



**SWP 8/98 CUSTOMER ATTACHMENT: A CONCEPTUAL
MODEL OF CUSTOMER-ORGANISATION
LINKAGE**

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Abstract

This paper examines the concept of organizational attachment, from a customer perspective, and develops a new conceptualisation based on both psychological and behavioural logics. Three dimensions of attachment are reported. Customers become attached to organisations because they 1. endorse organisational core values, 2. experience valued instrumental outcomes, or 3. enjoy valued personal relationships. We propose that customer attachment has an impact on behavioural intention. The paper commences with a literature review and concludes with recommendations for future research.

Introduction

Research into attachment between persons and organisations originates from two related theoretical areas: social psychology in the late 1940s (e.g. Sherif and associates) and organisational psychology during the 1950s (e.g. Sanford 1955; Kagan 1958; Kelman 1958). These two bodies of literature have set the agenda for later conceptual and empirical research in two major areas: consumer involvement and organisational attachment. Most research into consumer involvement is geared toward such domains as products, advertising, purchasing decisions and, more recently, services. The organisational attachment literature focuses mainly on employees-organisation relationships.

With the growing attention during the last two decades to customer orientation strategies several themes have attracted academic and practitioner marketing and management researchers. Themes such as market orientation, relationship marketing and service quality have been of a great interest. As a parent paradigm of this paper relationship marketing has received close attention recently, mostly in the business to business context. The literature linking consumers to organisations has employed concepts such as satisfaction, perceived service quality, loyalty, behavioural intention etc. However, these efforts fall short of providing a comprehensive view of the linkage between organisations and customers.

We suggest that organisations need to understand customers' value systems when they have business contacts with them. Hence, we attempt to review extensively two bodies of related literatures (consumer involvement and organisational attachment) in order to explore the dynamics of customer-organisations linkages. The purpose of this paper is twofold: first, to review the general literature on the linkages between persons and organisations; and second, to explore the nature of customer linkages to organisations with a view to developing a new conceptual model of customer attachment.

Literature Reviews

1. The Social Psychological Perspective

Firstly, we report the social-psychological view. The early work of Sherif and Cantril (1947) took a social-psychological view of the relationships between an individual's ego and an external object. Then, Sherif and Hovland (1953) posited a concept of involvement grounded on their social judgement approach for assessing the attitudes of individuals. Festinger (1957) later defined involvement as concern with an issue. Freedman (1964) developed this view by defining involvement as concern about, interest in or commitment to a particular position on an issue. More recently Sherif *et al.* (1965) described the person-organisation linkage in terms of the "centrality of beliefs held by an individual" toward the organisational object.

Researchers' interest in the concept of involvement has extended into the areas of consumer behaviour. These ideas were conflated into a form of psychological "involvement" which has been widely employed in consumer behaviour studies (e.g. Houston and Rothschild 1977, 1978; Mitchell 1979; Rothschild 1984; Zaichkowsky 1985; Laurent and Kapferer 1985; Kapferer and Laurent 1993).

1.1. Involvement in Consumer Behaviour Literature

1.1.2. Conceptualisation

The original thinking by Sherif and Cantril (1947) and Sherif *et al.* (1965) around the concept of involvement was later employed in several consumer behaviour studies. Houston and Rothschild (1977, 1978) employed the involvement construct in their research into customers' cognitive responses to persuasive messages. They identified three forms of involvement: situational, enduring and response. Tyebjee (1979) studied involvement in an advertising context, suggesting that it is a multi-dimensional construct. His view of involvement is based on the presence of several types of arousal obtained from the mediated environment. His notion of product involvement is similar to Houston and Rothschild's enduring involvement, since they

both draw attention to the centrality of values associated with certain products. This is also similar to Zaichkowsky's (1985) personal relevance concept. Zaichkowsky's (1985) unitary view of involvement - "a person's perceived relevance of the object based on inherent needs, values and interests", aligns conceptually, in terms of its connection to the consumer's values system, with both Houston and Rothschild's (1977,78) and Tyebjee's (1979) views. Mitchell (1979) took a similar view in defining involvement as "an individual level, internal state variable that indicates the amount of arousal, interest or drive evoked by a particular stimulus or situation". Rothschild (1984) called for a consistent view of the involvement construct and defined it as "an unobservable state of motivation, arousal, or interest". Most recently, Laurent and Kapferer (1985) and Kapferer and Laurent (1985/86) conceptualised involvement as a hypothetical multi-dimensional construct. Laurent and Kapferer's concept of involvement is distinguished from Houston and Rothschild's (1977, 1978) and Tyebjee's (1979) views because of its notion that involvement is linked to five antecedent conditions: sign values, pleasure, perceived importance, perceived risk and perceived probability of error. While the first three antecedents are related to product involvement, the last two are situational-oriented antecedents paralleling Houston and Rothschild's concept of situational involvement.

