service provider is viewed compared to what the consumer expects and compared to the "ideal" provider.

Scale's Origin:

The scale was developed by Burnham et al. (2003). However, key phrases in the items are similar to those found in the American Customer Satisfaction Index (Fornell et al., 1996). Satisfaction was viewed as one of the consequences of switching costs.

Scale's Reliability:

Cronbach's α s of .85 and .84 were reported by Burnham et al. (2003) for longdistance and credit card applications, respectively. In the current research, the reliability for the satisfaction dimension was Cronbach's $\alpha = 0.84$.

Scale's Validity:

Little information regarding the validity of this scale was provided.

Scales Items:

(Note that (R) means reverse coded)

- 1. I am satisfied with my service provider.
- 2. What I get from my service provider falls short of what I expect for this type of service. (R)
- 3. Imagine an ideal service provider—one that does everything a provider of this service should do. How does your service provider compare with this ideal service provider?
- 4. How well does your service provider meet your needs at this time?

Trust in the service provider

Description:

Eight items are used to measure a person's belief that a particular vendor is dependable and trustworthy. The scale was used by Harris and Goode (2004) with online stores but it appears to be appropriate for use a variety of vendors that provide both goods and services.

Scale's Origin:

Harris and Goode (2004) indicated that their scale was adapted from Hess (1995).

Scale's Reliability:

Cronbach's α s of .77 (study 1) and .80 (study 2) were found for the scale developed by Harris and Goode (2004). In the current research, the reliability for the Trust in the Service Provider dimension was Cronbach's $\alpha = 0.78$.

Scale's Validity:

Harris and Goode (2004) provided evidence in support of the scale's convergent and Discriminant validities.

Scale Items: (Note that (R) means reverse coded)

- 1. My cellular service provider is interested in more than just selling me goods and making a profit.
- 2. There are no limits to how far my cellular service provider will go to solve a service problem I may have.
- 3. My cellular service provider is genuinely committed to my satisfaction.
- 4. Most of what my cellular service provider says about its products is true.
- 5. I think some of my cellular service provider's claims about its service are exaggerated. (R)
- 6. If my cellular service provider makes a claim or promises about its product, it's probably true.
- 7. In my experience, my cellular service provider is very reliable.
- 8. I feel I know what to expect from my cellular service provider.

3.2.3 Long term relationship outcomes (dependent variables)

Cooperation (client's satisfaction with a service provider)

Description:

The scale is composed of items that measure the degree to which a person engages in activities to help another party as it provides him/her a service. Auh et al. (2007) referred to the scale as coproduction.

Scale's origin:

Auh et al. (2007) stated that their scales were adaptations of items used in two scales developed by Bettencourt (1997). Auh et al. (2007) developed two slightly different versions of the scale, one was used in Study 1 by clients concerning interactions with their financial advisers, and the second one to be used in Study 2 by patients concerning their physicians. <u>Scale's Reliability</u>:

The scale had Cronbach's α s of .80 and .76 as used with financial advisers and physicians, respectively (Auh et al., 2007). In the current research, the Cronbach's α for the cooperation dimension was .77.

Scale's Validity:

Auh et al. (2007) provided evidence supporting the scale's uni-dimensionality, convergent validity, and discriminant validity. The AVEs were .53 (financial advisers) and .49 (physicians).

Scales Items:

- 1. I try to work cooperatively with my cellular service provider.
- 2. I do things to make my cellular service provider's job easier.
- 3. I prepare my questions before talking with my cellular service provider.
- 4. I openly discuss my needs with my cellular service provider to help the firm deliver the best possible service.

Intentions to stay (Switching intentions)

Description

The scale is composed of eight, seven-point statements measuring the degree to which a customer of a service provider plans to continue receiving services from the provider or, Instead, intends to switch to a competitor.

Scale's Origin:

Bougie et al. (2003) adopted Oliver's (1996) as the scale source.

Reliability

Bougie et al. (2003) reported Cronbach's α of .86 for the scale. In the current research, the reliability for the intention to stay dimension was Cronbach's $\alpha = 0.71$.

Validity:

Bougie et al. (2003) do not present the evidence to support the validity of their study. Scales Items: (Note that (R) means reversely coded)

- 1. I use the services of this service provider because it is the best choice for me.
- 2. To me, the service quality this service provider offers is higher than the service quality of other service providers.
- 3. I have grown to like this service provider more than other service providers in this Category.
- 4. This service provider is my preferred service provider in this category.
- 5. I have acquired the services of this organization less frequently than before. (R)
- 6. I have switched to a competitor of the service organization. (R)
- 7. I will not acquire the services of this organization anymore in the future. (R)
- 8. I intend to switch to a competitor of the service organization in the future. (r)

Duration

The duration was measured by two direct questions: (1) How long have you been a subscriber of your current cellular provider? (2) How long have you been a subscriber of your former cellular provider before the current one? By combining the results of the two questions, a duration index was established and used in the analysis. In the current research, the reliability for the duration dimension was r = 0.50.

3.3 Data Collection

The above-presented measurement scales were combined into one quantitative selfadministrated, structured questionnaire. The questionnaire relied on the scales' items of each model's variables, using closed-ended questions. In addition, to the model's variables, it contained qualifying terms and socio-demographic questions (see Appendix 1). Two qualifying inclusion terms were used: 1. To own a mobile phone 2. To be a sole, or at least, a joint decision-maker concerning the cellular service provider. Respondents who did not meet these considerations were excluded from the survey. The questionnaire was programmed by a market research firm using a dedicated questionnaire generator.

3.3.1 The pilot phase

A pilot, which included 40 respondents, was launched with the general aim of locating technical and cognitive difficulties. As part of the pilot, the participants were encouraged to voice any criticism regarding the questionnaire, the phrasing, the wording, the ambiguity they might have experienced, or technical malfunction. The pilot results slightly improved the wording of specific statements and helped correct a technical issue with the screening process.

3.3.2 Sampling

A random sample was assembled based on one of the leading Israeli online access panel databases. The sample randomness was obtained using a dedicated panel sampling tool embedded in the panel management's software.

3.3.3 Data collection

The digital questionnaire was sent via the internet to the personal private e-mail addresses of the potential respondents. The fieldwork was performed gradually, providing each potential participant an equal opportunity to participate in the survey. Fourteen launches sent 8,702 invitations to the survey in eighteen days. The survey remained open the entire time, accommodating early and late responders. The respondents were guaranteed complete and absolute anonymity. Their details were not attached to their answers. The survey was entirely autonomous based on free will, time, and interest. The participants answered the questionnaire in their free time, in complete privacy, avoiding interviewer bias or social desirability phenomena. Once the respondents completed the survey, their questionnaires were re-directed (via the internet) and stored in the dedicated server. The fieldwork was performed for eighteen days, from February 6, 2020, to February 24, 2020.

3.3.4 Quality assurance

After the data collection, a quality assurance control took place. An average time to fill the questionnaire was calculated, and all respondents who dedicated much below the average time were excluded from the database. The same is true for straight-liners, respondents who tend to choose the same answer's number repeatedly, showing very little, if any, attention to reading the statements. Respondents who did not complete the entire survey and dropped out in the middle were also excluded from the database. The actual metrics of the sample, which was used for the statistical analysis, are as follows:

Eight thousand seven hundred four invitations to participate in the survey were sent.

One thousand three hundred eighty-five respondents took the survey- 15.9% response rate.

One hundred five did not qualify (they were not the decision-makers for their mobile service provider).

One hundred fifty-five dropped out.

One hundred three failed the quality assurance test.

One thousand twenty-four respondents met all the requirements, and their answers are the basis of the statistical analysis- 73.8% of the initial respondents' group.

3.4 Data Analysis

Data were analyzed using SPSS software version 25. Demographic characteristics of the sample were assessed using mean, standard deviation, and range for the continuous variable and frequencies to the discrete variables. Reliability for the behavioral variables and the psychological construct were conducted with Cronbach's alpha indices.

Several statistical procedures were conducted to test the study hypotheses. First, Pearson correlations were produced between all variables to assess associations between attachment styles, brand loyalty mediators, and behavioral outcomes. Specifically, to assess associations between attachment styles and other variables, Analysis of Variance (ANOVA) procedures with planned contrasts were conducted. ANOVAs enable to test differences between participants with different attachment styles.

In the hypotheses that tested correlations between attachment styles and other variables, each attachment style was compared to other styles (e.g., Avoidant vs. non-avoidant) while including all the participants in the original sample. Similarly, every attachment style was compared to other styles when testing mediation models. In addition, testing correlations between the mediators and the outcomes were based on the entire sample.

Second, Pearson bivariate correlations were conducted to assess associations between study variables. These correlations were produced to examine simple associations between the variables. As hypothesized, a preliminary analysis before the regressions and the structural equation modeling can establish a causal relationship. The Pearson correlations may be served as an initial indication of potential causality. Therefore, the SEM model is the final analysis corresponding to the hypotheses' causal terminology.

In addition, to examine how attachment styles and brand loyalty variables are associated with the outcomes, hierarchical linear regression models were used after adjusting for gender and age. Specifically, attachment styles predicted mediators variables (trust, satisfaction, and commitment to the provider) and RM's outcome variables (intention to stay, duration, and cooperation).

A Confirmatory Factor Analysis (CFA) was conducted to examine the validity of the constructs. CFA is used to test whether measures of the theoretical constructs are consistent with the actual measures that have been gathered. CFA was performed using structural equation modeling to refine the scales that have been used in this study. The maximum likelihood approach was used to estimate the parameters.

Path analysis using structural equation modeling (SEM) was performed to test indirect effects as drawn in the hypothesized model. Path analysis is a form of multiple regression statistical analysis used to evaluate causal models. In the current study, by examining the relationships between the dependent variables (i.e., attachment styles), the mediators (i.e., trust, satisfaction, and commitment), and the outcome variables (i.e., intention to stay, cooperation, and duration).

In this study, the following indices were used to evaluate the model: chi-squared, which is acceptable when the value is not significant; the goodness of fit index (GFI), the comparative fit index (CFI), and the root mean square error of approximation (RMSEA) (adequate values -

less than 0.08, excellent fit - less than 0.06). The standardized root mean square residual (SRMR) was also used to assess model fit with values ranging from less than from 0.08 (adequate value) to 0.05 or less (considered reasonable) (Arbuckle, 2013; Byrne, 2010). SEM was tested using AMOS software. The level of significance (p-value) was 5%.

Chapter 4. Results

4.1 Descriptive Statistics

Of the total sample, about 19.7% had an anxious attachment style, 18.9% had an avoidant attachment style, 32.5% had a secure attachment style, and 28.95 were classified as disorganized attachment style. After excluding the individuals with disorganized attachment style, the share of anxious attachment style was 25% of the sample, avoidant attachment style's share was 27%, and 46% had a secure attachment style. Table 2 shows the means, standard deviations, and Pearson correlations between study variables.

Levels of cooperation (mean of 3.89 out of 7) and trust in cellular providers (mean of 3.68 out of 7) were moderate. The levels of satisfaction (mean of 3.61 out of 5), intentions to stay (mean of 4.92 out of 7), and duration (mean of 5.16 out of 7) were scored relatively high. Finally, the commitment was scored relatively low (mean of 3.05 out of 7).

