

Towards building customer-wealth manager relationships: Analysing the role of detachment

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Those who know me can attest to the fact that following convention is not something I typically prefer to do. In fact, my usual response to conventional practices (such as these acknowledgements) is to ignore the tried and tested method and instead implement something unique of my own. However, during the course of this PhD I encountered numerous obstacles and challenges, each of which, had the potential to derail this entire endeavour had the people in my life not risen up to offer support. Therefore, in honour of these people, who in some cases gave even when they had little themselves, I will (at least in part) adhere to conventional methods and humbly offer my sincere thanks for everything they have done for me.

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PREFACE

The reader's attention should please be drawn to the following:

- This thesis is presented in article format, which, accordance with the North-West University's general academic rules, contains three to four articles.
- The researchers have already submitted the first article (presented as Chapter 2) to the Journal of Relationship Marketing for publication which is currently in the review process.

Eckardt, F. F. N., & Spies, H. (2023). The breaking of bonds: A systematized review of detachment in interpersonal and customer relationships. *Journal of Relationship Marketing* (in the review process).

- The researchers plan to submit the second article (presented as Chapter 3) to the accredited journal Organizacija for potential publication.

Eckardt, F. F. N., & Spies, H. (2023). Determining the drivers of customer detachment: An ESEM approach. *Organizacija* (to be submitted).

- The researchers plan to submit the third article (presented as Chapter 4) to the Journal of Marketing Management for potential publication.

Eckardt, F. F. N., & Spies, H. (2023). Determining the outcomes of customer detachment. *Journal of Marketing Management* (to be submitted).

- The researchers plan to submit the fourth article (presented as Chapter 5) to the International Journal of Bank Marketing for potential publication.

Eckardt, F. F. N., & Spies, H. (2023). A multi-group model of customer detachment and the moderating role of gender. *International Journal of Bank Marketing* (to be submitted).

- In accordance with the requirements set by the selected journals, the APA referencing style was applied throughout the thesis regarding citations and the reference lists at the end of each chapter.
- The thesis was language edited by Simone Barroso of Language Matters Pty Ltd. The letter confirming the language editing is presented in Appendix B.
- Professor Leon de Beer provided assistance with this study's data analysis. A letter confirming this is presented in Appendix C.

- The contributions of all the co-authors involved in this study and their consent to include their efforts in this thesis are summarised in the following table.

Author	Contributions of Author	Consent
F.F.N. Eckardt	1. Responsible for planning and designing the study under the supervision of Prof H. Spies. 2. Wrote chapters 1 to 6 which include Articles 1 to 4 (primary author). 3. Searched, reviewed and adapted the literature included in this study. 4. Collected and analysed data for the study and interpreted the results therefrom.	
Prof H. Spies	1. Supervised candidate regarding the planning and design of the study. 2. Supervised the writing of Articles 1 to 4 in the thesis. 3. Assisted with data analysis and interpretation in Articles 1 to 4.	
Prof R. Spies	1. Acted as a consultant for the planning and writing of Article 1. 2. Provided input and advise concerning the content of and structure of Article 1.	
Prof L.T. De Beer	1. Assisted with the statistical data analysis of Article 2 (Chapter 3), Article 3 (Chapter 4) and Article 4 (Chapter 5).	

I (the above mentioned author) declare that I have approved the chapter/article(s) and that my role in the study (as indicated above) represents an accurate portrayal of my contribution. Furthermore, I hereby give my consent that my contributions to this study may be published as part of the thesis.

ABSTRACT

Establishing, maintaining, and enhancing long-term, profitable customer relationships are essential for wealth managers wishing to maintain their competitive advantage in the South African wealth management market. However, customer detachment poses a serious threat to the continuation of these relationships as it strengthens an individual's psychological state of distance from a relational attachment figure, resulting in a higher likelihood of dissociating from the relationship or even terminating it altogether. Despite the threat posed by customer detachment, the research relating to customer detachment are rather scarce and focus predominantly on customer detachment from a brand perspective, which could be criticised from the attachment theory view which states that attachment and detachment inherently occur only between two humans as human emotions play such a big role. To date, no marketing research study has attempted to determine customer's detachment from an employee or manager, which could play a central role in building successful customer relationships.

To bridge this gap, this study critically reviewed detachment within customer-wealth manager relationships within the South African wealth management industry by conducting a thorough systematised literature review (Article 1), empirically confirming and explaining the drivers (Article 2) and outcomes (Article 3) of customer detachment, as well as testing the moderating effect of gender on the relationship between detachment and its key constructs (Article 4). To reach the objective of Article 1, Scopus and Google scholar was used as search platforms, from which 42 suitable articles were extracted out of 859 articles pertaining to detachment in interpersonal relationships. The results of the literature review identified three categories of detachment, namely detachment as a means of defence, detachment as a result of caregiver interactions, detachment due to autonomy and evolving needs, and two categories of the outcomes of detachment, namely distancing and relationship termination and new attachments.

The objectives of Articles 2, 3, and 4 were reached by modelling customer detachment in relation to the proposed drivers and outcomes and considering their moderating effects through exploratory structural equation modelling (ESEM). Using a quantitative descriptive research design, the data for these models were collected through online computer-administered questionnaires from a sample of 536 detached wealth management customers. The results revealed that detachment was statistically significantly influenced by disaffection, disillusionment, dissatisfaction, negative emotions (Articles 2 and 4) and inversely alienation (Article 4). The results of Articles 3 and 4 revealed that detachment had a statistically significant influence on disaffection, disillusionment, dissatisfaction, alienation and negative emotions and an inverse relationship with forgiveness. The moderation analysis revealed that men (i.e. male customers) had a stronger influence on the relationship between dissatisfaction and customer detachment

than women (i.e. female customers). Women, conversely, had a stronger influence on the relationship between customer detachment to forgiveness and customer detachment to non-repurchase intention than men. Moreover, the relationship between alienation and detachment on the one hand and negative emotions and detachment on the other was significant only for women.

This study makes several theoretical and practical contributions that will enhance marketing researchers' and managers' understanding of the role detachment plays in customer-employee relationships within the wealth management industry. The contributions can be regarded as novel as this is the first study to investigate customer detachment specifically within a customer-employee relationship. Based on a thorough literature review, various constructs are tested empirically for the first time in relation to detachment, contributing both to the detachment and attachment theory. Being the first detachment study conducted in the wealth management industry, this study also offers valuable insight and direction to wealth managers wishing to enhance their understanding of customer detachment to improve their relationship marketing practices and gain a competitive advantage.

LIST OF KEYWORDS

Wealth management refers to provision of a variety of financial and investment advisory services offered by a singular institution to satisfy the needs of affluent clients (Investopedia, 2022).

Wealth managers are a type of financial advisor that provide a variety of financial advisory and investment services to high-net-worth individuals/clients (Stanek, 2022).

Detachment refers to the process in which an individual distances themselves from an attachment figure due to the gradual weakening of the bond between them (Mai & Conti, 2008; Moon & Yang, 2015).

Disaffection is the gradual loss of emotional attachments that results in a decline in caring, emotional estrangement, and an increasing sense of apathy and indifference toward a partner (Abbasi et al., 2019).

Disillusionment can be defined as an individual being defeated in expectation or hope (Maher et al., 2020). Within a marketing context, the customer will become disillusioned when an organisation or its employees consistently fail to meet their needs and expectations (Supioni, 2015).

Dissatisfaction is defined as a state of cognitive and/or affective discomfort caused by an insufficient return relative to the resources spent by the customer at any stage of the purchasing process (Fornell & Wernerfelt, 1987).

Customer alienation can be defined as a customer's lack of identification with and feelings of separation from the norms and values associated to marketplace practices, interactions and/or relationships (Junaid et al., 2019; Mady, 2011).

Negative emotions refer to the negative feelings that influence a customer's perceptions, thoughts and actions following an unfavourable event or disconfirmation of their expectations (Haase et al., 2022).

Customer forgiveness is a process by which a customer becomes either more positively inclined or less negatively disposed toward an offending organisation and, consequently, less avoidant, less vengeful and more benevolent toward it (Fetscherin & Sampedro, 2019; Hur & Jang, 2019).

Commitment deterioration occurs when a deteriorating business relationship affects a customer's affective and calculative commitment toward an organisation or its employees (Vidal et al., 2016).

Non-repurchase intention is defined as a customer's desire to avoid additional purchases from the same organisation based on their previous negative experiences (Curina et al., 2020).

Switching behaviour is an outcome where a customer stops using the product or service of a particular organisation and instead switches to the offerings provided by a competitor (Aslam & Frooghi, 2018; Garga et al., 2019).

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CHAPTER 1

CONTEXTUALISATION OF THE STUDY

1.1 INTRODUCTION

This research study's primary objective was to form an understanding of detachment in customer-wealth manager relationships within the South African wealth management industry. The first step towards reaching this objective involved conducting a thorough systematised literature review (Article 1) in which published material related to detachment in interpersonal relationships was gathered for evaluation. The content was analysed to synthesise an answer to the question of whether detachment could be applied in a marketing context towards customer-wealth manager relationships. The next step involved empirically confirming and explaining the role of customer detachment in customer-wealth manager relationships by examining the drivers (Article 2) and outcomes (Article 3) thereof. The findings of these articles not only served to empirically explain the role of customer detachment in customer-wealth management relationships but also contributed to the detachment, attachment, and relationship marketing research stream.

The research study concluded with Article 4, which firstly measured the relationships between customer detachment and both its proposed drivers (i.e. disaffection, dissolution, dissatisfaction, alienation and negative emotions) and outcomes (i.e. forgiveness, commitment deterioration, non-repurchase intention and switching behaviour) within a single model. Secondly, the study determined whether gender could serve as a potential moderator for any of the proposed relationships. Examining the relationships between the constructs mentioned above and the extent to which gender moderated them not only enhances researchers' and marketers' current understanding of customer detachment in existing customer-organisational relationships but also contributes to the growing body of research based on customer detachment. The research findings also provided a more comprehensive framework for understanding why customers are detached from their respective wealth managers when examining the different constructs.

The subsequent sections of this chapter offer insight into the contextual background of the study and the research problem, followed by various literature review discussions detailing the study's chosen constructs, research hypotheses, objectives, and conceptual model. After that, the study's research methodology, theoretical contributions, and ethical considerations are examined. Chapter 1 concludes with an outline of the remaining chapters in the thesis.

1.2 BACKGROUND AND RESEARCH PROBLEM

The South African wealth management industry is regarded as the hub of wealth management on the African continent as it holds the highest concentration of wealth and number of high net-worth individuals (HNWIs). Although South Africa is not the largest country in Africa geographically, it is home to 38 400 HNWIs, with combined wealth holdings of roughly \$267 billion (Forbes Africa, 2022; NW Wealth, 2020). A recent report found that South Africa has over twice as many HNWIs as any other African country and is home to five US-dollar billionaires, each with net assets of \$1 billion or more (Business Tech, 2021) and hosts one of the 20 largest stock exchanges in the world (Haqqi, 2020; Mmako, 2021). The Johannesburg Stock Exchange (JSE) has been, in terms of market-capitalisation growth, one of the fastest-growing stock markets worldwide over the past 25 years (AFRASIA, 2018; Rudin, 2018). Aarti et al. (2021) and Rudin (2018) believe that this industry's growth can be attributed to the inclusion of diverse customer bases and technological advancements. South Africa, together with the rest of the continent, is leading the way in mobile banking as reports indicate that the amount of money sent using cell phones is larger in African based countries than in any other country in the world (BPC, 2022; Dankworth, 2021). The growth of smart devices offers customers an Omni-channel approach to more advanced features such as spending analyses, wealth management capabilities, opening new accounts, and personalised offers (KPMG, 2022).

Despite the progress the South African wealth management industry has made over the years, many social challenges remain unaddressed, of which inequality and unemployment are probably the most pressing given their contribution to stagnating economic growth, corruption and “state capture” (BEEconomics, 2020; FSICA, 2022). The recent global COVID-19 pandemic has also brought new and unique challenges to wealth managers, which include having to maintain customer confidence amidst changing and volatile market conditions, implementing new digital communication and security measures, and retaining existing customer relationships through remote working conditions (Alexander, 2020; BlackRock, 2020). These challenges have led to the emergence of several unexpected players that provide in-house advisory solutions that adhere to current digital solution trends, low-cost operating models and supply-chain integration (KPMG, 2022; BEEconomics, 2020). In order to face these challenges and remain competitive, Graseck et al. (2020) and Khumalo (2018) posit that wealth managers should focus on developing deeper relationships with their customers, as it will allow them to gain a better understanding of the concerns, motivations, and preferences that customers may have during these turbulent times. Deloitte (2020), and Graseck et al. (2020) stand in agreement with this as they maintain that the future success of wealth management will rely on recognising and understanding customer goals and needs while also distinguishing themselves from competitors by improving customer relationships.

Various marketing researchers and practitioners regard building and establishing successful, long-term customer relationships as an integral part of an organisation's marketing strategy, as such relationships enable organisations to acquire new proficiencies, retain resources, and establish a sustainable competitive advantage (Gummerus et al., 2017). Understanding customers' behaviour within organisational relationships is hence a necessity for organisations seeking to establish and maintain sustainable customer relationships (Adomah-Afari et al., 2019; Isa et al., 2019). One concept that has been proven to contribute towards building successful long-term customer relationships is that of customer attachment (Eckardt, 2020). Moussa and Touzani (2017) and Sheth (2017) explain that attachment solidifies the bond between an organisation and customer, which serves as a precondition to building affectionate long-term customer relationships.

However, organisations should take heed that while formation of these bonds can be beneficial, they can also be lost if not nurtured accordingly (Vidal et al., 2016). This phenomenon is known as detachment, which, in a relationship between two parties, is a state of psychological distance from an attachment figure due to the gradual weakening of the bond that exists between them (Hajduk-Kasprowicz & Nieżurawski, 2015; Moon & Yang, 2015; Perrin-Martineng, 2004). Detachment is accompanied by various negative connotations, such as emotional distance, mistrust, and a decreased desire to rely on the detachment figure for support or guidance (Alonso-Stuyck et al., 2018; Ingoglia et al., 2011). Within a marketing context, the customer will likely first begin to distance themselves from the business relationship, after which they will reduce their purchases of the organisation's offerings, no longer rely on the organisation for support and, in extreme cases, even end the relationship or switch to a competitor (Hajduk-Kasprowicz & Nieżurawski, 2015; Moon & Yang, 2015; Pokorska, 2016). As a result, it has become essential for marketing researchers and practitioners to understand what customer detachment entails, as it could negatively influence their relationship marketing practices.

A review of extant literature reveals that although research has been done on detachment in psychology (Bowlby, 1969; Ingoglia et al., 2011; Lee & Fletcher, 2020; Ryan & Lynch, 1989) and to a limited extent in marketing (i.e. brand detachment) (Mai & Conti, 2008; Perrin-Martineng, 2004), no studies have, to the best of the researcher's knowledge, previously been conducted on detachment in customer-employee relationships. Consequently, little knowledge exists about the empirical understanding of the role of detachment in customer-employee relationships (i.e. customer detachment) and the relevant variables that contribute to their development. Drawing on the attachment theory – which focuses on building bonds for effective relationship-building purposes – this research study aims to empirically measure customer detachment in customer-wealth manager relationships and determine the potential drivers and outcomes of customer detachment. Literature reveals that concepts such as disaffection, disillusionment, dissatisfaction,

alienation and negative emotions could serve as potential drivers that lead customers to become detached towards their wealth managers (Abbasi et al., 2019; Chigozie et al., 2018; Lu et al., 2012; Sengupta et al., 2015; Supioni, 2015; Yener, 2014).

Abbasi et al. (2019) and Chigozie et al. (2018) explain that one aspect that leads to detachment is the weakening of affective bonds. This process, which could be affected by disaffection in relationships, is not instantaneous but rather a process where disappointments, dissatisfaction and unresolved conflicts culminate in an individual losing their sense of affection for the relationship (Abbasi et al., 2019; Chigozie et al., 2018). Similarly, Pervan and Martin (2012) explain that customers become disillusioned with their relationship with the organisation and/or its employees by de-idealising it to avoid continued disappointment, which results in the deterioration of the bond. Lu et al. (2012) and Oliver (1980) argue that bonds are also affected by individuals' unmet expectations (i.e. negative disconfirmation), which forms the basis for their dissatisfaction. Individuals also tend to distance themselves from bonds and relationships that are subjected to negative experiences, outcomes or even alienation, leading to negative emotions that they attempt to cope with (Jung & Park, 2018; Ortiz et al., 2018; Sengupta et al., 2015; Yener, 2014).

The extant literature reviews also revealed that commitment deterioration, non-repurchase intention, switching behaviour and customer forgiveness could serve as outcomes of detachment. Evanschitzky et al. (2020) and Vidal et al. (2016) argue that a weakening of bonds and/or a loss of attachments towards an organisation (i.e. commitment deterioration) can occur as a result of experiencing consistent negative or unfavourable events. These unfavourable experiences also generally result in the formation of negative emotions that can motivate customers to enact coping behaviours and strategies that allow them to distance themselves from the source of their distress (Aydın & Ünal, 2016; Jung & Park, 2018). Some of the behaviours or strategies that customers may enact in order to distance themselves can include non-repurchase intentions and switching to a competitor (Aydın & Ünal, 2016; Park & Jang, 2014). However, Perrin-Martinénq (2004) notes that while detachment can have negative connotations, relationships with detached customers can be repaired. The rationale supporting this statement is that through an appropriate demonstration of empathy and apology, the negative emotions that may motivate customers to distance themselves can be negated and even transformed into positive ones (i.e. forgiveness) (Fetscherin & Sampedro, 2019; Hur & Jang, 2019).

In addition to the identified drivers and outcomes discussed above, gender may also play a significant role in the detachment process, particularly within a customer-employee relationship context. Abuín and De Rivera (2015) and Ratnasari et al. (2020) argue that women are less opposed to relying on others and enjoy emotional closeness, which is why they tend to form

healthy, long-lasting attachments rather than become detached. Conversely, men are at higher risk of becoming detached than women, given that they have an aversion to dependency or relationship building, preferring instead to distance themselves emotionally from others.

From the discussion above, it can be deduced that various constructs are related to customer detachment. The relationship of these constructs to detachment are, however, mostly supported by literature and have not yet been empirically tested, limiting the understanding of the customer detachment concept. This research study, therefore, empirically contributes to theory by confirming the arguments put forth by literature. Examining the drivers, outcomes and moderators of customer detachment will not only empirically explain the role of customer detachment in customer-wealth management relationships but also contribute to the attachment, detachment and relationship marketing research stream, which may encourage future research on the topic. Furthermore, customer detachment has never been tested within the wealth management context. Thus, from a managerial perspective, the research findings may also offer valuable direction to wealth managers to enhance their understanding of customer detachment, improve their relationship marketing practices and, ultimately, give them a competitive advantage. Moreover, this research could also assist South African wealth managers in their efforts to maintain their existing market share by developing marketing strategies that address preventative or reconciliatory detachment strategies.

The following sections provide a theoretical framework with additional insight into detachment from a psychology and marketing perspective. Subsequently, several sub-sections address the relationship marketing constructs that serve as potential drivers and outcomes of detachment, as well as the relevant research hypotheses associated with each.

1.3 LITERATURE OVERVIEW AND HYPOTHESES

1.3.1 Relationship marketing

Over the years, relationship marketing has become an increasingly emphasised area of research due to its positive implications for an organisation's financial outcomes (Kumar, 2014; Nguyen & Nguyen, 2014; Payne & Frow, 2017). Kumar (2014), Ganaie and Bhat (2020) and Sweeney et al. (2011) explain that establishing and maintaining customer relationships serve to encourage repeat purchasing and increase customer retention rates, thereby lowering organisations' costs and raising profit levels. In view of these beneficial financial implications, it is understandable that many organisations would wish to assign a considerable number of resources towards developing and implementing effective relationship marketing strategies (Nguyen & Nguyen, 2014). Consequently, to establish and maintain profitable long-term customer relationships,

organisations will need to develop and solidify a bond with their customers that will culminate in the formation of attached customers (Eckardt, 2020; Mende et al., 2013; Moussa & Touzani, 2017; Verbeke et al., 2017).

1.3.2 Attachment theory

Bowlby (1977) defines attachment as an individual's inclination to form affectionate bonds with an attachment figure such as a mother, father, or partner. These attachment figures serve as a source of support in times of need and provide security and protection from physical or psychological threats. Having an attachment figure who demonstrates these qualities is typically quite beneficial for individuals as it motivates them to seek physical closeness, promotes healthy affect regulation and encourages environmental exploration (Fraley, 2019; Mikulincer & Shaver, 2012). Individuals with responsive/protective attachment figures will usually form positive perceptions of themselves and others (i.e. internal working models of self and others, respectively), which guide their perceptions and judgements of new and current relationships throughout their lives (Bowlby, 1977; Mikulincer & Shaver, 2012). However, should an individual's attachment figure lack the above-mentioned responsive and protective qualities, they may feel a rising need to detach from the figure (Sable, 1997). Katz and Woodin (2002), Sable (1997), and Snir and Wiseman (2015) explain that when an individual perceives their attachment figure as a consistent source of distress, they become inclined to distance themselves as a form of emotional and psychological self-defence. This form of emotional and psychological distancing signals the start of the detachment process, which strengthens over time should the various causes for detachment remain consistent (Ingoglia et al., 2011).

To better understand detachment and its implications for interpersonal and customer-employee relationships, research on the phenomenon in the fields of psychology and marketing is discussed below.

1.3.3 Detachment

1.3.3.1 Detachment in psychology

The detachment concept is derived from psychoanalytic and neo-analytic theory. It is viewed as a technique or state of affective being that allows an individual to resolve internal conflict by maintaining an emotional distance from the source thereof. Bowlby (1969), in his efforts to further develop the pre-existing attachment theory, was the first to formally note detachment when observing a child separated from their mother, who displayed detachment-like responses both during her absence and upon her return (Perrin-Martinénq, 2004). Bowlby maintained that this reaction could be perceived as a sign of recovery following the mother's departure, in which the

child no longer rejected others who attempted to provide comfort or assistance (Johnson, 2019). The concept of detachment is also often examined in literature as an adolescent's progression towards autonomy, which denotes their journey towards gaining independence or the ability to self-regulate and govern (Ryan & Lynch, 1989; Ryan et al., 2016). This process involves a gradual distancing or emotional separation by the adolescent once the idealistic perceptions they have of their parents begin to dissolve, leading them to form their own distinct identity that differs from that of their parents (Alonso-Stuyck et al., 2018; Jager et al., 2015).

However, according to Alonso-Stuyck et al. (2018), Ingoglia et al. (2011), and Pace and Zappulla (2013), in family settings characterised by a lack of support and acceptance coupled with negative or conflictive relationships, emotional separation can take a more radical form of distancing known as detachment. Detachment at this stage of functional development will generally manifest in the form of mistrust towards the parent or caregiver and a decreased desire to rely on their support or guidance (Alonso-Stuyck et al., 2018; Ingoglia et al., 2011). Lastly, in the context of adult romantic relationships, Levenson and Gottman (1985) address detachment in their study of separation and divorce by referencing the affective detachment of a man regarding an unsatisfactory relationship with a woman. In this scenario, the detached man experiences a decrease in both positive and negative affective states towards the woman due to a process that began well before their final separation, wherein in which each partner leads separate lives both behaviourally and emotionally (Mai & Conti, 2008; Perrin-Martinénq, 2004; Pokorska, 2016).

1.3.3.2 Detachment in marketing

Following the information presented in section 1.3.3.1 above, two things can be surmised about detachment from a marketing perspective. The first is that detachment is a process, and the second is that it begins before the final dissolution of a customer-offending attachment figure relationship (Mai & Conti, 2008; Perrin-Martinénq, 2004). The process will generally commence with an initial deterioration of the affective bond that exists between the customer and the offending attachment figure and, in turn, will result in the customer distancing themselves from the figure by reducing the extent to which they purchase their offerings or interacts with them (Hajduk-Kasprowicz & Nieżurawski, 2015; Moon & Yang, 2015). Evanschitzky et al. (2020) and Mohammadi and Mohammadian (2018) found that severely disappointing events or conditions likely lead customers to become detached as they begin to question their perceptions of the offending attachment figure.

Therefore, the inclination towards detachment by a customer can be viewed as the manifestation of a psychological state driven by cognitive and affective implications (Abbasi et al., 2019; Rabbanee, 2012). Mai and Conti (2008) stress that the cognitive implications that lead to

customer detachment are based solely on factors that result in a weakened salience/prominence of the relationship in the customer's mind. Examples of these factors include but are not limited to the deterioration of quality, changes in or failure to meet the customer's needs, values, and preferences and the existence of attractive alternatives (Abbasi & Alghamdi, 2017; Perrin-Martinengq, 2004; Rabbanee, 2012). Conversely, the affective implications of detachment are generally attributed to the bond between the customer and a particular attachment figure as well as the experienced psychological closeness between them, weakening or disappearing (Vidal et al., 2016).

Several studies in marketing (Evanschitzky et al., 2020; Mai & Conti, 2008; Perrin-Martinengq, 2004) reveal that a customer whose relationship with a particular attachment figure has deteriorated and who begins to detach is less likely to become frustrated if the outcome they seek (i.e. product, service and/or interaction) is unattainable. Moreover, the offending attachment figure from which the customer has become or is becoming detached will be altogether less prominent in their mind (Hur & Jang, 2019; Perrin-Martinengq, 2004). The current study theorises that this behaviour can potentially be explained by concepts addressed in psychology and marketing literature (i.e. approach avoidance theory and coping behaviour/strategies).

Approach avoidance theory addresses motivational drivers in that approach motivation directs an individual toward positive or desired stimuli. In contrast, avoidance motivation will direct an individual away from negative or undesired stimuli (Monni et al., 2020). Subsequently, coping strategies are enacted as means to overcome stressful encounters/outcomes as they allow an individual to minimise or altogether avoid the impact thereof by regulating their emotions through either thought or action (Goode, 2012; Sengupta et al., 2015). As emotional detachment is generally considered to be a technique whereby an individual maintains an emotional distance towards others to resolve internal conflict (Mai & Conti, 2008; Perrin-Martinengq, 2004), both of the aforementioned theorised concepts could serve to improve the overall understanding of what drives customer detachment. Using the information analysed above, the following sections provide various discussions and hypotheses pertaining to the potential drivers and outcomes of detachment in customer-employee relationships.

1.3.4 Drivers of detachment

1.3.4.1 Relationship disaffection

Based on extant literature in the field of psychology, relationship disaffection can be defined as a gradual loss of emotional attachments that results in a decline of caring, emotional estrangement and an increasing sense of apathy and indifference toward a partner (Abbasi et al., 2018). According to Asfajir and Ramezani (2017) and Evanschitzky et al. (2020), disaffection in

relationships is not instantaneous but rather a process where disappointments, dissatisfaction, and unresolved conflicts culminate in an individual losing their sense of affection for the relationship. Evanschitzky et al. (2020) and Liceaga (2013) add that disaffection does not inherently lead to relationship dissolution; however, it does increase an individual's propensity to separate and distance themselves from the source of their previous affections, which according to Ingoglia et al. (2011) and Perrin-Martinénq (2004), are indicators of detachment.

Therefore, this study proposed the following hypothesis:

H₁: Relationship disaffection will have a significant effect on respondents' detachment from their wealth manager.

1.3.4.2 Customer disillusionment

Maier et al. (2020) define disillusionment as being defeated in either/both expectation or hope. According to Supioni (2015), a customer's expectations form the foundation for their eventual disillusionment, as each time an organisation or its employees fail to meet the customer's expectations (i.e. negative disconfirmation), the customer becomes increasingly dissatisfied. Over time, the culmination of this dissatisfaction leads the customer to reevaluate and, consequently, form a de-idealised perception of their relationship with the organisation/employees and their ability to meet their needs (Evanschitzky, 2020). Hornsey et al. (2020) and Supioni (2015) argue that depending on the extent and severity of the customer's dissatisfaction, they may even come to believe that the organisation or its employees have veiled intentions. These authors posit that this belief can significantly damage the level of trust between the customer and the organisation/employees and result in further negative revaluations of the relationship. Incidentally, in response to these negative outcomes, the customer will become disillusioned from their relationship with the organisation and/or its employees by de-idealising it to avoid continued disappointment (Pervan & Martin, 2012). According to Pervan & Martin (2012) and Supioni (2015), once a customer is disillusioned, they will begin to distance themselves from the organisation or its employees by reducing patronage and even exposure to them. The process will generally commence with an initial deterioration of the affective bond that exists between the customer and the organisation/employees (Hajduk-Kasprowicz & Nieżurawski, 2015; Moon & Yang, 2015).