1.1.3. Operationalisation

Operationalisation of the involvement construct has occurred in three research domains: advertising, product class, and purchase behaviour. We observe that these domains converge around their alignment of involvement and personal relevance constructs (Zaichkowsky 1986; Arora 1982; Greenwald and Leavitt 1984; Celsi and Olson 1988). A customer's level of involvement is considered to relate to prior product experience as well as heavy use of a product that relates directly to centrally held values (Houston and Rothschild 1977, 1978; Arora 1982). Zaichkowsky (1985, 1986) operationalised her ideas by the development of the Personal Involvement Inventory (PII) which measures overall consumer involvement in a product or purchasing decision. McGuire's (1974) operationalisation proposed two types of consumer involvement, 'utilitarian' and 'value expressive', which are both suggested to have multiple effects on consumer behaviour. Empirically, this multidimensional

concept of consumer involvement was employed by Lastovicka and Gardner (1979). From factor analysis, they identified three forms of involvement: familiarity, commitment, and normative importance. Laurent and Kapferer (1985) and Kapferer and Laurent (1993) developed measures for their five antecedent conditions. Arora (1993) employed a multi-dimensional scale to measure involvement in consumer decision-making regarding three services: physician, barber/beauty salon, and insurance (home & automobile). Arora's measure employs 5 point Likert scaling to capture four dimensions of involvement. Three of them are adapted from Kapferer and Laurent's (1985) measure of involvement (hedonic, self expression and perceived risk) and the fourth dimension is that of personal relevance which is adapted from Zaichkowsky's (1985) PII measure.

1.1.4. Applications of Consumer Involvement

Consumer involvement has been found empirically to influence the degree of consumer information processing and search effort (Zaichkowsky 1985, 1986; Laurent and Kapferer 1985, Mittal 1989). Arora (1982) used Houston and Rothschild's (1977), involvement taxonomy in a university setting to investigate the relationships between situational, enduring and response involvement. Zaichkowsky and Sood (1989) employed Zaichkowsky's (1985) concept of involvement to investigate the relevance of products and services to consumer needs, values and interests in different national markets for three service activities: going to the cinema, eating at a restaurant and using air travel. Kapferer and Laurent (1993) applied their multidimensional involvement profile in several product-markets (bread, chocolate bars, champagne and toothpaste). They reported a factor analysis confirmation of the validity of the sign value, risk importance and risk error probability antecedents of involvement but having a misleading factor solution for the other two, pleasure and interest antecedents. They reported that these two later antecedents need to be clarified in terms of the conceptual difference between them. As a result of this large survey Kapferer and Laurent strongly argued that the consequences of each antecedent on consumer behaviour should be distinguished. For example, they argue that some behavioural consequences such as information seeking, and time spent on making a purchase decision, are likely to be associated with the risk probability

antecedent rather than a general degree of involvement. In a recent study in a service context, Arora (1995) explored the relationships between price, involvement, service quality and intention for telephone services and automobile insurance. Arora reported a higher intention to switch service providers among the higher involved group provided that it would lead to a lower price and higher service quality. Arora's findings also indicated that there is a relationship between involvement and search behaviour and preferences.

2. The Psychological Perspective

Second, we report the psychological perspective. 'Identification' has been regarded by many authors as a major antecedent of attachment. Sanford (1955, p.109) described identification thus: identification means that "the subject strives to behave in a way that is exactly like that of the object". Kagan (1958) used the construct of identification to explain the linkages between a subject and a model by suggesting that "some of the attributes, motives, characteristics, and affective states of a model (M) are part of [subject] S's psychological organisation". Added to these two views are those of Kelman (1958) who identified three power-theoretic elements attaching an individual to an object: compliance or exchange, identification or affiliation, and internalisation or value congruence. Later, these concepts were applied in an organisational context.