	Μ	SD	Anxious attachment style	Avoidant attachment style	Secure attachment style	Trust	Satisfaction	Commitment	Intention to stay	Cooperation
1. Anxious	3.14	0.35	·	č						
attachment style										
2. Avoidant 3	3.23 0.4	2								
attachment style										
3. Secure 4	4.13 0.5	3								
attachment style										
4. Trust	3.68	1.13	.01	13*	.24*					
5. Satisfaction	3.61	0.84	.06	.14*	.06	.67**				
6. Commitment	3.05	1.91	.07	.09	.12*	.23**	.11**			
7. Intention to	4.92	1.02	.05	.09	06	.45**	.58**	.18**		
stay										
8. Cooperation	3.89	1.42	20**	.02	.13*	.36**	.18**	.13**	.16**	
9. Duration	5.16	1.54	03	01	.06	.07*	02	.15**	.25**	.06*

 Table 9: Means, Standard Deviations, and Pearson Correlations between Study Variables

* *p* < .05, ** *p* < .01

4.2 Univariate Analyses of Hypotheses Testing

4.2.1 Associations between attachment styles and trust, satisfaction, and commitment to the provider

To test hypotheses in a univariate fashion, Pearson correlations were calculated.

H1: A secure attachment style leads to high trust.

As shown in Table 2, secure attachment style was found to be positively related to trust (r = .24, p = .03). H1 was supported.

H2: An anxious attachment style leads to low trust.

As shown in Table 2, anxious attachment style was not negatively related to trust (r = .01, p = .90). H2 was not supported.

H3: An avoidant attachment style leads to low trust.

As shown in Table 2, according to Pearson correlation preliminary analysis, avoidant attachment style was negatively related to trust (r = -.13, p = .04). H3 was supported.

H4: A secure attachment style leads to high satisfaction.

As shown in Table 2, according to Pearson correlation preliminary analysis, secure attachment style was not positively related to satisfaction (r = .06, p = .26). H4 was not supported.

H5: An anxious attachment style leads to low satisfaction.

As shown in Table 2, according to Pearson correlation preliminary analysis, anxious attachment style was not negatively related to satisfaction (r = .065., p = .36). H5 was not supported.

H6: An avoidant attachment style leads to low satisfaction.

As shown in Table 2, according to Pearson correlation preliminary analysis, avoidant attachment style was positively related to satisfaction (r = .143, p < .05). Individuals with avoidant attachment style have higher satisfaction in their cellular provider. H6 was not supported in early analysis, yet it was supported in the SEM analysis.

H7: A secure attachment style leads to high commitment.

As presented in Table 2, according to Pearson correlation preliminary analysis, secure attachment style was positively related to commitment (r = .12, p < .05). That is, individuals with a secure attachment style have a higher commitment to a cellular service provider. H7 was supported.

H8: An anxious attachment style leads to low commitment.

As shown in Table 2, according to Pearson correlation preliminary analysis, anxious attachment style was not related to commitment (r = .073, p = .36). H8 was not supported.

H9: An avoidant attachment style leads to low commitment.

As shown in Table 2, according to Pearson correlation preliminary analysis, avoidant attachment style was not related to commitment (r = .09, p = .195). H9 was not supported.

4.2.2 Summary - Associations between attachment styles and trust, satisfaction, and commitment to the provider

Hypotheses 1-9 argued that a secure attachment style leads to high trust, satisfaction, and commitment to the provider than avoidant and anxious attachment styles. In order to assess the hypotheses, planned contrasts were conducted for each psychological construct separately. First, the psychological constructs levels of the participants with the secure attachment style were compared with the participants with the anxious and avoidant attachment styles. Later, participants with anxious and avoidant attachment styles were compared.

Examining hypotheses 1-3 showed that the participants with secure attachment (M = 3.10, SD = 1.05) did not score higher in trust in comparison with the participants with anxious or avoidant attachment style (M = 3.19, SD = 1.10), (t(725) = 0.72, p = .94). Additionally, the participants with anxious attachment style (M = 3.70, SD = 1.05) had higher level of trust in comparison to the participants with the avoidance attachment style (M = 3.06, SD = 1.15), (t(725) = 3.15, p < .01).

In line with hypotheses 4-6, the participants with secure attachment (M = 3.68, SD = 0.81) were more satisfied in comparison to the participants with anxious or

avoidant attachment style (M = 3.28, SD = 0.83), (t(725) = 2.01, p = .045). Additionally, the participants with anxious attachment style (M = 3.45, SD = 0.82) had the same level of satisfaction in comparison to the participants with the avoidance attachment style (M = 3.55, SD = 0.84), (t(725) = 1.65, p = .10).

Finally, as for hypotheses 7-9, opposite to hypotheses 4-6, the participants with secure attachment (M = 5.14, SD = 1.76) were more committed to the provider in comparison to the participants with anxious or avoidant attachment style (M = 4.84, SD = 1.96), (t(725) = 2.11, p = .04). Additionally, the participants with anxious attachment style (M = 5.06, SD = 2.04) had the same level of commitment to the provider in comparison to the participants with the avoidance attachment style (M = 5.21, SD = 1.89), (t(725) = 0.76, p = .45).

	Anxious attachment	Avoidance attachment	Secure attachment	t	Р
	Mean	Mean	Mean		
	(SD)	(SD)	(SD)		
Trust	3.19		3.10	0.07	.47
(Anxious + Avoidance	(1.10)		(1.05)		
< Secure)					
Trust	3.70	3.06		3.15	<
(Anxious = Avoidance)	(1.05)	(1.15)			.01
Satisfaction	3.28		3.68	2.01	.02
(Anxious + Avoidance	(0.83)		(0.81)		
< Secure)					
Satisfaction	3.45	3.55		1.65	.10
(Anxious = Avoidance)	(0.82)	(0.84)			
Commitment to provider	4.84		5.14	2.11	.04
(Anxious + Avoidance	(1.96)		(1.76)		
< Secure)					
Commitment to the	5.06	5.21		0.76	.45
provider	(2.04)	(1.89)			
(Anxious = Avoidance)					

 Table 10: Differences in the Mediators and the Dependent Variables between

 Attachment Styles

4.2.3 Associations between the mediators (trust, satisfaction, and commitment to the provider) and the RM's outcomes (Intention to stay, Duration, and cooperation)

H10. High trust leads to high Intention to stay.

As shown in Table 2, trust was positively related to the intention to stay (r = .453, p < .01). Individuals who have high trust with their cellular provider also have stronger intentions to stay. H10 was supported.

H11: High trust leads to high duration.

As shown in Table 2, trust was positively related to duration (r = -.071, p < .05). Individuals who have high trust with their cellular service provider stay longer. H11 was supported.

H12. High trust leads to high cooperation.

As shown in Table 2, according to Pearson correlation preliminary analysis, trust was positively related to cooperation (r = .362, p < .01). Individuals who have high trust with their cellular service provider also have higher cooperation. H12 was supported.

H13. High satisfaction leads to a high intention to stay.

As shown in Table 2, according to Pearson correlation preliminary analysis, satisfaction was positively related to the intention to stay (r = .582, p < .01). Individuals who have high satisfaction with their cellular provider have a stronger intention to stay. H13 was supported.

H14: High satisfaction leads to high duration.

As shown in Table 2, according to Pearson correlation preliminary analysis, satisfaction was not related to duration (r = -.021, p = .847). H14 was not supported.

H15: High satisfaction leads to high cooperation.

As shown in Table 2, according to Pearson correlation preliminary analysis, satisfaction was positively related to cooperation (r = .183, p < .01). Individuals who have high satisfaction with their cellular service provider also have higher cooperation. H15 was supported.

H16: High commitment leads to a high intention to stay.

As shown in Table 2, according to Pearson correlation preliminary analysis, the commitment was positively related to the intention to stay (r = .180, p < .01).

Individuals who are highly committed to their cellular service provider have a stronger intention to stay. H16 was supported.

H17: High commitment leads to high duration.

As shown in Table 2, according to Pearson correlation preliminary analysis, the commitment was positively related to duration (r = .147, p < .01). Individuals who have a high commitment to their cellular provider stay longer with their cellular provider. H17 was supported.

H18: High commitment leads to high cooperation.

As shown in Table 2, according to Pearson correlation preliminary analysis, the commitment was positively related to cooperation (r = .128, p < .01). Individuals who are highly committed to their cellular service provider also cooperate with their cellular provider. H18 was supported.

H19: High trust leads to high commitment.

As presented in Table 2, according to Pearson correlation preliminary analysis, trust was positively related to commitment (r = .23, p < .01). Individuals who have high trust with their cellular service provider also have a higher commitment to their cellular provider. H19 was supported.

H20: High trust leads to high satisfaction.

As shown in Table 2, according to Pearson correlation preliminary analysis, trust was positively related to satisfaction (r = .64, p < .01). Individuals who have high trust with their cellular provider also have higher satisfaction with their cellular provider. H20 was supported.

H21: High commitment leads to high satisfaction.

As shown in Table 2, according to Pearson correlation preliminary analysis, the commitment was positively related to satisfaction (r = .11, p < .01). Individuals who have a high commitment to their cellular provider also have satisfaction with their cellular provider. H21 was supported.

4.3 Multi-Variate Regressions Predicting Mediators

Before the SEM analysis, a series of regressions were conducted as preliminary analyses to assess associations between variables in multivariate models. Hierarchical linear regressions were conducted while adjusting for gender and age.

4.3.1 Age, gender, and attachment style predict trust

The regression model showed that the two independent variables accounted for approximately 1.70% of the total variance in the trust ($F_{(2, 724)} = 6.25, p < .01$), and the three variables were accounted for 3.70% of the total variables in the second step ($F_{(4)}$ (722) = 6.86, p < .01). Results showed a strong negative correlation between being a male ($\beta = -.12$, p < .01) to trust levels, meaning that males have less trust than females. In addition, it was found that young individuals have higher trust in comparison with older individuals ($\beta = -.09, p < .01$)

A positive correlation was found between anxious attachment style and trust levels ($\beta = .10 \ p < .01$) and a negative correlation with Avoidance attachment style (β = -.10, p < .01), meaning, individuals with anxious attachment style trust more in their cellular provider and individuals with avoidance attachment style have less trust. In a similar examination (Table 11b), secure attachment style was positively related to trust $(\beta = .14, p < .01)$

Step	Variable	β	β
1	Gender (male)	10**	12**
	Age	.07*	09**
2	Anxious attachment style		.10**
	Avoidance attachment style		10**
	\mathbf{R}^2	.017	.037
	R ² change	.017	.020
*n <	05 **n < 01		

Table 11a: Standardized Coefficients to Predict Trust by Age, Gender, and Anxious and Avoidance Attachment Styles

p < .05, **p < .01

Table 11b: Standardized Coefficients to Predict Trust by Age,
Gender, and Secure Attachment Style

Step	Variable	β	β
1	Gender (male)	09**	11**
	Age	.08*	08**
2	Secure attachment style		.14**

\mathbf{R}^2	.017 .025
\mathbf{R}^2 change	.017 .08
* <i>p</i> < .05, ** <i>p</i> < .01	

4.3.2 Age, gender, and attachment style predict satisfaction

The regression model showed that the two independent variables accounted for approximately 0.30% of the total variance in the satisfaction ($F_{(2, 724)} = 1.03$, p =.36), and the three variables were accounted to 1.30% of the total variables in the second step ($F_{(4, 722)} = 2.40$, p = .049). Results showed that a negative correlation was found, after adjusting for gender and age, between having an avoidance attachment style ($\beta = -.11$, p < .01) and satisfaction. Having an avoidance attachment style is correlated with low levels of satisfaction. No association was found between having an anxious attachment style ($\beta = -.02$, p = .64) and satisfaction. In a similar examination (Table 12b), secure attachment style was not found to be related to satisfaction ($\beta = .01$, p = .63)

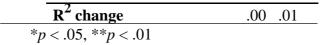
	an	d Attachment S	tyle		
 Sten	Variable		ß	ß	

Table 12a: Standardized Coefficients to Predict Satisfaction by Age, Gender,

Step	Variable	β	β		
1	Gender (male)	04	05		
	Age	03	03		
2	Anxious attachment style		02		
	Avoidance attachment style		11**		
	\mathbf{R}^2	.00	.01		
	\mathbf{R}^2 change	.00	.01		
*p < .0	* <i>p</i> < .05, ** <i>p</i> < .01				

Table 12b: Standardized Coefficients to Predict Satisfaction by Age, Gender,and Secure Attachment Style

Step	Variable	β	β
1	Gender (male)	04	05
	Age	03	04
2	Secure attachment style		.01
	R 2	.00	.01



4.3.3 Age, gender, and attachment style predict commitment to the provider

The regression model showed that the two independent variables accounted for approximately 0.40% of the total variance in the commitment to the provider ($F_{(2,724)}$ = 1.33, p = .27). The four variables were accounted no significantly to 0.10% of the total variables in the second step (F(4, 722) = 1.77, p = .13).