According to Perrin-Martinénq (2004) and Rabbanee (2012), the deterioration of these affective bonds/ties between a customer and an offending attachment figure contributes to the customer's eventual state of detachment. Thus, taking the information discussed above into consideration, this study proposed the following hypothesis:

H₂: Disillusionment will have a significant effect on respondents' detachment from their wealth manager.
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1.3.4.3 Customer dissatisfaction

Customer dissatisfaction is “a state of cognitive and/or affective discomfort caused by an insufficient return relative to the resources spent by the customer at any stage of the purchasing process” (Fornell & Wernerfelt, 1987). According to Li and Stacks (2017) and Lu et al. (2012), this indicates dissatisfaction can be both cognitive and affective in nature. Concerning the cognitive aspect, it is argued that a customer's unmet expectations (i.e. negative disconfirmation) form the basis for their becoming dissatisfied (Lu et al., 2012; Oliver, 1980). This outcome can be the result of various reasons, such as the quality of the organisation or its employee's performance, interactions with them and the core offering itself (Kavaliauskė & Simanavičiūtė, 2015). Similarly, the affective aspect refers to a situation in which a customer is or becomes dissatisfied due to a negative outcome/event (e.g. service failure), causing them to develop a negative emotional response towards the organisation or its employees (Charsetad et al., 2016). In both instances, however, once the customer is dissatisfied, their bond with the organisation may weaken or even dissolve altogether (Chigozie et al., 2018). Li and Stacks (2017) posit that experiencing dissatisfaction may also result in customers engaging in estrangement-like behaviour, such as distancing themselves from the offending organisation or employee. Kavaliauskė and Simanavičiūtė (2015) and Knittel et al. (2016) add that in severe cases, dissatisfaction may even encourage customers to avoid the organisation or its employees entirely.

Thus, the following hypothesis was proposed for this study:

H₃: Customer dissatisfaction will have a significant effect on respondents' detachment from their wealth manager.

1.3.4.4 Customer alienation

Within the field of social psychology, alienation refers to a sense of exclusion felt by an individual due to a subjective state of mind surrounding their expectations and values (Yener, 2014). It can also refer to the individual's sense of separation or estrangement from other individuals, a country and various other entities or institutions (Krishnan, 2008). Within the domain of marketing, alienation refers to a customer's lack of identification with the various norms and values that characterise marketplace practices, interactions and/or relationships or feelings of separation from the offering party (Junaid et al., 2019; Mady, 2011). According to Burns (2010) and Yener (2014), alienation can be expected to affect a customer's behaviour in that they will generally

desire to distance themselves from institutions, social structures and, by extension, relationships from which they may feel alienated.

According to Bai et al. (2019) and Ortiz et al. (2018), there are five different meanings of or forms that customer alienation can take, namely powerlessness, meaninglessness, normlessness, isolation and self-estrangement. However, as detachment in a marketing sense refers to the outcome in which a customer distances themselves from a relationship due to various situations that result in the weakening or dissolving of relational bonds (Perrin-Martinénq, 2004), only the powerlessness, normlessness and isolation aspects are addressed by this study. Powerlessness refers to the customer's expectation that their own behaviour cannot influence the desired outcomes or reinforcements they seek. That is to say, an alienated customer generally assumes that they cannot control any outcomes encountered in the marketplace or in their relationship with an organisation/employees (Ortiz et al., 2018; Yener, 2014). Normlessness refers to a situation in which social norms that generally serve to regulate appropriate behaviour no longer serve as effective rules for governing individual or organisational behaviour. In a marketing context, this can indicate the customer's belief that organisations or its employees will behave in a manner that can be seen as unethical, unjust or undesirable to meet one-sided goals (Bai et al., 2019; Mady, 2011; Ortiz et al., 2018). Finally, isolation denotes the customer's sense of exclusion, disaffection or distant feeling from the general marketing-based society, including its institutions, practices, outputs and relationships (Mady, 2011; Ortiz et al., 2018; Yener, 2014). This study hypothesised the following based on the discussion presented in this sub-section.

H₄: Customer alienation will have a significant effect on respondents' detachment from their wealth manager.
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1.3.4.5 Negative emotions

Charsetad et al. (2016) and Harmeling et al. (2015) posit that when customers are subject to stressful events (e.g. service failures), it will result in a negative disconfirmation of their expectations, which in turn induces a negative emotional response. Moreover, the negative emotional responses incurred during these events can manifest as fear and anxiety, both of which drive the customer to seek a form of escape or avoidance in order to protect themselves from perceived harm (Ciuchita et al., 2019; Jung & Park, 2018). Thus, it can be inferred that experiencing these emotions will often motivate customers to distance themselves from the source of their distress to mitigate or avoid the potentially harmful outcomes thereof (Chen & Pham, 2019; Jung & Park, 2018). According to Lu et al. (2012), this act is referred to as psychological distancing, which is a form of emotion-based coping that allows the customer to deal with their fear and anxiety by essentially detaching themselves from the source of their

distress and mitigate its impact. The works of Akgün et al. (2017) and Brun et al. (2017) support this view by emphasising that once created, negative emotions can motivate customers to respond in ways that include avoiding offerings, communications and even the offending organisation or its employees altogether in the future.

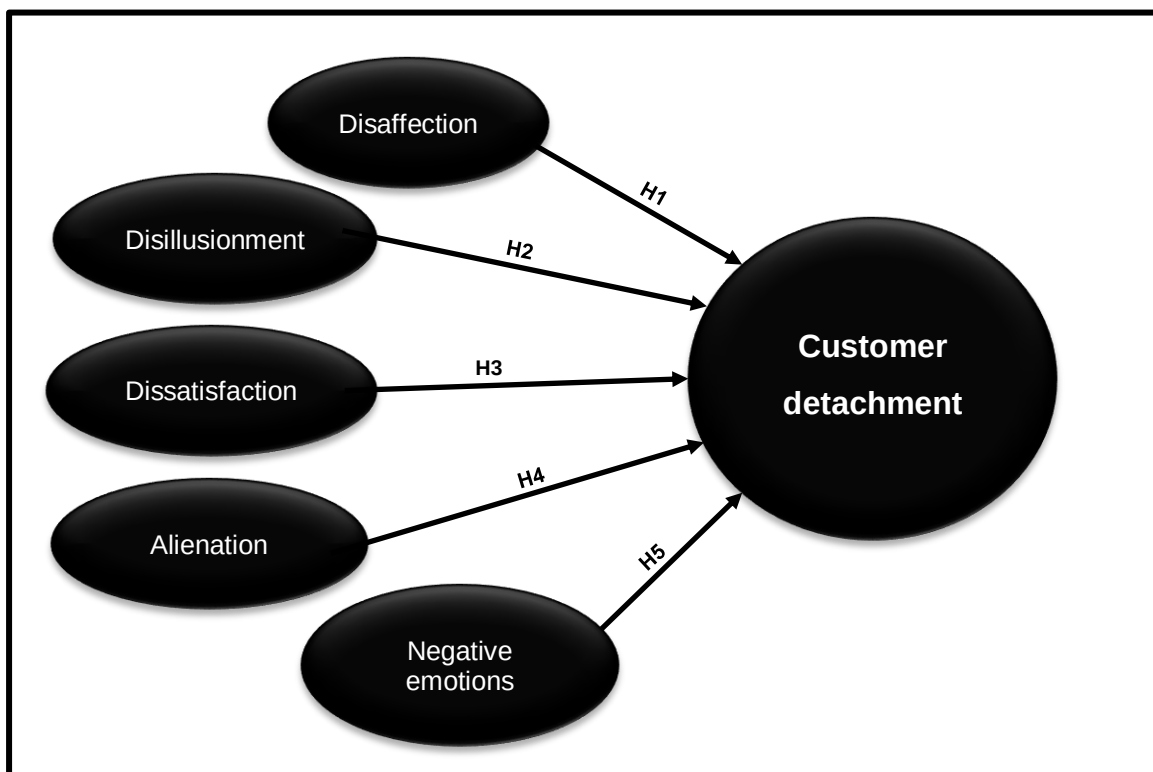
It should be noted that extant literature by Lu et al. (2012), offers support to this study's outcomes in that empirical evidence from their research reveals that negative emotions have a significant influence on customer psychological distancing, which represents a core aspect of customers becoming detached. Therefore, this study proposed the following hypothesis:

H₅: Negative emotions will have a significant effect on respondents' detachment from their wealth manager.

1.3.4.6 A conceptual model of the drivers of customer detachment

In agreement with the research hypotheses established above, the following conceptual model was proposed for further investigation. The model is presented in Figure 1-1 below and provides a visual representation of the potential drivers of customer detachment.

Figure 1-1: A conceptual model of the drivers of customer detachment



Source: Author's own depiction.

1.3.5 Outcomes of detachment

1.3.5.1 Customer forgiveness

According to Charsetad et al. (2016) and Harmeling et al. (2015), when a customer is exposed to stressful events such as failed or poor service, it can result in them adopting a negative emotional response towards the source thereof. Akgün et al. (2017) and Brun et al. (2017) maintain that these negative emotional responses can motivate customers to respond by distancing themselves from the offending organisation's offerings, communications and even the organisation altogether. However, while negative emotions can damage customer-organisation/employee relationships, their effects can be circumvented – Fetscherin and Sampedro (2019) posit that should the customer forgive the transgression, their negative emotions will be neutralised or even replaced by positive emotions. When encountering a stressful event (e.g. service failures), customers may use several coping strategies to manage their distress (Radu et al., 2019). One of these strategies, namely, avoidance coping, refers to the protective action a customer takes to distance themselves from the resulting source of their negative emotions (Fetscherin & Sampedro, 2019; Goode, 2012; Sengupta et al., 2015). Incidentally, a particular aspect of avoidance coping, i.e. distraction, allows customers to redirect their attention away from the negative event and, consequently, its source (Hur & Jang, 2019). This is because by distracting themselves, the customer can stimulate their sense of emotional detachment, thereby mitigating their negative response to the transgression (Hur & Jang, 2019). This outcome is consistent with the prevailing views of customer forgiveness, which describe it as a process that converts negative responses into positive ones (Fetscherin & Sampedro, 2019; Hur & Jang, 2019). According to Radu et al. (2019), gaining a customer's forgiveness through expressions of empathy and an apology can allow for reconciliation between the customer, the organisation or its employees. The rationale supporting this argument is that actions such as these serve as an intangible means of compensating the customer for the loss they incurred from the service failure and, in so doing, reduce the risk of retaliation and avoidance behaviours (Radu et al., 2019). Mai and Conti (2008) and Perrin-Martinénq (2004) supports the discussion above by revealing that detachment is not necessarily equivalent to negative affective states such as rejection or hate. Therefore, it may still be possible for offending attachment figures to repair their relationship with the customer, provided that the extent of customer detachment is not too severe. Taking this argument into consideration, this study proposed the following hypothesis:

H₆: Customer detachment will have a significant effect on respondents' forgiveness towards their wealth manager.
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1.3.5.2 Commitment deterioration

The deterioration of the relationship between a customer and an organisation or its employees is generally set in motion by a trigger, or negative event that causes the customer to question their desire to continue the relationship (Evanschitzky et al., 2020; Vidal et al., 2016). Vidal et al. (2014) add that the customer's evaluation of and potentially negative reaction to the trigger can be seen as a form of detachment that signals the onset of relationship deterioration in earnest. According to Vidal et al. (2014) and Vidal et al. (2016), the deterioration of a business relationship can also lead to the deterioration of a customer's affective and calculative commitment toward an organisation or its employees. The deterioration of the affective commitment aspect occurs when the triggering event breaks down the quality of the business relationship and, in turn, the customers' trust in the organisation/employees, leading these customers to adopt negative emotional responses (Vidal et al., 2016). These authors posit that the loss of these previously held affective states ultimately weakens the strength of the customer's attachment to the organisation/employees and, therefore, their level of commitment. Conversely, the deterioration of a customer's calculative commitment occurs when the trigger negatively affects their evaluation of the business relationship's costs-to-benefit ratio, thereby decreasing their desire to be dependent on it (Vidal et al., 2014). An argument presented by Perrin-Martinénq (2004) offers some support to the notion of commitment deterioration as an outcome of detachment, as the essential aim of a detached customer is a refusal of commitment to an offending attachment figure. The rationale supporting their argument is that detachment negatively influences a customer's consideration of the offending attachment figure to the degree that they would consider using fewer or even none of the offending party's offerings. Therefore, this study proposes the following hypothesis:

H₇: Customer detachment will have a significant effect on respondents' commitment deterioration towards their wealth manager.

1.3.5.3 Non-repurchase intention

Curina et al. (2020) note that a customer's non-repurchase intention is generally the result of a negative encounter with an organisation or its employees. Based on this information, these authors define non-repurchase intention as a customer's desire to avoid additional purchases from the same organisation based on their previous negative experiences. The negative outcome that is non-repurchase intention commonly manifests following a customer's evaluation of an

offering that fell short of their expectations, resulting in dissatisfaction and, subsequently, negative emotions (Aydın & Ünal, 2016; Curina et al., 2020). To come to terms with these negative emotions, customers will often adopt several coping strategies, including avoidance or psychological distancing (Aydın & Ünal, 2016; Sengupta et al., 2015). According to Sengupta et al. (2015), when a customer uses an avoidance coping strategy, they will usually distance themselves from the relationship they share with the organisation or its employees to deal with the source of their distress.

Similarly, when a customer employs a psychological distancing strategy, they will aim to detach themselves from the source of their distress to maintain emotional stability (Aydın & Ünal, 2016; Lu et al., 2012). Aydın and Ünal (2016) and Manthiou et al. (2020) argue that both avoidance and psychological distancing strategies reduce a customer's intention repurchase an offering provided by a given organisation. Avoidance strategies include the physical cessation of making purchases from the offending organisation to prevent a repeat encounter (Aydın & Ünal, 2016; Sengupta et al., 2015). Aydın and Ünal (2016) while with a psychological distancing strategy the customer dissociates from the offending party affectively, believing that nothing can be done to arrive at a preferred or desirable outcome. Research conducted by Perrin-Martinénq (2004) provides empirical evidence to support the notion that detachment will negatively influence a customer's intention to engage in repeat purchasing behaviour. The rationale supporting this evidence is that the offending attachment figure's offerings will no longer hold a place of prominence in a detached customer's mind, and as such, the degree to which they will purchase from the figure will vary from less frequently to not all (Mai & Conti, 2008; Perrin-Martinénq, 2004). Consequently, this study proposes the following hypothesis:

H₈: Customer detachment will have a significant effect on respondents' non-repurchase intention from their wealth manager.
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1.3.5.4 Switching behaviour

Customer switching behaviour refers to an outcome in which a customer stops using the product or service of a particular organisation and instead opts in favour of offerings provided by a competitor (Aslam & Frooghi, 2018; Garga et al., 2019). This outcome can also be viewed as the customer abandoning one service provider for another (Ghamry & Shamma, 2020). According to Charsetad et al. (2016), when customers experience adverse events such as service failures they can experience dissatisfaction, which in turn, result in the formation of negative emotions. Consequently, by experiencing these emotions, customers can become motivated to distance themselves from the organisation/employees to mitigate the source of their distress (Chen & Pham, 2019; Jung & Park, 2018). Park and Jang (2014) add that a customer's emotional response

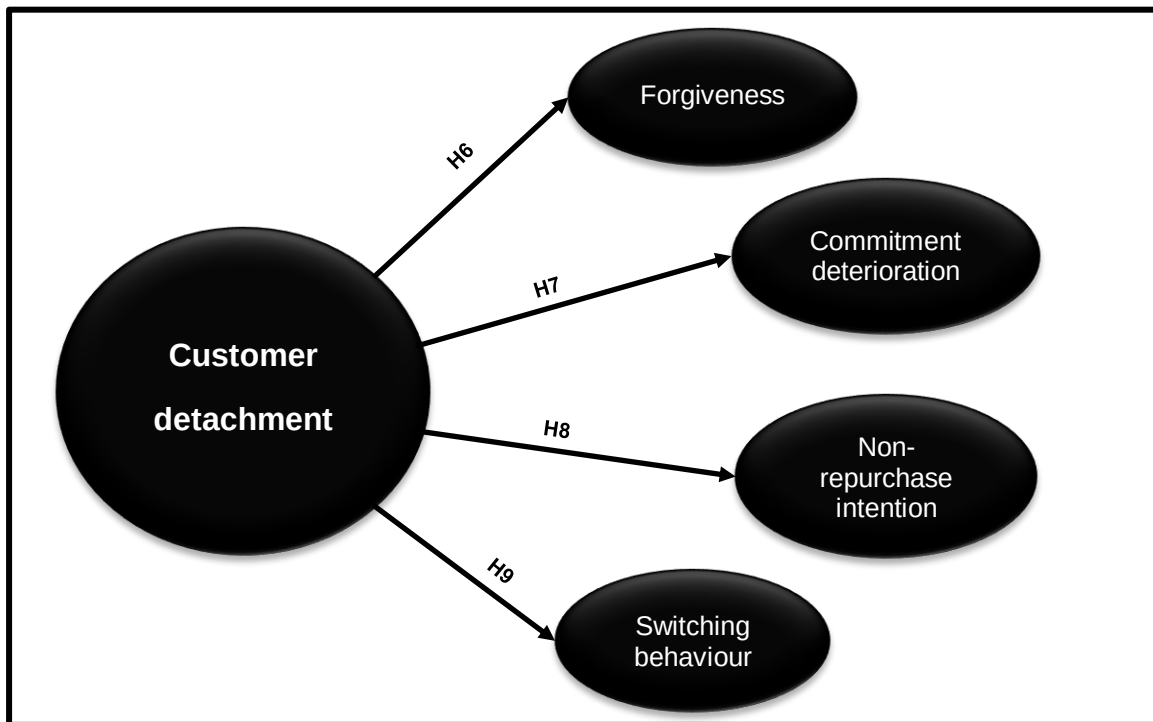
can also lead to a customer exhibiting switching behaviours as they hold influence over their approach or avoidance behaviour.

Approach behaviour is associated with positive emotions such as engagement, interest and happiness, which can influence a customer's inclination to remain in, explore, and associate with others within their current environment (Park & Jang, 2014; Verhulst et al., 2020). Conversely, avoidance behaviour, which is derived from negative emotions such as disinterest, disengagement and fear, can motivate the customer to desire distance or escape from the environment (Park & Jang, 2014; Verhulst et al., 2020). Therefore, switching in the case of adverse events, negative emotions and the resulting adoption of avoidance behaviour (Kavaliauskė & Simanavičiūtė, 2015), can be viewed as an exit strategy enacted by the customer in order to disengage and distance themselves from their current relationship with an organisation or its employees (Li & Stacks, 2017). Based on the discussion above, it can be inferred that the steps a customer takes to distance themselves from negative or stressful encounters or outcomes can potentially lead to detachment (Mai & Conti, 2008; Perrin-Martineng, 2004) as well as customer switching behaviour. The rationale supporting this argument is that the customer's adoption of avoidance behaviour and subsequent intention to switch may, in fact, represent a form of distancing that allows them to evade the source of their distress (Kavaliauskė & Simanavičiūtė, 2015; Li & Stacks, 2017). Therefore, this study proposes the following hypothesis:

H₉: Customer detachment will have a significant effect on respondents' switching behaviour away from their wealth manager.
--

1.3.5.5 A conceptual model of the outcomes of customer detachment

Figure 1-2 below provides a graphic representation of the potential outcomes of customer detachment as discussed in sections 1.3.5.1 to 1.3.5.4.

Figure 1-2: A conceptual model of the outcomes of detachment

Source: Author's own depiction.

1.3.6 Moderating effects of gender

1.3.6.1 Gender

A substantial body of research suggests that women focus more on dyadic relationships and attachment to other individuals than men (Melnyk, 2014; Ratnasari et al., 2020). The main argument centres around the idea that women are more prone to relationship building because they are more attuned to the affective or emotional aspects of human interaction and generally more empathetic, which leads to feelings of closeness. Conversely, men are less concerned with building relationships, as they are less likely to express their emotions and disclose less personal information and concerns (Ratnasari et al., 2020). A research study done on detachment and gender by Abuín and De Rivera (2015) supports the abovementioned arguments by stating that men maintain emotional distance from others, lacking a healthy dependency which encourages detachment, whereas women seek emotional closeness, which leans towards a healthier dependency, encouraging attachment. Although no study has previously measured the moderating effect of gender between customer detachment and its proposed drivers and outcomes within a single model, it is clear from the above discussion that gender could influence these relationships. Hence, it is finally hypothesised that:

H₁₀: Gender moderates the impact of respondents' disaffection on detachment.

H₁₁: Gender moderates the impact of respondents' disillusionment on detachment.

H₁₂: Gender moderates the impact of respondents' dissatisfaction on detachment.

H₁₃: Gender moderates the impact of respondents' alienation on detachment.

H₁₄: Gender moderates the impact of respondents' negative emotions on detachment.

H₁₅: Gender moderates the impact of detachment on respondents' forgiveness.

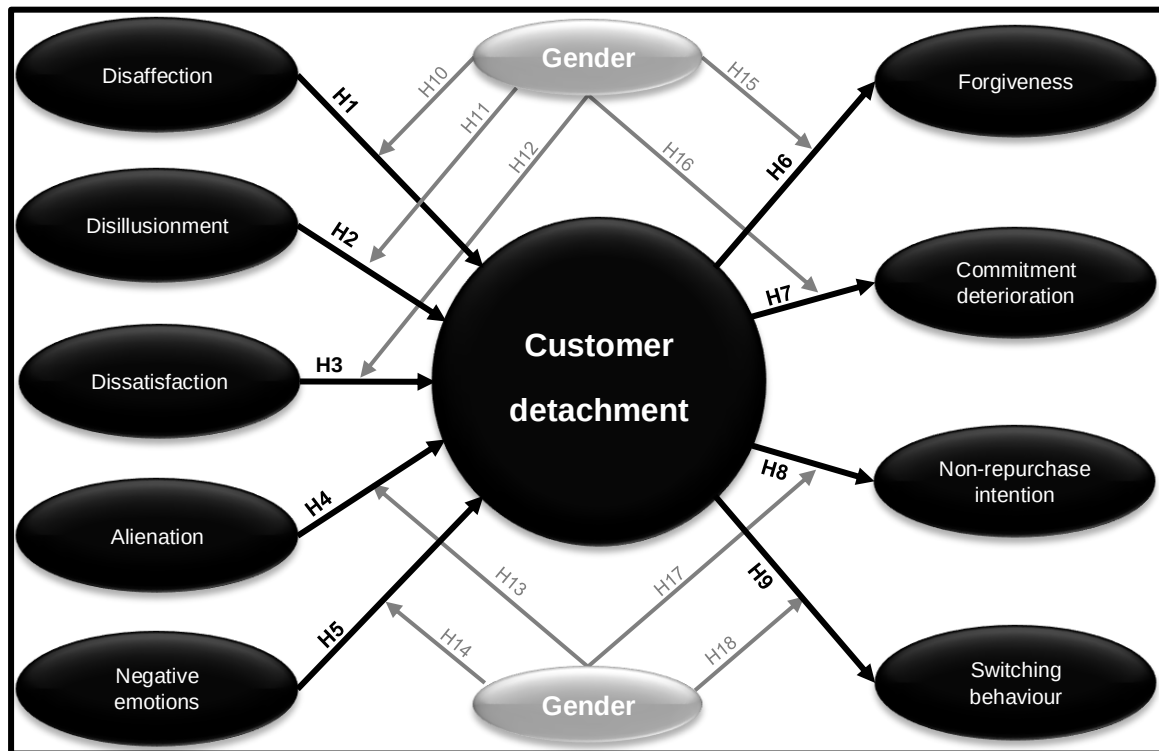
H₁₆: Gender moderates the impact of detachment on respondents' commitment deterioration.

H₁₇: Gender moderates the impact of detachment on respondents' non-repurchase intention.

H₁₈: Gender moderates the impact of detachment on respondents' switching behaviour.

1.3.6.2 A conceptual model of customer detachment with gender as a moderator

In agreement with the research hypotheses established above, the following conceptual model is proposed for further investigation.

Figure 1-3: A conceptual model of customer detachment with gender as a moderator

Source: Author's own depiction.

1.4 RESEARCH OBJECTIVES

This section aims to reveal the primary and secondary research objectives set for this study. The first section reveals the primary research objective, and the second section the secondary objectives based on the discussions in section 1.2 (problem statement) and section 1.3 (literature review).

1.4.1 Primary objective

The primary objective of this study was to critically review detachment in customer-wealth manager relationships within the South African wealth management industry.

1.4.2 Secondary objectives

- Secondary objective 1: To develop a sample profile of detached wealth management respondents who participated in this research study.
- Secondary objective 2: To provide an overview of extant literature related to relationship marketing, attachment and detachment theory.
- Secondary objective 3: To measure respondents' detachment from their wealth manager.

- Secondary objective 4: To determine the influence of disaffection on respondent's detachment from their wealth manager.
- Secondary objective 5: To determine the influence of disillusionment on respondent's detachment from their wealth manager.
- Secondary objective 6: To determine the influence of dissatisfaction on respondent's detachment from their wealth manager.
- Secondary objective 7: To determine the influence of alienation on respondent's detachment from their wealth manager.
- Secondary objective 8: To determine the influence of negative emotions on respondent's detachment from their wealth manager.
- Secondary objective 9: To determine the influence of detachment on respondents' willingness to forgive their wealth manager.
- Secondary objective 10: To determine the influence of detachment on respondents' commitment deterioration towards their wealth manager.
- Secondary objective 11: To determine the influence of detachment on respondents' non-repurchase intention from their wealth manager.
- Secondary objective 12: To determine the influence of detachment on respondents' switching behaviour away from their wealth manager.
- Secondary objective 13: To examine the moderating effect of gender on the interrelationship between customer detachment and both its proposed drivers and outcomes.

1.5 RESEARCH METHODOLOGY – ARTICLE 1

The following section discusses the chosen research methodology for Article 1; after that, section 1.6 elaborates on the research methodology for Articles 2 to 4.

For **Article 1**, a systematised review framework was followed. The rationale supporting this decision was that review papers critically evaluate published material, with the aim of synthesising the gathered content to answer a specific research question (Bem, 1995; Palmatier et al., 2018). Moreover, reviews such as these are also seen as an effective method of providing clarity on and improving the overall understanding of specific concepts and the various aspects or elements related to them (Gentles et al., 2016). To conduct the review, a **systemised literature review**

was conducted to gather published material related to **detachment in interpersonal relationships** for evaluation. This process allowed the researcher to synthesise the gathered content to answer the question of whether **detachment theory could be applied in a marketing context towards customer-wealth manager relationships**. Furthermore, it also provided the means to explore several potential drivers and outcomes related to detachment in interpersonal relationships.

1.5.1 Empirical study

The following discussions describe the empirical aspects of **Article 1's** methodology, which is divided into five sub-sections: the research design, sampling, data collection, research procedure and data analysis.

1.5.1.1 Research design

For the purposes of **Article 1**, a systematised review design was adhered to. Systematised designs are similar to systematic literature reviews in that they include elements thereof such as a comprehensive search or quality assessment but fall short of being a full systematic review due to limitations or constraints such as time, funding and other resources (Grant & Booth, 2009). Grant and Booth (2009) add that this review design is more simplistic in nature as it will only search through one or two databases to catalogue literature and, subsequently, list the information in tabular form.

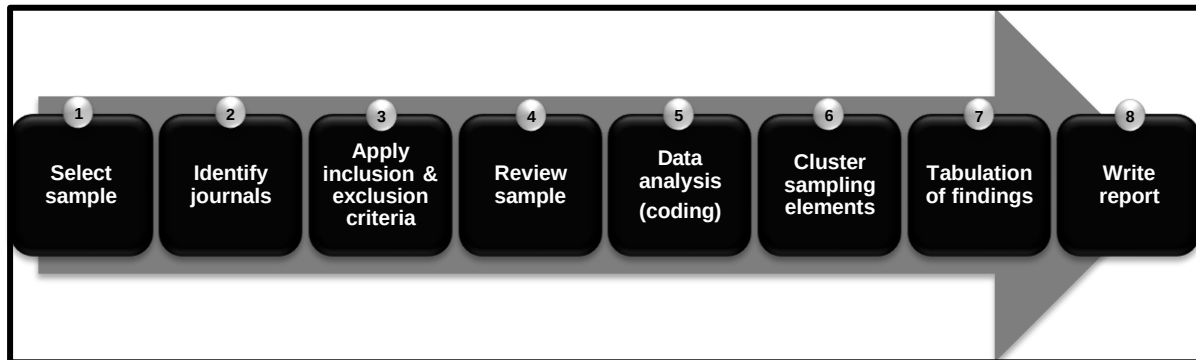
1.5.1.2 Sampling

Purposive sampling (also called judgement sampling) was used to select the databases included in the systematic review. This is because purposeful sampling allowed the researcher to make the most effective use of limited resources by selecting information-rich cases (Benoot et al., 2016; Palinkas et al., 2015). Moreover, purposive sampling also allowed the researcher to select samples based on his own judgement and the purpose they were required to fulfil (Brown et al., 2018; Burns & Bush, 2014; Sharma, 2017). Thus, in accordance with the goal of this research study and the parameters associated with purposive sampling, articles and other sources were chosen based on the following inclusion criteria: Firstly, as extant detachment literature is limited, all academic sources associated with the fields of both psychology and marketing were selected. Secondly, to ensure that all relevant information pertaining to detachment was addressed, all articles ranging from 1960 to 2022 were included. Conversely, the exclusion criteria selected for the purposes of this study included articles that were written in a language other than English, required payment to access, or were based in fields outside of psychology and marketing.