Research into organisational attachment took various forms. Etzioni and followers developed a unitary theory of organisational involvement (Etzioni 1961; Mathieu and Zajac 1990; Mowday, *et al.* 1982). Other researchers studied alienation and involvement (Kanungo 1979), occupational attachment (Lodahl and Kejner 1965; Morrow 1983), parallel and sometimes conflicting allegiances to a union and a company (Fukami and Larson 1984), and Reichers (1985) who developed a multi-dimensional conceptualisation of commitment based on an integration of organisation and commitment theories.

2.1. Attachment in the Organisational Psychology Literature

2.1.1. Conceptualisation

Individuals' linkages to organisations as a well-established form of attachment have been conceptualised in various ways. Etzioni (1961) introduced an involvement perspective into his research into organisational-employee linkages, when he defined involvement as the "cathectic-evaluative orientation of an actor to an object, characterized in terms of intensity and direction". Etzioni suggested three types of involvement: alienative, moral and calculative. Another view is that of Brown (1969) who referred to the related construct of identification which he described as "an individual's representation of the relationship between himself and a social object". Brown's (1969) view of the individual-organisation relationship is mediated by "symbolic motivation". Lee (1971) took a loyalty/motivational slant on identification, which he described as "some degree of belonging or loyalty". Gould's (1979) model incorporates Etzioni's three types of involvement - calculative, alienative and moral - to explain a person's anticipated future behaviour based on the expected favourable or unfavourable rewards. The model suggests that a point of equilibrium is where the employee's lower inducement boundary and lower involvement boundary cross. His equity-exchange model suggests that calculatively involved employees can adjust their level of involvement to remain in equilibrium, while alienative involvement is suggested to occur when the inducement is fixed and at a low level. However, moral involvement is posited in his model to occur when an employee has internal beliefs and values that correspond to those of the organisation. Moral involvement is suggested not to be free or fluctuating, but fixed in relation to the inducement level. Gould's model also suggests that morally involved employees may have higher lower inducement boundaries than alienative and calculative involved employees. This happens because the control mechanisms are internal rather than external such as the case for the other two types of involvement. Later Wiener 1982 and Penley and Gould (1988) argued against conceptualising moral commitment as a unidimensional construct that has positive and negative end-points, by considering alienative commitment as the negative form and commitment as the positive form of affective

attachment. Penley and Gould (1988) looked on alienation and moral commitment as forms of affective attachment. However, they claimed that the opposite of moral commitment is zero moral commitment rather than alienation, while that the opposite of alienative commitment is zero alienation rather than zero moral commitment. This view of alienation and moral commitment conceptually supports Etzioni's original postulation of affective attachment in his involvement model, but operationally distinguished these two concepts as two separate dimensions.

In their organisational research, O'Reilly and Chatman (1986, p492) drew on Kagan's (1958) concept of identification, when they defined the term attachment as "the psychological bond linking the individual and organisation". They suggested that "attachment to an individual, object, group or organisation results from identification with the attitudes, values, or goals of the model, that is some of the attributes, motives, or characteristics of the model are accepted by the individual and become incorporated into the cognitive response set of the individual" (O'Reilly and Chatman, 1986, p.492-3). They also identified three independent foundations of psychological attachment to an organisation, i.e. compliance to secure specific extrinsic rewards, identification based on desire for affiliation, and internalisation which is predicated on congruence or similarity between individuals and organisations' values.

More recently, Rousseau and Wade-Benzoni (1995), based jointly on commitment theory (continuance and affective) and psychological contract theory suggested that the individual-organisation linkage is a two-way phenomenon. Criticising previous commitment investigation they claimed that continuance commitment is just one manifestation of attachment between an individual and organisation whilst a second is the psychological contract. They viewed the psychological contract as the reflection of "individual's (worker or employer) understanding of the employment relationships' terms and the normative contract representing shared beliefs organization members may have about what they owe and are owed in turn". This view of the psychological contract is more comprehensive than an earlier view, by Robinson and Rousseau (1994) in terms of the clarity the reciprocal relationship. The concept of psychological contract is a form of relational exchange belief that may be held by both the individual and the organisation, which is related to their reciprocal feelings

(e.g. Gouldner 1960; Levinson 1965; Robinson and Rousseau 1994). This view of attachment between two parties' "perceived mutual obligations" (Robinson and Rousseau 1994) can be thought of as a relational dimension of attachment.

