



Beyond satisfaction: customer attachment to retail banks

Customer attachment to retail banks

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Abstract

Purpose – This research paper seeks to investigate the different types of attachment that customers develop towards retail banks.

Design/methodology/approach – The approach blends literature reviews, in addition to qualitative and quantitative methods. The primary research programme analyses data from seven focus groups, 39 one-on-one interviews and 1,058 individual consumer questionnaires.

Findings – Identifies three forms of positive attachment, based on three different foundations: the credibility of the organisation, compatibility between the values of the organisation and those of the consumer, and interpersonal or relational considerations. Presents a statistically valid and reliable scale that can be used to measure these three forms of attachment. Also identifies other forms of customer-bank attachment grounded on less positive associations, including inertia and alienation.

Originality/value – The scale can be used to identify customer-organisational attachment profiles that transcend or complement customer satisfaction, and provide a basis for relationship longevity.

Keywords Service industries, Customer relations, Banking, United Kingdom

Paper type Research paper

Introduction

Recent evidence shows that consumers may switch some or all of their business to another supplier even when they fully satisfied (Buttle *et al.*, 2002). *Satisfaction*, it appears, is not enough to ensure a long-term relationship. A managerial imperative is to identify whether there are alternative or enhanced approaches to improving customer tenure. Our research contributes to that body of knowledge.

Our research was conducted in the context of the UK retail banking market for several reasons. First, banks had been reporting a high-level of customer dissatisfaction, yet also experiencing a high-level of customer retention. Increasing competitiveness in the sector meant that switching costs were falling as banks made it easier for customers to shift their accounts to other suppliers (Ahmad and Buttle, 2002). Secondly, banks were interested in learning from our research because they felt it would enhance their prospects of retaining customers in the face of reduced exit barriers. The magnitude of the problem is indicated by evidence from market research organisation, Mintel (2004), which reported that at any one time some 5 million UK bank customers are thinking of changing providers. Thirdly, retail banking is a service of which the vast majority of British adults have experience. Mintel (2004) reports that the UK's population of 60 million people operates 72 million current accounts. Banking



is therefore a subject on which a preponderance of people would be able to express informed opinion (Lovell, 1983).

Literature review

Scholars have developed two major bodies of knowledge about relationships between people and organisations. We draw on these “parent” disciplines to develop our conceptualization and operational measures of customer-bank attachment. Researchers have focused on:

- (1) Employee commitment to, or attachment to, organisations. The literature is located in the discipline of organisational psychology.
- (2) Customer involvement in products or services. The literature is located in the discipline of consumer behaviour.

Organisational psychology

The connectedness between organisations and individuals, especially employees, is discussed in theory of organisational attachment, involvement and commitment (Etzioni, 1961; Mathieu and Zajac, 1990; Mowday *et al.*, 1982; Kanungo, 1979; Lodahl and Kejner, 1965; Morrow, 1983; Fukami and Larson, 1984; Reichers, 1985). Researchers often express their findings in terms of individual-organisation attachments. For example, some research has focussed on the organisational identification of employees (Sanford, 1955; Kagan, 1958; Brown, 1969; O'Reilly and Chatman, 1986). Etzioni's (1961) pioneering work identified three types of employee involvement in the workplace: alienative, moral and calculative. Etzioni (1961) viewed customers as organisational outsiders, who were therefore low-intensity participants in organisations.

O'Reilly and Chatman (1986) also identified three independent foundations of psychological attachment to an organisation: 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. Hall and Schneider (1970) focused on value congruence elements of attachment as the base of normative commitment, claiming that “individual predispositions (personal-organisational value congruence and generalised loyalty or duty attitudes) lead to the development of organisational commitment”. Kelman's (1958) view is that employee attachment can take three forms: compliance or exchange, identification or affiliation, and internalisation or value congruence.

Consumer behaviour

The literature on customer-object attachment goes back to the late 1940s when social psychologists Sherif and Cantril (1947) began investigating the construct “involvement”. Sherif *et al.* (1965) offered the following definition of involvement: involvement is the “centrality of beliefs held by an individual” in relation to an object.