1.5.1.3 Data collection

For the purposes of **Article 1** in this study, the data collection processes for systematised reviews used by previous studies were adapted and followed (see Figure 1-4 below). Articles included for the systemised review were managed with EndNote software and subsequently categorised within a Microsoft Excel Worksheet.

Figure 1-4: Systemised review process



Source: Adapted from Butler et al. (2016), Ferreira et al. (2016), Rahimi et al. (2018), Smith et al. (2019), and Uman (2011).

1.5.1.4 Research procedure

The research procedure followed by this study was based on the information presented in Figure 1-4 above and occurred as follows:

- The researcher applied the inclusion and exclusion criteria to the selected databases upon receiving ethical approval to obtain the relevant articles. The researcher documented the reasons that articles were either included or excluded before logging the included articles onto EndNote.
- The information listed in the abstraction form (e.g. Table 1-1, see section 1.5.1.5) was used to extract data and create themes for the use and reporting of detachment within the field of marketing.
- Two additional reviewers, Prof H. Spies and Prof R. Spies, were also requested to review the included sample and the themes derived from it for quality purposes. During this process, disagreements and/or inconsistencies were identified and highlighted by the additional reviewers and discussed with the researcher. Any changes made based on this discussion were then documented.

- Upon agreement with the identified reviewers regarding the final results, the researcher wrote a tabular and narrative report describing the finalised results following the requirements of a systematised review design.

1.5.1.5 Data analysis

Data analysis for Article 1 was conducted by reviewing the literature, results and discussion sections of quantitative and qualitative research reports to establish current academic opinions and views regarding detachment in interpersonal relationships (Gentles et al., 2016). In addition to the review of literature, results and discussion sections within detachment studies, Landers and Behrend (2015) suggest that the limitation sections of articles may also be an important aspect to consider during data abstraction. To ensure that rigour was maintained during data abstraction (see section 1.5.1.6), an abstraction form (e.g. Table 1-1 below) was used and continuously revised/updated following any new/existing literature and the study's research objectives (Gentles et al., 2016). Additional categories were added during data collection processes based on any new information/data that came to light (Gentles et al., 2016). Furthermore, a thematic data analysis procedure was implemented as an additional method to ensure that rigour was maintained during this study. Following this procedure, the researcher was able to systematically organise and identify patterns and broad themes from the data included/listed in the abstraction form (Braun & Clark, 2012). Consequently, the following phases of a thematic analysis, as illustrated in Figure 1-5, were followed:

Figure 1-5: Thematic data analysis

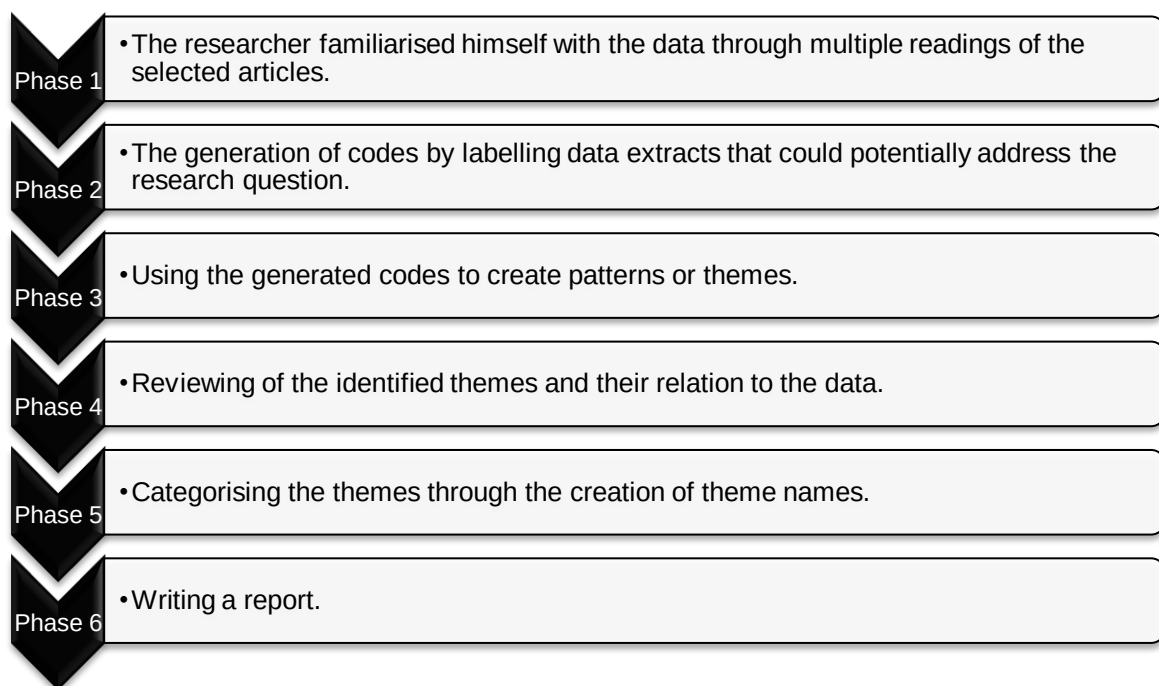


Table 1-1: The data abstraction form

	Abstraction criteria	Article information
Article identifier	Year	
	Author/s	
	Article title	
	Journal	
	Doi	
	Database	
	Boolean	
Sample characteristics	Topic in relation to detachment	
	Sample/population classification	
	Individual study sample/population size	
	Findings	
	Relationship type	
	Cause of detachment	
	Outcomes of detachment	
Miscellaneous	Info of interest (Secondary data)	
	Info of interest (Primary data)	
	Research design	
	Individual study limitations	

Source: Author's own depiction

1.5.1.6 Rigour

The important principles and practices for conducting a rigorous systematic review, as formulated by Gentles et al. (2016), were used as a guideline while conducting this study. These principles are described in Table 1-2 below.

Table 1-2: Rigour principles for this study

Principle	Description
1	Emphasise the boundaries for identifying appropriate and relevant literature that adheres to this study's objectives. To accomplish this, clear inclusion and exclusion criteria must be provided that focus on detachment-specific literature in the two identified academic databases.
2 & 3	The inclusion of alternative search and screening methods to identify data/information in sources not listed in the selected databases. Examples of these sources may include books, dissertations, theses, library catalogues, etc.
4	Consider the broader spectrum and nature of "detachment" literature available and decide which lines of reasoning or schools of thought will correspond appropriately with this study's specific objective/aim. To adhere to this principle, a purposive sampling method was recommended.

Table 1-2: Rigour principles for this study (*continued*)

5	As the systemised review progresses, its selected and defined fields for data abstraction will generally be revised a number of times as new data or practices are revealed. To overcome this, an initial data abstraction form (see Table 1-1, section 1.5.1.5) was used and updated as the study progressed. Furthermore, for quality purposes, revisions to the abstraction form were documented, and any new data requirements and/or objectives were indicated clearly.
6	The accepted terms for “detachment” (i.e. synonyms) may differ based on publications and fields of research. Therefore, when extracting data, the researcher expanded the search parameters to include any established and/or combined terms as well as definitions that are “detachment” relevant.
7	The data extraction method chosen should reflect the review's desired outcome or final product. Consequently, with a systematised review, the method of data extraction should allow for an accurate qualitative description and interpretation of results to be generated.

Source: Adapted from Gentles et al. (2016).

1.5.1.7 Reporting of results

The results obtained from this study were presented in tabular form, accompanied by a narrative description as required for a systematised review (Grant & Booth, 2009). Moreover, the layout adhered for this particular study was that of an article format, which allowed for the potential future publication in an accredited journal.

1.6 RESEARCH METHODOLOGY – ARTICLES 2 TO 4

The following sub-sections provide an overview of the research methodology used for Articles 2 to 4 of this study.

1.6.1 Literature review

Several sources, such as articles, books and documents, were consulted to obtain the literature required for this study. Using these sources, this study provided a comprehensive theoretical background pertaining to the research problem and the constructs relevant to the study, all of which are displayed in Table 1-3 below.

Table 1-3: Research constructs

Antecedent	Main construct	Outcome
Disaffection	Customer detachment	Forgiveness
Disillusionment		Commitment deterioration
Dissatisfaction		Non-repurchase intention
Alienation		
Negative emotions		Switching behaviour

Source: Author's own depiction

To demonstrate that the relationships indicated in the table above were potentially feasible and able to achieve both the primary and secondary objectives outlined by this study, the following databases were consulted:

- A-Z Publication Finder
- LexisNexis
- EBSCOhost
- Emerald Insight Journals
- Google Scholar
- JSTOR
- Juta
- Sabinet Online
- ScienceDirect
- Boloka: NWU Institutional Repository (NWU-IR)

1.6.2 Research design

Articles 2 to 4 of this study made use of a descriptive research design, as it allowed the researcher to analyse the various characteristics of wealth management customer groups, evaluate their behaviour and make specified predictions relevant to the industry (Brown et al., 2018; Burns & Bush, 2014). To achieve this outcome, various empirical calculations, analytical approaches and numerical measurements were employed (Babin & Zikmund, 2016; Hair et al., 2017). These evaluations enabled the researcher to generate accurate predictions regarding the relationships between customer detachment and this study's chosen marketing variables (see Table 1-3) and then provide meaningful insights between these relationships (Hair et al., 2017).

1.6.3 Target population

Taking into account that the HNWI population in South Africa consists of approximately 38 400 individuals (NW Wealth, 2020), this study opted for the use of convenience and quota sampling to acquire the respondents who served as representatives of the larger population (Burns et al., 2017; Malhotra et al., 2017). However, to ensure that the sample was sufficiently representative,

a precise definition of the sampling elements, sampling units and the extent of geographical coverage was provided (Aaker et al., 2013; Hair et al., 2017).

Consequently, this study's target population was all wealth management customers residing in South Africa, aged 20 years or older, who had distanced themselves from their relationship with their wealth manager. The sample was chosen based on the fact that only approximately 38 400 South African citizens use wealth management services; thus, gathering data from these individuals would have proven difficult and/or insufficient if limited to only a certain number of provinces.

1.6.4 Sampling plan

1.6.4.1 Sampling frame

According to Babin and Zikmund (2016), probability sampling cannot be used if the researcher cannot acquire a sampling frame. Consequently, the researcher could not obtain a sampling frame, as any lists or databases containing information relevant to wealth management customers in South Africa were not readily provided by wealth managers due to various privacy regulations and/or concerns.

1.6.4.2 Sampling method

For the purpose of this study, a non-probability sampling method in the form of online convenience and quota sampling was utilised to gather data from South African respondents who had distanced themselves from their wealth manager due to becoming detached. Together with fieldworkers (i.e. honours students who have completed marketing research as part of their degree), the researcher contacted the prospective participants via online platforms such as Facebook and LinkedIn, inviting them to participate in the study. Moreover, each fieldworker was instructed to obtain a set number of gender-specific responses within a predetermined range (i.e. quota sampling) before approaching potential respondents (Malhotra et al., 2017; Sarstedt & Mooi, 2019). This was done to assist in the testing of gender's potential moderating effect on the relationship between customer detachment and its proposed drivers and outcomes in Article 4 (i.e. Chapter 5). The sampling methods indicated in the discussion above were chosen for the following reasons:

- South African wealth management organisations' reluctance to provide access to their customer databases, thus, denying the researcher a useable sample frame.
- The difficulty associated with successfully identifying wealth management customers in South Africa.

- The ability to accurately test the effects of specific demographic variables as potential moderators of the chosen marketing constructs identified by this study.
- To gather evenly distributed demographic data to enhance the applicability of this study's results to literature and the wealth management industry.
- The cost benefits associated with the use of non-probability sampling methods.

1.6.4.3 Sample size

According to Hair et al. (2017) and Malhotra (2015), one method that can be used to determine an adequate sample size includes reviewing the number of items contained in each of the study's measurement scales. These authors argue that researchers can add five respondents for each item. Therefore, given that this study used **54 items** (see Appendix A), an overall sample size of **270 responses** was deemed appropriate. Upon completion of the data collection period however, a total of 536 useable responses had been obtained.

1.6.5 Measurement instrument

A structured questionnaire comprising multi-item scales was used as the measurement instrument for **Articles 2 to 4** and was administered through the combined efforts of carefully selected fieldworkers and the researcher himself. Hair et al. (2017) posit that to design an effective questionnaire, researchers should ensure that both its questions and scales are chosen with care, as it enables the researcher to collect reliable and valid information. The layout of this study's questionnaire (see appendix A, page 220) began with an introduction, followed by multiple sections ranging from A to D, each of which adhered to a structured line of questioning.

The introductory section provided respondents with an explanation of the study's purpose as well as a set of instructions that both guided and encouraged them to complete the questionnaire while also reassuring them of their rights and the study's protective obligations. Following the introduction, three screening questions were presented to ensure that only respondents who had become detached from their wealth managers participated in the study. Once the screening for applicable respondents had been completed, the questionnaire progressed to section A, which included various multiple-choice questions that utilised both nominal and ordinal scales. Using these scales allowed for the measurement of respondents' various demographic variables, preferences and patronage habits. Sections B to D, respectively, were dedicated to measuring the drivers and outcomes of (Articles 2 and 3) and the interrelationships between (Article 4) detachment and the constructs chosen for this study. To gather data on the identified constructs, the researcher opted for the use of a Likert-scale response format measured on an interval scale.

Using this format, respondents were requested to answer a series of structured, closed-ended questions adhering to the chosen five-point Likert-type scale (where 1 was “strongly disagree” and 5 was “strongly agree”).

Each of the items used in sections B to D were adapted from valid and reliable measurement scales, which are presented in Table 1-4 below.

Table 1-4: Previous research used to compile the questionnaire

Construct	Author(s)
Disaffection	Kayser (1996)
Disillusionment	Pervan & Martin (2012)
Dissatisfaction	Brady and Robertson (2001) and Dagger and O’Brien (2010)
Alienation	Akbari et al. (2016)
Negative emotions	Koenig-Lewis and Palmer (2014)
Detachment	Mai and Conti (2008) and Perrin-Martineng (2004)
Forgiveness	Kumar et al. (2003)
Commitment deterioration	Dagger and O’Brien (2010)
Non-repurchase intention	Lu et al. (2012)
Switching behaviour	Kim et al. (2019)

Source: Author’s own depiction

A pilot study was conducted to assist in the development of the questionnaire. This allowed the researcher to examine the respondents’ responses to the questionnaire questions, which enabled him to test the feasibility thereof (Babin & Zikmund, 2016). A pilot study for this research study was conducted among 20-30 respondents from the target population before officially fielding the questionnaire.

1.6.6 Data collection

For the purposes of **Articles 2 to 4**, the selected fieldworkers and the researcher used computer-administered surveys to collect primary data by sending a hyperlink to potential respondents with an informative message that revealed the purpose of the questionnaire and requested them to participate therein. This hyperlink was circulated via social media platforms such as Facebook and LinkedIn. Once respondents had received and clicked on the hyperlink, they were redirected to the chosen data collection website (i.e. Google Forms), where they were able to complete the questionnaire.

Given that the number of South Africans who make use of wealth management services consists of only approximately 38 400 individuals (NW Wealth, 2020), the decision to use fieldworkers and the researcher himself to circulate the hyperlink and gather data was deemed necessary to reach

as many wealth management respondents as possible. Similarly, this study also considered social media platforms such as Facebook and LinkedIn as distribution platforms to increase both the visibility and range of the hyperlink and, in turn, the potential number of responses. However, to reduce the potential for errors and bias, three pre-questionnaire screening questions were used to ensure that only respondents, who had distanced themselves from their wealth manager due to becoming detached, could access the survey.

1.6.7 Data analysis

Once the primary data had been collected from the sample, it underwent a process of preparation and analysis (Brynard et al., 2014; Field, 2018). The first step in this process involved the preliminary preparation or cleaning of the primary data, after which the researcher could edit and code the data before it was analysed (Aaker et al., 2013). Following the editing and coding phase, the SPSS statistical programme (version 27) was used to capture the data and create a dataset.

Subsequently, the dataset was then used to calculate frequencies and descriptive statistics and provide insight into respondents' demographic profiles and responses to each of the chosen constructs. Additionally, Cronbach's alpha values were calculated to assist the researcher in assessing the internal consistency and reliability of the measurement scales used to measure the chosen constructs. To assess the validity of the measurement models, exploratory structural equation modelling (ESEM) was performed using MPlus version 8.3.

1.7 CONTRIBUTION OF THE STUDY

This section lists the theoretical and practical contributions made by the study towards both new and existing bodies of knowledge.

- This study aimed to make both theoretical and practical contributions to the field of marketing by being the first to test for the occurrence of detachment within the context of customer-employee relationships.
- This study endeavoured to shed some light on the potential driving factors of customer detachment (i.e. disaffection, disillusionment, dissatisfaction, alienation and negative emotions).
- Among the proposed drivers, neither disillusionment nor alienation have been empirically tested in relation to detachment before now. Furthermore, relationship disaffection will have been tested within a marketing context for the first time, having only been measured in the field of psychology prior to this study.

- In addition to the potential drivers, this study also endeavoured to provide insight into a number of proposed customer detachment outcomes (i.e. commitment deterioration, non-repurchase intention, switching behaviour and a lack of forgiveness).
- Neither forgiveness, commitment deterioration, nor switching behaviour had been empirically tested as potential detachment outcomes prior to this study and therefore constitute relevant potential contributions towards marketing literature.
- This study aimed to make a novel contribution to literature by being the first to explore the moderating effects of gender on the relationships between the various proposed drivers towards detachment and the potential outcomes that result from it.
- By examining the interrelationships between customer detachment and its proposed drivers and outcomes this study will both empirically confirm the role played by customer detachment in customer-wealth manager relationships and contribute to the overarching attachment theory research stream to which detachment is related.
- Finally, the findings produced by this paper will offer valuable insight and direction to wealth managers wishing to enhance their understanding of customer detachment, and as a result, improve their relationship marketing practices and competitive advantage.

1.8 ETHICAL CONSIDERATIONS

1.8.1 Privacy and confidentiality

Respondents were informed that all information they provided was completely anonymous and treated with the utmost standard of privacy and confidentiality and that furthermore no information would be disclosed to any third parties or be individually reported on.

1.8.2 Data security

Data pertaining to the study is being kept on a single laptop owned by the researcher that is both password protected and employs multiple layers of digital security. Only the researcher himself and the second reviewer (i.e. Prof H, Spies) have access to this data. Additionally, all of the data obtained for the purposes of this study will be safely destroyed within the next five years.

1.8.3 Informed consent/voluntary participation

Respondents were adequately informed that participating in the survey was entirely voluntary. Moreover, should any information or questions in the survey have caused them distress, they

could withdraw from the process at any time. Respondents were also adequately informed that they were entitled to request access to data gathered on themselves and/or that their information be removed from the study.

1.8.4 Ethical clearance

Before the study was conducted and its associated survey administered, multiple evaluations and adjustments to the content and proposed procedures occurred. Evaluations were conducted by several reviewers within the NWU's Faculty of Economics and Management Sciences and thereafter by a panel of accredited NWU Marketing Management researchers. Finally, the NWU Ethical Committee assessed and validated the risk level of the study and declared that it could be safely conducted. Ethics clearance number (NWU-00064-21-A4).

1.9 OUTLINE OF THE PROPOSED CHAPTERS

This study was divided into six chapters, the outline of which is presented and briefly discussed in Table 1-5 below.

Table 1-5: Chapter outline of the study

Chapter 1: Contextualisation of the study
Chapter 1 provides a contextual overview of the proposed study by presenting the theoretical context, research problem, objectives, hypotheses, research methodology, and classification of subsequent chapters.
Chapter 2: Article 1
Chapter 2 is devoted to Article 1, which, through a systemised review, gathered, evaluated, screened and analysed extant detachment literature to provide a descriptive research framework for Articles 2 to 4.
Chapter 3: Article 2
Chapter 3 will constitute Article 2, which determined the potential drivers of customer detachment in the South African wealth management industry.
Chapter 4: Article 3
Chapter 4 encompassed Article 3, which determined the potential outcomes of customer detachment in the South African wealth management industry.
Chapter 5: Article 4
Chapter 5 presents Article 4, which explored the influence of gender as a potential moderator on each of the relationships between customer detachment and its proposed drivers and outcomes in the South African wealth management industry.
Chapter 6: Conclusions, implications and recommendations
Chapter 6 presents an overview of the conclusions drawn from, recommendations centred on, and the findings of this research study. Additionally, this chapter provides a framework for customer detachment and its role in customer-wealth manager relationships. The chapter concludes with a discussion of the study's limitations and suggestions for future research.

Source: Author's own depiction

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CHAPTER 2: ARTICLE 1

THE BREAKING OF BONDS: A SYSTEMATIZED REVIEW OF DETACHMENT IN INTERPERSONAL AND CUSTOMER RELATIONSHIPS.

ABSTRACT

This study reviews the concept of detachment in interpersonal relationships by examining its drivers and outcomes, laying the foundation for detachment to potentially be extended to customer-employee relationships. Information from several studies in the fields of psychology and marketing was used to identify and categorize drivers and outcomes of detachment. Using Scopus and Google scholar as search platforms, a total of 859 articles pertaining to detachment in interpersonal relationships were initially identified. Following various relevance and quality evaluations only 42 articles were deemed appropriate for this study and were thus included in the review. The results from this review provide a condensed list of pre-existing and potential drivers and outcomes for detachment, each of which, were assigned to broader categories based on similarities and other relevant factors. This study contributes to theory by being among the first to provide a summarized list of potential drivers and outcomes of detachment within a single paper, thereby advancing the existing knowledge of detachment. The results of this review may also be of particular importance to psychologists and marketing managers as it provides a comprehensive discussion of how detachment could occur in both interpersonal and customer-employee relationships and the possible consequences thereof.

Keywords: customer detachment, customer relationships, detachment, interpersonal relationships, systematized review.

2.1 INTRODUCTION

Throughout their lives, most individuals will develop and navigate a variety of different relationships both interpersonal and business related. These relationships are generally the result of a number of interactions over time that lead to the formation of a bond between individuals involved (Chang et al., 2021). The development and maintenance of these bonds hold a number advantages in that they promote development of secure attachments as well as higher levels of loyalty, forgiveness, and retention (Spies, 2018; Spies et al., 2022). However, not all of these relationships are destined to last as various situations, challenges, and outcomes may prove

daunting enough to discourage individuals within the relationship to refrain from maintaining it (Henley, 2005; Hemetsberger et al., 2009). In situations where the relationship is challenged, individuals may become inclined to dissociate themselves from it, an outcome which can be referred to as detachment (Hemetsberger et al., 2009; Marlowe et al., 2010; Saccardo & Calvo, 2020).

Despite the negative implications detachment may hold for interpersonal relationships in various contexts only, a few researchers in the fields of psychology and marketing have attempted to form a better understanding of the concept. Among the first of these researchers was Attachment theorist John Bowlby who referenced detachment while further exploring and developing the attachment theory (Bowlby, 1969). Bowlby who at the time was researching aspects of mother-child relationships, observed that a child separated from their mother, would begin to exhibit detachment like behaviour – both during her absence and upon her return. In particular, the child would appear distant and apathetic, losing any interest in the mother (Bowlby, 1969). Levenson and Gottman, (1985) later extended the detachment concept to romantic relationships by demonstrating a man's emotional detachment to a woman when he is unsatisfied with the relationship. According to these authors not only does the detached man's positive affect (affection) diminish notably but also his negative affect towards the woman in the relationship.

Building on the work of Bowlby (1969) and Levenson and Gottman (1985), Perrin-Martinénq introduced detachment in the marketing sphere, conceptualizing brand detachment as a psychological state of distance from a brand that results from the weakening or dissolution of the existing affective bond between the customer and the brand. Perrin-Martinénq (2002) viewed detachment as a state subsequent to attachment since, they argue, strong affective responses are denotative of a positive connection. Although Perrin-Martinénq's research would become the foundation of various future marketing-based detachment studies (Borghini et al., 2020; Hemetsberger et al., 2009; Mai & Conti, 2008), those studies would neglect to take into account that both attachment and detachment, from a psychological perspective, can only occur between two humans as human emotions form the basis of the attachment theory.

To the best of the researcher's knowledge, no study on the theme of detachment between two humans within the field of marketing is currently available, thus, restricting the current understanding of the detachment concept. Thus, this article argues that detachment can be utilized in the marketing field specifically in regard to relationships between two humans. Accordingly, if detachment can occur between two individuals in an interpersonal relationship setting, it is possible that it could occur between customers and employees in interpersonal business relationships as well. Should detachment be possible within a customer-employee relationship setting, it will likely have a number of negative implications for organisations, such as

strained customer relationships due to weakening relational bonds, decreased purchase intention, relationship termination and even the chance of customers switching to a competitor (Mai & Conti, 2008; Perrin-Martineng, 2004; Pokorska, 2016).

Following the psychological views of detachment within the attachment theory, this study defines detachment as the process in which an individual will distance themselves from an attachment figure (i.e. employee/brand/organisation etc.) due to the gradual weakening of the bond that exists between them (Mai & Conti, 2008; Moon & Yang, 2015).

Moreover, taking into account the need for research in detachment within the attachment theory as well as in the marketing field in customer-employee relationships, this study sets out to investigate the drivers and outcomes of detachment within interpersonal relationships and determine if it could be applicable to customer-employee relationships. In order to answer the proposed objective, steps will be following objectives:

- Survey and categorize empirical and theoretical information that details the various established or potential drivers of detachment in interpersonal relationships.
- Survey and categorize both empirical and theoretical information that details the various established or potential outcomes of detachment in interpersonal relationships.
- Ascertain whether the theory pertaining to the drivers and outcomes of detachment in interpersonal relationships recorded in this study could be applied to customer-employee relationships.

2.2 LITERATURE OVERVIEW

To understand how and why detachment occurs, it is necessary to analyse the role that attachment plays in the overall process of relationship formation (Mai & Conti, 2008; Perrin-Martineng, 2004).

2.2.1 From attachment to detachment

The concept of attachment was first introduced by Bowlby and Ainsworth, who demonstrated that relational bonds are generally formed between an infant and a primary caregiver (i.e. attachment figure) based on their interactions (Ainsworth et al., 1978; Bowlby, 1958). Their research also revealed that these interactions would have an impact on the attached individual's (i.e. the infant's) behavioural tendencies later in life (Bretherton, 1992; Buonincontri et al., 2017). Bowlby (1977) and Grossmann and Grossmann (2020) explain that these interactions are initiated by the infant's biological drive for survival, which is characterized by behaviours such as seeking physical

proximity to a caregiver or attachment figure in times of need or distress. Consequently, consistent and appropriate responses on the part of the caregiver to the infant's needs and signals of distress will have a positive impact on the attached individual's (i.e. infant's) future expectations and behavioural tendencies in their relationships with others (Little & Derr, 2020; Main et al., 2011; Sable, 1997). Bowlby (1977) and Little and Derr (2020) add that an individual's sense of attachment is developed through their interactions with a primary caregiver who exhibits responsive and protective qualities, which in turn influences that individual's mental representation of current and future relationships. Should an individual's primary caregiver (i.e. attachment figure) lack these responsive or protective qualities however, he/she will be more inclined to detach from relationships (Sable 1997). Katz and Woodin (2002), Sable (1997), and Snir and Wiseman (2015) add that when an individual perceives their caregiver as a consistent source of distress, they become inclined to distance themselves as a form of emotional and psychological self-defence. This form of emotional and psychological distancing signals the start of the detachment process which strengthens over time should the various causes for detachment remain consistent (Ingoglia et al., 2011).