Rousseau and Wade-Benzoni regard attachment in the form of psychological contracts as being bounded by the time frame of the relationship, which can be either short-term or long-term in duration. They identified four contract types. These include 1. short-term specified transactional contracts that may result in low commitment and ease of defection; 2. relational contracts that are, featuring an open ended, flexible association (e.g. with family business members) which may result in a high level of affective commitment; 3. balanced contracts which allow for a long-term, open-ended relationship and which may result in a strong affective commitment; 4. a transactional contract which is not specified and does not arouse any commitment, but may promote high defection due to its short-term nature.

Even though these various concepts of attachment to organisations have been drawn on 'affective' and 'calculative, 'continuance', 'normative' or 'reciprocal' perspectives, they are not easy to compartmentalise operationally. Mathieu and Zajac (1990) argued, for example, that an individual may be "drawn initially to an organisation because of exchange relationships ... yet develop attitudes consistent with maintaining membership."

2.1.2. Operationalisation of Organisational Attachment

There have been considerable recent efforts to establish an understanding of organisational commitment (Buchanan, 1974; Mowday et. al., 1979; O'Reilly and Chatman, 1986; Mathieu and Zajac, 1990). O'Reilly and Chatman (1986), and Rousseau and Wade-Benzoni (1995), who locate themselves in psychological contract theory, argue that an individual's commitment to an organisation is a sort of manifestation of attachment. Etzioni (1961) suggested that the three forms of involvement - moral, alienative and calculative - could be measured in terms of their direction and intensity. He suggested that alienation should be associated with a high negative direction, and commitment with a high positive direction. Penley and Gould

(1988) operationalised Etzioni's ideas in a 15-item scale which provided evidence of the multidimensionality of commitment in terms of moral, calculative and alienative dimensions. From their research, they reported 78% of their sample showed a combination of the commitment types. O'Reilly and Chatman (1986) suggested that Kelman's (1958) three attachment-based dimensions (identification, internalisation and compliance) could be used to measure commitment to an organisation. Buchanan (1974) operationalised the idea of attachment arguing that there may exist "affective attachment to the goals and values of an organization for its own sake, apart from its purely instrumental worth". Buchanan's measure included three scales: a 6-item identification scale, a 6-item job involvement scale and a loyalty scale. Mowday *et al.* (1979, 1982) operationalised organisational commitment, defined as "the relative strength of an individual's identification with and involvement in a particular organisation", by reference to three attributes. These are a strong belief in and acceptance of the organisation's goals and values, a willingness to exert considerable effort on behalf of the organisation and a strong desire to maintain a membership of the organisation. The first of these attributes represents a psychological attachment, the second loyalty, and the third behavioural. Hall *et al.* (1970) focused on the congruence between individual and organisational values as the basis of normative commitment, observing that "individual predispositions (personal-organisational value congruence and generalised loyalty or duty attitudes) lead to the development of organisational commitment". Similarly, Wiener (1982) argued that an employee's normative linkage to an organisation is "clearly distinctive from instrumental-utilitarian approaches to the explanation of work behaviour".

2.1.3. Applications of Organisational Attachment:

The consequences of some elements of attachment on employees' behaviour have been studied by organisational and commitment theorists. Brown (1969) decomposed 'identification' into four components: attraction to the organisation, consistency of individual and organisational goals, loyalty and the self-reference to the organisation. He found positive relationships between identification and certain behaviours such as the tendency to innovate, and motivation to work. O'Reilly and Chatman (1986) found positive relationships between the intention of employees to remain with an

organisation and two elements of attachment: internalisation and identification. In the same study, these authors reported that subjects with longer tenure showed significantly lower levels of commitment based on compliance or instrumental exchange. These authors interpreted this as meaning that the longer employees stay with a particular organisation the higher they internalise and link them self into the organisation. Sheldon (1971) found that the time an employee invests in an organisation and the degree of social-organisational involvement is associated with identification and commitment. Bateman and Strasser (1984), in a longitudinal study of nursing staff, have also found that organisational commitment is an antecedent of job satisfaction.