These initial ideas were imported into consumer behaviour research, where McGuire (1974) proposed two types of consumer involvement, “utilitarian” and “value expressive”. Lastovicka and Gardner (1979) created a measure for three forms of involvement: familiarity, commitment, and normative importance. Zaichkowsky (1985) developed the personal involvement inventory (PII) that emphasised four drivers of

involvement: relevance, needs, values and interest. Laurent and Kapferer (1985) operationalization, named consumer involvement profile inventory (CIPI), captures four dimensions of involvement: importance, risk, pleasure and sign value. Mittal (1989) operationalization of involvement emphasises interest and concern. Broderick and Mueller (1999) have prepared a comparative and integrative meta-analysis of 11 different involvement scales.

A number of constructs related to customer attachment have been developed and explored in marketing, including source loyalty, customer loyalty, customer involvement, customer commitment, brand commitment and bonding. However, the bulk of the work appears to have been conducted in the business-to-business environment. Relatively few researchers have explored attachment at the consumer-organisation level. Among more notable contributions, Morgan and Hunt (1994) have conceptualised and operationalized the construct of relationship commitment, and Gabbott (1998) has positioned consumer bonding in terms of two dimensions: behavioural and attitudinal-based attachment. He proposed 10 forms of consumer attachments: transactional, temporal, technological, knowledge, spatial, emotional, economical, cultural, equity and personal.

The banking context

Although our focus is clearly upon customer attachment to banking service providers we have been unable to locate any empirical research that is firmly grounded in these parent disciplines. We acknowledge that there have been a number of published papers in recent years that have attempted to deliver an understanding of customer-bank attachment (Schneider *et al.*, 1980; Schneider and Bowen, 1985; Paradise-Tornow, 1991; Parasuraman *et al.*, 1992; Brown and Mitchell, 1993; Bloemer *et al.*, 1998; Iniesta and Sanchez, 2003). Many of these papers are embedded in the organizational climate, service quality and customer satisfaction literatures and do not ground themselves firmly in the two parent disciplines described above. Our aim is to “go back to basics” in developing our concepts and measures. We have therefore chosen to conduct our research drawing heavily on these foundation disciplines.

Qualitative research

A total of seven focus groups and 39 one-on-one interviews were undertaken. All were audio or video recorded. Transcriptions were produced and data were analysed within NUD*IST. Comparison of the independent content analysis of two coders resulted in the identification of 1,033 attachment-related items. These revealed six major themes within the data. Three were based strongly in values: organisational, instrumental and relational values. The other three themes were familiarity, inertia and alienation.

Organisational, instrumental and relational values attachment

Informants uttered 340 items (phrases) that reflected attachment to the values of the organisation. Customers felt a sense of attachment to organisational ethical values and practices. Trustworthiness of the service organisation was an important concern. It was clear that the value systems of some customers were congruent with the declared values of the organisation. This was apparent when discussing banks' investment policies. Informants uttered 359 items (phrases) indicating instrumental attachment to their service provider. This form of attachment is based on the customer's own explicit

or implicit cost/benefit analysis. Instrumental attachment was grounded on convenience (30 per cent of the 359 items) or access to “a good deal” (11 per cent). A total of 219 relational items/phrases was found in the transcripts. This sense of relational attachment connects customers to individual employees, particular branches, or the whole organisation. At a branch level, informants recognised three forms of relational attachment: to the entire staff in a branch (14 per cent), to a single individual in a branch often the manager (13 per cent) and to some of the staff.

Other attachment-related themes. The data analysis revealed some other forms of less positively connoted forms of attachment: in order of frequency, alienation, inertia and familiarity. We found 80 items reflecting alienation. Customers expressed generally negative beliefs and attitudes towards banks and their policies and practices. They felt powerless, and had no control, especially when committed to a long-term loan or mortgage. A total of 22 transcript items referred to inertia. All these informants had no value-based attachment to the organisations that serve them. They had always dealt with the company, or felt comfortable, but had no allegiance, no affinity and no loyalty. A small group of customers expressed attachment grounded on familiarity only. These informants simply said they were familiar with their supplier’s system or were just familiar with its products and services.

Quantitative research

We conducted three waves of empirical research, analysed 975 questionnaires, and ultimately developed two scales: one designed to measure the three forms of positive attachment, and the other measuring the other three forms of non-positive attachment. Our process followed the recommendations of Churchill (1979) for improving the quality of marketing constructs.