2.2.2 Detachment in various types of relationships

Detachment has been proven to occur within a wide range of interpersonal relationships and settings including infants and adolescents detaching from parents, adults detaching from peers and romantic partners and even instances where individuals detach from physical locations and brands (Borghini et al., 2020; Mai & Conti, 2008; Marlowe et al., 2010; Pace & Zappulla, 2013; Perrin-Martineng, 2004; Saccardo & Calvo, 2020). Within both the parent-infant and parent-adolescent dyads, detachment may be the result of negative family functioning, rejection, abuse and a lack of parental warmth or sense of security (Andersson, 2011; Gulbas et al., 2011; Pace & Zappulla, 2010; Snir & Wiseman, 2015). Similarly, among adults, detachment may occur when individuals feel that their peers or romantic partners do not respond to or meet their emotional signals and needs (Marlowe et al., 2010).

Hadden et al. (2016), Marlowe et al. (2010), and Snir and Wiseman (2015) add that continuous conflict, a lack of support, feelings of rejection, demanding and controlling partners, and the need for space, autonomy or independence can also lead to detachment in adult relationships. In the case of stores and brands, the reasons for detachment can centre around triggers or outcomes such as severe transgressions, negative consumption experiences, a decrease in relational benefits, life events or transitions, displacement, store closure, product or brand discontinuation or simply a deteriorating relationship with the organisation or brand (Borghini et al., 2020; Hemetsberger et al., 2009; Mellander & McIntyre, 2021; Perrin-Martineng, 2004). Evanschitzky et al. (2020) and Mai and Conti (2008), explain that the link between negative outcomes or triggers

and detachment is that they cause the customer to begin doubting their previous positive perceptions of the offending attachment figure and in turn lead to a partial or complete loss of prior affections felt towards them. Research conducted by Perrin-Martinénq (2004) provides some support for this view by stating that in the aftermath of detachment, the brand becomes less prevalent in the mind of the customers which may lead to the weakening and even dissolving of customer and brand bonds. This author adds that the weakening or dissolving of the bonds could also cause a decline in patronage of the brand products overall deterioration of the business relationship.

Although it is evident that detachment has been tested within a variety of relationships it has, to the best of the researcher's knowledge, never been tested within a customer-employee relationship context before. This study argues that if detachment can occur between two individuals in an interpersonal relationship setting, it is possible that it could occur between customers and employees in interpersonal business relationships as well.

2.2.3 The potential for detachment in customer-employee relationships

From the discussion above, it is possible to surmise how detachment would occur in customer-employee relationships: First, an initial trigger event such as service and product failures or other negative experiences associated with an offending attachment figure would result in customers experiencing dissatisfaction and other negative emotions (Hemetsberger et al., 2009; Vidal et al., 2016). If left unaddressed, these negative emotions will cause customers to begin doubting his/her previous positive perceptions of the reliability or competency of the offending attachment figure. Subsequently, customers will begin to distance themselves from the business relationship and become increasingly reluctant to rely on the offending figure's support or purchase their offerings (Mai & Conti, 2008). Additionally, should any viable, attractive or seemingly superior alternatives be available, customers may become increasingly inclined to terminate their relationship with the offending attachment figure altogether and switch to a competitor.

2.2.4 The need for research in detachment

The motivation to conduct a review of detachment within the context of interpersonal and customer relationships was twofold. Firstly, from a theoretical standpoint, this review identified a number of potential drivers and outcomes of detachment, thereby adding to the currently limited existing literature pertaining to detachment whilst also laying the foundation for the concept to be explored in new fields or settings. Given its interpersonal relationship focus, the findings of this study stand to enhance not only the current understanding of detachment in social, familial, and romantic relationships but also in other interpersonal relationship contexts, such as, between a customer and an employee. As it is only possible for detachment to occur where attachment first

existed (Perrin-Martinénq, 2004), this study not only enhances the current understanding of detachment but also contributes to the overarching body of literature on the attachment theory to which it is related. The combination of information from a larger pool of scholarly sources contained in a single paper sheds new light on the detachment concept, allowing for new and/or additional conclusions to be drawn and additional avenues for future research to be explored.

Secondly, from a managerial perspective, the findings in this study may serve as a tool for businesses to prevent their relationship with their customers from deteriorating or dissolving. In particular, the drivers of detachment identified in this study may assist marketing managers in recognizing the encroaching signs of detachment within their customer base, allowing them to act sooner and even possibly prevent it from occurring. Similarly, knowledge of the outcomes of detachment may assist in both identifying detached customers and determining the extent or level of their detachment. Armed with this knowledge, managers and marketing practitioners can prevent further degradation of the relationship or opt to redirect retention-based resources towards more suitable candidates, reducing unnecessary costs or financial losses in the process. Finally, the information presented in this study may be useful for identifying gaps in established relationship building and maintenance practices and procedures, which can then be rectified or adapted to pre-empt not only the formation of customer detachment but also strengthen existing relationships.

2.3 MATERIALS AND METHODS

This study is presented in the form of a qualitative systematized review in which studies deemed eligible for inclusion were summarized and used to draw conclusions (Sriganesh et al., 2016). Systematized reviews are comparable in nature to a systematic review except that various limitations such as time, funding, and resources prevent the inclusion all of the same components (Grant & Booth, 2009; Nicolson et al., 2018).

2.3.1 Search strategy

To conduct a review, a search strategy that identifies databases, search terms/keywords and Boolean operators must be designed and implemented (Newman & Gough, 2020; Sriganesh et al., 2016).

Scopus and Google Scholar served as the electronic data sources for this study, in which searches were conducted to find studies that reported on detachment in interpersonal relationships. The following keywords, which are consistent with the research questions above, were used to search the selected online data sources: detachment, emotional detachment and attachment (deactivation). Moreover, advanced search options and Boolean operators such as

“AND”, “OR”, and “NOT” were used in order to ensure that only the most relevant records of studies pertaining to detachment in interpersonal relationships were used (See Table 2-1 below for more detailed record).

Table 2-1: Keywords and Boolean operators

Search term	Boolean	Search term	Boolean	Search term
“Emotional detachment”	<u>AND</u>	“Bonds”	N/A	N/A
		“Marriage”		
		“Attachment”		
“Detachment”	<u>AND</u>	“Coping”	N/A	N/A
		“Marriage”		
		“Separation”		
		“Brands”		
		“Business”		
“Detachment”	<u>AND</u>	“Couples”	<u>NOT</u>	Work
		“Romantic dyad”		
		“Divorce”		
		“Psychological distancing”		
		“Disengagement”		
“Detachment”	<u>AND</u>	“Children”	<u>AND</u>	“Relationships”
“Attachment”	<u>AND</u>	“Deactivation”	<u>NOT</u>	“Work”

Source: Authors own depiction.

2.3.2 Eligibility criteria and article selection process

According to Bettany-Saltikov (2012), a good review should have clearly stated inclusion and exclusion criteria established before the review is started so that any searches will more accurately identify articles that answer the research question, whilst also excluding any irrelevant ones. Sriganesh et al. (2016) add that, based on these criteria, articles identified through the search will undergo a two-stage process. The first stage is concerned with screening titles and abstracts, whereby unrelated or irrelevant articles are excluded. In the second stage, all potentially relevant articles are selected and stored in full-text format for further review. The eligibility criteria established and implemented for the purposes of this study are listed in Table 2-2 below.

Table 2-2: Eligibility criteria

Inclusion criteria		Exclusion criteria	
<u>Format:</u>	Journal articles	<u>Format:</u>	Books, conference papers, magazine articles.
<u>Subject:</u>	Detachment in interpersonal relationships	<u>Subject:</u>	Detachment in non-interpersonal relationship settings e.g. detachment from work.
<u>Language:</u>	English only	<u>Language:</u>	Any study not available in English.
<u>Fields:</u>	Psychology, social sciences, commerce	<u>Fields:</u>	Any fields that do not emphasize studies relating to interpersonal relationships and detachment, e.g. physics, astronomy, chemistry, etc.
<u>Country:</u>	All	<u>Country:</u>	N/A
<u>Access:</u>	Full text only	<u>Access:</u>	Partial or pay to access records.

Source: Authors own depiction

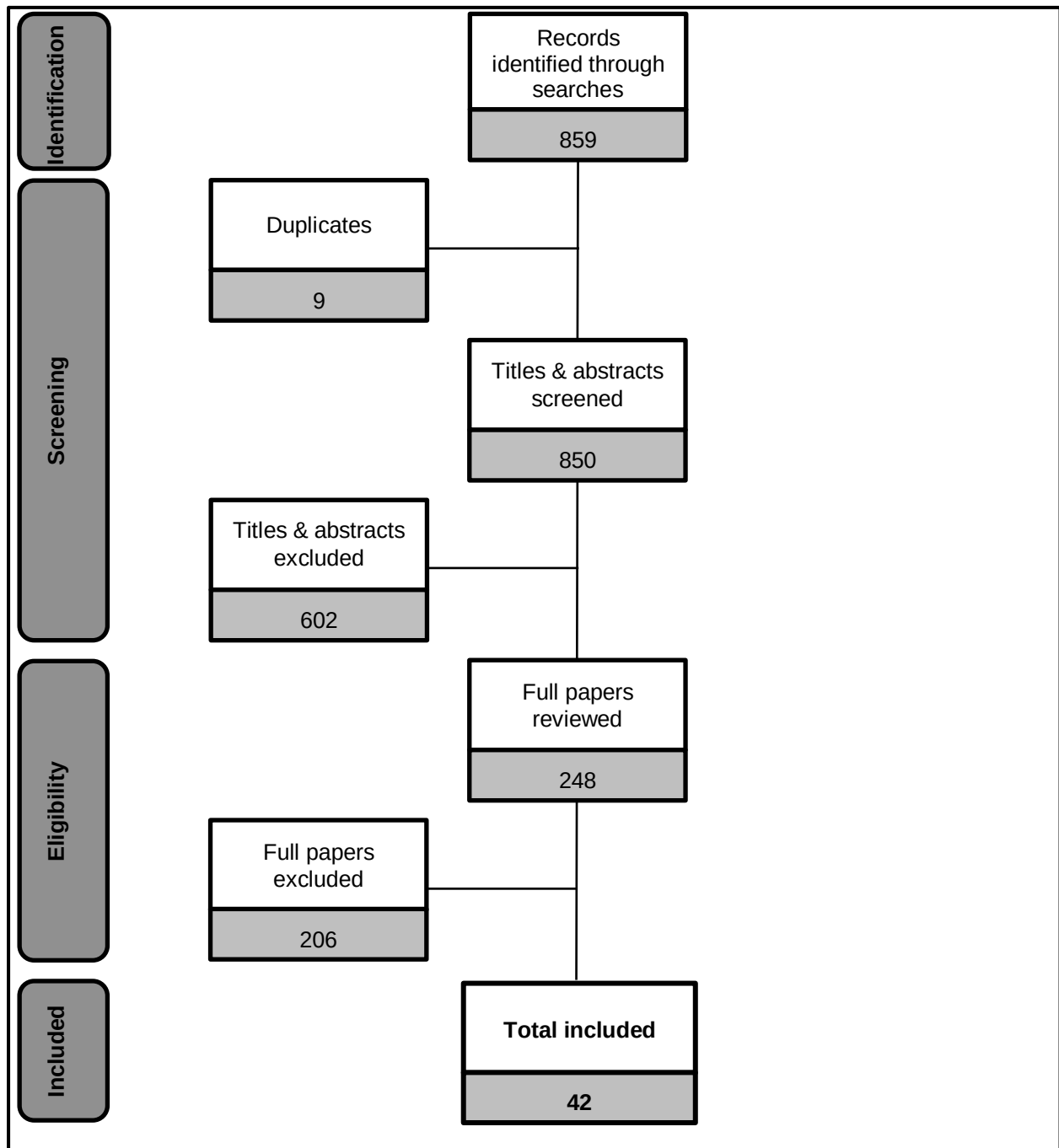
In addition to the eligibility criteria listed above, the following steps were also followed to ensure the selection of articles that were relevant towards the research question.

1. Multiple searches were conducted within the selected databases to identify studies related to detachment in interpersonal relationships.
2. Within each search, duplicate records were removed from the selection process.
3. Once the duplicates had been addressed, the titles and abstracts of each article were analysed to ensure that information pertaining to detachment in interpersonal relationships was present.
4. Following the screening of titles and abstracts relevant records/studies were selected for full-text assessment and saved in several secure locations.
5. Full-text records/studies were then carefully assessed according to the eligibility criteria (see Table 2-2 above), selected for this study and stored within the selected online referencing manager.
6. The online referencing manager selected for this study was EndNote 20.

***Note:** Given the relative scarcity of studies on detachment in interpersonal relationships, no restriction was placed on the year of publication for articles included thus allowing for a wider range of information.

Figure 2-1 below provides a visual representation of the abovementioned process of selecting articles both related and relevant to the research question.

Figure 2-1: PRISMA flowchart for including papers in the review



The final sample of relevant literature was subjected to a quality appraisal process as a means to promote trustworthiness and clarity through the two-pronged approach recommended by Dixon-Woods et al. (2006). Firstly, the process addressed the following criteria:

- (i) Were the aims and objectives clearly stated within each article?

- (ii) Was the research design for each article clearly specified?
- (iii) Was there a clear account of the research process that was followed in each article?
- (iv) Is there enough data to support each article's interpretations and conclusions?
- (v) Was the employed method of analysis appropriate for each study?

Secondly, the selected sources were examined for relevance to the specific research questions of this study. All 42 sources selected were deemed appropriate as they had in part or as a whole, the ability to address the research questions posed by this study. Once the sample had been appraised and finalized, the reviewer extracted data onto an Excel spreadsheet based on the type of interpersonal relationship, causes and outcomes of detachment and any additional information deemed to be of relevance. The information recorded on the excel spreadsheet was then used to identify recurring themes and subsequently categorized as being either potential drivers or outcomes of detachment in interpersonal relationships. All recorded information and emerging themes were assessed by both reviewers before being finalized.

Tables 2-3 and 2-4 (sections 2.4.1 and 2.4.2 respectively) summarize the themes mentioned in the discussion above.

2.4 RESULTS

The search from the two online data sources delivered 859 records. After all duplicate records and non-relevant titles or abstracts had been removed, 248 full papers remained. All the full papers in this selection were screened for relevance, leaving 42 relevant articles for data extraction (see Figure 2-1 above). Each of the selected papers were analysed with all relevant information they contained being categorized as either drivers or outcomes of detachment in interpersonal relationships. With regard to the drivers, it was discovered that numerous reasons can motivate an individual to detach from interpersonal relationships. However, based on certain similarities between these causes they were grouped into three broader categories namely, detachment as a means of defence, detachment as result of caregiver interactions and detachment due to independent functioning and evolving needs (see section 2.4.1, Table 2-3). Similarly, the outcomes displayed by detached individuals were also varied and as a result were categorized into two broader categories namely, distancing and relationship termination, and new attachments (see Section 2.4.2, Table 2-4).

Sections 2.4.1 and 2.4.2 provide an in-depth discussion of each potential driver and outcome of detachment respectively within the assigned broader categories.

2.4.1 Drivers of detachment in interpersonal relationships

Following Table 2-3 below, subsections 2.4.1.1 to 2.4.1.3 discuss in depth the various drivers that constitute an individual's inclination to detach from interpersonal relationships as identified by reviewing the information contained in the listed articles.

Table 2-3: Drivers of detachment

	Topic	Author(s) and date
Detachment as defence	Coping/defence mechanism	(Acharya et al., 2017; Andersson, 2011; Borghini et al., 2020; Bowlby, 1977; Denckla & Bornstein, 2015; Fuhrman & Holmbeck, 1995; Gulbas et al., 2011; Marlowe et al., 2010; Parra & Olivia, 2009; Saccardo & Calvo, 2020; Sable, 1997; Snir & Wiseman, 2015; Thornquist, 2017)
	Emotional and physical abuse	(Gulbas et al., 2011; Henley, 2005; Marlowe et al., 2010; Sable, 1997)
	Loss, grief, and negative emotions	(Abu-Rabia-Queder, 2009; Borghini et al., 2020; Gaffney & Hannigan, 2010; Henley, 2005; Holmes, 1982; Majorano et al., 2015; Marlowe et al., 2010; Mohangi et al., 2011; Pace & Zappulla, 2013; Reibstein & Reibstein, 1998; Sable, 1997; Saccardo & Calvo, 2020; Snir & Wiseman, 2015; Waehler, 1995)
	Rejection	(Andersson, 2011; Bowden et al., 2015; Bowlby, 1977; Marlowe et al., 2010; Pace & Zappulla, 2010; Ryan & Lynch, 1989; Sable, 1997; Snir & Wiseman, 2015)
Attachment figure interactions	Negative family functioning	(Cunha et al., 2009; Beyers et al., 2003; Bowden et al., 2015; Bowlby, 1977; Fuhrman & Holmbeck, 1995; Holmes, 1982; Ingoglia et al., 2011; Katz & Woodin, 2002; Pace & Zappulla, 2010; Parra & Olivia, 2009; Saccardo & Calvo, 2020; Snir & Wiseman, 2015)
	Lack of caring, nurturing and neglect	(Borghini et al., 2020; Bowlby, 1977; Fuhrman & Holmbeck, 1995; Henley, 2005; Ingoglia et al., 2011; Katz & Woodin, 2002; Martin et al., 2000; Pace & Zappulla, 2013; Ryan & Lynch, 1989; Sable, 1997)
	Sense of security and protection	(Borghini et al., 2020; Fuhrman & Holmbeck, 1995; Henley, 2005; Holmes, 1982; Katz & Woodin, 2002; Pace & Zappulla, 2010; Pace & Zappulla, 2013; Reibstein & Reibstein, 1998; Sable, 1997; Snir & Wiseman, 2015; Waehler, 1995)
	Lack of support	(Abu-Rabia-Queder, 2009; Gulbas et al., 2011; Ingoglia et al., 2011; Jager et al., 2015; Lee & Fletcher, 2020; Pace & Zappulla, 2013; Parra & Olivia, 2009; Ryan & Lynch, 1989; Stewart et al., 2003)
Attachment figure interactions	Unsatisfied emotional needs	(Abu-Rabia-Queder, 2009; Hadden et al., 2016; Henley, 2005; Katz & Woodin, 2002; Martin et al., 2000; Pace & Zappulla, 2013; Parra & Olivia, 2009; Snir & Wiseman, 2015; Stewart et al., 2003)
	Separation	(Abu-Rabia-Queder, 2009; Borghini et al., 2020; Henley, 2005; Hemetsberger et al., 2009; Holmes, 1982; Ingoglia et al., 2011; Reibstein & Reibstein, 1998; Renn, 2002; Sable, 1997; Snir & Wiseman, 2015)
	Unresponsiveness to emotional needs, concerns, and signs of distress	(Andersson, 2011; Cunha et al., 2009; Fuhrman & Holmbeck, 1995; Henley, 2005; Holmes, 1982; Reibstein & Reibstein, 1998; Sable, 1997)

Table 2-3: Drivers of detachment (*continued*)

Autonomy and evolving needs	Threats, conflict, and autonomy	(Abu-Rabia-Queder, 2009; Andersson, 2011; Borghini et al., 2020; Cunha et al., 2009; Fuhrman & Holmbeck, 1995; Hadden et al., 2016; Ingoglia et al., 2011; Jager et al., 2015; Lee & Fletcher, 2020; Mai & Conti, 2008; Majorano et al., 2015; Pace & Zappulla, 2010; Parra & Olivia, 2009; Saccardo & Calvo, 2020; Snir & Wiseman, 2015; Szepesenwol et al., 2015; Waehler, 1995)
	Changing or evolving needs	(Borghini et al., 2020; Marlowe et al., 2010; Mellander & McIntyre, 2021; Perrin-Martineng, 2004)

Source: Authors own depiction.

2.4.1.1 Detachment as defence

Coping/defence mechanism: A common reason for the manifestation of detachment is as a form of emotional defence that allows the individual to cope with various negative situations or outcomes (Denckla & Bornstein, 2015). Extant literature reveals that detachment as a coping mechanism is commonly used by individuals in maladaptive or negative familial and relational settings characterized as unsupportive, lacking warmth, or being highly conflictive (Fuhrman & Holmbeck, 1995; Parra & Olivia, 2009; Saccardo & Calvo, 2020). When faced with such negative settings, detachment not only becomes necessary (Parra & Olivia, 2009) but may also be beneficial for the individual (Fuhrman & Holmbeck, 1995). Saccardo and Calvo (2020) and Thornquist (2017) explain that by detaching the individual is able to reduce/cope with feelings such as fear, confusion and sadness and in so doing redefine the relationship in a more predictable way. Information contained in studies by Borghini et al. (2020), Davis and Dacin (2022) and Fetscherin and Sampedro (2019), agree that detachment within a marketing context can be enacted as a form of defensive or emotional coping that allows the customer to manage distress caused by negative situations or outcomes.

Hence, from a customer detachment perspective, it can be inferred that if a customer considers their relationship with an employee to be characterized as unsupportive or conflictive, he/she will likely detach from the relationship as a means of psychological self-defence. This may be particularly true if the customer relies heavily on the relationship or has no viable alternatives.

Emotional and physical abuse: In instances where an individual faces consistent physical and/or emotional abuse he/she may become inclined to detach (Gulbas et al., 2011; Sable 1997). Sable (1997) explains that when an individual is subject to outcomes such as repeated dismissal of their opinions, rejection and even ridicule, they start to perceive their treatment as the norm and as such will strive to detach themselves in order to avoid further pain and distress both now and in the future. In some cases, experiencing this treatment can also result in the detached individual being unable to form bonds with others or increase their desire to detach in future relationships (Henley, 2005).

Hence, from a customer detachment perspective it is suggested that should a customer be subjected to repeated rejection, dismissal, or ridicule by an employee, he or she may become more inclined to detach from their relationship with the employee.

Loss, grief, and negative emotions: The reviewed literature also refers to detachment being used by individuals as a mechanism to cope with loss and grief. Various distressing or traumatic events from the past or the present, such as the loss of a loved one, may affect an individual's inclination toward detachment as a coping mechanism (Borghini et al., 2020; Sable, 1997; Saccardo & Calvo, 2020). In these instances, detachment generally occurs in one of two ways – individuals will resort to detachment either pre-emptively (in anticipation of) or retrospectively (in response to) (Mohangi et al., 2011). Individuals who anticipate forthcoming distress will detach as a preventative measure against perceived future harm (Gaffney & Hannigan, 2010; Marlowe et al., 2010; Saccardo & Calvo, 2020), while others will detach as a direct response to distress occurring in the present. It should be noted that detachment behaviour in individuals triggered by previous loss may persist in the present as a default response to distress and potential future loss (Marlowe et al., 2010; Saccardo & Calvo, 2020), which means that maintaining meaningful relationships with these individuals is more difficult as these relationships are more precarious. Similar to the discussion above, studies conducted by Borghini et al. (2020), Evanschitzky et al. (2020) and Pervan and Martin (2012) also indicate that within a marketing context customers could detach either retrospectively or preemptively as a means to cope with negative situations or distress.

Therefore, from a customer detachment perspective, it can be inferred that if the customer has any unresolved grievances or anticipates that their relationship with an employee will cause grief or distress, they may detach from the relationship.

Rejection: Evidence from the reviewed articles suggests that rejection and the emotions they give rise to can cause an individual to become detached (Marlowe et al., 2010; Pace & Zapulla, 2010). In the case of interpersonal relationships, feelings of rejection can occur when an individual does not receive adequate levels of support, acceptance, or security from their attachment figure(s) (Pace & Zapulla, 2010; Ryan & Lynch, 1989). Consequently, owing to the lack of a secure base and their emotional needs being unmet, individuals may begin to experience negative emotions and in turn distance and detach themselves as a means of coping with the source of their distress (Marlowe et al., 2010; Sable, 1997; Snir & Wiseman, 2015). Bowlby (1977) and Sable (1997) maintain that detachment in these cases may occur as a form of defence as the individual comes to recognize such treatment as the norm, motivating them to distance themselves in order to avoid further pain and distress. In line with the evidence discussed above, literature from marketing studies suggests that situations such as negative customer-employee interactions, opportunistic employee behavior or conduct and a lack of support or security can motivate customers to employ

detachment as a means to defend themselves from and/or avoid further pain or distress (Borghini et al., 2020; Bowden et al., 2015; Davis & Dacin, 2022; Evanschitzky et al., 2020; Perrin-Martineng, 2004).

Accordingly, from a customer detachment perspective, it can be inferred that when an employee makes a customer feel that they are not receiving adequate levels of support or a sufficient sense of security in the relationship, the customer may also become inclined to detach.

In summation: Detachment as a defence mechanism is generally enacted as a form of emotional coping that allows the individual to manage distress caused by negative situations or outcomes (Denckla & Bornstein, 2015). Various research studies reveal that negative behaviour such as repeated dismissal of opinions, rejection, a lack of support, acceptance or security, and even ridicule can motivate an individual to defend themselves by detaching to avoid further pain and distress (Pace & Zapulla, 2010; Ryan & Lynch, 1989; Sable, 1997). Borghini et al. (2020), Marlowe et al. (2010), Sable (1997), and Saccardo and Calvo (2020) add that trauma and loss can also cause an individual to detach as a means of dealing with unresolved and even potential future grief.

2.4.1.2 Attachment figure interactions

Research findings show that interactions between individuals and their attachment figures will determine an individual's inclination to defend themselves emotionally by detaching (Ingoglia et al., 2011; Pace & Zapulla, 2010; Snir & Wiseman, 2015).

Negative family functioning: Several studies show that negative family functioning can have a significant contributing effect on an individual's inclination to detach (Beyers et al., 2003; Ingoglia et al., 2011; Pace & Zapulla, 2010; Snir & Wiseman, 2015). Negative family settings are generally characterized by low levels of cohesion, emotional closeness, connectedness, parental support, and security. Moreover, they also display higher levels of conflict, negativity and communication problems (Ingoglia et al., 2011; Katz & Woodin, 2002; Pace & Zapulla, 2010; Parra & Oilvia, 2009). Individuals exposed to these adverse settings will typically opt to disengage from attachment systems as they deem the continuation or formation of further attachments as a threat and will resort to detachment as a means of self-preservation (Bowlby, 1977; Holmes, 1982; Snir & Wiseman, 2015). According to Katz and Woodin (2002), withdrawal from conflict in these adverse settings may indicate that an individual has begun to detach, signifying the relationship is reaching its end. As is the case with the information presented above, extant marketing literature indicates that interactions between customers and employees characterized by low levels of cohesion, emotional closeness, support and security as well as high levels of conflict

and communication problems can influence a customer's need to defend themselves by detaching (Bowden et al., 2015; Evanschitzky et al., 2020; Perrin-Martineng, 2004).

Following this, from a customer detachment perspective, it can be inferred that if a customer-employee relationship is characterized by negative functionality they may opt to prevent the formation of further attachments and subsequently, detach from the offending employee.

Lack of caring, nurturing and neglect: The loss of or separation from an attachment figure who represents a source of guidance, affection, and nurturance may be another motivation for detachment in an individual (Ingoglia et al., 2011; Ryan & Lynch, 1989). According to Borghini et al. (2020) and Henley (2005), detaching serves as a means for individuals to cope with and overcome the loss of an attachment figure that encapsulates these qualities.

Therefore, from a customer detachment perspective it can be inferred that if a customer feels neglected by an employee to whom they were attached he/she may detach from the relationship.

Sense of security and protection: Feeling less secure and connected within a family or relational setting can serve as motivation for individuals to become detached (Fuhrman & Holmbeck, 1995; Pace & Zapulla, 2013). These feelings are generally the result of interactions characterized by a lack of love, understanding, closeness, cohesion, support, as well as negativity and anger (Katz & Woodin, 2002; Pace & Zapulla, 2010; Sable, 1997). Attachment figures who consistently demonstrate these negative qualities in interactions and relationships are generally perceived as being inappropriately reflective or responsive, which hinders the development of any sense of safety and security individuals may feel towards them (Sable, 1997). Consequently, in response to lacking a secure or protective base and the distress caused by the offending attachment figure, some of these individuals may choose to detach by distancing themselves, both behaviourally and cognitively, from the attachment figure (Katz & Woodin, 2002; Snir & Wiseman, 2015).

Hence, from a customer detachment perspective, it can be inferred that employees who are perceived as unreflective or unresponsive can damage the perceptions of safety and security their customers feel towards them and thereby encourage detachment.