Results showed a positive correlation between avoidance attachment style and the provider's commitment ($\beta = .10, p = .044$). Having an avoidance attachment style is correlated with high levels of commitment to the provider. No association was found between having an anxious attachment style ($\beta = .05$, p = .71) and commitment. In a similar examination (Table 13b), secure attachment style was found to be related to commitment ($\beta = .09, p = .02$).

Table 13a: Standardized Coefficients to Predict Commitment by Age, Gender,
and Anxious, Avoidance Attachment Style

Step	Variable	β	β
1	Gender (male)	06	05
	Age	.01	.01
2	Anxious attachment style		.05
	Avoidance attachment style		.10*
	\mathbf{R}^2	.00	.01
	R ² change	.00	.00
p < .05	5, ** <i>p</i> < .01		

Step	Variable	β	β
1	Gender (male)	06	04
	Age	.01	.01
2	Secure attachment style		.09*
	R 2	.00	.02
	\mathbf{R}^2 change	.00	.02
*p	<i>p</i> < .05, ** <i>p</i> < .01		

 Table 13b: Standardized Coefficients to Predict Commitment by Age, Gender, and Secure Attachment Style

4.4 Multi-Variate Regressions Predicting the Independent Variables

4.4.1 Age, gender, attachment style, trust, satisfaction, and commitment to the provider predict intention to stay.

The regression model showed that the two independent variables accounted for approximately 2.00% of the total variance in the commitment to the provider ($F_{(2, 724)} = 7.24, p < .01$), and the six variables were accounted for 31.80% of the total variables in the third step ($F_{(7, 719)} = 47.91, p < .01$). Results showed negative correlations between age ($\beta = -.12, p < .01$) and intention to stay. That is, young individuals have a higher intention to stay than older individuals.

In addition, there were positive correlations between trust ($\beta = .10$, p < .01), satisfaction ($\beta = .46$, p < .01), commitment to provider ($\beta = .10$, p < .01) and intention to stay, when **insecure attachment** styles are part of the regression That is, high levels of trust, satisfaction and commitment to the provider predict strong intention to stay. Similar correlations were found when conducting the regression with secure attachment style (see Table 14b).

Step	Variable	β	β	β
1	Age	14**	14**	12**
	Gender (male)	.00	00	.04
2	Anxious attachment style		03	03
	Avoidance attachment style		07	02
3	Trust			.10**
	Satisfaction			.46**
	Commitment to the provider			.10**
	\mathbf{R}^2	.02	0.2	.29
	\mathbf{R}^2 change	.02	.00	.32
*	p < .05, **p < .01			

 Table 14a: Standardized Coefficients to Predict Intention to Stay by Age, Gender, and Anxious/ Avoidance Attachment Style

 Table 14b: Standardized Coefficients to Predict Intention to Stay by Age,

 Gender, and Secure Attachment Style

Step	Variable	β	β	β
1	Age	14**	12**	11**
	Gender (male)	.00	00	.04
2	Secure attachment style		.01	.01
3	Trust			.12**
	Satisfaction			.47**
	Commitment to the provider			.12**
	R ²	.02	.02	.29
	\mathbf{R}^2 change	.02	.00	.32
*	n < 05 + m < 01			

*p < .05, **p < .01

4.4.2 Age, gender, attachment style, trust, satisfaction, and commitment to the provider predict cooperation.

The regression model showed that the two independent variables accounted for approximately 0.80% of the total variance in the cooperation ($F_{(2, 724)} = 3.09, p = .046$), and the six variables were accounted to 16.80% of the total variables in the third step ($F_{(7, 719)} = 20.78, p < .01$). Results showed negative correlations between age ($\beta = -.10, p < .01$) to cooperation. That is, young individuals tend to cooperate with their cellular provider in comparison with older individuals more. A positive relationship was found between anxious attachment style ($\beta = .15, p < .01$) and cooperation. In addition, there was a strong positive correlation with trust ($\beta = .38, p < .01$). Hence, high cooperation is predicted by an anxious attachment style and high trust. Similar correlations were found when conducting the regression with secure attachment style (see Table 15b).

Step	Variable	β	β	β
1	Age	10*	12**	10**
	Gender (male)	.01	01	.04
2	Anxious attachment style		.19**	.15**
	Avoidance attachment style		03	00
3	Trust			.38**
	Satisfaction			06
	Commitment to the provider			.04
	R ²	.01	.05	.17
	\mathbf{R}^2 change	.01	.04	.12
*µ	p < .05, **p < .01			

 Table 15a: Standardized Coefficients to Predict Cooperation by Age, Gender, and Attachment Style

Table 15b: Standardized Coefficients to Predict Cooperation by Age, Gender,and Secure Attachment Style

Step	Variable	β	β	β
1	Age	10*	11**	10**
	Gender (male)	.01	01	.04
2	Secure attachment style		.09*	.09*
3	Trust			.38**
	Satisfaction			06
	Commitment to the provider			.04
	\mathbf{R}^2	.01	.06	.21
	R ² change	.01	.05	.15

p* < .05, *p* < .01

4.4.3 Age, gender, attachment style, trust, satisfaction, and commitment to the provider to predict the duration.

The regression model showed that the two independent variables accounted for approximately 5.10% of the total variance in duration ($F_{(2, 724)} = 19.29, p < .01$), and the six variables were accounted to 8.40% of the total variables in the third step ($F_{(7, 719)} = 9.43, p < .01$). Results showed a negative correlation between being male ($\beta = .10, p < .01$) and duration. In addition, there were a strong positive correlation between age ($\beta = .21, p < .01$) to duration. Finally, a positive correlation was found with commitment to the provider ($\beta = .17, p < .01$). Commitment to the service provider predicts higher duration when the two insecure attachment styles are part of the

regression. Similar correlations were found when conducting the regression with secure attachment style (see Table 16b).

Step	Variable	β	β	β
1	Age	.21**	.12**	.21**
	Gender (male)	09*	09*	10**
2	Anxious attachment style		.02	.04
	Avoidance attachment style		.01	.02
3	Trust			05
	Satisfaction			.03
	Commitment to the provider			.17**
	R ²	0.05	0.05	0.08
	\mathbf{R}^2 change	0.05	0.00	0.03
*p	p < .05, **p < .01			

Table 16a: Standardized Coefficients to Predict Duration by Age, Gender, and Anxious, Avoidant Attachment Style

Table 16b: Standardized Coefficients to Predict Duration by Age, Gender, and Secure Attachment Style

Step	Variable	β	β	β
1	Age	.21**	.12**	.21**
	Gender (male)	09*	09*	10**
2	Secure attachment style		.01	.01
3	Trust			04
	Satisfaction			.04
	Commitment to the provider			.14**
	\mathbf{R}^2	0.05	0.05	0.07
	\mathbf{R}^2 change	0.05	0.00	0.02
*n	p < 05 **n < 01			

p < .05, **p < .01

4.5 Structural Equation Modeling

Structural Equation Modeling (SEM) was performed to assess the hypothesized model as a major single theoretical structure. SEM was used for two primary purposes in this study: (1) Measurement validation of constructs using confirmatory factor analysis (CFA) - CFA is used to test whether measures of the theoretical constructs are consistent with the actual measures gathered. CFA was performed using SEM to refine the scales that have been used in this study. The maximum likelihood approach was used to estimate the parameters; (2) Hypotheses testing using path analysis. Path analysis is a form of multiple regression statistical

analysis that is used to evaluate causal models by examining the relationships between the dependent variables (i.e., attachment styles), the mediators (i.e., trust, satisfaction, and commitment), and the outcome variables (i.e., intention to stay, cooperation and duration).

4.5.1 Measurement validation of constructs using CFA

ECR validation

Results showed that the measurement in this study had acceptable goodness of fit indices, indicating that anxiety and avoidance scales were validated, χ^2 (506) = 420.9, p < .01, CFI = .80, GFI = .78, RMSEA = .08, SRMR = 0.09. Specifically, item loadings (Beta's) for the anxious attachment scale range between .441 and .793. Item loadings (Beta's) for the avoidant attachment scale range between .317 and .840.

Item		Factor	Estimate	S.E.	Beta	C.R.	Р
2. I'm worried about being abandoned.	←-	ANXIOUS	1.336	.081	.793	16.518	***
4. I worry about my relationships.	←_	ANXIOUS	.913	.058	.543	15.692	***
6. I'm worried that other people will not care about me as much as I care about them.	←-	ANXIOUS	1.111	.060	.650	18.390	***
8. I'm worried to lose people who are close to me.	←-	ANXIOUS	.829	.068	.445	12.252	***
10. I would like other people's feelings for \leftarrow - A be as strong as my feelings for them.	NXI	OUS me to	.672	.055	.449	12.245	***
12. I often want to merge completely with							
other people, and it sometimes drives them - AN me.		-	1.049	.052	.729	20.160	***
14. I'm afraid to be alone.	←	ANXIOUS	1.129	.064	.617	17.562	***
16. My wish to be very close to people \leftarrow - AN sometimes drives them away.	XIOI	JS	.948	.049	.690	19.402	***
18. I need many confirmations that I'm loved by the people who are close to me.	←-	ANXIOUS	1.297	.065	.767	20.056	***
20. Sometimes I feel that I force other people to show more feelings and more commitment.	←-	ANXIOUS	.896	.051	.616	17.620	***
22. I'm not worried too often to be \leftarrow - ANXI	OUS	abandoned. I	.316	.060	.473	5.240	***
24. If I can't get people to show interest in me, I get angry or frustrated.	←-	ANXIOUS	1.108	.055	.728	20.223	***
26. I feel that other people do not wish to get close to me as I wish.	←-	ANXIOUS	1.106	.055	.724	20.125	***
28. When I'm not involved in a relationship I feel a certain anxiety and insecurity.30. I become frustrated when other people are	←-	ANXIOUS	1.006	.057	.611	17.512	***
not with me to the extent that I would like them to be.	←_	ANXIOUS	1.118	.058	.683	19.381	***