Purification process

Stage 1

A total of 71 items were selected from the bank of 1,033 attachment items identified during qualitative research. These comprehensively and exhaustively covered all the themes that had been identified during qualitative analysis. The items were converted into seven-point Likert scales anchored 1 = strongly disagree and 7 = strongly agree, and questionnaires were mailed to 508 persons randomly selected from a local government database; 83 valid responses were used in the analysis for this stage (16 per cent response rate).

We assessed the factor structure of the data first. The unrotated factor analysis resulted in 19 components and a cumulative variance of 80.52 per cent. The analysis was faced with the limitation of the sample size, since the subject-to-item ratio was 1.7:1 which was less than the minimum recommended ratio of 2:1 (Kline, 1994).

Item reduction was first done using the corrected item-to-total correlation method. Each attachment theme was analysed separately. In the first test, Cronbach’s Alpha (α) for the 71 items computed at 0.77. Several iterative assessments were performed for each theme of the attachment scale, resulting in a reduced total of 51 items that were then tested for factor structure. We initially used orthogonal factor rotation, but this indicated high inter-correlation between items. We then employed Oblique factor rotation that allows some inter-correlation among the factors, and Principal

Component Analysis. The eigenvalues extraction method was used to avoid forcing a six factor solution onto the data.

The final factor analysis in this stage of scale purification, and the corrected item-to-total correlation, identified a total of 37 items, strongly suggestive of a bi-directional construct of attachment – positive (28 items) and negative (9 items). The factor structure within the 28 items consisted of six components. The first factor clearly reflected organisational values, the second and the fifth factors were related to the relational values (RV) theme, the third was a values congruency (VC) factor. The fourth factor was related to instrumental values and the sixth was a mix of organisational and instrumental themes.

The 28 remaining positive attachment items showed a high Kaiser-Meyer-Olkin sampling adequacy coefficient (0.83). The cumulative explained variance for the six-factor structure was 69 per cent with six eigenvalues ranging from 10.52 to 1.11. All other eigenvalues were below 1.00. The 28-item scale for this stage has a Cronbach's α of 0.93. The nine non-positive attachment items did not factor and were therefore considered uni-dimensional.

Stage 2

The remaining 37 items were included in a second Likert-scale based study. This was mailed to a stratified random sample of 3,292 bank customers. Respondents were asked to identify their main service provider. In total, 975 usable responses were returned, producing a 29.6 per cent response rate. Stage 2 involved analysis, using procedures within the statistical package, SPSS, of a subset of those returns. The subset comprised two independent sets of data from customers of two banks (Bank 1, $n = 213$ and Bank 2, $n = 255$).

The 28 items of the positive attachment scale were first tested to assess suitability of the data set for factor analysis. Both the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett test of sphericity were computed, and found to be satisfactory. The 28 items were subjected to iterative procedures similar to that of the first stage, but with the two independent samples. During this stage, three items were dropped from the positive attachment scale. They were causing instability to the scale. The new set of 25 items was represented by four factors.

Stage 3

Stage 3 comprised a number of additional stages to develop the attachment instrument further. The 25 items remaining after stage 2 were further tested on samples drawn from two other banks (Bank 3, $n = 313$ and Bank 4, $n = 174$). The same process was employed and a further five items were eliminated, leaving 20 items.

These 20 items were tested for stability on the stage 1 sample. One further item was dropped (feel comfortable as a customer of bank X), leaving 19 items. The new set of 19 items was tested for stability independently on all four-bank samples and on the aggregated sample ($n = 975$). This process identified the instability of one further item (Bank X gives good value for money) which loaded on factor 4 for Bank 1, but loaded on factor 1 for Banks 2, 3 and 4. A further analysis of the conceptual content of factor 4 resulted in the deletion of two further items. These items were examined by deleting one at a time in order to see if the remaining item loaded on one of the three factors. They were not stable across all the samples.

When they were removed, the factor structure was consistent for all four bank samples independently, and in the aggregate, as well as for the Stage 1 sample. These two items, “It is cheap to bank with X” and “I am with bank X because I pay low bank charges” appear almost identical in their meaning. It was thought that they could be compensated by three other items in factor 1 (“Bank X gives a fair deal”, “Bank X caters well for my financial needs” and “Bank X gives good value for money”). It was therefore decided to drop factor 4 from the scale. Therefore, the final factor structure for positive customer-organisation attachment consists of three robust, stable factors represented by 17 items. The new attachment profile has three distinctive dimensions, which are reflective of the qualitative findings, and are reflected in the literatures of the two parent disciplines. The three positive attachment dimensions are described below and appear in Table I.