Lack of support: The support of parents, peers and others serves as a deterrent against outcomes such as internalizing problems whilst also reinforcing relational bonds and promoting healthy adjustment (Jager et al., 2015; Lee & Fletcher, 2020; Pace & Zapulla, 2013; Parra & Olivia, 2009). However, when individuals feel that they lack support from their peers and loved ones they may become inclined to detach (Abu-Rabia-Queder, 2007; Gulbas et al., 2011; Ingoglia et al., 2011; Pace & Zapulla, 2013). Parra and Olivia (2009) reveal that when an individual lacks consistent support from an attachment figure, they will lose confidence in the bond they share, resulting in a

higher likelihood of detachment behaviour. Moreover, as the affected individuals are unable to acquire the support they need, they will likely look to relationships with others, either existing or new, to meet their needs (Jager et al., 2015; Ryan & Lynch, 1989; Stewart et al., 2003). In line with the discussion above extant marketing literature reveals that failing to provide consistent support can result in customers losing confidence in the bond they share with the offending attachment figure leading them to detach (Borghini et al., 2020; Evanschitzky et al., 2020; Pervan & Martin, 2012; Rodrigues et al., 2021).

Therefore, from a customer detachment perspective it can be inferred that if a customer feels that he/she lacks consistent support from an employee it can negatively affect the relational bond between them and cause the customer to detach.

Unsatisfied emotional needs: Based on the articles reviewed, detachment is generally correlated negatively to satisfaction (Pace & Zapulla, 2013). Extant literature reveals that in interpersonal relationships when an individual's attachment figure is unable to satisfy his/her emotional needs such as comfort and protection, they may become increasingly inclined to detach (Hadden et al., 2016; Henley, 2005; Martin et al., 2000; Stewart et al., 2003). According to Katz and Woodin (2002), increasing levels of dissatisfaction will not only cause the subject to withdraw and potentially detach but also possibly terminate the relationship altogether. Similarly, within a marketing context being unable to satisfy customer's emotional or tangible needs and failing to provide consistent support can cause them to lose confidence in the bond they share with the offending attachment figure often resulting in detachment (Borghini et al., 2020; Evanschitzky et al., 2020; Pervan & Martin, 2012; Rodrigues et al., 2021).

Hence, from a customer detachment perspective, it can be inferred that an employee who consistently dissatisfies a customer will make them more likely to detach from the relationship.

Separation: Separation can be experienced in various forms, both physically and emotionally, and the resulting loss or bereavement can have detrimental effects on an individual, particularly if they felt they had no choice in the separation (Hemetsberger et al., 2009; Ingoglia et al., 2011; Renn, 2002). The resulting disruption in the relationship can in turn motivate an individual to distort or even disengage (i.e. detach) from other attachment figures as a defence mechanism to cope with painful emotions that arise (e.g. loss, anger, rejection) (Henley, 2005; Sable, 1997). Holmes (1982) and Renn (2002) explain that some individuals believe that by maintaining this stance of detachment, they are able to forestall or even pre-empt distress and thus reduce their potential fear thereof. To a somewhat lesser extent, separation in the form of physical displacement or a need for space in romantic dyads may also lead individuals to detach. Whether by displacement or a need for space, detachment may serve as a means for individuals to cope with no longer

having access to a source that once met their needs while also allowing them to move on by forming new bonds and attachments (Borghini et al., 2020; Hemetsberger et al., 2009; Snir & Wiseman, 2015). From a marketing perspective physical separation from a brand, store or other form of attachment figure may also force the customer to detach as a means of coping with the loss and thereby allow them to move on and form new attachments (Borghini et al., 2020; Hemetsberger et al., 2009; Russell & Schau, 2014).

Likewise, it can follow, from a customer detachment perspective, that a customer who is separated from an employee attachment figure may detach from the relationship and possibly the related organisation as a means of coping with the loss.

Unresponsiveness to emotional needs, concerns, and signs of distress: When individuals feel that parents or peers are not responsive to their emotional states or concerns, they may adopt a distant and guarded approach to interactions (i.e. detachment) (Andersson, 2011; Cunha et al., 2009; Henley, 2005; Reibstein & Reibstein, 1998). Sable (1997) adds that attachment figures who are overly critical, abusive and less attentive, understanding, and affectionate can further exacerbate an individual's inclination to detach. In instances such as these, the individual eventually learns that their attachment figure is unlikely to respond to their signals of distress and thus adopts a stance of detachment. The individual does this to manage feelings of fear or anxiety and to reduce the likelihood of experiencing emotions such as rejection or anger towards their attachment figure in the future (Fuhrman & Holmbeck, 1995; Holmes, 1982; Sable, 1997). To a similar extent, failing to respond to a customer's emotional states and concerns will likely negatively affect his/her feelings of connection and security towards an offending attachment figure leading them to adopt a distant and guarded approach towards future interactions with the figure (Evanschitzky et al., 2020; Husnain et al., 2022).

Therefore, from a customer detachment perspective, it can be inferred that a customer who feels that an employee is unlikely to respond to their needs or signals of distress will become inclined to detach to circumvent or reduce the impact of the resulting negative emotions.

In summation: Interactions between individuals and their attachment figures will determine whether or not an individual feels the need to defend themselves emotionally by detaching. Examples of these interactions include negative relational settings or functioning characterized by low levels of cohesion, emotional closeness, connectedness, support and security as well as high levels of conflict, negativity and communication problems (Beyers et al., 2003; Ingoglia et al., 2011; Pace & Zapulla, 2010; Snir & Wiseman, 2015). Similarly, failing to respond to an individual's emotional states and concerns will serve to reduce his/her feelings of connection and security towards the attachment figure, forcing them to adopt a distant and guarded approach towards

future interactions (Andersson, 2011; Cunha et al., 2009; Fuhrman & Holmbeck, 1995; Henley, 2005; Pace & Zappulla, 2013; Reibstein & Reibstein, 1998; Sable 1997). Being unable to satisfy an individual's emotional needs and failing to provide consistent emotional support can also cause him/her to lose confidence in the bond they share with the attachment figure resulting in detachment (Hadden et al., 2016; Henley, 2005; Jager et al., 2015; Martin et al., 2000; Parra & Olivia 2009; Ryan & Lynch, 1989; Stewart et al., 2003). Finally, the loss of an attachment figure who represents a source of guidance, affection and nurturance may necessitate detaching as a means to cope with the bereavement (Borghini et al. 2020; Henley, 2005; Ingoglia et al., 2011; Ryan & Lynch, 1989).

2.4.1.3 Autonomy, and evolving needs

The literature also suggests that evolving needs and a desire for autonomy may motivate an individual to detachment from interpersonal relationships with the latter being aggravated by conditions, such as conflict, threats, and socio-cultural aspects.

Threats, conflict, and autonomy: Autonomy is related to detachment in one of two forms. The first is emotional autonomy which arises when individuals are subject to relational interactions characterized by conflict and negative emotions (Ingoglia et al., 2011; Pace & Zappulla, 2010; Parra & Olivia, 2009; Saccardo & Calvo, 2020). As a result of these relational interactions the individual will strive to become emotionally independent from the offending attachment figure as a means of self-defence against the fear or anxiety derived from interacting with them (Andersson, 2011; Lee & Fletcher, 2020; Mai & Conti, 2008; Szepeswol et al., 2015; Waehler, 1995). The second way autonomy relates to detachment revolves around threats to independent functioning, in which instance the individual feels that an attachment figure is invasive or controlling. This attachment figure is subsequently viewed as a threat or source of distress, which the individual will seek to avoid by initiating and maintaining emotional distance from the offending attachment figure (Abu-Rabia-Queder, 2007; Borghini et al., 2020; Cunha et al., 2009; Hadden et al., 2016; Jager et al., 2015). In both cases above the relationship between the individual and the attachment figure will generally come to be characterized by feelings of alienation, mistrust, and a reluctance to rely on the attachment figure (Pace & Zappulla, 2010). Information contained in the works of Borghini et al. (2020), Mai and Conti (2008), Mellander and McIntyre (2021) indicate that conflict and various perceived threats will also likely affect a customer's inclination to detach. In these cases, the customer will likely strive to become emotionally independent of the offending attachment figure through emotional distancing or detachment either as a means of self-defense or to promote healthier functioning.

Therefore, from a customer detachment perspective, it can be inferred that a customer who perceives an employee as a threat to their freedom of choice or autonomy within the business relationship will be motivated to detach themselves from the relationship as a means to retain their independence.

Changing or evolving needs: The needs of an individual can generally be linked to detachment in two ways. The first involves an attachment figure's inability to adapt to the changing or evolving needs of an individual, which will drive this individual to believe the relationship is no longer beneficial and thus detach (Borghini et al., 2020; Marlowe et al., 2010). The second involves aspects such as a change in an individual's cultural, social, lifestyle or familial needs as well as a desire for growth and/or diversification (Borghini et al., 2020; Mellander & McIntyre, 2021; Perrin-Martinenq, 2004). In both instances the individual's inclination to detach becomes more prevalent as he/she will likely attempt to identify a new focus for their attachment needs elsewhere (Marlowe et al., 2010). As with the discussion above changing or evolving can also serve as a catalyst for customer detachment in one of two ways. Firstly, when the customer's current attachment figure (e.g. brand, store, business etc.) is unable to adapt to his/her changing or evolving needs (Borghini et al., 2020; Hemetsberger et al., 2009; Mai & Conti, 2008; Perrin-Martinenq, 2004), or two, when a customer desires or undergoes a change in cultural, social, lifestyle or familial needs and desires growth and diversification (Borghini et al., 2020; Mellander & McIntyre, 2021; Perrin-Martinenq, 2004).

Therefore, from a customer detachment perspective it can be inferred that if a customer feels that an employee is unable to adapt to his/her changing needs or desire for growth and diversification, they will likely detach from the employee and seek to form new attachments to more relevant figures elsewhere.

In summation: Conflict and various perceived threats can affect an individual's inclination to detach. In these cases, the individual aims to become emotionally independent of the offending attachment figure through emotional distancing or detachment as a means of self-defence and to promote healthier functioning (Andersson, 2011; Lee & Fletcher, 2020; Mai & Conti, 2008; Szepeswöl et al., 2015; Waehler, 1995). Changing or evolving needs can also increase an individual's likelihood to detach in one of two ways: One, when an attachment figure is unable to adapt to the changing or evolving needs of the attached individual (Borghini et al., 2020; Marlowe et al., 2010), or two, when an individual desires or undergoes a change in cultural, social, lifestyle or familial needs and desires growth and diversification (Borghini et al., 2020; Mellander & McIntyre, 2021; Perrin-Martinenq, 2004).

2.4.2 Outcomes of detachment in interpersonal relationships

Table 2-4 below lists the various potential and confirmed outcomes of detachment in interpersonal relationships identified by this study, each of which, have been assigned to one of two broader or overarching categories based on similarities and other relevant factors. Subsections 2.4.2.1 and 2.4.2.2 that follow provide an in-depth discussion of these outcomes and in so doing reveals the characteristics of detached individuals in interpersonal relationships.

Table 2-4: Outcomes of detachment

	Topic	Author(s) and date
Distancing	Emotional withdrawing, distancing and affect regulation	(Abu-Rabia-Queder, 2009; Andersson, 2011; Bickelhaupt et al., 2021; Denckla & Bornstein, 2015; Fuhrman & Holmbeck, 1995; Gulbas et al., 2011; Hadden et al., 2016; Hemetsberger et al., 2009; Henley, 2005; Holmes, 1982; Ingoglia et al., 2011; Katz & Woodin, 2002; Marlowe et al., 2010; Saccardo & Calvo, 2020; Snir & Wiseman, 2015; Waehler, 1995)
	Reluctance to rely on support	(Fuhrman & Holmbeck, 1995; Hadden et al., 2016; Ingoglia et al., 2011; Jager et al., 2015; Majorano et al., 2015; Pace & Zappulla, 2013; Ryan & Lynch, 1989; Saccardo & Calvo, 2020; Szepesenwol et al., 2015).
Relationship termination and new attachments	Relationship deterioration and termination	(Hemetsberger et al., 2009; Katz & Woodin, 2002; Mai & Conti, 2008; Marlowe et al., 2010; Perrin-Martineng, 2004)
	Formation of new bonds	(Borghini et al., 2020; Hemetsberger et al., 2009; Mellander & McIntyre, 2021; Perrin-Martineng, 2004; Reibstein & Reibstein, 1998; Renn, 2002; Ryan & Lynch, 1989)

Source: Authors own depiction.

In accordance with the information presented in Table 2-4 above, the subsections that follow (i.e. 2.4.2.1. and 2.4.2.2.) elaborate on each broader category assigned by the reviewer and proceeds with a discussion of the various outcomes of detachment in interpersonal relationships under each category.

2.4.2.1 Distancing

Emotional withdrawing, distancing, and affect regulation: Individuals will generally opt to regulate the negative emotions that caused them to detach by withdrawing and maintaining distance from the source of their emotional distress (Fuhrman & Holmbeck, 1995; Hemetsberger et al., 2009; Marlowe et al., 2010; Saccardo & Calvo, 2020). By distancing themselves emotionally and physically, individuals are able to resolve any internal conflict derived from the source of their distress and, in turn, increase their ability to adapt and move forward (Bickelhaupt et al., 2021;

Denckla & Bornstein, 2015; Fuhrman & Holmbeck, 1995; Mai & Conti, 2008). Holmes (1982) and Saccardo and Calvo (2020) indicate that this form of distancing may also serve as a defence mechanism that allows individuals to protect themselves from any potential future threats as well. Extant marketing literature reveals that customers can attempt to regulate the negative emotions that caused them to detach by withdrawing and maintaining distance from the source of their emotional distress (Davis & Dacin, 2022; Hemetsberger et al., 2009; Lu et al., 2012) and also, as a means to protect themselves from any perceived future threats as well (Borghini et al., 2020; Evanschitzky et al., 2020; Pervan & Martin, 2012).

Therefore, from a customer detachment perspective, it can be inferred that once a customer has become detached, they will likely begin to withdraw and distance themselves from their relationship with the offending employee as a means to resolve any distress derived from interacting with them.

Reluctance to rely on support: Various research studies indicate that detachment not only involves the rejection and distancing of emotional closeness but also emphasizes a reluctance to rely on an offending attachment figure's support (Fuhrman & Holmbeck, 1995; Ingoglia et al., 2011; Ryan & Lynch, 1989; Szepeswol et al., 2015). The reasons for this reluctance can include exposure to lower levels of love, understanding, and security in relational interactions or feelings of alienation and mistrust towards the attachment figure. Additionally, the individual may want to reduce both the impact of future rejections and resulting negative emotions toward the offending caretaker (Fuhrman & Holmbeck, 1995; Jager et al., 2015; Pace & Zappulla, 2013). Hemetsberger et al. (2009) and Mai and Conti, (2008) reveal that a reluctance to rely on or make use of an offending attachment figure is also an element of detachment within a marketing context.

Therefore, from a customer detachment perspective it can be inferred that once detached, a customer will be reluctant to rely on the support or services offered by the offending employee.

In summation: Individuals will generally attempt to regulate the negative emotions that caused him/her to detach by withdrawing and maintaining distance from the source of the emotional distress (Fuhrman & Holmbeck, 1995; Hemetsberger et al., 2009; Marlowe et al., 2010; Saccardo & Calvo, 2020). One example of distancing that an individual may choose to employ is a reluctance to rely on the support of an offending attachment figure. This form of distancing allows an individual to reduce the impact of the resulting negative emotions derived from interacting with the offending attachment figure (Fuhrman & Holmbeck, 1995; Jager et al., 2015; Pace & Zappulla, 2013). According to Holmes (1982) and Saccardo and Calvo (2020) distancing can also be enacted by an individual to protect themselves from any potential or perceived future threats as well.

2.4.2.2 Relationship termination and new attachments

Relationship deterioration and termination: While detachment itself can be beneficial for individuals (Fuhrman & Holmbeck, 1995), its outcomes and effect on relationships are generally more detrimental, as it can lead to relationship deterioration and even termination (Hemetsberger et al., 2009; Katz & Woodin, 2002). Mai and Conti (2008) and Perrin-Martineng (2004) maintain that these outcomes are generally not instantaneous but rather a gradual process in which the culmination of certain events or outcomes weakens the emotional bonds between the individual and the attachment figure. Katz and Woodin (2002) add that relationships characterized by low levels of satisfaction, negative emotional expression, withdrawal, and defensiveness are at a higher risk of causing one or more of the individuals within the relationship to detach and potentially terminate the relationship. In line with the discussion above decreasing levels of satisfaction, negative emotional expression and withdrawal or distancing can also result in customers detaching or even terminating their relationship with an offending attachment figure (Davis & Dacin, 2022; Hemetsberger et al., 2009; Husnain et al., 2022; Mai & Conti, 2008; Perrin-Martineng, 2004; Vidal et al., 2016).

Hence, from a customer detachment perspective, it can be inferred that once a customer has become detached, should the offending employee not take steps to rectify the situation, the relationship between the employee and the customer will deteriorate or may even end altogether.

Formation of new bonds: While detachment can lead to the weakening and even dissolution of relational bonds, it can also pave the way for new bonds with different attachment figures to be formed (Borghini et al., 2020; Hemetsberger et al., 2009; Mellander & McIntyre, 2021; Perrin-Martineng, 2004; Ryan & Lynch, 1989). This outcome is generally applicable to individuals who wish to let go of the bonds they once shared with another. Thus, through the process of detachment, they are able to gradually accept the relationship loss and develop the capacity to form new bonds with others (Mellander & McIntyre, 2021; Reibstein & Reibstein, 1998; Renn, 2002). However, Borghini et al. (2020) maintain that this process need not necessarily be based on loss or negative outcomes but can also be enacted to facilitate change and growth, allowing an individual to redirect emotional and cognitive assets more effectively. As with the discussion above, detachment can also be beneficial for customers as it would allow them to let go of the bonds they once shared with an offending attachment figure and thereby come to terms with the resulting relational loss and move on to develop new bonds with others (Mellander & McIntyre, 2021; Russell & Schau, 2014). Similarly, detachment could also be enacted to facilitate change and growth, allowing customers to redirect emotional and cognitive assets more effectively (Borghini et al., 2020).

Therefore, from a customer detachment perspective it can be inferred that once a customer has detached from the relationship with an employee, he/she may seek out and establish new relational bonds with employees from other organisations in order to satisfy their needs.

In summation: Relationships characterized by lower levels of satisfaction, negative emotional expression, withdrawal, and defensiveness will likely cause one or more of the individuals within the relationship to detach or even terminate the relationship (Katz & Woodin, 2002). However, detachment can also be used as a means for individuals to let go of the bonds they once shared with another, allowing them to come to terms with the resulting loss and develop new bonds with others (Mellander & McIntyre, 2021; Reibstein & Reibstein, 1998; Renn, 2002). Similarly, detachment can also be enacted to facilitate change and growth, allowing an individual to redirect emotional and cognitive assets more effectively (Borghini et al., 2020).

2.5 DISCUSSION

The main goal of this study was to conduct a systematized review of detachment in interpersonal relationships (i.e. social, familial, and romantic) and, thereby, lay the foundation for the concept to be extended to a number of different relational contexts in the future, such as the relationship between a customer and an employee. In order to achieve this goal, a variety of scholarly articles centring on detachment in interpersonal relationships were consulted, and relevant information therein was recorded, stored, and analysed in accordance with established and replicable methods. Once analysed, the information was used to establish a comprehensive and generalized list of drivers and outcomes of detachment that could be extended to a variety of relational contexts, including customer-employee relationships. Using this generalized list, the following inferences about customer detachment could be made.

Various sources of distress, such as negative events and outcomes and constant conflict, serve as a trigger for detachment within interpersonal relationships (Evanschitzky et al., 2020; Mohammadi & Mohammadian, 2018; Saccardo & Calvo, 2020), making it a likely cause for detachment within customer employee relationships as well. Similarly, the perception that one's attachment figure is either unresponsive or unreliable can also lead to detachment (Andersson, 2011; Sable, 1997), implying that, within a customer-employee relationship context, a customer will likely detach from an employee should they perceive said employee as unresponsive or unreliable. Individuals who have become detached will generally withdraw and emotionally distance themselves from an offending attachment figure (Marlowe et al., 2010; Saccardo & Calvo, 2020). Therefore, it is likely that customers who are already detached could be identified by their tendency to withdraw and distance themselves from their relationship with an offending employee. Detached individuals will generally also be reluctant to rely on an offending caregiver

figure for support (Ingoglia et al., 2011; Szepesenwol et al., 2015), which suggests that customers who have detached may be similarly reluctant to make use of the services, support and other offerings provided by an offending employee, in turn potentially effecting repeat purchasing and switching behaviour. Finally, the strain detachment places on the relationship between individuals can cause it to deteriorate and dissolve (Hemetsberger et al., 2009; Katz & Woodin, 2002). Thus, it is likely that detached customers may experience a similar strain on their relationship with an offending employee resulting in its deterioration and potential dissolution.

The information provided by this paper not only contributes to the limited body of extant literature on detachment but also provides a concentrated list of new and existing theoretical drivers and outcomes of detachment in interpersonal relationships, the combination of which as seen in this study has never been addressed in a single paper before. The findings of this paper also contributes to the current understanding of the role that detachment plays in deteriorating interpersonal relationships within a variety of contexts and can, furthermore, be applied to both the fields of psychology and relationship marketing. Additionally, by examining the various drivers and outcomes of detachment, this study has also provided new insight into attachment theory, to which detachment is related. The information presented in this study, while relevant to romantic, parental, social, and other forms of relationships, will also be of particular importance to marketing managers who can use it to gain a generalized idea of how detachment could occur in customer-employee relationships and what might be done to avert it. Marketing managers can also use this information to identify customers that are already detached and perhaps take steps to prevent them withdrawing from and, ultimately, terminating the business relationship. Finally, the results of this article could assist marketing managers and researchers who wish to build upon the customer detachment theory by providing a foundation to empirically test the proposed factors from this systematized review and how it relates to detachment.

2.6 DECLARATION OF INTEREST

The authors declare that no financial or personal relationship in any form has inappropriately influenced the findings or the writing of this article.

2.7 DISCLAIMER

The views and opinions expressed within this article are strictly those of the authors and do not necessarily reflect the official policy or position of any affiliated agency of the authors.

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MAIN FINDINGS ARTICLE 1

Main Finding 2.1: Following a thorough review of literature pertaining to detachment in interpersonal relationships, it can be seen that detachment could potentially be extended to customer-employee relationships (see section [2.5](#), pg.68-70).

Main Finding 2.2: The review identified three broad or umbrella categories under which the drivers of detachment can be grouped, including, detachment as defence, attachment figure interactions and lastly autonomy and evolving needs (see section [2.4.1](#), pg.58-65).

Main Finding 2.3: The review identified two umbrella categories under which the outcomes of detachment could be grouped, including, distancing and relationship termination and new attachments (see section [2.4.2](#), pg.66-68).

Main Finding 2.4: Various sources of distress, such as negative events, outcomes and conflict act as a trigger for the formation of detachment within interpersonal relationships (see section [2.4.1](#), pg.58-65).

Main Finding 2.5: If an individual perceives their attachment figure to be either unresponsive or unreliable he/she can also become detached (see section [2.4.1](#), pg.58-65).

Main Finding 2.6: Detached individuals will generally withdraw and emotionally distance themselves from the offending attachment figure (see section [2.4.2](#), pg.66-68).

Main Finding 2.7: Detached individuals will be reluctant to rely on an offending caregiver figure for support (see section [2.4.2](#), pg.66-68).

Main Finding 2.8: The strain detachment places on the relationship between individuals can cause it to degrade and even dissolve (see section [2.4.2](#), pg.66-68).

CHAPTER 3: ARTICLE 2

DETERMINING THE DRIVERS OF CUSTOMER DETACHMENT: AN ESEM APPROACH

ABSTRACT

The importance of customer attachment in building affectionate bonds to maintain long-term customer relationships is widely acknowledged. The threats that weaken these relational bonds and endanger relationship continuation, such as detachment, are largely ignored in extant literature. Detachment studies, particularly within the field of marketing, are rather scarce and focus predominantly on customer detachment from a brand. This perspective can be criticised from an attachment theory point of view which maintains that both attachment and detachment should only inherently occur between two humans due to the significant role played by emotions therein. To date, no marketing research study has attempted to determine a customer's detachment from an employee or manager, which could play a central role in maintaining successful customer relationships. In order to address this gap, this paper strives to conceptualise the concept of customer detachment within customer-wealth manager relationships and determine the constructs that drive it. A quantitative cross-sectional research design was implemented, collecting 536 useable online questionnaires via non-probability convenience and quota sampling methods. Exploratory structural equation modelling (ESEM) was used to model the collected data. With the exception of customer alienation, the results revealed that disaffection, disillusionment, dissatisfaction and negative emotions were significantly related to customer detachment. In conclusion, efforts to counteract detachment will play a significant role in maintaining relationships, including interpersonal relationships between customers and wealth managers. Both academics and practitioners should focus on disaffection, disillusionment, dissatisfaction, and negative emotions, as these constructs could influence the occurrence and level of detachment among their customers.

Keywords: Alienation, attachment theory, detachment, disaffection, disillusionment, dissatisfaction, negative emotions.

3.1 INTRODUCTION

Various marketing researchers agree that the essence of any successful and profitable customer-organisational relationship revolves around the bond forged between them as it lays the foundation for both relationship longevity and organisational success (Beldona & Kher, 2015;

Mende et al., 2013; Moussa & Touzani, 2017; Datta et al., 2018; Sheth, 2017). Customer attachment, which several studies have addressed over the years, is widely accepted as being a key component of developing successful customer-organisational relationships as it promotes the development of strong customer relational bonds that, in turn, foster high levels of customer satisfaction, trust, commitment, loyalty, and retention (Eckardt, 2020; Levy & Hino, 2016; Spies et al., 2022). While attachment has been adequately reviewed in extant literature, little to no research has addressed its equally important counterpart, detachment. Primarily a psychology concept, detachment can be defined as an individual's psychological state of distance concerning an offending attachment figure resulting from a weakening or dissolution of the affective bond between them (Mai & Conti, 2008). The loss of an affective bond can put strain on the individual's relationship with the offending attachment figure resulting in a desire to distance him-/herself from the relationship or even terminate it altogether (Perrin-Martinénq, 2004). Considering detachment's deleterious effects on relational bonds, the need to review the concept within a business relationship setting becomes evident.

A thorough literature review reveals that despite the negative consequences detachment may hold for customer relationships, only a handful of studies have addressed the concept within a marketing context. These studies include brand detachment (Hemetsberger et al., 2009; Mai & Conti, 2008; Perrin-Martinénq, 2004), store detachment (Borghini et al., 2020) and fashion/design detachment (Mellander & McIntyre, 2021; Thornquist, 2017). While each of these studies addresses various aspects of detachment, none touch on how it influences dyadic human interpersonal relationships such as those between a customer and employee. Another important facet that could contribute towards understanding customer detachment which has not been investigated yet is the factors that might influence customer detachment. Consequently, little is known about the understanding of the formation of customer detachment specifically in customer–employee relationships and the possible factors contributing to the development thereof. To bridge this gap, this study aims to theoretically and empirically investigate the role of detachment specifically in customer–employee relationships and furthermore identify the factors that drive it. The examination of customers' detachment from an employee (in this case, wealth manager) and the factors that drive it will not only theoretically and empirically clarify and explicate the role of detachment in customer–wealth manager relationships, but also contribute to the detachment research stream in marketing, which may encourage future research on the topic.

Relying on studies from psychology with an interpersonal relationship focus, this study identified dissatisfaction, negative emotions, disaffection, disillusionment, and alienation as factors that could affect customer detachment. While empirical evidence linking dissatisfaction (Ali et al., 2020) and negative emotions (Lu et al., 2012) towards detachment can be found, the remaining proposed drivers of disaffection, disillusionment, and alienation, are supported solely by

marketing and psychology literature. By testing these new and existing drivers, this study makes an empirical contribution by providing new insights as to how these relationships impact each other, which makes an original contribution to the body of knowledge in understanding customer detachment. Moreover, while the importance and contribution of studying customer detachment in building relationships are evident, no research has yet, to the best of the researcher's knowledge, examined customer detachment in the South African wealth management industry. Thus, gaining insight into customers' detachment could guide wealth managers in their efforts to build successful customer relationships within emerging markets such as South Africa. Wealth managers will also be able to use the results of this research study to create preventative and reconciliatory customer detachment strategies allowing them to ensure enduring and profitable customer relationships.