3. Attachment to Organisations: The Customer Context

3.1. Customers as Outsiders or Insiders

The literature contains conflicting viewpoints on customers' linkages to organisations. Etzioni (1961) viewed customers as organisational outsiders experiencing lower moral attachment and higher alienation than employees. Customers, Etzioni observed, are those "actors who have no moral commitments to their sources of products and services". However, he did argue that frequent, loyal customers may make sacrifices to patronise a unionised service provider if they "see in these sources of service something which is "good in itself" - people who, in short, have some moral commitment". A different view is that of Reichers (1985) who took a more inclusive view of the organisation. Claiming that organisations should be viewed more globally, Reichers viewed customers as insiders and part of a complete system. Customers are incorporated into an organisational system, which can be defined as "an abstraction that is represented in reality by co-workers, superiors, subordinates, customers, and other groups and individuals that collectively comprise the organisation".

With the recent growing attention to the shift from transactional marketing to relationship marketing, closer attention has been given to the customer-organisation linkage (Berry 1983; Evans and Laskin 1994; Morgan and Hunt 1994; Payne *et al.*

1995; Buttle 1996). The focus on customer-organisational linkages is keener in industrial marketing rather than consumer marketing. The service context also provides a useful ground for attachment researchers because customers often participate in the service production process. Lovelock (1983), for example, observed that a customer's linkage with an organisation can take two forms based on the periodicity of transactions: continuous (e.g. insurance, banking) and discrete (e.g. long-distance phone calls, theatre series subscriptions). Ulrich (1989) has suggested that companies can only gain complete customer commitment by communicating with them and inviting them to participate in organisational activities. This argument can be related to the two-way attachment theme that was posited by Rousseau and Wade-Benzoni (1995).

Relatively little work has been done on the attachment to, or involvement of, customers in organisations. In frequently cited work, Morgan and Hunt (1994) incorporated the concept of commitment into their commitment-trust theory of relationship marketing. Over twenty years ago, Robertson (1976) employed the concept of brand commitment, the "strength of the individual's belief system about a product or a brand", in his research into consumer buying behaviour. If organisations can be regarded as brands then this work can be regarded as relevant to researchers into organisational commitment. In the service marketing literature, organisations are indeed regarded as brands by several researchers (Berry *et al.*, 1988; Berry and Parasuraman, 1991). Aldlaigan and Buttle (1997) introduced the idea of involvement in a service organisation into their exploration into customer relational intentions.

This review of the literature admits of the possibility of some sort of bonding between individual consumers and organisations. Despite the conceptually linked work into employee-organisation commitment and consumer-object involvement, customer-organisational attachment, *per se*, has not yet received dedicated and on-going researcher attention. Therefore, an important question emerges: what is the nature of customer attachment? We now explore this question.

4. Conceptualising Customer Attachment

As we have reported, the terms attachment, commitment and involvement have been employed in a variety of conceptually and operationally diverse ways. To avoid further conceptual and terminological confusion, we take a 'psychological attachment' perspective on the links between customers and organisations. We argue that attachment is a more general and inclusive concept to describe a customer-organisation linkage than either involvement or commitment. Involvement may imply a focus on the moral elements of attachment rather than other instrumental aspects that may attract customers to an organisation. While commitment has been widely investigated in the organisational behaviour literature, it is considered by many authors as one manifestation of attachment (e.g. O'Reilly and Chatman 1986; Rousseau and Wade-Benzoni, 1995). Also, commitment is considered to represent the highest level of employee involvement (e.g. Etzioni 1961) or attachment (e.g. O'Reilly and Chatman 1986). We suggest that customer attachment concept represents a cognitive state of identification or association with an organisation. However, customers may be attached but may not be fully committed to a particular organisation. Also, a customer may be attached and committed to multiple organisations whereas an employee typically has to be involved or committed to one employer. This argument explains the different nature of our suggested concept of customer attachment. We regard attachment as a variable, which ranges from highly attached (those persons might be committed) to another extreme which is lesser attached (who might be at a zero attachment) to an organisation. This position is similar to that of Penley and Gould (1988) who operationalised moral commitment and alienation as separate dimensions.