Table 17: Item Loadings for Anxious Attachment Scale

Item			Factor	Estimate	S.E.	Beta	C.R.	Р
-	rustrated if other people are not when I need them.	←-	ANXIOUS	.935	.056	.571	16.608	***
	other people do not confirm me I bad about myself.	←-	ANXIOUS	1.078	.052	.661	20.592	***
	people close to me spend too much from me it bothers me.	←-	ANXIOUS	1.000		.658		

Table 18: Item Loadings for Avoidant Attachment Scale

Item	Factor	I	Estimate	S.E.	Beta	C.R.	Р
1. I prefer not to show other people how I feel deep inside	< AVOID	ANT 1	.000		.399		
3. I feel comfortable to be close to other people (R)	< AVOID	ANT 1	.037	.101	.508	10.239	***
5. I distance myself when people are < AV closer to me	VOIDANT ge	etting 1	.493	.125	.751	11.945	***
7. I feel uncomfortable when people wish to get close to me	< AVOIDA	ANT 1	.452	.122	.732	11.895	***
9. I'm not comfortable opening up to $<$ A' people	VOIDANT of	her 1	.632	.128	.681	12.789	***
11. I would like to get close to other people, however, I keep withdrawing <- from them	AVOID	ANT 1	.719	.142	.786	12.086	***
13. I become tensed when other people get too close to me	< AVOID	ANT 1	.876	.154	.840	12.184	***
15. I'm comfortable to share my private thoughts and feelings with other people (R)	< AVOID	ANT .	651	.080	.388	8.165	***
17. I try to avoid to get too close to other people	< AVOID	ANT 1	.672	.139	.756	12.035	***
19. I feel that it is easy for me to get closer to other people (R)	< AVOID	ANT 1	.196	.114	.544	10.506	***
21. It is hard for me to be dependent on other people	< AVOID	ANT .	368	.085	.149	4.332	***
23. I prefer not to be too close to other people	< AVOID	ANT 1	.435	.124	.659	11.555	***
25. I tell everything to the people who are close to me (R)	< AVOID	ANT .	567	.090	.331	6.313	***
27. I usually I discuss problems and concerns with the people who are close to me (R)	< AVOID	ANT .:	556	.084	.344	6.611	***
29. I feel comfortable to be dependent on other people (R)	< AVOID	ANT .	281	.071	.334	-3.948	***
31. I don't mind to turn to other people to seek for comfort, advice or help (R)	< AVOID	ANT .	532	.085	.328	6.269	***
33. It helps to turn to other people in times of need (R)	< AVOID	ANT .	443	.074	.317	6.018	***
35. I turn to other people for a lot of things including comfort and confirmation (R)	< AVOID	ANT .	184	.078	.248	1.462	.041

Trust, commitment, and satisfaction with the service provider

Results showed that the measurement in this study had acceptable goodness of fit indices, indicating that trust, commitment and satisfaction with service provider scales were validated , χ^2 (68) = 418.31, p < .01, CFI = .95, GFI = .95, RMSEA = .06, SRMR = 0.04. Specifically, item loadings (Beta's) for trust scale range between .545 and .932. Item loadings (Beta's) for commitment scale range between .709 and .948. Item loadings (Beta's) for the satisfaction scale range between .592 and .888.

Item	Factor	Estimate	S.E.	Beta	C.R.	Р
1. My cellular service provider is interested in more than just selling me < goods and making a profit.	Trust	1.420	.204	.627 1	2.212	***
2. There are no limits to how far my cellular service provider will go to solve < a service problem I may have.	Trust	1.508	.105	.788	14.306	***
3. My cellular service provider is < genuinely committed to my satisfaction.	Trust	1.624	.112	.812	14.448	***
 4. Most of what my cellular service < provider says about its products is true 5. I think some of my cellular service 	Trust	1.370	.098	.739	13.968	***
provider's claims about its service are < exaggerated. (R)	Trust	1.811	.302	.932	5.989	***
6. If my cellular service provider makes a claim or promise about its product, it's < probably true.	Trust	1.398	.099	.756	14.071	***
7. In my experience, my cellular service < provider is very reliable.	Trust	1.359	.097	.749	14.006	***
8. I feel I know what to expect from my < cellular service provider	Trust	1.009	.082	.545	13.047	***

Table 19: Item Loadings for Trust Scale

Table 20: Item	Loadings fo	or Commitment	Scale
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Item	Factor	Estimate	S.E.	Beta	C.R.	Р
1. I do not feel "emotionally attached" to my cellular service provider (R)	< Commitment	1.055	.084	.709	10.412	***
2. I do not feel like "part of the family" with my cellular service provider (R)	< Commitment	1.063	.092	.779	11.524	***
3. I do not feel a strong sense of "belonging" to my (R)	< Commitment	1.262	.115	.948	10.931	***

Item		Factor	Estimate	S.E.	Beta	C.R.	Р
1. I am satisfied with my service provider.	<	Satisfaction	1.095	.038	.888	28.943	***
2. What I get from my service provider falls short of what I expect for this type of service (R)	<	Satisfaction	.860	.055	.592	15.738	***
3. Imagine an ideal service provider who does everything a provider of this service should do. How does your service provider compare with this ideal service provider?	<	Satisfaction	.984	.033	.779	29.495	***
4. How well does your service provider meet your needs at this time?	<	Satisfaction	1.000	.041	.820	19.242	***

Table 21: Item Loadings for Satisfaction Scale

Intention to stay, cooperation, and duration

Results showed that the measurement in this study had acceptable goodness of fit indices, indicating that intention to stay, cooperation and duration scales were validated, χ^2 (55) = 370.05, p < .01, CFI = .94, GFI = .95, RMSEA = .07, SRMR = 0.03. Specifically, item loadings (Beta's) for cooperation scale range between .604 and .751.Item loadings (Beta's) for intention to stay scale range between .346 and .907. Item loadings (Beta's) for the duration scale range between .505 and .988.

Estimate Item Factor S.E. Beta C.R. Р <--- Cooperation .082 .767 9.827 *** 1. I try to work cooperatively with 1.005 my cellular service provider Cooperation 2. I do things to make my cellular <---1.001 .091 *** .751 10.975 service provider's job easier 3. I prepare my questions before talking Cooperation .930 with my cellular service <---.059 .604 15.717 *** provider 4. I openly discuss my needs with Cooperation my cellular service provider to help <---1.056 .098 .714 10.816 *** the firm deliver the best possible service

Table 22: Item Loadings for Cooperation

Item	Factor	Estimate	S.E. Beta C.R.	Р
How long have you been a subscriber of this operator? How long have you been a subscriber of	< Duration	1.005	.082 .988 6.531	***
the cellular provider prior of the current one?	< Duration	.538	.073 .505 7.389	***

Table 23: Item Loadings for Duration

Table 24: Items Loadings for Intention to Stay

Item		Factor	Estimate	S.E.	Beta	C.R.	Р
I use the services of this service provider because it is the best choice for me.	<	Intention	1.244	.096	.742	12.926	***
To me, the service quality this service provider offers is higher than the service quality of other service providers.	<	Intention	1.769	.133	.907	13.299	***
I have grown to like this service provider more than other service providers in this category.	<	Intention	1.714	.128	.792	13.357	***
This service provider is my preferred service provider in this category.	<	Intention	1.748	.139	.818	12.571	***
I have acquired the services of this organization less frequently than before. (R)	<	Intention	.846	.078	.399	5.709	***
I have switched to a competitor of the service organization. (R)	<	Intention	.928	.255	.395	3.893	***
I will not acquire the services of this organization anymore in the future. (R)	<	Intention	.761	.059	.346	4.405	***
I intend to switch to a competitor of the service organization in the future. (R)	<	Intention	1.087	.218	.487	3.592	***

4.5.2 Hypotheses testing using path analysis

H22. Trust, satisfaction and commitment mediate associations between secure attachment style and long-term relationship outcomes.

H23. Trust, satisfaction and commitment mediate associations between anxious attachment style and long-term relationship outcomes.

H24. Trust, satisfaction and commitment mediate associations between avoidant attachment style and long-term relationship outcomes.

Path analysis was performed to assess the hypothesized model. Attachment styles were entered as exogenous variables, trust, satisfaction, and commitment were entered as mediators, and intention to stay, cooperation and duration were entered as outcomes.

In addition, the model has controlled for the influences of age and gender.

The model showed acceptable fit, χ^2 (3) = 77.96, p = .001, CFI = .95, GFI = .97, RMSEA = .08, SRMR = 0.06 (See Figure 4). Table 18 presents the coefficients of the SEM model.

			Beta	C.R.	Р
Trust_1	<	Avoidance_1	162	-4.927	***
Satisfaction_1	<	Avoidance_1	164	-4.025	***
Commitment_to_Provider_1	<	Avoidance_1	023	676	.499
Trust_1	<	Anxiety_1	.10	3.960	***
Satisfaction_1	<	Anxiety_1	011	337	.736
Commitment_to_Provider_1	<	Anxiety_1	023	690	.490
Intention_to_stay_1	<	Trust_1	.128	3.177	.029
Coopreation_1	<	Trust_1	.386	10.876	***
Duration_1	<	Trust_1	.064	1.181	.129
Intention_to_stay_1	<	Satisfaction_1	.491	17.179	***
Coopreation_1	<	Satisfaction_1	064	-1.270	.204
Duration_1	<	Satisfaction_1	.043	1.148	.251
Intention_to_stay_1	<	Commitment_ to_Provider_1	.103	4.458	***
Coopreation_1	<	Commitment_ to_Provider_1	.048	1.362	.318
Duration_1	<	Commitment_ to_Provider_1	.131	4.457	***
Duration_1	<	Anxiety_1	.065	1.231	.074
Coopreation_1	<	Anxiety_1	.107	1.770	.082
Intention_to_stay_1	<	Anxiety_1	.063	1.317	.221
Duration_1	<	Avoidance_1	011	342	.732
Coopreation_1	<	Avoidance_1	063	-2.048	.041
Intention_to_stay_1	<	Avoidance_1	.012	.425	.671

 Table 25: Coefficients of the SEM Model

Results show that low Avoidance leads to lower trust ($\beta = -.16$, p < .01) and to lower satisfaction ($\beta = -.16$, p < .01). However, no significant association was found between Avoidance and commitment ($\beta = -.02$, p = .79). In addition, results show that high anxiety leads to *higher* trust ($\beta = .10$, p < .05). However, no significant

associations were found between anxiety and satisfaction ($\beta = -.01$, p = .62) or commitment ($\beta = -.02$, p = .55).

Examining relationships between mediators and outcomes in the model, showed that high trust leads to higher intention to stay ($\beta = .12, p < .05$), and higher cooperation ($\beta = .38, p < .01$) but not to higher duration with the cellular provider ($\beta = .06, p = .35$). Moreover, high satisfaction from cellular provider was found to lead to higher intention to stay ($\beta = .49, p < .01$), but not to higher cooperation ($\beta = .06, p = .35$).

High commitment for the cellular provider was found to lead to higher intention to stay ($\beta = .10$, p < .05), and higher duration with the cellular provider ($\beta = .13$, p < .01), but not to higher cooperation ($\beta = .04$, p = .55). Finally, mediation effects were examined to examine the indirect effects of the attachment styles on outcomes by brand loyalty mediators.