3.2 LITERATURE OVERVIEW

3.2.1 Detachment

Detachment is commonly defined as the process in which an individual distances themselves from an attachment figure due to the gradual weakening of the bond between them (Mai & Conti, 2008; Moon & Yang, 2015). One of the earliest references to detachment was made by Bowlby (1969), who observed that children, when separated from their mother, would display detachment-like behaviours while she was away and upon her return. Bowlby viewed this behaviour as a sign of recovery, as once the child had detached, he/she no longer rejected any comfort and assistance offered by strangers but rather accepted it (Johnson, 2019). Since Bowlby's identification of detachment, several other studies within the field of psychology have expanded upon the concept within relational contexts (Borghini et al., 2020; Fuhrman & Holmbeck, 1995; Marlowe et al., 2010; Pace & Zappulla, 2013; Reibstein & reibstein, 1998; Saccardo & Calvo, 2020).

One of these contexts includes an adolescent's progression towards autonomy, also referred to as his/her journey towards gaining independence or the ability to self-regulate and govern (Ryan & Lynch, 1989; Ryan et al., 2016). During this journey, detachment can occur if the adolescent is exposed to family settings characterised by a lack of support or acceptance and negative or conflictive relationships (Alonso-Stuyck et al., 2018; Ingoglia et al., 2011; Pace & Zappulla, 2013). In instances of negative family functioning such as these, detachment will generally manifest as feelings of mistrust towards, and decreased desire to rely upon the support and guidance of the offending attachment figure (Alonso-Stuyck et al., 2018; Ingoglia et al., 2011). Similarly, within the sphere of adult romantic relations, affective or emotional detachment can occur due to an unsatisfactory relationship (Hadden et al., 2016; Katz & Woodin, 2002). Despite the individual's

dissatisfaction with the relationship, he/she does not usually experience any elevated negative affect but rather a decrease in both positive and negative affective states, which in turn can result in either or both partners leading separate lives behaviourally and emotionally (Mai & Conti, 2008; Perrin-Martineng, 2004; Pokorska, 2016).

The concept of detachment has also been addressed to a lesser extent within the field of marketing (Borghini et al., 2020; Mellander & McIntyre, 2021), mainly focusing on customer's detachment from a brand (Mai & Conti, 2008; Perrin-Martineng, 2004). Existing research reveals that the detachment process is generally triggered by negative events or outcomes that severely disappoint the customer, causing him/her to begin doubting their previously held perceptions of the brand it is related to (Evanschitzky et al., 2020; Hemetsberger et al., 2009; Perrin-Martineng, 2004). Hajduk-Kasprowicz and Nieżurawski (2015) and Moon and Yang (2015) posit that once the process has begun, the affective or relational bond between the customer and the brand will begin to deteriorate. Subsequently, the customer will begin distancing him-/herself from the relationship by reducing the extent to which they purchase the organisation's offerings and interact with them. According to Perrin-Martineng (2004), in addition to distancing and reduced patronage, customers who become detached may find themselves thinking less about the brand and may also be motivated to terminate the relationship altogether should it continue to deteriorate.

3.2.2 The potential for detachment in customer-employee relationships

While detachment has been addressed in interpersonal, relational and even brand contexts (Hadden et al., 2016; Holmes, 1982; Mai & Conti, 2008; Marlowe et al., 2010; Perrin-Martineng, 2004), it has yet to be tested within a customer-employee setting. However, considering the information discussed above from both the fields of psychology and marketing, it is possible to surmise how customer detachment may occur. First, an initial trigger event, such as service or product failures directly related to an offending attachment figure, would cause customers to experience dissatisfaction and negative emotions (Hemetsberger et al., 2009; Vidal et al., 2016). Should this dissatisfaction be left unaddressed or consistently recur, customers will then begin to doubt the previous positive perceptions he/she had towards the reliability or even competency of the offending attachment figure. Once these doubts are established, customers will likely begin distancing themselves from the relationship and become increasingly reluctant to rely on the offending figure's support or purchase their offerings (Mai & Conti, 2008). These outcomes, combined with any viable or attractive alternatives, may also lead customers to terminate their relationship with the offending figure altogether and even switch to a competitor (Perrin-Martineng, 2004).

3.2.3 Drivers of detachment

3.2.3.1 Relationship disaffection

Relationship disaffection is commonly defined as a gradual loss of emotional attachments that results in a decline in caring, emotional estrangement and an increasing sense of apathy and indifference toward a relational partner (Abbasi et al., 2019). According to Asfajir and Ramezani (2017) and Evanschitzky et al. (2020), disaffection does not occur instantaneously but rather results from a process where disappointments, dissatisfaction, and unresolved conflicts culminate in an individual losing their sense of affection for the relationship. Abbasi and Alghamdi (2017) and Evanschitzky et al. (2020) posit that the disaffection process generally occurs in three stages and is initiated by negative experiences or outcomes associated with an offending party or partner. During the first stage, the offending party or partner's qualities which were once idealised, are negatively affected and, in turn, give rise to emotions such as disillusionment and disappointment (Abbasi & Alghamdi, 2017; Evanschitzky et al., 2020). During the second stage, the affected individual's feelings of disillusionment and disappointment dissipate and are replaced with emotions such as pain and anger (Abbasi & Alghamdi, 2017; Evanschitzky et al., 2020). At the third and final stage of disaffection, the affected individual's strong feelings of anger and hurt are replaced with a sense of indifference or apathy characterised by an open discontent with the relationship and a reduced desire and effort to repair or maintain the relationship (Abbasi & Alghamdi, 2017; Evanschitzky et al., 2020). It should be noted that disaffection does not inherently lead an affected individual to terminate a relationship; it does, however, motivate him/her to separate and distance themselves both emotionally and cognitively from the source of his/her previous affections (Abbasi et al., 2019; Evanschitzky et al., 2020; Liceaga, 2013). These outcomes correlate with information presented by Mai and Conti (2008) and Perrin-Martineng (2004) regarding detachment within a marketing context in that following negative or trigger events, customers may begin to distance themselves from the offending attachment figure in terms of reduced affection, association and even patronage. Therefore, this study proposes the following hypothesis:

H₁: Relationship disaffection will have a significant effect on respondents' detachment from their wealth manager.

3.2.3.2 Customer disillusionment

Maher et al. (2020) define disillusionment as being defeated in either or both expectation and hope. According to Supioni (2015), a customer's expectations form the foundation for his/her eventual disillusionment, as each time an organisation fails to meet his/her expectations (i.e., negative disconfirmation), the customer becomes increasingly dissatisfied. Over time, the

culmination of this dissatisfaction leads the customer to re-evaluate and, consequently, form a de-idealised perception of his/her relationship with the organisation, preventing continued disappointment (Evanschitzky et al., 2020; Pervan & Martin, 2012). Pervan and Martin (2012) and Supioni (2015) maintain that once a customer is disillusioned, he/she will begin to distance themselves from the relationship with the organisation by reducing patronage and even exposure to them. Similarly, when an affective bond that exists between the customer and the organisation deteriorates due to dissatisfaction, he/she may decide to distance themselves from the relationship by reducing the extent to which they purchase the organisation's offerings and interact with them (Hajduk-Kasprowicz & Nieżurawski, 2015; Moon & Yang, 2015). According to Perrin-Martinénq (2004) and Rabbanee (2012), it is the deterioration of these affective bonds or ties between a customer and a brand essentially contributes to the customer's eventual state of detachment. Thus, taking the information discussed above into consideration, this study proposes the following hypothesis:

H₂: Disillusionment will have a significant effect on respondents' detachment from their wealth manager.

3.2.3.3 Customer dissatisfaction

Customer dissatisfaction can be defined as the affective state experienced by a customer when he/she experiences a service failure (Fornell & Wernerfelt, 1987; Kim et al., 2019). According to Li and Stacks (2017) and Lu et al. (2012), customer dissatisfaction can be both cognitive and affective in nature. The cognitive aspect refers to the customer's unmet expectations (i.e., negative disconfirmation) in terms of his/her evaluation of aspects such as the quality of the organisation, its employee's performance, interactions with them and the core offering itself (Kavaliauskė & Simanavičiūtė, 2015; Lu et al., 2012; Oliver, 1980). Conversely, the affective aspect of dissatisfaction denotes the emotional response the customer feels towards an organisation when subjected to a negative outcome or event such as service failures (Charsetad et al., 2016).

Based on literature from the field of psychology, satisfaction generally correlates negatively with detachment (Pace & Zappulla, 2013). The reason for this negative correlation is that within various forms of interpersonal relationships, when an individual's attachment figure is unable to satisfy his/her needs, he/she becomes increasingly inclined to detach (Hadden et al., 2016; Henley, 2005; Martin et al., 2000; Stewart et al., 2003). Katz and Woodin (2002) add that aside from detachment, individuals who become increasingly dissatisfied may also opt to terminate the relationship with the offending attachment figure. Similarly, within a marketing context, when customers experience dissatisfaction, it can result in them engaging in estrangement-like

behaviour, such as distancing him-/herself from their relationship with the offending party (Li & Stacks, 2017). Moreover, in severe cases, a customer's feelings of dissatisfaction may even lead him/her to avoid the offending party or even terminate the relationship entirely (Kavaliauskė & Simanavičiūtė, 2015; Kim et al., 2019; Knittel et al., 2016). Taking the above discussion into account, the following hypothesis is proposed for this study:

H₃: Customer dissatisfaction will have a significant effect on respondents' detachment from their wealth manager.

3.2.3.4 Customer alienation

In accordance with literature from the field of social psychology, alienation can be viewed as a sense of exclusion felt by an individual due to a subjective state of mind driven by his/her expectations and values (Yener, 2014). Additionally, the term alienation can also be associated with an individual's sense of separation or estrangement from other individuals, a country and various entities or institutions (Krishnan, 2008). Within a marketing context, alienation refers to a customer's lack of identification with and feelings of separation from the various norms and values that characterise marketplace practices, interactions and relationships (Junaid et al., 2019; Mady, 2011). Burns (2010) and Yener (2014) maintain that a customer's feelings of alienation can be expected to affect his/her behaviour in a variety of ways which can include a desire to distance themselves from institutions, social structures and by extension, relationships from which he/she may feel alienated. As distancing oneself from an offending source or attachment figure is consistent with information pertaining to detachment in both the field of psychology (Bickelhaupt et al., 2021; Denckla & Bornstein, 2015) and marketing (Mai & Conti, 2008; Perrin-Martineng, 2004) the following can be hypothesised:

H₄: Customer alienation will have a significant effect on respondents' detachment from their wealth manager.

3.2.3.5 Negative emotions

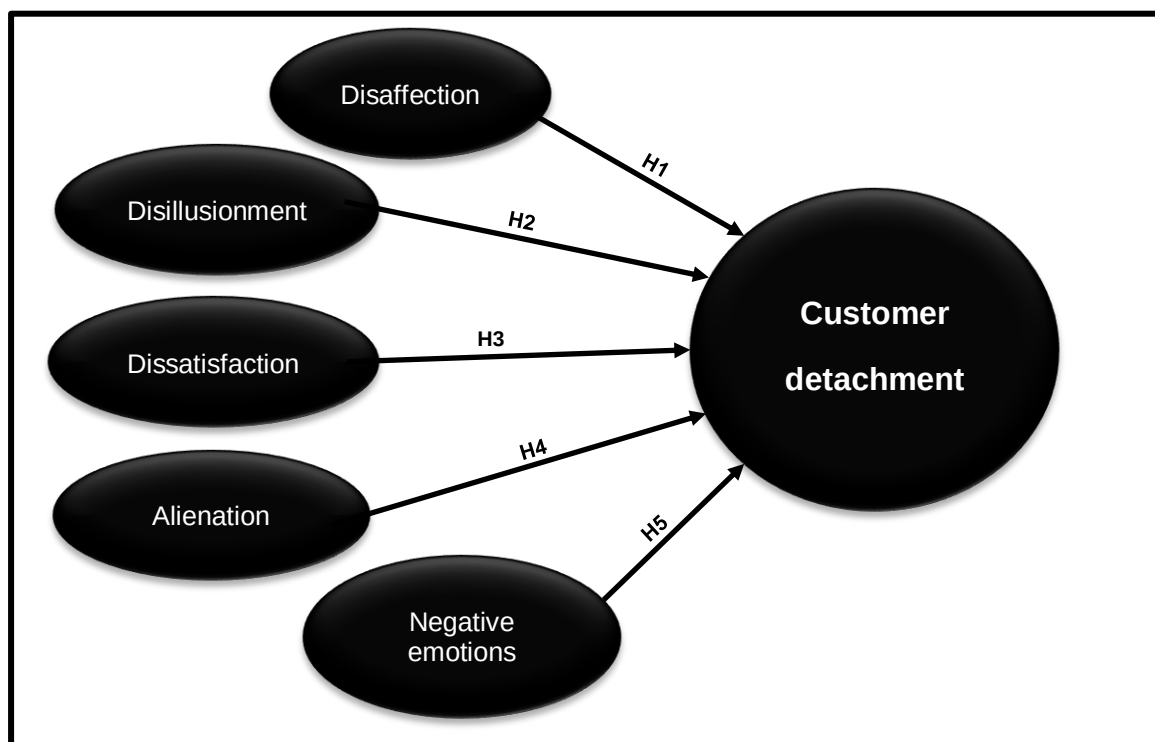
According to Ali et al. (2020), Charsetad et al. (2016) and Harmeling et al. (2015), when customers are subject to events that dissatisfy him/her, such as service failures, it can induce a negative emotional response. In order to come to terms with these negative emotions, customers will likely adopt one of a number of coping strategies to reduce the effect of the resulting dissonance (Ali et al., 2020). One of these strategies can include customers distancing themselves from the source of his/her distress (i.e., the offending attachment figure) to mitigate or circumvent the potentially harmful outcomes thereof (Chen & Pham, 2019; Jung & Park, 2018). This form of emotion-based coping, also known as psychological distancing, essentially allows the customer to deal with

his/her negative feelings by detaching themselves from the source of their distress (Lu et al., 2012). Akgün et al. (2017) and Brun et al. (2017) add some support to this view by emphasising that once created, negative emotions can motivate customers to react in ways that include avoiding offerings, communications and even the offending organisation or its employees altogether. Ali et al. (2020) maintain that negative events, such as service failures which result in dissatisfaction and negative emotions, can also motivate customers to detach from the offending brand or organisation. Moreover, detached customers will also generally strive to maintain a psychological state of distance towards the offending brand or attachment figure following the partial or complete dissolution of the bond maintained with them previously (Perrin-Martineng, 2004). Based on the information discussed above, this study proposes the following hypothesis:

H₅: Negative emotions will have a significant effect on respondents' detachment from their wealth manager.

3.2.3.6 A conceptual model of the drivers of customer detachment

Figure 3-1: A conceptual model of the drivers of customer detachment



Source: Author's own depiction.

3.3 METHODOLOGY

3.3.1 Research design, population, sampling, and data collection

This study made use of a cross-sectional, quantitative research design to collect data. This research design was chosen to adhere to budgetary and time constraints whilst maintaining the reliability necessary to examine and establish the customer detachment concept and its proposed drivers. The research participants selected for this study included South Africans who use wealth management services and had distanced themselves from their wealth manager due to becoming detached. However, as various rules and regulations prevent wealth managers from disclosing personal details about their customers, and as a complete list of South African wealth management customers was not freely available, a sample frame could not be constructed.

Thus, this study was required to utilise a combination of non-probability sampling techniques, namely online convenience sampling in the form of computer-administered surveys and quota sampling, to gather data. While online convenience sampling was chosen based on travel and social distancing restrictions at the time of data collection, quota sampling was included to ensure a relatively even inclusion of respondents from different gender groups. In line with these sampling methods, a link to the study's questionnaire was posted on social media platforms such as Facebook and LinkedIn, along with a short message that requested and encouraged members of various community groups to participate in the study. According to Malhotra (2015), a minimum of 400 responses would be sufficient for statistical analysis purposes; upon completion of the data collection period, a total of 536 usable responses were obtained.

3.3.2 Measurement instrument

A structured questionnaire comprising of multi-item scales (see Appendix A) was used as the measurement instrument for this research study. The questionnaire included an introductory/preamble section that explained the study's purpose and screening questions that ensured only respondents who had distanced themselves from their wealth manager due to becoming detached were able to participate in the study. The next set of questions measured various demographic variables associated with respondents who participated in the study before progressing to the measurement of the study's proposed factors: customer detachment, disaffection, disillusionment, dissatisfaction, alienation, and negative emotions. These proposed factors were all measured using closed-ended questions combined with a five-point Likert-scale response format. Using this format, participants could indicate their agreement to a particular statement on a scale of 1 to 5; 1 indicating that they "strongly disagreed", and 5 that they "strongly agreed". To the best of the researcher's knowledge, prior to this study, no scales had yet been developed for customer disaffection and disillusionment in the field of marketing; thus, scales

were adapted from studies based in psychology, namely, Kayser (1996) and Pervan and Martin (2012) respectively. However, valid and reliable measurement scales for dissatisfaction (Brady & Robertson, 2001; Dagger & O'Brien, 2010), alienation (Akbari et al., 2016), negative emotions (Koenig-Lewis & Palmer, 2014) and detachment (Mai & Conti, 2008; Perrin-Martineng, 2004) could be found in extant marketing literature and were each adapted accordingly.

3.3.3 Data analysis

The data collected for this study was analysed using two statistical programmes. The first program IBM SPSS (version 27) was used to calculate descriptive statistics and Cronbach's alpha coefficients. The second program Mplus version 8.3. was used to assess the validity and reliability of the measurement scales via exploratory structural equation modelling (ESEM) and to test the relationships between respondents' disaffection, disillusionment, dissatisfaction, alienation, negative emotions and detachment. A number of fit indices namely, Root Mean Square Error of Approximation (RMSEA), Standardized Root Mean Square Residual (SRMR), The Tucker Lewis Index (TLI) and Comparative Fit Indexes (CFI) were also calculated and consulted in tandem with the ESEM to confirm the model fit. Additionally, in this study the data were treated as ordered categorical and therefore, weighted least squares (mean- and variance-adjusted) rather than maximum likelihood estimation was used as a means to estimate the parameters of the proposed model (Marsh et al. 2014). To determine the extent to which the six factors within the proposed detachment model correlate with one another (i.e., detachment, disaffection, disillusionment, dissatisfaction, alienation and negative emotions) factor correlations were calculated. For the factor correlations, values of $r \geq 0.30$ were considered to have a medium practical effect, whereas, values of $r \geq 0.50$ were viewed as having a large practical effect (Cohen, 1988).

The decision to use ESEM in place of the more traditional confirmatory factor analysis (CFA) was based on the fact that the latter has come to be viewed as overly simplistic, idealistic and restrictive given that it only allows items to load onto their own latent factors while constraining any and all cross-loadings to be exactly zero (Tóth-Király et al. 2017; Van Zyl & Klooster, 2022). Most scale items will usually exhibit a small degree of cross-factor association therefore, restricting item loadings to only one latent factor and forcibly maintaining cross-loadings at zero will not only artificially inflate item associations with factors but also model fit statistics and measurement quality indicators leading to positively biased factor correlations (Dicke et al. 2018; Marsh et al., 2014; Van Zyl & Klooster, 2022). ESEM is not only overcomes these limitations by modelling data in a confirmatory way whilst allowing for item cross-loading but is also able to determine with greater accuracy the impact each item will have on the different factors included in the overall model (Marsh et al. 2014; Van Zyl & Klooster, 2022). It should be noted however, that while ESEM does accommodate the cross-loading of items between non-latent factors they

are still required to be as close to zero as possible in order to be statistically relevant (Van Zyl & Klooster, 2022).

3.4 RESULTS

3.4.1 Sample profile

Table 3-1: Respondents demographic information

Variable	Response categories	Total sample (n=536)	
		Frequency	%
Wealth management services	Tax planning	161	30.0
	Investment planning	236	44.0
	Retirement planning	242	45.1
	Insurance	289	53.9
	Income protection and asset preservation	128	23.9
	Estate planning	102	19.0
	Business planning	135	25.2
	Education planning	119	22.2
	Debt management	85	15.9
	Legal planning	67	12.5
	Trust services and management	76	14.2
	Philanthropic planning	20	3.7
	Other	5	.9
Duration	Less than 1 year	99	18.5
	1 to 5 years	217	40.5
	6 to 10 years	97	18.1
	11 to 15 years	62	11.6
	16 to 20 years	27	5.0
	Longer than 20 years	34	6.3
	TOTAL	536	100.0
Gender	Male	249	46.5
	Female	274	51.1
	Prefer not to say	12	2.2
	Other	1	.2
	TOTAL	536	100.0
Age	20 to 29 years	198	36.9
	30 to 39 years	113	21.1
	40 to 49 years	95	17.7
	50 to 59 years	92	17.2
	60 years or older	38	7.1
	TOTAL	536	100.0
Employment status	Self-employed	98	18.3
	Full-time employed	279	52.1
	Part-time employed	50	9.3
	Full-time student	52	9.7
	Housewife or Househusband	9	1.7
	Retired	36	6.7
	Unemployed	10	1.9
	Other	2	.4
	TOTAL	536	100.0

Table 3-1: Respondents demographic information (*continued*)

Marital status	Single	186	34.7
	Married	227	42.4
	Living with a partner	71	13.2
	Divorced or separated	36	6.7
	Widowed	16	3.0
	TOTAL	536	100.0

Source: Author's own depiction

Based on the data recorded, the majority of participants had been using their wealth manager's services for between 1 to 5 years (40.5%), with insurance (53.9%) being the most popular wealth management service provided. The gender of respondents was relatively balanced, with female participants comprising 51.5% of total responses and males 46.5%. A small subset of 2% however, preferred not to indicate their gender. Finally, most participants at the time of data collection were between 20 to 29 years of age (26.9%), married (42.4%) and employed full-time (52.1%).

3.4.2 Reliability, means and standard deviation of the scales

For this study, scale reliability was tested using Cronbach's alpha coefficients, as they allowed the researcher to determine the internal consistency of the items used in the questionnaire and the extent to which these items were able to accurately measure their relevant constructs (Allen & Bennett, 2010; Field, 2018). As seen in Table 3-2 below, Cronbach's alpha coefficient values for the measurement scales ranged between 0.801 to 0.931, which according to Babin and Zikmund (2016), is an indication that all the scales are highly reliable.

Table 3-2: Reliability, means and standard deviation of the scales

Construct	Mean	Cronbach's alpha (α)
Disaffection	3.23	0.930
Disillusionment	2.93	0.923
Dissatisfaction	2.98	0.911
Alienation	2.65	0.801
Negative emotions	2.77	0.931
Customer detachment	3.15	0.867

Source: Author's own depiction

Based on the results recorded by the five-point Likert scale and displayed in Table 3-2 above, it can be deduced that respondents agreed mostly with the items used to measure disaffection (mean = 3.23), followed by customer detachment (mean = 3.15), dissatisfaction (mean = 2.98), disillusionment (mean = 2.93), negative emotions (mean = 2.77) and alienation (mean = 2.65).

These results indicate that respondent's feelings of disaffection and detachment towards their wealth managers were predominant among the various drivers included in this study.

3.4.3 Assessing the measurement model and confirming construct validity

For the purposes of this study and in line with the selected ESEM approach, a number of fit indices were analysed, which include the χ^2 statistic, Root Mean Square Error of Approximation (RMSEA) and Standardized Root Mean Square Residual (SRMR). RMSEA is used as an absolute measure of fit that determines the degree to which the overall and structural models predict the observed covariance (Kenny et al., 2015; O'Rourke & Hatcher, 2013), whereas the SRMR analyses the average discrepancy between observable correlations in the input matrix and the correlations predicted by the model (Brown, 2015; Malhotra et al., 2017). According to Shi et al. (2019) and Cho et al. (2020), RMSEA values of ≤ 0.10 and SRMR of values ≤ 0.08 can be considered acceptable. The Tucker-Lewis index (TLI) and comparative fit indexes (CFI) were also used. The TLI compares the χ^2 indices for the model tested to a null model, which serves to prove that all measured variables are uncorrelated (Bentler, 1990). Similarly, the CFI compares the sample covariance matrix with the null model, which assumes that all latent variables are uncorrelated (Hooper et al., 2008). According to Hu and Bentler (1999), if both the TLI and CFI values are ≥ 0.95 , they are considered acceptable.

Table 3-3: Goodness of fit statistics

Model	χ^2	df	χ^2/df	CFI	TLI	RMSEA	90%CI	SRMR
CFA	997.673	309	3.23	0.985	0.983	0.064	[.060, .069]	0.026
ESEM	660.653	255	2.59	0.991	0.987	0.054	[.049, .060]	0.017

As seen in Table 3-3 above, all statistics with maximum cut-off values were well within the required estimates. This includes the chi-squared degrees of freedom (i.e., χ^2/df), which was below the recommended 5.0 cut-off with a value of 2.59 (Barrett, 2007; Pallant, 2016). Similarly, both the RMSEA and SRMR were below their maximum cut-off values of ≤ 0.1 and ≤ 0.08 with values of 0.054 and 0.017, respectively (Cho et al., 2020; Shi et al., 2019). Conversely, both the CFI and TLI, which required minimum values of above 0.95, were above their cut-off parameters with values of 0.991 and 0.987, respectively (Bagozzi & Yi, 2012; Bowen & Guo, 2011; Hooper et al., 2008; Hu & Bentler, 1999). Thus, as all values are within the recommended parameter values, the drivers of the detachment model can be said to have a good fit.

Incidentally, the confirmatory factor analysis (CFA) statistics listed in Table 3-3 above were included solely for comparison against the ESEM method and thereby validate the latter's use. Consequently, when comparing the statistics for the CFA and ESEM, it can be seen that not only

do the 90% confidence intervals of both models not overlap, but in each instance, when compared, the statistical values provided by ESEM outperform that of the CFA, making ESEM the superior model. Additionally, during the data analysis period, it was discovered that the correlations assessed by the CFA model were very high; however, when tested with the ESEM model, the correlations were more acceptable, further supporting the superiority of the ESEM model.

3.4.4 Parameter estimates

After considering the goodness of fit statistics, parameter estimates of the ESEM analysis were used to inspect the proposed driving factors of detachment: disaffection, disillusionment, dissatisfaction, alienation, and negative emotions, respectively. However, unlike traditional methods (e.g., CFA) that only report the factor loadings of items onto their own factor whilst forcibly maintaining all cross-loadings at zero, the ESEM approach also allows cross-loadings of facets to the other indicated factors (i.e., the ESEM analysis allows for the latent variables within the model to correlate with one another) (Booth & Hughes, 2014). When inspecting the target loadings of the items onto their respective factors, values of ≥ 0.50 are considered ideal, and values ranging between 0.30 to 0.50 are acceptable (i.e. the items adequately measure the latent factor they are associated with) (Alamer, 2022; Brace et al., 2009). According to Morin et al. (2020), cross-loading values closer to zero or at least lower than 0.3 are preferred; however, values between 0.30 and 0.50 can still be accepted. Values closer to zero are preferred for cross-loadings as it indicates that there are little to no similarities between the items measuring the other constructs included in the study (i.e. items measure their own latent construct only).

Table 3-4: Factor and cross-loadings of the measurement items

Target Loading		Cross-Loadings		
Disaffection	Disillusionment	Dissatisfaction	Alienation	Negative Emotions
0.67**	0.13	-0.13*	0.04	0.09
0.82**	-0.09	-0.05	0.23**	-0.07
0.69**	0.34**	-0.15*	-0.19*	0.08
0.64**	0.25**	0.02	-0.29**	0.17
0.86**	-0.09	0.06	-0.20*	-0.03
0.60**	-0.01	0.17*	0.08	0.07
0.98**	-0.13**	0.02**	0.02**	-0.13**
0.62**	0.05	0.08	0.15*	0.08
0.82**	-0.15*	0.12	0.14*	-0.04
0.85**	-0.06	0.06	-0.07	-0.04

Table 3-4: Factor and cross-loadings of the measurement items (*continued*)

Disillusionment	Disaffection	Dissatisfaction	Alienation	Negative Emotions
0.55**	0.16**	0.22**	0.17**	-0.02
0.74**	0.13**	0.08**	0.10**	-0.01**
0.51**	0.06	0.22**	0.23**	0.08
0.31**	0.30**	0.19**	0.11*	0.11
Dissatisfaction	Disaffection	Disillusionment	Alienation	Negative Emotions
0.48**	0.18**	0.18**	0.18**	0.04
0.66**	0.08**	0.20**	0.02**	0.10**
0.48**	0.04	0.19**	-0.01	0.31**
Alienation	Disaffection	Disillusionment	Dissatisfaction	Negative Emotions
0.31**	0.00	0.14	0.07	0.20*
0.54**	0.10**	0.18**	0.00**	0.21**
0.45**	0.07	0.22**	0.07	0.24**
Negative Emotions	Disaffection	Disillusionment	Dissatisfaction	Alienation
0.89**	0.09	-0.19**	0.07	0.03
0.69**	0.02	0.01	0.22**	0.05
0.69**	0.05	0.09	-0.10*	0.21**
0.65**	0.12*	0.09	0.16*	-0.06
0.91**	-0.03**	-0.03**	-0.04**	0.10**

***Note:** values presented in bold represent facets loading onto their own factors [* = $p < 0.05$; ** = $p < 0.001$.]

As seen in Table 3-4 above, all the proposed driving factors of detachment displayed acceptable significant targeted loadings and cross-loadings ranging from $\lambda = 0.31$ to $\lambda = 0.98$ and $\lambda = 0.00$ to $\lambda = 0.34$, respectively. The largest variation in factor loadings occurred for disillusionment (i.e., $\lambda = 0.31$ to $\lambda = 0.74$) and disaffection ($\lambda = 0.60$ to $\lambda = 0.98$). More moderate factor loadings were recorded for dissatisfaction ($\lambda = 0.48$ to $\lambda = 0.66$) and alienation ($\lambda = 0.31$ to $\lambda = 0.54$).