4.1. Defining Customer Attachment to Organisations

We believe that customers develop attachments to organisations in a variety of ways. Some may form a sense of attachment because of their affinity with corporate values, goals or image; others may be influenced by the outcomes of their interactions with employees. Some customers may form attachments based on an optimisation process

of a number of valued requirements and expectations. In sum we claim that attachment can be regarded as a [set of] psychological bond[s] based on the congruence of customer and organisational value systems.

Therefore, the strength of organisational attachment is likely to be associated with the presence or absence of different sources of customer's value. These include, for example, the presence or absence of instrumental rewards which match a customer's particular needs and desires (e.g. a high rate of interest on deposit accounts), or the presence or absence of an environment conducive to the development of personal relationships with employees. Customers become attached to an organisation when one or more conditions valued by them are matched by the organisation. We are therefore arguing that customers' value systems are the major sources of attachment. On the basis of our literature reviews in the cognate areas of employee-organisation commitment and person-object involvement we hypothesise a tripartite taxonomy of attachment types: organisational values, instrumental values, relational values

4.2. Dimensions of Customer Attachment

Organisational values: Customers may become attached to an organisation because they associate closely with expressed corporate values, reputation, policies and practices. These sources have been well established in the employee-organisation attachment context (Brown, 1969, O'Reilly and Chatman, 1986, Etzioni, 1961) and are likely to be found among customers. This form of attachment is likely to be associated with trust in the organisation.

Instrumental values: Customers may become instrumentally-bonded to an organisation for several reasons, for example, the need for regular and frequent transactions, locational convenience (place utility), time utility, or a lack of alternative providers. This instrumental dimension is similar to Thibaut and Walker's (1975) instrumental prediction model, which predicts that people's attachment to an organisation is associated with their pursuit of some desired outcomes from their encounters with those organisations. Brockner *et al.* (1992) described these

instrumentally attached people as those who are “primarily concerned with the more material or tangible resources received from the relationship”.

Relational values: Customers' relational values may account for high (or low) levels of attachment. High levels of organisational attachment may be derived from high levels of attachment to particular employees, either individuals (e.g. a particular cashier) or work groups (e.g. a particular branch of a bank). Personal trust and confidence, interpersonal communication, understanding, reciprocal feelings (Gouldner, 1960; Levinson, 1965;) and personal reliability seem to be important correlates of this dimension.

Unpublished exploratory research, in the retail banking context, by the authors of this paper provides some evidence of relational values dimension of attachment. One bank customer stated “...because I like the staff in there, they give me such a good service that is why I bank with them, even when I have had problems. ... It is really because of the staff, it is not (bank name), the organisation, it is because I like the staff.” Moreover, the relational values dimension of attachment is supported by the group-value model which assumes that “for a number of reasons, people value their relationships with social entities, be they individuals, groups, organisations, or even societal institutions” (Brockner *et al.*, 1992). This dimension may be more relevant to high contact service encounters where customers deal with particular people directly over a long period of time (e.g. personal financial advisors, convenience stores, barbers, beauticians or doctors).

4.3. The Model of Customer Attachment

The attachment model in appendix 1 describes possible structural connections among the three dimensions and subsequent behavioural intention. Although each dimension – organisational values, instrumental values and relational values - is presented as independent, they combine to create an overall level of attachment to an organisation. The model does not assume each dimension to be equally important for each customer. Some customers, for example, may be chronically time-poor, and therefore high on instrumental values, but low on relational and organisational values. Others

will be differently patterned and weighted. Overall attachment is hypothesised to influence customer behavioural intention. The model takes a multidimensional view of attachment, in which the three dimensions combine to provide a univariate measure of overall attachment.

4.3.1. Assumptions And Implications Of The Model

The following are some assumptions and implications of the model.

- The three dimensions of attachment are independent, although this does not preclude the possibility of a high level of intercorrelation.
- The strength of attachment can vary between dimensions.
- The highest level of attachment occurs when customers are highly attached on all three dimensions.
- Customer behavioural intentions are influenced either positively or negatively by overall attachment.
- Customers may have different levels of attachment to different organisations that provide similar services or products. For example, a customer may be highly attached to company A because they align with its organisational values, but at the same time be highly attached to company B because it meets their instrumental expectations.
- Customers may develop an attachment to an organisation based upon organisational values prior to patronising that organisation.