	Anxiety _1	Avoidance _1	Commitment_to_Provid er_1	Satisfaction _1	Trust_ 1
Commitment_to_Provid					
er_1	023	023	.000	.000	.000
Satisfaction_1	011	134	.000	.000	.000
Trust_1	.163	162	.000	.000	.000
Duration_1	.048	007	.139	.043	084
Coopreation_1	.182	118	068	044	.386
Intention_to_stay_1	056	070	113	.529	.068

 Table 26: Standardized Total Effects of the SEM model (Insecure styles)

	Anxiety _1	Avoidance _1	Commitment_to_Provid er_1	Satisfaction _1	Trust_ 1
Commitment_to_Provid er_1	023	023	.000	.000	.000
Satisfaction_1	011	134	.000	.000	.000
Trust_1	.163	162	.000	.000	.000
Duration_1	.065	011	.139	.043	084
Coopreation_1	.117	063	068	044	.386
Intention_to_stay_1	063	.012	113	.529	.068

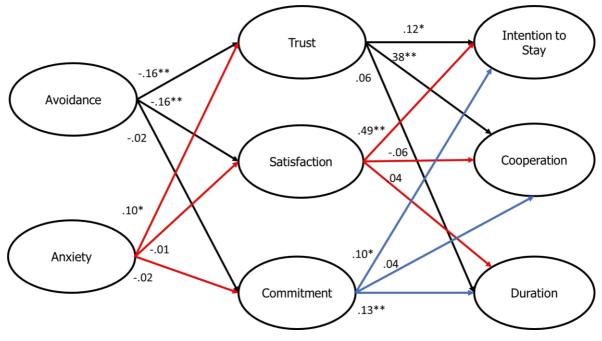
	Anxiety _1	Avoidance _1	Commitment_to_Provid er_1	Satisfaction _1	Trust_ 1
Commitment_to_Provid					
er_1	.000	.000	.000	.000	.000
Satisfaction_1	.000	.000	.000	.000	.000
Trust_1	.000	.000	.000	.000	.000
Duration_1	017	.003	.000	.000	.000
Coopreation_1	.025	071	.000	.000	.000
Intention_to_stay_1	.008	090	.000	.000	.000.

 Table 28: Standardized Indirect Effects of the SEM Model (Insecure styles)

A significant mediation effect was found between avoidance and intention to stay through trust and satisfaction ($\beta = -.09$, p < .01). Higher Avoidance leads to less trust, which leads to lower intention to stay. In addition, higher avoidance leads to less satisfaction, leading to lower intention to stay. This effect is achieved by multiplying the effects of Avoidance -> trust (-0.16) and trust -> intention to stay (0.12), in addition to the effects of Avoidance -> satisfaction (-0.16) and satisfaction -> intention to stay (0.49) = -0.019 + -0.078 = -.09.

The effect between avoidance and intention to stay is explained fully by the mediators (indirect effect of $\beta = -.09$, p < .01 and not by the direct effect $\beta = .012$, p = .51. A significant mediation effect was found between avoidance and cooperation through trust ($\beta = -.07$, p < .01). Meaning, higher avoidance leads to less trust, which in turn leads to lower cooperation. This effect is achieved by multiplying the effects of avoidance -> trust (-0.16) and trust->cooperation (.38) = -0.068. No mediation effect was found between avoidance and duration ($\beta = .003$, p = .71).

No mediation effects were found between anxiety and duration ($\beta = -.017$, p = .65), cooperation ($\beta = .025$, p = .54), or intention to stay ($\beta = .008$, p = .78).



p < .05, **p < .01.

Figure 12: Structural equation model for the relations between avoidance and anxious attachment styles and intention to stay, cooperation, and duration, mediated by trust, satisfaction, and commitment.

To assess correlations with secure attachment style, the same model was conducted using secure attachment as the independent variable. The model showed acceptable fit, χ^2 (3) = 76.50, *p* = .001, CFI = .94, GFI = .98, RMSEA = .11, SRMR = 0.06 (see Figure 5). Table 22 presents the coefficients of the SEM model.

		Estimate	C.R.	Р
Trust_1	< Secure_Fina	al_1 .010	2.884	.026
Satisfaction_1	< Secure_Fina	al_1 .020	1.576	.310
Commitment_to_Provider_1	< Secure_Fina	al_1 .080	2.244	.025
Intention_to_stay_1	< Trust_1	.110	2.160	.040
Coopreation_1	< Trust_1	.398	11.610	***
Duration_1	< Trust_1	.066	1.016	.144
Intention_to_stay_1	< Satisfaction	_1 .490	17.308	***
Coopreation_1	< Satisfaction	_1061	-1.448	.148
Duration_1	< Satisfaction_	1 .052	1.121	.262
Intention_to_stay_1	< Commitmer _1	nt_to_Provider .107	-4.588	.010
Coopreation_1	< Commitmer _1	nt_to_Provider .044	1.190	.129
Duration_1	< Commitmer _1	nt_to_Provider .143	4.572	***

Table 29: The Coefficients of the SEM Model

		Estimate	C.R.	Р
Duration_1	< Secure_Final_1	.062	1.985	.047
Coopreation_1	< Secure_Final_1	-048	1.647	.100
Intention_to_stay_1	< Secure_Final_1	.057	2.255	.024

Results show that secure attachment style leads to higher trust ($\beta = .10, p < .05$) and to higher commitment ($\beta = .08, p < .05$). However, no significant association was found between secure attachment style and satisfaction ($\beta = .02, p = .41$).

 Table 30: Standardized Total Effects of the SEM model (Secure style)

	Secure_Final_1Commitment_to_Provider_1		Satisfaction_1Trust_1		
Commitment_to_Provider_1	.070	.000	.000	.000	
Satisfaction_1	.080	.000	.000	.000	
Trust_1	.028	.000	.000	.000	
Duration_1	.007	.143	.042	.076	
Coopreation_1	.067	.064	.051	.408	
Intention_to_stay_1	.010	.117	.530	.060	

	Secure_Fir	al_1Commitment_to_Provider_1	Satisfaction	_1Trust_1	
Commitment_to_Provider_1	.070	.000	.000	.000	
Satisfaction_1	.080	.000	.000	.000	
Trust_1	.028	.000	.000	.000	
Duration_1	.002	.143	.042	.076	
Coopreation_1	.048	.064	.051	.408	
Intention_to_stayopreation_1	.017	.117	.530	.060	

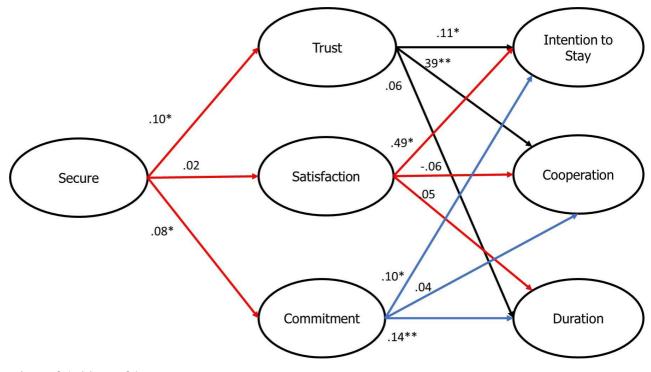
 Table 32: Standardized Indirect Effects of the SEM model (Secure style)

	Secure_Final_ 1	Commitment_to_Provider_ 1	Satisfaction_1	Trust_1
Commitment_to_Provider_1	.000	.000	.000	.000
Satisfaction_1	.000	.000	.000	.000
Trust_1	.000	.000	.000	.000
Duration_1	.011	.000	.000	.000
Coopreation_1	.060	.000	.000	.000
Intention_to_stay_1	.020	.000	.000	.000

Finally, mediation effects were tested to examine the indirect effects of the secure attachment style on Rm's outcomes by brand loyalty mediators. A significant mediation effect was found between secure attachment style and intention to stay through trust and commitment ($\beta = .02$, p < .01). Meaning, secure attachment style leads to higher trust and commitment, leading to higher intention to stay. This effect

is achieved by multiplying the effects of secure -> trust (0.10) and trust -> intention to stay (.11) in addition to the effects of secure -> commitment (0.08) and commitment -> intention to stay (0.10)= 0.011 + 0.008 = 0.019.

A significant mediation effect was found between secure attachment style and duration through commitment ($\beta = .01$, p < .05). Meaning, secure attachment style leads to higher commitment, leading to higher duration with cellular providers. This effect is achieved by multiplying the effects of secure attachment -> commitment (0.08) and commitment -> duration (.10) = 0.011.



p* < .05, *p* < .01.

Figure 13: Structural equation model for the relations between secure attachment style and intention to stay, cooperation and duration, mediated by trust, satisfaction, and commitment

Table 33: Summary of the Causal Relationships between Attachment Styles, Mediators, and Outcomes

	Trust	Satisfaction	Commitment	Intention	Cooperation	Duration
				to stay		
Avoidance	Negative	Negative	N.S	Negative	Negative	N.S
Anxious	Positive	N.S	N.S	N.S	N.S	N.S
Secure	Positive	N.S	Positive	Positive	N.S	Positive

Chapter 5. Discussion, Conclusions, Limitations, and Future Research

5.1. Conclusions

Customer loyalty is a fundamental element in business success and therefore has been the subject of extensive research on the factors that generate and enhance customer loyalty (Veloutsou, 2015). Such research is especially relevant in the present when brands are becoming increasingly similar, and consumers may find it difficult to distinguish between them and justify their preferences (Schultz et al., 2014).

Numerous studies have explored the antecedents of brand loyalty. Variables such as brand trust, brand emotions, satisfaction, engagement, perceived brand value, switching costs, brand personality, and others and proved that brand loyalty may be induced when these variables become part of the interaction with the customer (Brodie et al., 2011; Chuah et al., 2017; Danesh et al., 2012; Dessart et al., 2015; Hess & Story, 2005; Levy & Hino, 2015; Severi & Ling, 2013; Swaminathan et al., 2009). However, the notion that brand loyalty may stem from a primary inherent psychological structure that precedes all the variables mentioned above was not explored until the beginning of this century.

It is only in the past decade that marketing directed attention to this approach. Therefore, except for a few studies, the accumulated knowledge regarding brand loyalty as an essential marketing goal has remained mainly on the surface as most studies have not delved deeper into the search for more primary roots of customer loyalty (Fastoso et al., 2018; Mende et al., 2013; Smith, 2015; Soon, Min & Dong, 2016).

Following this line of thought, the current study adopts He et al.'s (2012) view that brand loyalty is a multi-dimensional construct whose exploration requires an integrative approach. As part of this integrative approach, this study explores the possibility that primary psychological constructs play a role in establishing and maintaining brand loyalty (He et al., 2012; Mende et al., 2011; Pansar & Kumar, 2017; Smith, 2012). while BL develops (or is denied), the customer undergoes psychological processes anchored in their personality (Japutra et al., 2018; Johnson et al., 2012; Menidjel et al., 2017; Young et al., 2017). Since 2009, researchers have devoted more attention to attachment theory to clarify various aspects of consumers' behaviors.