Factor 1: organisational credibility. This factor captures the customer’s views of the credibility of the organisation as a competent and secure supplier of services. It assesses the customer’s confidence, trust and respect in the system. It also contains items that measure the customer’s view about how credible the organisation is at giving appropriate deals, meeting customers’ needs and making customers feel that they are getting good value for money.

Factor 2: relational values. Factor 2 identifies customers’ connectedness to the service organisation’s people, but not the broader service system. RV is made up of number of items that describe the dynamics of human relationships in the customer-organisation context. Items in this factor are related to relationship building, knowing the service people, liking them, having a good rapport and understanding, as

| No. | Items | Original qualitative classification ^a |
|---|---|--|
| <i>Factor 1: Organisational credibility</i> | | |
| 1. | <i>I feel secure</i> in the hands of X bank | Organisational |
| 2. | I have every <i>confidence</i> in bank X | Organisational |
| 3. | <i>I trust</i> bank X | Organisational |
| 4. | <i>I respect</i> bank X | Organisational |
| 5. | X bank <i>caters well</i> to my financial needs | Instrumental |
| 6. | Bank X is a <i>reliable organisation</i> | Organisational |
| 7. | Bank X gives a <i>fair deal</i> | Instrumental |
| 8. | Bank X is a very <i>credible</i> bank | Organisational |
| 9. | Bank X gives good <i>value for money</i> | Instrumental |
| <i>Factor 2: Relational values</i> | | |
| 10. | I like to <i>build a relationship</i> with the people at bank X | Relational |
| 11. | I <i>know the people</i> in bank X | Relational |
| 12. | I <i>like the people</i> in bank X | Relational |
| 13. | I <i>enjoy being recognised</i> at bank X | Relational |
| 14. | I have got a good <i>rapport</i> with people in bank X | Relational |
| <i>Factor 3: Value congruency</i> | | |
| 15. | I support the <i>ethical policies and practices</i> of bank X | Organisational |
| 16. | I approve of bank X’s <i>investment policy</i> | Organisational |
| 17. | I share the <i>same values</i> as bank X | Organisational |

Table I.
Items that measure positive attachment

Note: ^a Based on the findings of the qualitative study

well as the pleasure of being recognised as a customer. The RV dimension measures customers' propensity to have close personal relationships with the service provider.

Factor 3: values congruency. This factor describes the degree of to which there is alignment between the values of the customer and service organisation. It assesses the customers' evaluations of the extent to which their values are matched by the organisation. Customers may support the ethical and political values of an organisation or may agree or disagree with particular practices or policies (e.g. investment).

Explained variance

The cumulative variance exceeded 70 per cent for the samples of Banks 1, 2 and 4 while it was 66 per cent for Bank 3 and 62 per cent for the Stage One sample. The cumulative variance for the overall combined sample was reasonably high (71 per cent). The factor loadings indicate that factor 1 (Organisational Credibility, OC) is the strongest factor among the three factors across all samples (accounting for 52 per cent of variance) followed by the RV factor (accounting for an additional 10 per cent) and the Value Congruency factor (an additional 9 per cent).

Reliability of the positive attachment scale

Reliability of the final set of 17 items across all sample data computed at $\alpha = 0.94$. Alphas for the three factors across all four Bank samples ranged from 0.95 for OC, to 0.86 for RV and 0.84 for VC. These are satisfactory.

Validity of the positive attachment scale

Three types of validity test were conducted: content, construct and criterion or predictive validity. All proved satisfactory.

Content validity refers to the generalisability of the underlying dimensions of the domain (Bohrnstedt, 1977). The OC dimension consists of attributes that relate to trust, confidence and reliability, which are strongly present in both organisational psychology and marketing literatures. Other attributes of this dimension including instrumental values of the customers are also supported by the compliance or transactional dimension in O'Reilly and Chatman's (1986) discussion of organisational commitment and Etzioni's (1961) theory of organisational involvement. The VC dimension is highly supported by the theory of human values (Rokeach, 1968). The organisational attachment measures of identification and shared values are supported by the work of Brown (1969) and O'Reilly and Chatman (1986). In sum, our scale both reflects and supports the existing literatures on Organisational Psychology and Consumer Behaviour, in which the core construct of Value is central.