The innovative contribution of the model is in its comprehensive overview of customer attachment, grounded on work in the related domains of person-object involvement and employee-organisation commitment. If supported operationally, the model could provide a useful explanation of how customers' value systems influence their behaviours toward organisations.

5. Research Implications

The model needs to be validated empirically. The question, “ Do the three hypothesised dimensions account for all, or a very high, proportion of variance within the attachment construct?” has yet to be answered.

5.1. Organisational

If the dimensions of the customer attachment model are supported empirically, then organisations can exploit the model strategically. The three dimensions might provide a basis for market segmentation, organisational positioning, process design, quality standards, communication strategies, design of the physical environment for service provision and training strategies for staff. We are already seeing some organisations adopting chosen value positions such as ethical investment, environmental responsibility and community support.

Customer attachment profiling could enable organisations to understand in more detail the sources of customer expectations, to predict switching behaviours, and to identify customers with the highest life-time value. This could help corporations to develop more effective customer retention programmes.

5.2. Customers

This model could be used to investigate the association between the attachment concept and other variables such as perceived service quality and customer satisfaction. Data from attachment measures could be linked with traditional measures of customer satisfaction or service quality to provide more powerful predictions of customer behavioural intentions or behaviour.

A potentially useful extension of the attachment model could incorporate Etzioni's (1961) notions of intensity and direction. For example, it could be particularly helpful to a company to understand whether its customers are alienated by or attracted towards its perceived corporate values. In situations where customers are alienated, marketers may wish to investigate that why those alienated customers are (or are not) still patronising the organisation.

Sometimes dissatisfied customers are not in positions to change suppliers due to switching barriers imposed by the organisation or circumstances in the customer's status at that time. These circumstances may cause them to become alienated from

the firm. Some customers who are instrumentally attached, perhaps because of a shortage of alternatives, may be morally alienated due to their dislike of the company's values and policy. Other customers may show a high degree of relational attachment, which positively influences their intention to switch. Having a large segment of customers whose attachment is relationally grounded may indicate the need to investigate better ways of bonding customers by improving employees' communication skills and so forth. In general, understanding the degree of customer attachment in each dimension could be a valuable indicator of future switching behaviour, especially if linked to other constructs such as perceived service quality and customer satisfaction.

5.3. Suggestions For Further Research

The model raises several research opportunities. An important step to establish the validity of the model would be to undertake qualitative research to investigate the dimensionality of the attachment construct. This would answer the following questions: What is the nature of customer attachment? Is attachment a uni-dimensional or a multi-dimensional as proposed in this model? A second important step would be to operationalise the model, that is, to develop ways of measuring the construct and its 3 dimensions. Only then could it be used to explain and predict customer behaviour.

How does attachment vary across cultures and industries? Multi-sectoral, cross-cultural research would strengthen confidence in the findings. For example, which dimensions of attachment are more significant in for-profit banking compared to not-for-profit education? In oriental and occidental cultures?

What are the relationships between attachment and customer behaviours such as switching, repeat purchase, word-of-mouth? Does these behaviours correspond to strong or weak manifestations of the three dimensions of attachment? Do relationally-bonded customers switch less frequently than instrumentally-bonded customers? Are frequent switchers simply alienated from the marketplace rather than from particular

organisations? Does attachment improve the prediction of customer behaviours over and above measures of satisfaction and perceived service quality?

A longitudinal study could inform the question: How does attachment develop and change over time? Does organisational-values attachment develop out of instrumental attachment? One could imagine that a customer would start dealing with an organisation because of its convenient location (instrumental values) and gradually get to know its people (relational attachment) and ultimately endorse its values (organisational values attachment). A related research question is: What are the factors, or incidents, that influence the shift between different attachment dimensions over time?

6. Conclusion:

This paper has reviewed two well established literature streams, organisational commitment and consumer involvement, with a view to extending it into the customer-organisational domain. The literature review has discovered that very little attention has been given to the idea of customer-organisation attachment. Most of the theoretical and empirical efforts have focused on employee-organisation commitment and consumer involvement in products. Research into customer involvement in or commitment to organisations or suppliers (Goodman *et al.*, 1995; Morgan and Hunt 1994) is rare.