Attachment theory perceives human relationships as being shaped by individuals' primary relationships with their caregivers early in life (Bowlby, 1988; Bowlby & Ainsworth, 1992). Based on his/her past experiences and expectations, a child who formed working models is likely to re-use the same models repeatedly (Raby & Dozier, 2019) to interact with new experiences rather than employ new behavior to fit new circumstances and situations (Zeifman, 2019). Attachment principles were further extended to adult life and commercial relationships (Brennan et al., 1998; Japutra et al., 2018; Johnson et al., 2012; Mende et al., 2011; Mende et al., 2013).

The current study explores this psychological perspective to explain brand loyalty within relational service contexts using attachment theory (Bowlby, 1988; Japutra et al., 2018; Mende et al., 2013; Paulssen, 2009). The main goal of the current study was to explore the associations between attachment styles and relational marketing's desired outcomes when mediated by the antecedents of brand loyalty. The current study found that attachment styles affect marketing results when mediated by the antecedents of brand loyalty in the following manner:

5.1.1 Secure attachment style

Secure attachment style leads to higher trust and commitment, leading to higher intention to stay, supporting H1 and H7. Secure attachment style leads to higher commitment, leading to higher relationship duration with cellular service providers. These findings revalidate the findings regarding trust and commitment by Mikulincer and Shaver (2007), Konok et al. (2016), Crawford et al. (2003), Bolton & Bitner (2013), and Balliet et al. (2017). However, contrary to H4, Bidmon's (2017) findings, and Shabani et al. (2017), the current study did not find a significant association between secure attachment style and satisfaction.

As expected, securely attached individuals were more satisfied than avoidant or anxiety-oriented personalities. As mentioned above, the association between securely oriented individuals and desired relational marketing outcomes was not mediated by satisfaction. H22 was partially supported.

To explain why satisfaction did not mediate the association between securely oriented individuals and marketing outcomes, one may refer to Oliver's (1999) Six Representations of Satisfaction and Loyalty, in which Oliver regards two (of the six) options in associations between satisfaction and brand loyalty as follows:

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1. Satisfaction plays a small role in loyalty and is not a necessary condition for loyalty. Especially in the context of cellular communications, which contains several close to identical products and services, dissatisfied customers who remain loyal to their service provider are pretty standard. Customers do not have a better option in these markets, and their choice is sometimes the best of the worst.

2. Satisfaction starts a process that ends with loyalty. However, loyalty and satisfaction are distinct from each other and not interdependent.

This implies that while studies support the argument that customer's satisfaction is one of the outcomes of a positive service experience that may lead to customer loyalty (Lamb et al., 2012b; Kim et al., 2015), and that even switching intentions are reduced when the customer is satisfied, other studies have found that satisfaction alone is not enough to ensure loyalty (Díaz, 2017), or long relationship duration (Meesala & Paul, 2018).

Moreover, there is evidence that many customers (60–80%) switched their providers after declaring that they had been satisfied or very satisfied (Kuusik, 2007; Reichheld et al., 2000). Hui-Wen Chuah et al. (2017) noted several factors that motivate customers to switch even when they are satisfied: competition's marketing offer, innovations in the market, sales promotions, boredom and the search for new thrills, and naturally the influence of a customer 's social circles and social media. Thus, if customer satisfaction does not necessarily lead to customer loyalty, it does not mediate between attachment styles and marketing outcomes. This explanation also applies to parts of H23 and H24, which were only partially supported. The current research found that satisfaction had no mediation effects on the association between secure or anxious attachment styles and marketing outcomes.

5.1.2 Avoidant attachment style

SEM analysis proved a significant mediation effect of trust and satisfaction on the association between avoidance-oriented personality and intention to stay. Meaning, higher avoidance leads to less trust, leading to lower intention to stay. In addition, higher avoidance leads to less satisfaction, leading to lower intention to stay. The SEM analysis proved a significant mediation effect of trust on the association between avoidanceoriented personality and cooperation. Meaning, higher avoidance leads to less trust, which in turn leads to lower cooperation. No mediation effect was found between avoidance and duration. H23 was partially supported. As expected, avoidantoriented personality is negatively correlated with trust, which supported H3 and revalidated the findings by Mikulincer and Shaver (2007) and Konok et al. (2016).

Although the preliminary Pearson analysis found that avoidant personality is positively related to satisfaction, the regression analysis, performed later, indicated a negative correlation between avoidant attachment style and satisfaction. The conclusion here is that avoidant attachment style may predict low satisfaction levels. In this respect, H6 was supported, and findings re-validated previous findings (e.g., Bidmon, 2017; David, 2016; Mende et al., 2013; Shabani Nashtaee et al., 2017).

Similar findings emerged concerning commitment. A Pearson analysis found no associations between avoidant personality and commitment to the service provider. However, the subsequent regression analysis found a positive correlation between avoidant attachment style and commitment to the service provider. The conclusion here is that, contrary to the findings of Crawford et al. (2003), Bolton and Bitner (2013), and Balliet et al. (2017), the avoidant attachment style is correlated with high levels of commitment to the provider. H9 was not supported.

To explain the findings regarding the potential mediating role of commitment, one may refer to Allen and Meyer (1990). They found that commitment is not a unidimension variable but rather a complex and not necessarily stable construct (Lariviere et al., 2013). The commitment may develop due to coercive power or based on free will and trust. In many cases, commitment is based on value exchange, as long as both parties conform to their contractual obligations and give each other the promised benefits. In other words, a customer may maintain commitment as long as the firm keeps its end of the agreement - by providing a good product or service. The firm will maintain its commitment as long as the customer is profitable (Greenberg, 2004). Morgan and Hunt (1994) maintain that in some situations, such as the absence of better alternatives or imposition of coercive power, the consumer may consider remaining in the relationship until the circumstances change. The same is true in a market where most rival service providers are perceived as offering similar, almost identical, quality of service, tariff plans, innovation, technological progress, and network stability. This Description accurately fits the situation of the Israeli mobile market.

5.1.3 Anxious attachment style

Anxious attachment style was not found to be negatively related to trust. H2 was not supported, contrary to the findings by Mikulincer and Shaver (2007) and

Konok et al. (2016). Moreover, SEM analysis revealed a positive association between anxiety-oriented personality and trust. A further regression analysis revealed a positive relationship between anxious attachment style and cooperation and a strong positive correlation between anxious attachment style and trust. Hence, high cooperation may be predicted by an anxious attachment style and high trust.

Anxious attachment style was not found to be negatively related to satisfaction. Moreover, no association was found between anxious attachment style and satisfaction in the regression analysis. H5 was not supported, contrary to the findings by Mende et al. (2013), Bidmon (2017), David (2016), and Shabani et al. (2017).

Anxious attachment style was not found to be related to commitment. No association was found between anxious attachment style and commitment in the regression analysis. H8 was not supported, contrary to the findings by Crawford et al. (2003), Bolton and Bitner (2013), and Balliet et al. (2017).

There were no mediation effects between anxiety-oriented personality and duration, cooperation, or intention to stay. H24 was not supported. The only conclusion drawn here is that anxious attachment style may predict cooperation with the service provider when trust is formed.

The nature of the anxiety-oriented personality may shed some light on the current results. An individual with an anxious attachment style may perceive cooperation as a means of achieving their goals by establishing a solid interdependent link with the service provider and ensuring the persistence of the relationship. To cooperate with the service provider, a person with anxious attachment orientation must develop trust, hence the positive correlation.

5.1.4 Secure attachment style versus insecure styles (avoidant and anxious styles)

Individuals with a secure attachment-oriented personality were more satisfied than individuals with insecure attachment styles (avoidant and anxious personalities), who had similar satisfaction levels. Individuals with a secure attachment-oriented personality were more committed to the provider than participants with an anxious or avoidant attachment style, who had similar levels of commitment to the provider. H7-H9 was supported.

Although a secure-oriented personality was positively related to trust (H1 was supported), securely attached individuals did not score higher in trust than individuals with an anxious or avoidant attachment style (H2 was not supported, H3 was

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supported). Individuals with an anxious attachment style had more trust in their cellular provider than individuals with an avoidant attachment style who had less trust. Secure attachment contributes positively to the intention to stay in the relationship, while anxious and avoidant attachment styles have a negative effect on the intention to stay.

H10-H18 on the relationships between the mediators and the outcomes

All the hypotheses, except for satisfaction and duration, were fully supported as follows:

Trust and intention to stay

As expected, individuals who have high trust in their cellular provider also have stronger intentions to stay. H10 was supported. The findings, in the current context, re-validated the findings of Huang et al. (2017), Chiu et al. (2012), Danesh et al. (2012), and Mende et al. (2013).

Trust and duration

As suggested, individuals with high trust in their cellular provider remain in the relationship for a longer duration. H11 was supported, and the findings, in the current context, re-validated the findings of Huang et al. (2017), Cho and Song (2017), and Akbar and Parvez (2009).

Trust and cooperation

Individuals who have high trust in their cellular provider also have higher cooperation. H12 was supported, and findings were re-validated the findings by l'Etang and Pieczka (2006), Wu et al. (2015), and Cheng et al. (2017) in the current context.

Satisfaction and intention to stay

Individuals who have high satisfaction with their cellular provider have a stronger intention to remain in the relationship. H13 was supported, and the findings were re-validated (Julander and Söderlund, 2003; Han et al., 2011).

Satisfaction and duration

Satisfaction was not found to be associated with duration. H14 was not supported. This finding contradicts the initial hypothesis based on findings by Wang and Wu (2012) and Qi et al. (2012). However, the same explanation given above for the lack of mediation effects of satisfaction in the association between secure attachment style and duration may also be applied here. Satisfaction alone cannot guarantee brand loyalty or long relationship duration (Meesala & Paul, 2018).

Satisfaction and cooperation

As argued, individuals with high satisfaction with their cellular provider also have higher cooperation. H15 was supported. This finding re-validated Jeon and Choi's (2012) and Mohsan et al. (2011) in the current context.

Commitment and intention to stay

Individuals who have a high degree of commitment to their cellular provider also have a stronger intention to remain in the relationship. H16 was supported, and the findings revalidate the findings by Erciş et al. (2012) and Hur et al. (2010).

Commitment and duration

Individuals highly committed to their cellular provider maintain longer relationships with their cellular provider. H17 was supported, and findings revalidate the findings by Bügel et al. (2011) and Wang and Wu (2012).

Commitment and cooperation

Individuals who are highly committed to their cellular provider also cooperate with their cellular provider. H18 was supported, and findings revalidate Wu et al. (2015) and Dagger et al. (2011).

H19-21 Hypotheses regarding the relationships among the

mediators Trust and commitment

Individuals who trust their cellular provider also have a higher degree of commitment to their cellular provider. H19 was supported, and findings revalidate the findings by Zeffane et al. (2011).

Trust and satisfaction.

Individuals who have high trust in their cellular provider also have higher satisfaction with their cellular provider. H20 was supported, and findings revalidate the findings by Sahin et al. (2011).

Commitment and satisfaction

Individuals who are highly committed to their cellular provider are also satisfied with their cellular provider. H21 was supported, and findings revalidate the findings by Erciş et al. (2012).

The results provide significant support for the theoretical model. Almost all the hypotheses concerning the relationships among the mediators and between the mediators and the marketing outcomes were supported. This fact validates their inclusion in the theoretical model. All of the variables included in the model were drawn from studies in different fields, contexts, periods, and cultures. However, the current study's findings offer support for their internal associations and effects on each other.