The empirical measure of the RV of customers is a new organisational attachment dimension. Its content validity can be related to similar measures such as reciprocity in the human relations and sociological literature. The relational dimension measures several attributes of human relationships in a business contact context. In general, content validity is assured by the thoroughness of scale development procedure.

The construct validity of the positive attachment scale was assessed with several statistical procedures. Convergent and discriminant validity tests were performed by testing the association between the scale and other, potentially related and unrelated, constructs. Correlations were measured of associations between the measure of

positive attachment and a number of other items including a scale designed to measure bank service quality – SYSTRA-SQ scale (Aldlaigan and Buttle, 2002). There was a high correlation between the positive attachment scale and SYSTRA-SQ, overall perceived service quality, overall satisfaction and customer's intention to recommend the bank. Pearson's test shows significant positive correlation between the positive attachment scale and these related constructs in the range of 0.74 to 0.81. Pearson's correlation between the positive attachment scale and three variables that were related to a different construct, consumer product involvement, provided some evidence of the discriminant validity. These variables show very low-correlation with attachment, suggestive of satisfactory level of discriminant validity.

To assess the criterion validity of the positive attachment scale, one-way ANOVA was performed to assess the association between positive attachment and willingness of customers to recommend their banks. We hypothesised that the higher the attachment scores the more likely it is that customers will recommend their bank. Tests for normality and variability were conducted to ensure that the data were suitable for ANOVA. No significant problems were identified. The one-way ANOVA analysis produced powerful evidence of a link between attachment and willingness-to-recommend ($f = 212.73$, $p = 0.000$).

Bonferroni means comparison tests were also computed to further explore the differences between attachment scores and willingness-to-recommend. Almost all differences of means among the categories of willingness-to-recommend add further weight to the criterion validity of the positive attachment scale.

We therefore conclude that the positive attachment scale is both reliable and valid.

Managerial implications

Our research shows that customers can, and do, develop positive attachment to their banks. The positive attachment inventory (PAI) we have developed shows that attachment is grounded on three forms of value: faith in organisational competence, mutually aligned and congruent values, and positive social bonds that deliver high-levels of relational value. Whilst we are not yet in a position to claim that high positive attachment scores correlate with higher levels of retention, account balances and customer profitability, we have found a high-correlation with perceived service quality, satisfaction and intention to recommend the bank. These may be regarded as surrogate indicators of customer financial value (Dean, 2004). As switching costs fall for customers wishing to change service providers, and as differentiation between banks is enhanced, banks will be looking to bond customers to them for the longer term. As noted in the introduction, customer satisfaction scores are not a strong predictor of future bank customer behaviour. The PAI offers a theoretically sound, richer, multi-dimensional alternative to satisfaction scores. Banks can employ attachment scores in lieu of satisfaction scores, to create and test new models linking attachment to customer value. The items within the attachment scale give clear guidance to banks wishing to enhance customer attachment profiles. The OC dimension of attachment incorporates measures of customer confidence, trust, respect as well as the bank's perceived ability to deliver appropriate services that present value for money. The RV dimension is focussed on the delivery of social benefits to customers in interactions with bank employees. The VC dimension assesses the alignment between the personal values of the customer and the policies and practices

of the bank. Administration of the PAI will indicate to banks how strongly or weakly customers are attached to the bank. It will reveal relative strengths and weaknesses in the attachment profiles of customers, indicating which customers might be at risk. For example, it may reveal that within the customer base there are segments that are particularly susceptible to deficiencies in OC. Similarly, the PAI can be applied to competitors' customers to identify valued individuals or segments that might be switchable.

Conclusion

We have explored the nature of customer-bank attachment starting from first principles. From a mix of qualitative and quantitative analysis, we have generated a statistically reliable and valid measure of customer-bank attachment. We have shown that attachment is bi-directional. Customers become attached to service providers for a number of positive reasons including faith in organisational competence, mutually aligned and congruent values, and to experience relational value that is obtained from the interpersonal dynamics of their service encounters. We are committed to testing the applicability of the scale in other service organisation contexts.

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