Regarding the cross-loadings, all factors were below the recommended cut-off value of ≤ 0.50 and were therefore deemed acceptable. Individually, the factor that the most items from disaffection cross-loaded significantly onto was alienation. Subsequently, except for negative emotions, the items from disillusionment cross-loaded relatively well onto all the other factors, with dissatisfaction displaying the most significant results. Similarly, dissatisfaction's items cross-loaded relatively well onto all the other items but loaded best onto disillusionment. Finally, the

items from alienation cross-loaded best onto negative emotions, whilst the items from negative emotions cross-loaded most significantly onto dissatisfaction.

***Note:** the implication for items cross-loading well (i.e. < 0.30 and $p < 0.05$) is that the item in question effectively measures its own latent construct/factor and it is not a potential measure for any of the other constructs being measured. That is to say, each item(s) is a means of measure for its own latent construct only. See the discussion above for more details.

3.4.5 Correlation matrix

In order to ascertain the extent to which the six factors within the proposed detachment model correlate with one another, factor correlations were calculated. Table 3-5 illustrates the statistics for the correlation matrix for the latent variables.

Table 3-5: Correlation matrix of the latent variables

	DA	DI	DS	AL	NE	DE
DA	1.00					
DI	0.74**	1.00				
DS	0.70**	0.51**	1.00			
AL	0.54**	0.38*	0.57**	1.00		
NE	0.77**	0.71**	0.71**	0.68**	1.00	
DE	0.88**	0.75**	0.81**	0.58**	0.82**	1.00

*Medium effect size ($0.30 \leq r < 0.50$) **Large effect size ($r \geq 0.50$)

As shown in Table 3-5 above, the correlation coefficients between the proposed detachment model factors, i.e. disaffection (DA), disillusionment (DI), dissatisfaction (DS), alienation (AL), negative emotions (NE) and detachment (DE), were all significant ranging from medium ($r = 0.38$) to large effect sizes ($r = 0.88$).

3.4.6 Assessing the structural model

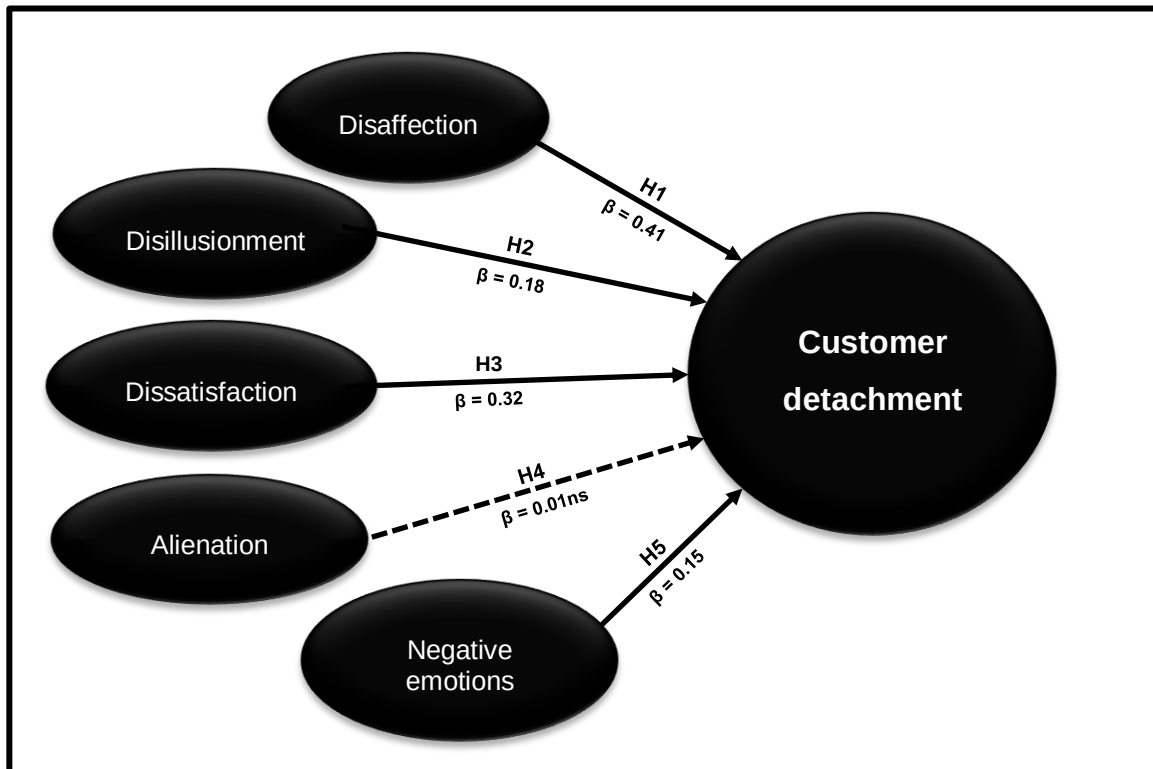
Table 3-6: Structural paths of the latent variables

	Path	β	SE	p-value	Result
H ₁	Disaffection → Detachment	0.41	0.05	0.001	Significant
H ₂	Disillusionment → Detachment	0.18	0.05	0.001	Significant
H ₃	Dissatisfaction → Detachment	0.32	0.05	0.001	Significant
H ₄	Alienation → Detachment	0.01	0.04	0.817	Not significant
H ₅	Negative emotions → Detachment	0.15	0.06	0.009	Significant

β : beta coefficient; SE: standard error; p-value: two-tailed statistical significance

The results of the structural paths displayed in Table 3-6 above indicate that all the hypotheses, except H_4 ($p = 0.817$; H_4 rejected), were supported. Specifically, disaffection ($\beta = 0.41$; $SE = 0.05$; $p < 0.001$), disillusionment ($\beta = 0.18$; $SE = 0.05$; $p < 0.001$), dissatisfaction ($\beta = 0.32$; $SE = 0.05$; $p < 0.001$) and negative emotions ($\beta = 0.15$; $SE = 0.06$; $p = 0.009$) were all positively and significantly related to customer detachment, thus supporting H_1 , H_2 , H_3 and H_5 . A summary of the significant relationships identified by this study is presented in Figure 3-2 below.

Figure 3-2: Summary of significant relationships



Source: Author's own depiction

*Note ns: not significant.

3.5 DISCUSSION AND CONCLUSION

3.5.1 Theoretical

This study aimed to address the gap in detachment-related research within the field of marketing by empirically examining the possibility of detachment occurring within a customer-employee relationship setting and by providing a list of drivers that could lead to it. In order to achieve this goal, information was gathered using reliable scales adapted from both the fields of psychology and marketing, which was analysed and interpreted. The interpreted results not only confirmed the existence of detachment in customer-employee relationships but also confirmed that several of the proposed drivers were related to customer detachment.

The first of these proposed drivers, namely disaffection, proved to be statistically significantly related to customer detachment. This outcome offers support to the notion put forth by Perrin-Martineng (2004) that in the process of becoming detached, customers will usually lose his/her previously held positive perceptions and affection for the relationship or offending attachment figure. Disillusionment, the second proposed driver, also proved to be statistically significantly related to customer detachment. This outcome reinforces the arguments of Evanschitzky et al. (2020) and Pervan and Martin (2012) that consistently failing to meet customer expectations will result in a de-idealised perception of the offending attachment figure, in turn, motivating the customer to detach as a means to cope with expected future disappointments. It should be noted that despite the respective arguments supporting the link between disaffection and disillusionment to customer detachment, neither of the proposed relationships has been empirically tested until now. Therefore, this paper empirically contributes to theory by confirming the link between disaffection and disillusionment, individually, towards customer detachment.

In terms of customer dissatisfaction and negative emotions, the results revealed that both these factors are statistically significantly related to customer detachment. These findings align with research presented by Ali et al. (2020), who found that customers' dissatisfaction could impact their detachment to their brand. Similarly, evidence provided by Lu et al. (2012) reveals that customers will often detach as a means of dealing with negative emotions and the circumstances that gave rise to them. Unlike the drivers discussed above, alienation did not prove to be statistically significantly related to customer detachment. An argument for this outcome could be that while a customer may feel a sense of exclusion or alienation in regard to a relationship with a particular attachment figure, it does not necessarily mean that they wish to detach themselves from it. Conversely, to resolve their feelings of alienation and exclusion, customers may actually desire to get closer to or strengthen his/her relationship with the offending attachment figure.

Considering the above discussion, this study provides new insight into the relationships between relationship disaffection, disillusionment, dissatisfaction, negative emotions, alienation, and detachment, which makes an original contribution to the body of knowledge in understanding customer detachment. This study also expands both the attachment and detachment domain as a model was developed and empirically tested to explain customer detachment in customer-employee relationships after reviewing and integrating theories from multidisciplinary literature. Moreover, this research has expanded the empirical understanding of the formation of detachment in customer-employee relationships and can be regarded as the first study to link disillusionment and disaffection to customer detachment in a customer-employee relationship. In so doing, it does not only support the attachment theory, but also clarifies the factors that contribute towards a detached customer.

3.5.2 Managerial

Taking the results discussed above into account, it is advised that in order to prevent the loss of successful and profitable long-term customer relationships, wealth managers should take strides to avoid detachment from occurring within their customer base, particularly, in regard to the effects of disaffection, disillusionment, dissatisfaction and negative emotions. As disaffection occurs due to the cumulative effect of disappointments, dissatisfaction and unresolved conflicts, wealth managers may wish to review instances that have evoked negative reactions in their customers, particularly those that have remained unresolved for any extended period. Disillusionment refers to being defeated in both expectation and hope, implying that the emotional state experienced by the disillusioned customers is a loss of faith in the wealth manager's ability to ever meet their needs. Therefore, to counteract customer disillusionment, wealth managers should strive to cultivate an image of being able to meet the needs of their customers and then consistently review if that image is being upheld. Finally, while strategies to pre-empt any instances of customer dissatisfaction from occurring may not be feasible, wealth managers may instead opt to review the way in which they resolve negative emotions experienced by customers. An example of this could include training wealth management employees to utilise pre-prepared strategies when dealing with specified customer grievances.

3.6 LIMITATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH

The research findings discussed in this article are based on responses obtained from respondents in a single service setting (i.e., wealth management) using non-probability online convenience sampling. Thus, it is recommended that future research on this topic both uses probability sampling and strives to encompass additional service areas, as the current results cannot be generalised outside of their specified service setting.

Considering the limited availability of sources pertaining to detachment in interpersonal relationships, this study was required to adapt several scales from the field of psychology in order to measure detachment and the proposed drivers. Therefore, future research should focus on developing scales that relate specifically to customers and the marketing field.

Finally, while the constructs tested in this study assisted in both confirming the occurrence of detachment in customer-employee relationships and explaining its role therein, other equally important variables relevant to customer detachment may have been overlooked. Thus, future research on the topic could aim to examine relevant relationship marketing constructs such as distrust, service failure, negative word of mouth, conflict, and relationship value (declining/inversely) as possible antecedents customer detachment.

3.7 ETHICAL CONSIDERATION AND ACKNOWLEDGEMENTS

Ethical clearance for the study was granted by the Faculty of Economics and Management Sciences (FEMS), Research Ethics Committee, at the North-West University, Potchefstroom campus, South Africa.

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MAIN FINDINGS ARTICLE 2

Main Finding 3.1: The measurement scales for all the proposed constructs included in this study (i.e. disaffection, disillusionment, dissatisfaction, alienation, negative emotions and detachment) was regarded as both reliable and valid for the study sample which consisted of, detached wealth management customers from all of the provinces in South Africa (see section [3.3.2](#), pg.88-89).

Main Finding 3.2: Respondents were generally detached from their wealth managers (see section [3.4.2](#), pg.90).

Main Finding 3.3: Relationship disaffection had a significant effect on respondents' detachment from their wealth manager (see section [3.4.6](#), pg.94).

Main Finding 3.4: Disillusionment had a significant effect on respondents' detachment from their wealth manager (see section [3.4.6](#), pg.94).

Main Finding 3.5: Dissatisfaction had a significant effect on respondents' detachment from their wealth manager (see section [3.4.6](#), pg.94).

Main Finding 3.6: Alienation did not have a significant effect on respondents' detachment from their wealth manager (see section [3.4.6](#), pg.94).

Main Finding 3.7: Negative emotions had a significant effect on respondents' detachment from their wealth manager (see section [3.4.6](#), pg.94).

CHAPTER 4: ARTICLE 3

DETERMINING THE OUTCOMES OF CUSTOMER DETACHMENT

ABSTRACT

Unless wealth managers have a good understanding of the impact of detached customers in their attempt to build customer relationships, the preventative course of action cannot be formulated. The concept *customer detachment*, which is a suggested explanation of why customers move away from wealth manager relationships has received no scholarly attention. This study, therefore, aims to address this gap by not only determining customer's detachment from their wealth manager but also its outcomes. Using research studies from marketing and social psychology, this research study identified forgiveness, commitment deterioration, non-repurchase intention, and switching behaviour as potential outcomes. To model customer detachment in relation to the chosen outcomes, an exploratory structural equation modelling (ESEM) was used. Using a quantitative descriptive research design, data was collected through online computer-administered questionnaires from a sample of 526 wealth management customers. The results of the analysis revealed that customer detachment was significantly related to all the outcomes except for forgiveness, which was inversely related. Consequently, this research study contributes to the growing body of literature on customer detachment and its outcomes. Additionally, the study poses some crucial managerial implications for wealth managers by suggesting ways to prevent or reconcile customer detachment which will otherwise be detrimental to valuable customer relationships.

Keywords: Commitment deterioration, detachment, non-repurchase intention, relationship marketing, switching behaviour.

4.1 INTRODUCTION

Over the years numerous marketing researchers have argued that the key to any successful and profitable customer-organisational relationship revolves around the bond forged between them as it lays the foundation for both relationship longevity and organisational success (Beldona & Kher, 2015; Datta et al., 2018; Mende et al., 2013; Moussa & Touzani, 2017; Sheth, 2017). Alvarez and Fournier (2016) and Jain and Sharma (2019), however caution that less desirable outcomes can occur if organisations do not invest in the bonds created with their customers. For instance, a customer who has a strong emotional bond with a brand or organisation may be more likely to experience heightened feelings of betrayal when subjected to negative events such as

service failures, which in turn, can have negative relational consequences (Jain & Sharma, 2019). One such consequence is detachment which signifies an individual's psychological state of distance towards an offending attachment figure following a negative event or outcome that weakens the affective bond between them (Evanschitzky et al., 2020; Hemetsberger et al., 2009; Mai & Conti, 2008). The weakening and potential loss of these affective bonds will place pressure on the relationship between the individual and the offending attachment figure, motivating the individual to distance themselves from the relationship or even terminate it altogether (Hemetsberger et al., 2009; Perrin-Martinénq, 2004). Considering the negative effects that detachment can have on customer relationships, the need to further review and elaborate upon the concept within a business relationship setting becomes evident.

Despite the threat that detachment poses for established customer relationships, only a handful of studies, none of which include a customer-employee relationship context, has attempted to identify the outcomes of detachment. To bridge this gap, this study aims to not only theoretically and empirically investigate and elaborate on the role of detachment in customer-employee relationships, but also to identify the various possible outcomes of detachment. Based on an extensive review of various research studies in the field of marketing and social psychology, it was revealed that concepts such as switching behaviour, commitment deterioration, non-repurchase intention, and forgiveness could serve as potential outcomes of customer detachment (Li & Stacks, 2017; Mai & Conti, 2008; Perrin-Martinénq, 2004; Vidal et al., 2016). The investigated studies argued that individuals use detachment to resolve internal conflict by distancing themselves emotionally from the source of their distress (Horney, 1993; Mai & Conti, 2008). The mechanism entails distress being triggered in the customer by negative events which leads to an avoidance or a distancing strategy in the form of switching behaviour (Li & Stacks, 2017) or a decline in commitment towards their attachment figure as the negative event has damaged the customers' positive perceptions of them (Vidal et al., 2016). Perrin-Martinénq (2004) adds that once a customer has detached from the offending attachment figure, their offerings will also have lost their place of prominence in the customer's mind, resulting in a decline or cessation in purchasing products or services. It should be noted however, that if a customer's level of detachment is not too advanced and they are willing to forgive the offending party, the relationship between the customer and the offending attachment figure may be restored (Mai & Conti, 2008; Perrin-Martinénq, 2004).

Seeing as the research pertaining to the outcomes of customer detachment is comparatively scarce, the above-mentioned outcomes (excluding non-repurchase intention) were identified from various marketing studies. Consequently, testing the relationship between detachment and the chosen outcomes will not only offer an enhanced understanding of detachment in customer employee-relationships but also provide new empirical insight into these relationships, thereby

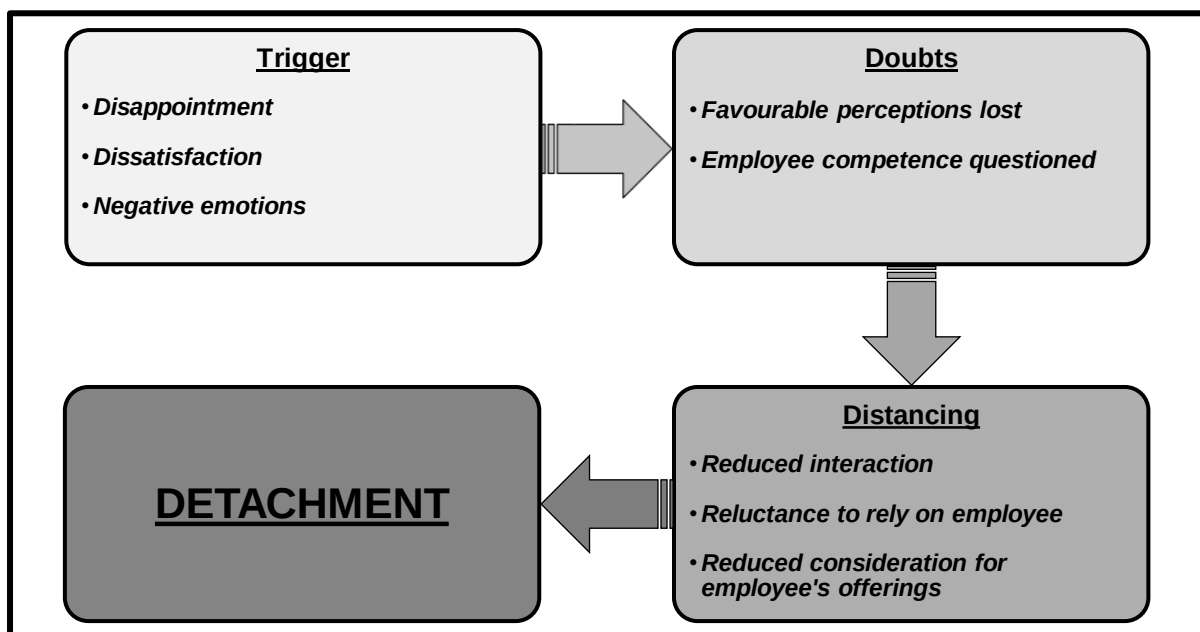
contributing to the customer detachment theory. From a managerial perspective (wealth managers for this study), gaining additional insight into customer detachment could assist them in their efforts to create preventative and reconciliatory customer detachment strategies that ensure enduring and profitable customer relationships.

4.2 LITERATURE OVERVIEW

4.2.1 Customer detachment

Research studies on detachment in interpersonal, relational, and brand contexts (Hadden et al., 2016; Holmes, 1982; Mai & Conti, 2008; Marlowe et al., 2010; Perrin-Martinénq, 2004) indicate that customer detachment likely occurs in the following manner: An undesirable event or trigger, such as a service or product failure, results in customer experiencing dissatisfaction and other negative emotions towards the offending attachment figure (Hemetsberger et al., 2009; Vidal et al., 2016). If left unaddressed, these negative emotions cause customers to begin doubting their previous positive perceptions of the offending attachment figure's reliability and competency. As these doubts strengthen, customers will become increasingly reluctant to rely on the offending attachment figure for support, experience a reduced desire to purchase the offending figure's offerings, and begin to distance themselves or even dissociate from their attachment figure at a relational level (Mai & Conti, 2008; Perrin-Martinénq, 2004). Once the customer has fully distanced themselves and lost all sense of affection for their relationship with the offending attachment figure, they will have detached (Perrin-Martinénq, 2004).

Figure 4-1: The proposed customer detachment process illustrated



Source: Author's own depiction

4.2.2 Outcomes of detachment

4.2.2.1 Customer forgiveness

According to Charsetad et al. (2016) and Harmeling et al. (2015), negative events such as service failures can result in customers responding negatively to the offending party at an emotional level. Akgün et al. (2017) and Brun et al. (2017) maintain that these negative emotional responses can motivate customers to respond in ways that include distancing themselves from offerings, communications, and even the offending attachment figure altogether. However, while negative emotional responses can damage the relationship between the customer and the offending figure, it is possible to circumvent its effects by convincing the customer to forgive the transgression. When the customer is able to forgive the offending figure their negative emotions can be neutralised and even transformed into positive emotions (Fetscherin & Sampedro, 2019). Chaker et al. (2021) and Radu et al. (2019) posit that gaining a customer's forgiveness is possible through sincere expressions of empathy and apology. Positive remedying actions such as these are an intangible means of compensating the customer for the loss they incurred from the service failure which, in turn, reduces the risk of retaliating, avoidant, and distancing behaviour (Fetscherin & Sampedro, 2019; Radu et al., 2019). Perrin-Martinénq (2004) stands in agreement with this when explaining that if the extent of a customer's detachment is not too severe, the offending attachment figure may be able to repair the relationship. Perrin-Martinénq continues that detachment may result in either a negative or positive outcome, where the positive outcome holds the possibility for forgiveness from the customer. Customer forgiveness increases the chances of the repairing the relationship notably.

Taking this argument into consideration, this study proposes the following hypothesis:

H₁: Customer detachment will have a significant effect on respondents' forgiveness towards their wealth manager.

4.2.2.2 Commitment deterioration

The relationship between a customer and a service or product provider will generally begin to deteriorate following a negative event or trigger that causes the customer to question their desire to maintain the business relationship with the offending provider or brand (Evanschitzky et al., 2020; Vidal et al., 2016). According to Vidal et al. (2014) and Vidal et al. (2016) it is the customer's evaluation of and potentially negative reaction to this negative event or trigger that ultimately affects their commitment to the offending provider. The rationale supporting this statement is that following the negative event or trigger, both the quality of the business relationship and the customer's trust in the provider has been damaged. The loss of these affective states in turn

weakens the strength of the customer's attachment to the offending service provider and subsequently their level of commitment (Vidal et al., 2014; Vidal et al., 2016). Perrin-Martinénq (2004) supports the notion of commitment deterioration as a potential outcome of detachment – they explain that the essential objective of a detached customer is the refusal of commitment, which effectively dissolves the relationship.

Therefore, this study proposes the following hypothesis:

H₂: Customer detachment will have a significant effect on respondents' commitment deterioration towards their wealth manager.

4.2.2.3 Non-repurchase intention

Non-repurchase intention can be defined as a customers' desire to avoid additional purchases from a particular organisation based on their previous negative experiences with them (Curina et al., 2020). The driving force behind non-repurchase intention revolves around the customer's evaluation of an offering that falls short of their initial expectations, resulting in dissatisfaction and other negative emotions (Aydın & Ünal, 2016; Curina et al., 2020). In order to come to terms with these negative emotions, customers will often adopt a number of different coping strategies such as avoidance or psychological distancing which allow them to limit or prevent any interactions with the offending party (i.e., the source of their distress), which could lead to the customer detachment (Aydın & Ünal, 2016; Mai & Conti, 2008; Manthiou et al., 2020; Sengupta et al., 2015). Once a customer has detached from a particular attachment figure, both the figure themselves and their offerings will no longer hold a place of prominence in the customer's mind leading to a decline and even cessation in purchasing (Mai & Conti, 2008; Perrin-Martinénq, 2004). Consequently, this study proposes the following hypothesis:

H₃: Customer detachment will have a significant effect on respondents' non-repurchase intention from their wealth manager.

4.2.2.4 Switching behaviour

Customer switching behaviour refers to an outcome in which a customer stops using the products or services associated with a particular brand or organisation and instead opts in favour of offerings provided by a competitor (Aslam & Frooghi, 2018; Garga et al., 2019). Chen and Pham (2019) and Charsetad et al. (2016) explain that when a customer experience adverse events such as service failures, dissatisfaction and other negative emotions might arise which may motivate them to distance themselves from the source thereof. Park and Jang (2014) put forward that a customer's emotional response can also result in a higher switching inclination, as these emotions

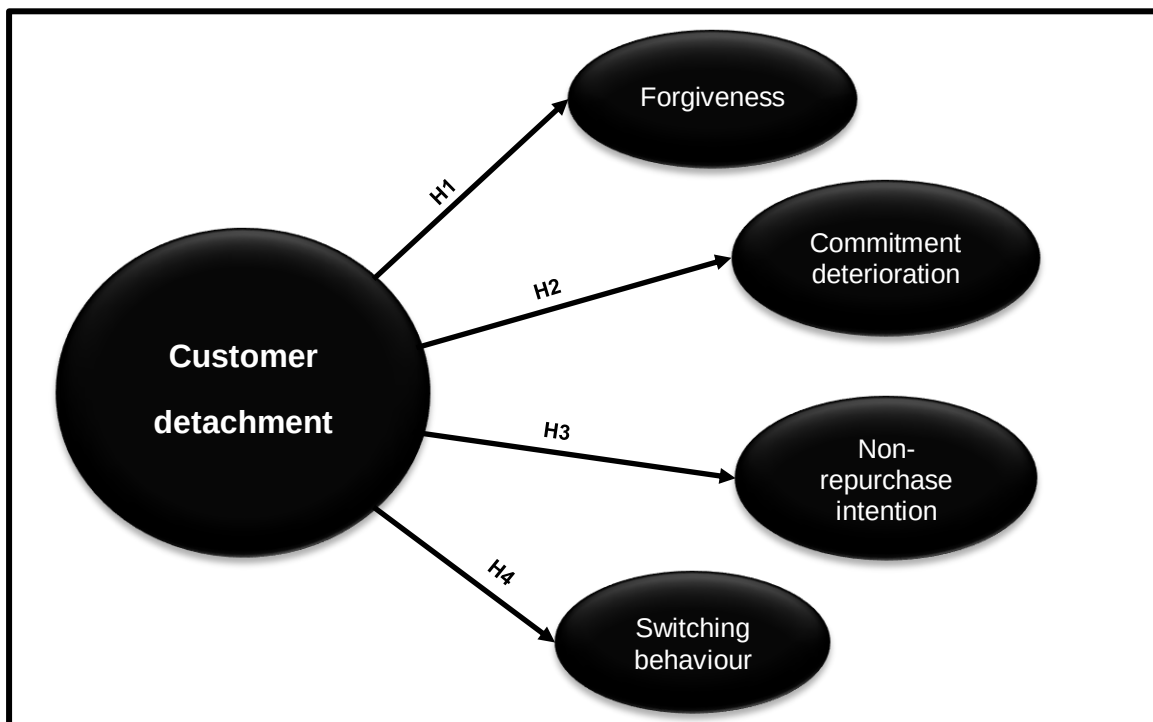
influence the customer's approach or avoidance behaviour. Approach behaviour is associated with positive emotions such as engagement, interest, and happiness (Park & Jang, 2014; Verhulst et al., 2020), while its counterpart, avoidance (or avoidant) behaviour, derives from negative emotions such as disinterest, disengagement, and fear and can motivate customer's desire to distance themselves or escape from the environment (Park & Jang, 2014; Verhulst et al., 2020). Customers experiencing avoidance behaviour may, therefore, distance themselves or dissociate from negative or stressful encounters as a defence mechanism, which may lead to detachment (Mai & Conti, 2008; Perrin-Martinenq, 2004) and, in turn, switching behaviour. Consequently, this study proposes the following hypothesis:

H₄: Customer detachment will have a significant effect on respondents' switching behaviour away from their wealth manager.