5.1.5 The marketing outcomes (independent variables) in the current study

Intention to stay

High levels of trust, satisfaction and commitment to the provider are strong predictors of intention to stay. Concerning attachment style, the inclusion of secure attachment style in the regression contributes positively to the results. In contrast, the inclusion of anxious and avoidance attachment styles contributes negatively to the correlation.

Cooperation

High cooperation is predicted by anxious and secure attachment styles and high trust.

Duration

Commitment to the service provider predicts a longer relationship with the provider.

5.1.6 Measurement scales

All seven measurement scales were re-validated in the current study using confirmatory factor analysis (CFA).

ECR (Experiences in Close Relationships) attachment styles

In the current research, the reliability for the anxiety dimension was Cronbach's $\alpha = .91$ and the reliability for the avoidance dimension was Cronbach's $\alpha = .87$. In the original scale, Brennan et al. (1998) report Cronbach's $\alpha = .82$ for the anxiety dimension and .83 for the avoidance dimension.

Commitment to the service provider (affective)

In the current research, the reliability of commitment to the service provider was Cronbach's $\alpha = .89$. In the original scale, Bansal et al. (2004) and Bansal et al. (2005) reported Cronbach's α s of .80 and 0.81, respectively.

Satisfaction with a service provider

In the current research, the reliability of the satisfaction dimension was Cronbach's $\alpha = .84$. In the original scale, Cronbach's α s of .85 and .84 were reported by Burnham et al. (2003) for long-distance and credit card applications, respectively.

Trust in the service provider

In the current research, the reliability of trust in the service provider dimension was Cronbach's $\alpha = .78$. In the original scale, Harris and Goode (2004) reported Cronbach's α s of .77 (study 1) and .80 (study 2).

Cooperation (client with a service provider)

In the current research, the reliability of the cooperation dimension was Cronbach's $\alpha = .77$. In the original scale, Auh et al. (2007) reported Cronbach's α s of .80 and .76 with financial advisers and physicians, respectively.

Intentions to stay (switching intentions)

In the current research, the reliability of the intentions to stay dimension was Cronbach's $\alpha = .71$. In the original scale, Bougie et al. (2003) reported Cronbach's $\alpha = .86$ for the scale.

5.2. Contributions to the Literature

First, the current study used a unique theoretical model that was not previously tested in the literature, that defines attachment styles (secure, avoidant, anxious) as the independent variables, brand loyalty's antecedents (trust, satisfaction, and commitment) as the mediating variables and, RM's desired outcomes (duration, cooperation, intention to stay) as the dependent variables. This model proved that brand loyalty's antecedents (trust, satisfaction, and commitment) are directly affected by consumers' attachment styles. In addition, marketing outcomes (duration, cooperation, and intentions to stay) are indirectly affected by attachment styles in the presence of brand loyalty. In other words, personality traits (predispositions) have the power to impact marketing results.

Second, the model was studied in the context of cellular subscribers' loyalty to their service providers in the Israeli market. This market was not explored from this perspective before the current research, and the current results may be generalizable in a similar global mobile market with similar characteristics.

Local regulation protects the Israeli customers' freedom of choice by eliminating switching costs. At the same time, the cellular operators offer various benefits to entice competitors' customers, mainly in the form of discounts on the monthly tariff. In response to these changes in market conditions, since 2012, approximately one-third of all cellular subscribers have switched to a competing provider (Perez, 2019). The current study's findings offer a new perspective on consumers' loyalty to a service provider. The findings show that attachment styles contribute to three desired marketing outcomes: duration, cooperation, and intention to stay. Attachment styles primarily precede traditional brand loyalty antecedents such as trust, satisfaction, and commitment and help create and maintain loyalty.

However, this is the third contribution to the literature. Attachment styles indirectly affect marketing results when mediated by brand loyalty, meaning that attachment styles do not impact marketing results in a void. In order to achieve the desired marketing outcomes, brand loyalty must be defined as a goal in itself. At the same time, attachment styles illuminate the right approach to developing and maintaining this loyalty. One may view this conclusion as a circular process that begins with the customer's predispositions (attachment style), which affect the customer's interpretations and openness to the marketing offerings and the brand's perception and general responsivity to the marketing message. The customer will gradually develop loyalty to the brand with the correct approach. Once again, maintaining this loyalty with the appropriate attachment-based strategy will result in the desired long-term marketing outcomes.

Finally, due to the universal nature of attachment styles, it can be expected that the findings of this study can be generalizable across cultures and may be applied to a variety of service industries. Naturally, this line of thought will require additional studies.

5.3. Practical Implications

Attachment styles matter. The current study has proven that attachment styles impact marketing results when mediated by brand loyalty. Hence, when planning a new marketing offer, practitioners should consider approaching the different attachment styles integral to all customers in all cultures and industries. Therefore, the first practical step is to segment the customer base according to its attachment styles. Service providers may conduct periodic surveys on their customer base to achieve this goal.

While such segmentation was proposed in the past (Mende et al., 2011, 2013), its significance was reaffirmed by the current study in a specific context that was not previously researched and based on a theoretical model not previously tested in the

literature. The following outlines the three attachment styles explored in the current context and suggested general guidelines for designing appropriate marketing proposals for attachment-based customer segments.

Securely attached individuals are characterized mainly by a positive outlook on life and trust, and sharing their feelings with others. They tend to turn to others when stressed and needed. The securely attached personality feels loved, competent and can join forces and work cooperatively to solve problems. These characteristics explain the positive correlation with trust and commitment, the ability to implement intentions to remain in a relationship for the long term (duration), and the higher satisfaction level than the two insecure attachment styles.

Secure attachment style provides a solid foundation for marketing efforts, and securely attached individuals are expected to respond more positively to reasonable marketing proposals while granting it balanced consideration. Practitioners may approach securely attached individuals through all available means and channels: personal or mass communications and digital channels, and printed ads or letters. The message inherent in the marketing promise should treat the customer as an equal or partner and be absent of any patronizing tone.

Securely attached individuals are estimated to account for 65% of a given population (van Ijzendoorn et al., 2006, cited in Verbeek et al., 2017). 48% of the participants were securely attached individuals in the current study.

Avoidant insecure individuals tend to be overly self-reliant, especially under stress. They do not trust others to come to their rescue and generally avoid social engagement. They develop a positive self-image that relies on their competence to perform tasks and solve problems independently while hiding their insecurity. These characteristics are in line with the findings of the current study. Avoidant insecure individuals place little trust in their relationship partners. Low trust leads to lower intention to remain in the relationships and lower cooperation levels. In addition, avoidant insecure individuals tend to be less satisfied in their relationships, and less satisfaction leads to lower intention to remain in the relationship.

Avoidant insecure individuals pose a challenge to marketing practitioners. These individuals seek independence in their relationships and make decisions about their service provider rather than dictate such decisions. They will most likely seek less intimacy with the service provider, resulting in less advertising and fewer marketing contacts. Marketers can expect avoidant insecure individuals to be reluctant to disclose personal details (as required by many current marketing campaigns). The appropriate marketing approach for avoidant insecure individuals is to offer multiple choices via digital channels and not through direct personal communications (such as a telephone call). Marketers should not push avoidant insecure individuals for an immediate decision. They should rely more strongly on "pull" rather than "push" actions, implying reliance on customer-initiated actions rather than supplier-initiated actions.

Avoidant insecure individuals are estimated to account for 20% in any given population (van Ijzendoorn et al., 2006, cited in Verbeek et al., 2017). In the current study, avoidance insecure individuals account for 27% of participants.

Anxious, insecure individuals strive for proximity with others as a means to reduce their fears and stress under threat. However, they are uncertain whether others will provide assistance or support. This dualism coexists and prompts them to continuously search for negative signals from their social environment and exhaust their energy on fears and stress instead of enjoying their social relationships. Anxious, insecure individuals suffer from low self-esteem and may exhibit intrusive and overly controlling in their relationships. When it comes to customers with an anxious attachment style, an appropriate marketing plan should emphasize the service provider's commitment to satisfy the customers' needs and to solve any problem that might emerge. The plan should include a series of actions that prove the service provider's reliability, such as a periodic personal call to explore the customer's opinions on the satisfactory and unsatisfactory elements of the relationship, an annual birthday greeting with a small gift, a named personal representative assigned to corporate customers to handle their concerns. Generally, anxious, insecure individuals need more intense marketing contacts to reassure them of the service provider's good intentions.

Anxious, insecure individuals are estimated to account for 15-16% of a given population (van Ijzendoorn et al., 2006, cited in Verbeek et al., 2017). In the current study, anxious, insecure individuals accounted for 25% of participants.

Practitioners should note that devoting attention to attachment styles' role in marketing should not diminish the need to create brand loyalty in the first place. This study's findings indicate that attachment style affects marketing results indirectly in the presence of brand loyalty.

5.4. Limitations of the Current Research

First, the chosen measurement scale for satisfaction could explain the lack of association between secure and avoidant attachment style and satisfaction. The current study uses the validated scale developed by Burnham et al. (2003). Key phrases in the items are similar to those found in the American Customer Satisfaction Index (Fornell et al., 1996). The items used in this scale are based on a general approach to satisfaction and do not relate to a specific industry. It could very well be that the mobile communications industry requires a more specific satisfaction scale that measures satisfaction with the practical aspects of the provided services. As the quality of a call, speed of responding to problems, level of professionalism while providing solutions to technical issues, the degree of national network coverage in the country, number portability procedures, switching costs, customer support, network quality, prices, personal benefits, billing, and quality of information (Calvo-Porral et al., 2017; Díaz, 2017; Gerpott et al., 2001). There is increasing interest in measuring satisfaction in mobile phone markets. However, researchers concur that much remains to be done to define appropriate measures and that the research community should direct more attention to refining this concept and supporting accurate measurement (Díaz, 2017).

Second, the current study used the original ECR to assess customers' attachment styles. The advantage of this scale is its broad scope and ability to measure human relationships successfully, to be later projected onto commercial relationships. At the same time, the broad perspective of human attachment styles might overlook some of the specific commercial aspects of the relationship.

Over time, several attachment scales were developed, including the MB Scale developed by Mende and Bolton (2011) and explicitly structured for marketing research. The MB Scale is a shorter version of the ECR. Third, the study relies on data collected during a single period in time. Therefore, any claims to causality should be considered carefully. Fourth, findings may vary across markets that are characterized by different features.

5.5. Recommendations for Future Research

The current study regards attachment styles as a core psychological structure of humankind. Everyone carries a burden of conscious and unconscious memories concerning their primary caregiver, including their experiences of love, support, or the lack thereof, and experiences of acceptance or rejection. This structure is responsible for the warnings and support signals formed during social and commercial ties that affect many social and commercial decisions. Thus, it is impossible to exaggerate the importance of this psychological foundation in each one of us and its significance for marketing.

A review of the studies that explored the role of attachment styles in marketing reveals that this field is in its infancy. In general, there has been much less attention on the study of the motivators that influence customers to initiate or end a relationship. Smith (2015) regards this as a void in the marketing literature, especially in the niche of personality trait predictors. It is expected that although the significance of specific service elements may vary across industries and cultures, the basic attachment styles' characterizations are the same throughout the global population in most cultures.