We have incorporated findings from these two streams into our model of customer-organisation attachment. Three dimensions of attachment are proposed: organisational values, instrumental values and relational values. These three dimensions combine to form overall customer attachment, which directly influences customer behavioural intentions. We argue that the attachment model has significant potential value to management as they strive to understand and link in to customers' value systems.

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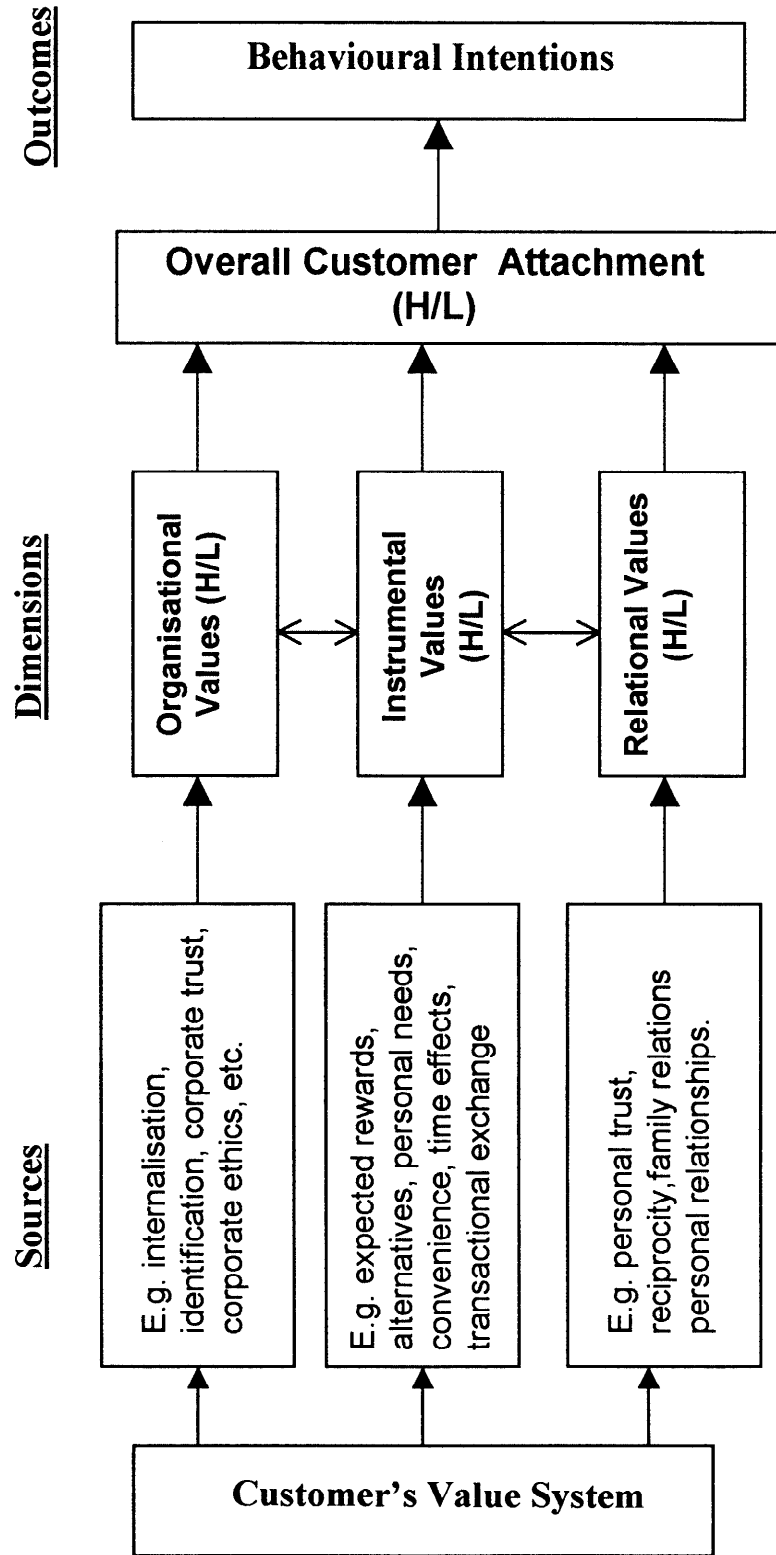
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Appendix 1. A Model of Customer Attachment to an Organisation



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