Future studies should examine how personality traits help start relationships and affect their persistence over time (Hollmann et al., 2015). First, it is advised to conduct attachment-based studies across diverse industries and cultures to establish the universal nature of attachment styles and their primary role in various commercial sectors. As the pool of knowledge on the impact of attachment styles on marketing results grows, more practitioners will implement this knowledge in practice in different industries and under different market conditions.

Second, marketers should be aware that their target groups are not homogeneous concerning their socio-demographic characteristics and personality traits. A marketing campaign should consider that new segmentation criteria call for a new approach when targeting customers according to their attachment styles. Researchers should do the same and include attachment considerations when designing studies for marketing practitioners.

Third, attachment theory focuses on individuals' psychological and social needs, fears, and desires. Future research should focus on these elements in the marketing context and explore RQ's such as: Whether a relationship that demands that the customer be an active partner and cooperate with the service provider encourages securely attached individuals to remain in the commercial relationship? How can fear of abandonment be moderated to enhance anxious insecure individuals' brand loyalty and commitment, or whether a small-task-oriented marketing plan might overcome avoidant insecure individuals' reservations over remaining in commercial relationships?

Fourth, additional brand loyalty mediators should be examined alongside attachment styles, such as brand personality, brand image, engagement, and switching costs. These variables may be part of the brand loyalty equation. They may act as mediators similarly to the mediators studied in the theoretical model used in the current study. Additional relational marketing elements such as communication and conflict handling should also be studied (independent variables or mediators).

Finally, given that the current study's finding regarding anxious attachment style contradicts previous studies, future studies should examine this attachment style extensively through in-depth research to better understand factors associated with and affected by anxious attachment style.

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List of Abbreviations

AT - Attachment styles

B2B - Business to business

BL - Brand loyalty

CS- Customer satisfaction

EDP - Expectancy –Disconfirmation-Paradigm

HH - Household

(**R**) Reverse code

RM Relational marketing

RQ Research question

Appendix 1- The Questionnaire

<u>Attachment styles and long term relationship</u> <u>The quantitative questionnaire</u>

Dear participant,

The research in front of you is part of academic research. All findings are collected for research purposes only. Personal details are not attached to the answers, and all the answers are analyzed entirely anonymously. Your sincere and direct opinion is very important!

Please pay attention to reading the questions and thinking about your position on the subject and what is relevant to you.

As usual, your personal information is kept completely confidential and is not passed on to any other party.

Please note that the wording of the questions and statements is masculine for the convenience of writing only.

The reference in each question and in each statement is for women and men alike.

1.To which age group do you belong?

- 1. 18-24
- 2. 25-34
- 3. 35-44
- 4. 45-54
- 5. 55-64
- 6. 65+

2.Please indicate your gender

- 1. Male
- 2. Female

3. Do you own a mobile phone? If yes, which of the following statements best describe your status?

- 1. I am the only decision-maker concerning my cellular service providers
- 2. I am a joint decision-maker concerning my cellular service providers
- 3. Sometimes I make my own decision, and sometimes another party takes over this decision
- 4. Someone else is the decision-maker concerning the cellular service provider
- 5. My place of work decides about the cellular provider
- 6. I do not own a mobile phone
- 4. To which of the following service providers are you currently subscribe? Please select one answer representing your primary cellular service provider: Please select your primary service provider.

Partner	Golan Telecom
Cellcom	Home cellular
Pelephone	012mobile
Rami -Levi	X-PHONE
Hot mobile	We4g
013 mobile	019TTelzar
You-phone	A different service provider. Please specify

5. How long have you been subscribed to your current service provider?

- 1. 0-3 Months
- 2. 4-6 Months
- 3. 7-12 Months
- 4. 13-24 Months
- 5. 25-36 Months
- 6. 37-48 Months
- 7. Above 4 years

6. And how long have you been a subscriber to the cellular service provider from which you moved to the current service provider? Please choose the closest answer to the right period for you

- 1. 0-3 Months
- 2. 4-6 Months
- 3. 7-12 Months
- 4. 13-24 Months
- 5. 25-36 months
- 6. 37-48 Months
- 7. Above 4 years
- 8. I am with the same service provider ever since I started to use the mobile phone

7-14. The following statements refer to your <u>intentions to stay or leave</u>

your current cellular service provider. (Bougie et al., 2003) To what extent

do you agree with these statements? Please indicate your degree of

agreement by choosing the answer (number) closest to your stand. On a

scale 1 = do not agree at all, and 7 = totally agree

- 7. I use the services of this service provider because it is the best choice for me.
- 8. To me, the service quality this service provider offers is higher than the service quality of other service providers.
- 9. I have grown to like this service provider more than other service providers in this Category.
- 10. This service provider is my preferred service provider in this category.
- 11. I have acquired the services of this organization less frequently than before. (r)
- 12. I have switched to a competitor of the service organization. (r)
- 13. I will not acquire the services of this organization anymore in the future. (r)
- 14. I intend to switch to a competitor of the service organization in the future. (r)

15-50. The following statements refer to <u>how you feel in close relationships</u> <u>with ''other people.</u>'' That is, people who are in a close relationship with you. We are interested in the way you usually experience relationships.

(Brennan, Clark & Shaver, 1998).

To what extent do you agree with these statements? Please indicate your degree of agreement by choosing the answer (number) closest to your stand. On a scale 1 = do not agree at all, and 7 = totally agree

- 15. I prefer not to show other people how I feel deep inside.
- 16. I'm worried to be abandoned.
- 17. I feel comfortable being close to other people.
- 18. I worry about my relationships.
- 19. I distance myself when people are getting closer to me.
- 20. I'm worried that other people will not care about me as much as I care about them.
- 21. I feel uncomfortable when people wish to get close to me.
- 22. I'm worried to lose people who are close to me.
- 23. I'm not comfortable opening up to other people.
- 24. I would like other people's feelings for me to be as strong as my feelings for them.
- 25. I want to get close to other people. However, I keep withdrawing from them.
- 26. I often want to merge entirely with other people, and it sometimes drives them away from me.
- 27. I become tensed when other people get too close to me.
- 28. I'm afraid to be alone.
- 29. I'm comfortable sharing my private thoughts and feelings with other people.
- 30. My wish to be very close to people sometimes drives them away.
- 31. I try to avoid getting too close to other people.
- I need many confirmations that I'm loved by the people who are close to me.
- 33. I feel that it is easy for me to get closer to other people.
- 34. Sometimes I feel that I force other people to show more feelings and more commitment.
- 35. It is hard for me to be dependent on other people.
- 36. I'm not worried too often to be abandoned.
- 37. I prefer not to be too close to other people.

- 38. If I can't get people to show interest in me, I get angry or frustrated.
- 39. I tell everything to the people who are close to me.
- 40. I feel that other people do not wish to get close to me as I wish.
- 41. I usually discuss problems and concerns with the people who are close to me.
- 42. When I'm not involved in a relationship I feel certain anxiety and insecurity.
- 43. I feel comfortable being dependent on other people.
- 44. I become frustrated when other people are not with me to the extent that I would like them to be.
- 45. I don't mind turning to other people to seek comfort, advice, or help.
- 46. I get frustrated if other people are not available when I need them.
- 47. It helps to turn to other people in times of need.
- 48. When other people do not confirm me I feel really bad about myself.
- 49. I turn to other people for a lot of things including comfort and confirmation.
- 50. When people close to me spend too much time away from me it bothers me.

51-54. The following statements refer to the level of <u>cooperation</u> you are willing to implement in your relationship with your cellular service provider with the general aim of making it easier for the company to give you better service. (Auh et al., 2007).

To what extent do you agree with these statements? Please indicate your degree of agreement by choosing the answer (number) closest to your stand. On a scale 1 = do not agree at all, and 7 = totally agree

- 5. I try to work cooperatively with my cellular service provider.
- 6. I do things to make my cellular service provider's job easier.
- 7. I prepare my questions before talking with my cellular service provider.
- 8. I openly discuss my needs with my cellular service provider to help the firm deliver the best possible service.

55-57.The following statements relate to your <u>emotional commitment</u> to your cellular service provide. (Bansal et al., 2004) To what extent do you agree with these statements? Please indicate your degree of agreement by choosing the answer (number) closest to your stand. On a scale 1 = do not agree at all, and 7 = totally agree

- 9. I do not feel "emotionally attached" to my cellular service provider.
- 10. My cellular service provider has a great deal of personal meaning for me.
- 11. I do feel a strong sense of belonging with my cellular service provider.

58-65.The following statements refer to the level of <u>trust</u> you have in your cellular service provider. To what extent do you agree with these statements? Please indicate your degree (Harris and Goode, 2004) of agreement by choosing the answer (number) closest to your stand. On a scale 1 = do not agree at all, and 7 = totally agree

- 12. My cellular service provider is interested in more than just selling me goods and making a profit.
- 59. There are no limits to how far my cellular service provider will go to solve a service problem I may have.
- 60. My cellular service provider is genuinely committed to my satisfaction.
- 61. Most of what my cellular service provider says about its products is true.
- 62. I think some of my cellular service provider's claims about its service are exaggerated. (r)
- 63. If my cellular service provider makes a claim or promises about its product, it's probably true.
- 64. In my experience, my cellular service provider is very reliable.
- 65. I feel I know what to expect from my cellular service provider.

66-69.The following statements refer to the level of <u>satisfaction</u> you have from your cellular company. (Burnham et al., 2003) To what extent do you agree with these statements? Please indicate your degree of agreement by choosing the answer (number) closest to your stand. On a scale 1 = do not agree at all, and 7 = totally agree

66. I am satisfied with my service provider.

67. What I get from my service provider falls short of what I expect for this type of service. (r)68. Imagine an ideal service provider—one that does everything a provider of this service should do. How does your service provider

compare with this ideal service provider?

69. How well does your service provider meet your needs at this time?

The following questions are for statistical purposes only. Please answer them honestly. There are no correct or incorrect answers, and the answers do not affect the receipt of the questionnaire or its rejection.

70. What is your exact age? (Open-ended)

71. Which of the following education groups is appropriate for your

education?

- 1. 6-8 years of schooling (elementary school)
- 2. 7-9 years of schooling (division and part of high school)
- 3. 10-12 years of schooling high school without a matriculation certificate
- 4. 10-12 years of schooling high school with a matriculation certificate
- 5. First academic degree

- 6. Second / third academic degree
- 7. Higher professional studies

72. What is your marital status?

- 1. Single
- 2. Married / In a relationship without children
- 3. Married / In a relationship with children
- 4. single parent
- 5. Separated / Divorced / Widowed

73. What is your employment situation?

- 1. working part-time (including self-employed)
- 2. working full time (including self-employed)
- 3. Student
- 5. Soldier
- 6. Housewife
- 7. Retiree
- 8. Currently unemployed
- 74. How would you define your attitude towards religion?
- 1. I am secular (all religions)
- 2. I am traditional (Jewish)
- 3. I am a national religious (Jewish)
- 4. I am an ultra-Orthodox (Jewish)

5. I belong to a different religion than Judaism (Muslim, Christian, Druze, or other)

6. Other. please specify

75. Do you have any remarks that you would like to share? (Open- ended)

76. The average monthly net income level in Israel per HH is NIS

13,500. What is the income level in your Household?

- **1.** Similar to the mean
- 2. Slightly below average
- 3. Well below average
- 4. Slightly above average
- 5. Well above average
- 6. refuses to answer

Thank you for your participation!