4.2.2.5 A conceptual model of the outcomes of customer detachment

Figure 4-2 below provides a graphic representation of the potential outcomes of customer detachment as discussed in sections 4.2.2.1 to 4.2.2.4

Figure 4-2: A conceptual model of the outcomes of customer detachment



Source: Author's own depiction

4.3 METHODOLOGY

4.3.1 Research design, population, sampling and data collection

At the time of its conception this study was subject to a number of budgetary, time, and social distancing constraints. To circumvent the time and budgetary constraints, a cross-sectional, quantitative research design was implemented, as it allowed for the economic collection of data at a single point in time whilst still maintaining the necessary level of reliability for a study of this nature. To overcome the obstacles posed by social distancing, data was collected with an online computer-administered questionnaire that were posted on social media platforms such as Facebook and LinkedIn. This online computer administered questionnaire was hence distributed by means multiple non-probability sampling methods (convenience and quota sampling). This study opted for these non-probability sampling methods as the contacts details of the members of the various social media platforms were not available, making them inaccessible.

Convenience sampling was chosen to minimise travels costs and adhere to social distancing protocols. Quota sampling was used to ensure an even distribution of respondents from different gender groups. Based on convenience, the target population, namely South Africans who make use of wealth management services and who had distanced themselves from their wealth managers through detachment, were invited to participate in the study by posting a hyperlink to the online questionnaire in the newsfeed of each of the selected social media platforms. The online questionnaire was accompanied by a short message both requesting and encouraging members of various community groups to participate in the study. To ensure an even distribution between gender groups, the researcher had to remove the gender quota from the screening question that was filled first. Upon completion of the data collection period, a total of 536 useable questionnaires were obtained, exceeding the sample size of 400, which, according to Malhotra (2015), is an adequate number for statistical analysis purposes.

4.3.2 Measurement instrument

The measurement instrument used to collect the 536 useable responses was a structured questionnaire comprising four main sections. The first section, the introduction/preamble, explained to the respondents their rights and the expectations from them for the study. The second section consisted of three screening questions to ensure that only participants who had experienced detachment in relation to a wealth manager participated in the survey. The purpose of the remaining two sections of the questionnaire was to obtain information regarding the respondent's demographic profiles and to measure the study's constructs namely, customer detachment, forgiveness, commitment deterioration, non-repurchase intention, and switching behaviour. To measure the relevant constructs, a five-point unlabelled Likert-type scale format

was used were 1 would indicate that respondents “strongly disagree[d]” with any particular statement or 5 indicating that they “strongly agree[d]” with that statement. The constructs relevant to this study were measured using reliable scales adapted from studies in the field of marketing. This included scales for detachment (Mai & Conti, 2008; Perrin-Martineng, 2004), forgiveness (Kumar et al., 2003), commitment deterioration (Dagger & O'Brien, 2010), non-repurchase intention (Lu et al., 2012), and switching behaviour (Kim et al., 2019).

4.3.3 Data analysis

In order to analyse the data collected for this study two statistical programmes were used (i.e. IBM SPSS version 27 and Mplus version 8.3). SPSS, was used to calculate descriptive statistics (for demographic purposes mainly) and Cronbach's alpha coefficients to evaluate the internal consistency and reliability of each construct's measurement scale (Allen & Bennett, 2010; Field, 2018). Mplus was used to assess the measurement model, confirm construct validity via exploratory structural equation modelling (ESEM) and to test the study's proposed relationships. As mentioned in Article 2, the decision to forgo confirmatory factor analysis (CFA) in favour of the more novel ESEM approach was due to the fact that the former only allows items to load onto their own respective or latent factors while constraining all cross-loadings to zero (Tóth-Király et al. 2017; Van Zyl & Klooster, 2022). As noted by Dicke et al. (2018) and Van Zyl and Klooster (2022) a small degree of cross-factor association for measurement items is relatively common. Thus, the act of confining item loadings to a single factor and forcing cross-loadings to remain at zero can result in artificially inflated item and factor associations, model fit statistics and measurement quality indicators, which in turn, will likely produce positively biased factor correlations (Dicke et al. 2018; Marsh et al., 2014; Van Zyl & Klooster, 2022). By contrast, ESEM not only circumvents the limitations of CFA by allowing for cross-loadings to occur, but also establishes the impact that each measurement item has on all the factors within the overall model with far greater accuracy (Marsh et al., 2014; Van Zyl & Klooster, 2022). It should be noted however that like CFA, ESEM is still essentially a confirmatory analysis technique. Therefore, while it does not forcibly constrain factor loadings at zero they are still required to be as close to zero as possible in order to be considered statistically relevant (Van Zyl & Klooster, 2022). In order to accommodate the ESEM approach chosen for this study all the data obtained was treated as ordered categorical, and as a result rather than maximum likelihood estimation, weighted least squares (mean- and variance-adjusted) was used to estimate the parameters of the proposed model (Marsh et al. 2014).

Using the ESEM approach, the fit indices of the measurement model were calculated which comprises of the Root Mean Square Error of Approximation (RMSEA), Standardized Root Mean Square Residual (SRMR), the Tucker Lewis Index (TLI) and Comparative Fit Indexes (CFI).

RMSEA is an absolute measure of fit that evaluates the degree to which the overall and structural models predict the observed covariance (Kenny et al., 2015; O'Rourke & Hatcher, 2013). The SRMR examines the average discrepancy between observable correlations in the input matrix and the correlations predicted by the model (Brown, 2015; Malhotra et al., 2017). The TLI compares the χ^2 indices to a null model in order to prove that all measured variables are uncorrelated (Bentler, 1990), while the CFI compares the sample covariance matrix with the null model, with the assumption that all latent variables are uncorrelated (Hooper et al., 2008). Following the analysis of the fit indices, a zero-order correlation matrix was generated to measure the extent to which the five factors within the proposed detachment model correlate with one another (i.e. customer detachment, commitment deterioration, non-repurchase intention, switching behaviour and forgiveness). Finally, the structural paths were added to the measurement model and the outcomes of the hypothesis testing was discussed.

4.4 RESULTS

4.4.1 Sample profile

The information gathered revealed that participants who completed the survey were generally full-time employed (52.1%), married to a partner (42.4%) and were mostly between 20 to 29 years old (26.9%). In terms of gender, male (46.5%) and female (51.5%) participants were relatively well balanced, which was to be expected given that quota sampling was used during data collection (see section 4.3.1). Regarding the length of time during which the respondents has used the wealth manager's services, most were between 1 to 5 years (40.5%), followed by less than a year (18.5%) and between 6 and 10 years (18.1%).

4.4.2 Reliability

Table 4-1 below shows Cronbach's alpha coefficients calculated to determine the internal consistency and reliability of the chosen measurement scales. According to Field (2018) and Taber (2018), Cronbach's alpha values of ≥ 0.70 are generally considered to be acceptable. Therefore, taking into account the information recorded in Table 4-1, it can be stated that the measurement scales for forgiveness (0.895), commitment deterioration (0.908), non-repurchase intention (0.883), switching behaviour (0.942), and detachment (0.867) are indeed reliable.

Table 4-1: Reliability of the scales

Constructs	Cronbach's alpha (α)
Forgiveness	0.895
Commitment deterioration	0.908

Table 4-1: Reliability of the scales (*continued*)

Non-repurchase intention	0.883
Switching behaviour	0.942
Customer detachment	0.867

4.4.3 Assessing the measurement model and confirming construct validity

As mentioned above (see section 4.3.3), various fit indices were calculated to assess the measurement model and confirm construct validity including the χ^2 statistic, Tucker Lewis index (TLI), comparative fit indexes (CFI), Root Mean Square Error of Approximation (RMSEA) and Standardized Root Mean Square Residual (SRMR). According to Cho et al. (2020) and Shi et al. (2019) values of ≤ 0.10 and ≤ 0.08 for the RMSEA and SRMR respectively, are considered satisfactory, while both the TLI and CFI need to have values of ≥ 0.95 in order for them to be considered acceptable (Hu & Bentler, 1999). Incidentally, while not the preferred method for this study, the results of the CFA were calculated and listed for comparison along with the ESEM results in the table below.

Table 4-2: Goodness of fit statistics

Model	χ^2	df	χ^2/df	CFI	TLI	RMSEA	90%CI	SRMR
CFA	622.726	160	3.89	0.986	0.983	0.073	[.067, .080]	0.030
ESEM	364.684	121	3.01	0.993	0.988	0.061	[.054, .069]	0.015

Based on the results obtained from the fit indices it can be inferred that the measurement model fits the data adequately, as both the CFI (0.993) and the TLI (0.988) exceeded the recommended cut-off point of ≥ 0.95 as suggested by Hu and Bentler (1999). The model fit was further supported by the RMSEA (0.061) and SRMR (0.015) results, which were both below their respective cut-off points of ≤ 0.1 and ≤ 0.08 (Cho et al., 2020; Shi et al., 2019). Therefore, as all values are well within their prescribed parameter estimates, the detachment outcomes model can be said to have a good fit.

It should be noted that the confirmatory factor analysis (CFA) statistics listed in Table 4-2 above were included solely for comparison against the ESEM method as a means of validating the latter's use. Consequently, when comparing the statistics for both the CFA and ESEM it can be seen that not only do the 90% confidence intervals of the models not overlap, but the statistical values provided by ESEM outperform that of the CFA in every instance. Furthermore, during the data analysis process it was discovered that the correlations tested by the CFA model were very high, however, when evaluated via ESEM the correlations were within more acceptable

parameters. Thus, taking the information discussed above into consideration the superiority of the ESEM model versus the CFA can be empirically confirmed.

4.4.4 Parameter estimates

In addition to reporting items loading onto their own latent factors (i.e. constructs), the ESEM approach also allows each measurement item to cross-load on to the other factors contained within the proposed model (Booth & Hughes, 2014). Therefore, in order to inspect the proposed outcomes of detachment namely forgiveness, commitment deterioration, non-repurchase intention and switching behaviour and determine the impact that each measurement item has on these different factors, parameter estimates via ESEM were calculated. Alamer (2022) and Brace et al. (2009) posit that for items loading onto their own factors values of ≥ 0.50 are considered ideal, however, should the values obtained range between 0.30 and 0.50 they can still be accepted (i.e. the items adequately measure the latent factor they are associated with). Conversely, when inspecting the cross-loadings (i.e. items loading onto other factors), values of 0.30 and below are preferred, however, results ranging from 0.30 to 0.50 are still acceptable (Morin et al., 2020). Values closer to zero are preferred for cross-loadings as it indicates that there are little to no similarities between the items measuring the other constructs included in the study (i.e. items measure their own latent construct only).

Table 4-3: Factor and cross-loadings of the measurement items

Target loadings		Cross-loadings	
Forgiveness	Commitment deterioration	Non-repurchase intention	Switching behaviour
0.91**	0.04	-0.05	0.08
0.97**	-0.09**	-0.02**	0.20**
0.91**	-0.05	0.05	0.12
Commitment deterioration	Forgiveness	Non-repurchase intention	Switching behaviour
0.83**	0.06	-0.30**	0.16*
0.82**	0.08**	-0.40**	0.21**
0.73**	0.05	-0.09*	0.22**
0.75**	-0.09*	-0.09	0.19**
0.76**	-0.09	0.09	0.08
0.63**	-0.06	0.09*	0.21**

Table 4-3: Factor and cross-loadings of the measurement items (*continued*)

Non-repurchase intention	Forgiveness	Commitment deterioration	Switching behaviour
0.35**	0.00**	0.28**	0.36**
0.34**	0.03	0.25**	0.46**
0.32**	-0.01	0.26**	0.49**
Switching behaviour	Forgiveness	Commitment deterioration	Non-repurchase intention
0.82**	-0.01	0.11**	0.01
0.88**	-0.05**	0.06**	-0.01**
0.86**	-0.08*	0.00	0.07*
0.86**	0.02	0.07*	0.06
0.75**	0.02	0.03	0.11*

***Note:** values presented in bold represent facets loading onto their own factors [* = $p < 0.05$; ** = $p < 0.001$.]

All of detachment's proposed outcomes listed in the above table displayed acceptable targeted loadings ranging from a moderate $\lambda = 0.32$ to a more significant $\lambda = 0.97$. Similarly, the cross-loadings were also within acceptable margins (i.e. ≤ 0.50), with values ranging from $\lambda = 0.01$ to $\lambda = 0.49$. The largest variation in factor loadings occurred for commitment deterioration (i.e. $\lambda = 0.63$ to $\lambda = 0.83$) and switching behaviour ($\lambda = 0.75$ to $\lambda = 0.88$). Forgiveness, commitment deterioration and switching behaviour all displayed significant factor loading values ranging from $\lambda = 0.63$ to $\lambda = 0.93$, while non-repurchase intention only displayed moderate factor loadings of $\lambda = 0.32$ to $\lambda = 0.35$.

Individually, commitment deterioration's measurement items cross-loaded most significantly onto switching behaviour. Similarly, the items from both switching behaviour and non-repurchase intention cross-loaded most significantly onto commitment deterioration. Interestingly, the items of forgiveness appear to cross-load in a relatively uniform manner across all of the other factors namely, commitment deterioration, non-repurchase intention and switching behaviour.

4.4.5 Correlation analysis

A correlation analysis was conducted to measure the strength of the direct relationships between the proposed model factors. The results of the relevant correlations are listed in Table 4-4 below.

Table 4-4: Correlation matrix of the latent variables

	FG	CD	NR	SB	DE
FG	1.00				
CD	-0.10	1.00			
NR	-0.16	0.47*	1.00		
SB	-0.35	0.69**	0.57**	1.00	
DE	-0.29	0.78**	0.56**	0.91**	1.00

*Medium effect size ($0.30 \leq r < 0.50$) **Large effect size ($r \geq 0.50$) (Cohen, 1988).

The outcome of the analysis shows that significant medium and large correlations ranging from $r = 0.47$ to $r = 0.91$, were present between commitment deterioration (CD), non-repurchase intention (NR), switching behaviour (SB) and customer detachment (DE). Conversely, forgiveness (FG) displayed a negative significant effect ranging from $r = -0.10$ to $r = -0.35$ indicating a potential inverse relationship with each of the other listed factors.

4.4.6 Assessing the structural model

Table 4-5 below lists information pertaining to the structural paths of the latent variables (i.e. H_1 to H_4), the path coefficients (β), the standard error (SE), statistical significance (i.e. p-value) and finally the overall result.

Table 4-5: Structural paths of the latent variables

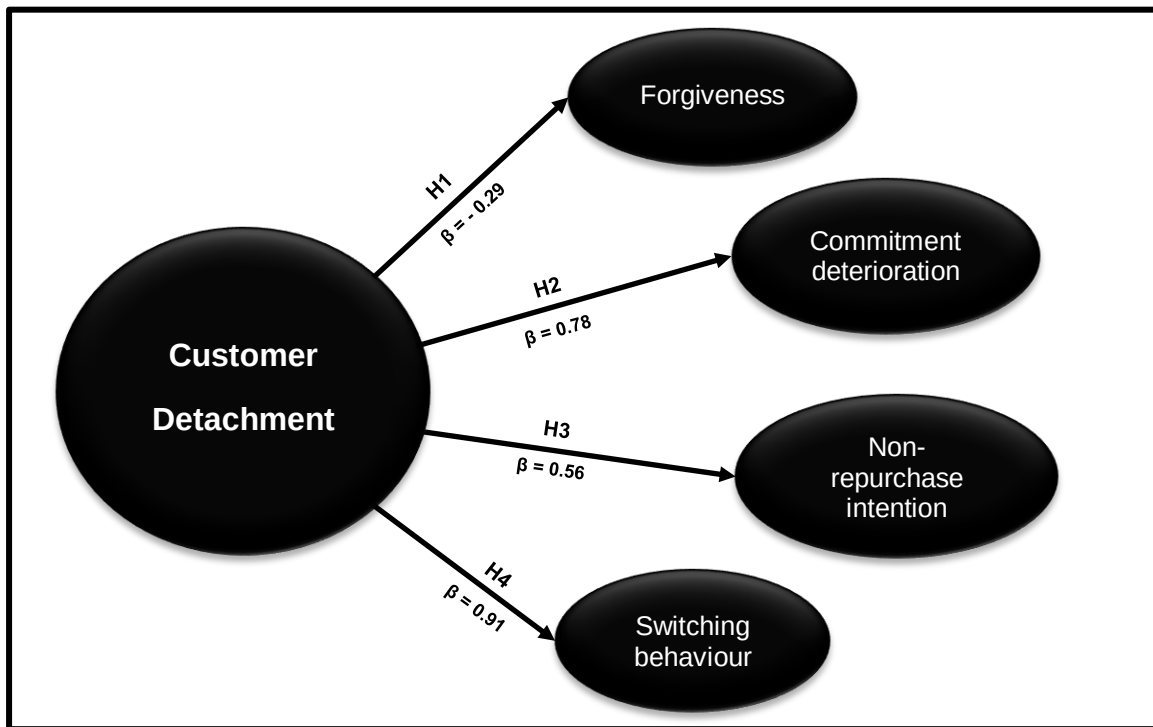
	Path			β	SE	p-value	Result
H₁	Detachment	→	Forgiveness	-0.29	0.05	0.001	Significant
H₂	Detachment	→	Commitment deterioration	0.78	0.03	0.001	Significant
H₃	Detachment	→	Non-repurchase intention	0.56	0.06	0.001	Significant
H₄	Detachment	→	Switching behaviour	0.91	0.01	0.001	Significant

β : standardised beta coefficient; SE: standard error; p-value: two-tailed statistical significance

The results obtained by assessing the structural model reveal that hypotheses H_2 – commitment deterioration ($\beta = 0.78$; $SE = 0.03$; $p < 0.001$), H_3 – non-repurchase intention ($\beta = 0.56$; $SE = 0.06$; $p < 0.001$) and H_4 – switching behaviour ($\beta = 0.91$; $SE = 0.01$; $p < 0.001$) are all positively and significantly related to customer detachment and are therefore supported. Conversely, H_1 – Forgiveness ($\beta = -0.29$; $SE = 0.05$; $p < 0.001$) while supported was revealed to have an inverse relationship with customer detachment.

A summary of the significant relationships identified by this study are presented in Figure 4-3 below.

Figure 4-3: Summary of significant relationships



4.5 DISCUSSION AND RECCOMENDATIONS

4.5.1 Theoretical

Detachment, which is generally triggered by negative events or outcomes, wears down the bond that holds business relationships together motivating customers to distance themselves from the affected relationship or even terminate it altogether. While the threat that detachment poses may be apparent, neither its influence on relationships (particularly between customers and employees) nor its potential consequences have been fully explored, which has hindered the development of strategies that could either circumvent or remedy the damage it causes. Thus, the aim of this study was to address both the threat that detachment poses for established customer relationships and to point out and fill the related gap in research by investigating and elaborating on the role that detachment plays within customer-employee relationships and the various outcomes or consequences that may arise from it.

In order to achieve this goal, information was gathered using various reliable scales adapted from marketing and social psychology studies which was then analysed and interpreted. The results yielded by the interpretations confirmed several direct relationships between detachment and its proposed outcomes. Regarding the direct relationships, commitment deterioration proved to be statistically significantly related to customer detachment. This outcome offers some support to the notion posited by the authors Mai and Conti (2008) and Perrin-Martinengq (2004) in which they

state that the essential aim of a detached customer is a refusal of commitment towards an offending attachment figure. The second proposed outcome, non-repurchase intention, also proved to be statistically significantly related to customer detachment. This outcome is in line with research conducted by Perrin-Martinénq (2004) who revealed that detachment would have a negative influence on a customer's intention to engage in repeat purchasing behaviour. The third proposed outcome, namely, switching behaviour, also proved to be statistically significantly related to customer detachment. According to Horney, (1993) and Mai and Conti (2008) detachment serve as a means whereby individuals can resolve internal conflict by maintaining an emotional distance towards the source of their distress. Thus, the outcome above does provide support for the idea that a customer's intention to switch to a competitor could be one of a number of methods they use to distance themselves from an offending attachment figure. It should be noted that despite the respective arguments supporting commitment deterioration and switching behaviour as outcomes of customer detachment, neither of the proposed relationships had been tested empirically until now. Therefore, this paper contributes empirically to theory by confirming commitment deterioration and switching behaviour respectively as outcomes of customer detachment.

The last proposed outcome, forgiveness, proved to be statically significantly related to customer detachment but had a significantly negative effect. This result contradicts the work of Mai and Conti (2008) and Perrin-Martinénq (2004) who argue if the extent of the detachment is not too severe the relationship between the customer and offending attachment figure could potentially be repaired. In other words, the customer is willing to forgive the offending party. An explanation for the inverse results could be that the extent of detachment measured from the respondents was too advanced to allow for reconciliation. Alternatively, interpersonal relationships between customers and employees may simply be more difficult to reconcile than those between customers and brands. The extent of investment, whether emotional, financial and/or otherwise, may also play a role.

Based on the results recorded above, this study provides new insight into the relationships between customer detachment, commitment deterioration, non-repurchase intention, switching behaviour and customer forgiveness which makes a novel contribution to both the current understanding and limited existing body of customer detachment related knowledge. Moreover, this study has expanded the empirical understanding of the consequences of detachment in customer-employee relationships and can furthermore be regarded as the first study to empirically link customer detachment to commitment deterioration and switching behaviour. Thus, this study empirically clarifies the various outcomes that can be associated with detached customers enabling them to more easily identified and perhaps even reconciled with.

4.5.2 Managerial

Taking into account the results discussed above, it is advised that, to prevent the further degradation or loss of customer relationships, wealth managers should aim to identify and address detachment within their customer base. This is a particularly important measure if managers wish to avoid outcomes such as commitment deterioration, non-repurchase intention, switching behaviour, and unforgiving customers. To this end, wealth managers could take note of the following: Commitment deterioration and non-repurchase intention occurs following a negative event that affects a customer's relationship with an offending attachment figure adversely. Wealth managers should follow up with such customers as quickly as possible following the occurrence and reassure them that their concerns are being addressed. This will eliminate doubts and potential loss of any affective states.

With regards to switching behaviour, it is likely that detached customers will begin to distance themselves from the current business relationship before switching. Thus, wealth managers should aim to identify customers who have provided less feedback or whose use of their services have declined and act pre-emptively to re-engage them in the business relationship. Conversely, wealth managers could take steps to re-affirm the superiority of their own services over those provided by competitors, which if successful, may provide some additional time to repair their relationship with the customer before they decide to switch. Since the results revealed that detached customers tend to be highly unforgiving of wealth managers, wealth managers may wish to review both the speed and manner in which they resolve negative outcomes or experiences with their customers. To this end, providing wealth management employees with specialised training and/or pre-prepared strategies for such instances or outcomes could allow for more rapid and effective resolution of customer grievances. Additionally, ensuring that clear reporting and command structures are in place within the organisation could also assist wealth management employees with redirecting any unique or peculiar problems and grievances towards personnel most qualified to deal with them.

4.6 LIMITATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH

Information recorded for this research study indicates that detachment is not an instantaneous outcome but rather a process that occurs over time. The results for this research study were obtained at a single point in time, which may limit the understanding of customer detachment and how it could change over time. As such, a longitudinal approach to data collection and measurement may benefit future research on the topic.

Moreover, while the constructs identified for this research study were able to contribute to establishing and explaining the role of detachment in customer-employee relationships, other equally relevant variables may have been excluded, due to the scope of this study, preventing a more comprehensive understanding of customer detachment. Future research could thus examine relationship marketing constructs such as distrust, service failure, and negative word of mouth as possible antecedents or outcomes of customer detachment.

4.7 ETHICAL CONSIDERATION AND ACKNOWLEDGEMENTS

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MAIN FINDINGS ARTICLE 3

Main Finding 4.1: The measurement scales for all the proposed constructs included in this study (i.e. detachment, forgiveness, commitment deterioration, non-repurchase intention and switching behaviour) were regarded as both reliable and valid for the study sample which consisted of, detached wealth management customers from all of the provinces in South Africa (see section [4.3.2](#), pg.116-117).

Main Finding 4.2: Detachment had a significant inverse effect on respondents' forgiveness towards their wealth manager (see section [4.4.6](#), pg.122).

Main Finding 4.3: Detachment had a significant effect on respondents' commitment deterioration towards their wealth manager (see section [4.4.6](#), pg.122).

Main Finding 4.4: Detachment had a significant effect on respondents' non-repurchase intention from their wealth manager (see section [4.4.6](#), pg.122).

Main Finding 4.5: Detachment had a significant effect on respondents' switching behaviour away from their wealth manager (see section [4.4.6](#), pg.122).

CHAPTER 5: ARTICLE 4

A MULTI-GROUP MODEL OF CUSTOMER DETACHMENT AND THE MODERATING ROLE OF GENDER

ABSTRACT

This study aims to broaden understanding of why customers become detached from their wealth managers. Beyond customer-brand, child-mother, and romantic adult relationship research studies, no insight is available on the role of detachment, specifically within a customer-employee relationship. These studies also provide somewhat limited insight into the drivers and outcomes of detachment or the role of gender. Literature suggests that gender could affect employees' propensity to establish an attachment with their customers. Yet, extant research has not accounted for the role of gender in moderating the relationships between detachment and its possible drivers and outcomes. Accordingly, a research model is developed that provides novel insight into customer detachment from the employee as well as the drivers and outcomes and the moderating role of gender. Exploratory structural equation modelling (ESEM) was used to model customer detachment in relation to the proposed drivers, outcomes and moderation effects. A quantitative descriptive research design was used in which online computer-administered surveys were administered to wealth management customers, yielding a total of 536 responses. Analysis of the survey data showed that customer detachment was significantly related to all the proposed drivers and outcomes and inversely related to forgiveness. Gender was shown to moderate dissatisfaction, negative emotions, and forgiveness in relation to detachment. The results of this study offer new insights into customer detachment, a neglected factor explained by the attachment theory. The results also provide an original view of the moderating effect of gender within this customer detachment model, specifically in wealth management services.

Keywords: customer detachment, detachment drivers, detachment outcomes, gender, relationship marketing, wealth management industry.

5.1 INTRODUCTION

Most individuals will develop and navigate a variety of different relationships throughout their lives. These relationships can either be interpersonal or business related and have formed due to multiple interactions over time, leading to the formation of a bond between the individuals involved (Chang et al., 2021). The bond developed between these individuals is regarded as valuable as it promotes the development of secure attachments as well as higher levels of loyalty, forgiveness,

and retention (Spies, 2018; Spies et al., 2022). Research, however, neglects to consider not all bonds created between individuals are meant to last and could gradually weaken over time. The weakening of the bonds occurs as the relationship is challenged by various negative situations, resulting in individuals dissociating themselves from the formed relationship or even terminating it altogether (Hemetsberger et al., 2009; Mai & Conti, 2008). Social psychology literature perceives individuals' dissociation from the relationship as detachment, formally defined as an individual's psychological state of distance towards a relational attachment figure due to the weakening of the affective bond between them (Evanschitzky et al., 2020; Hemetsberger et al., 2009; Mai & Conti, 2008). While several theoretical frameworks have been associated with detachment, the attachment theory is commonly applied in both social psychology and marketing, explaining that detachment is necessarily preceded by attachment. Therefore, a bond can only weaken if it is already formed.

The application of detachment specifically in marketing is, however, scarce and focuses mostly on brand detachment, which should be questioned as emotions between two individuals play an essential role in forming bonds central to attachment and detachment. To the best of the researcher's knowledge, no research study has attempted to determine customers' detachment from an employee. Accordingly, article 2 (Chapter 3) and Article 3 (Chapter 4) addressed this gap by not only determining customers' detachment from their wealth managers but also its drivers and outcomes. Although confirmation of these drivers and outcomes contributes towards the understanding of customer detachment, it has not been modelled together. Articles 2 and 3 also do not consider the role gender could play in the detachment process, particularly where customer-employee relationships are concerned. According to research conducted by Abuín and De Rivera (2015) and Ratnasari et al. (2020), men generally tend to avoid aspects such as dependency and relationship building, rather preferring to distance themselves emotionally from others, which increases their likelihood of becoming detached. Conversely, women who are less averse to relying on others and generally desire emotional closeness are more likely to form healthy, long-lasting attachments rather than become detached.

Consequently, by applying aspects of the attachment theory, this study aims to bridge the gaps mentioned above by developing a model that takes into account all the identified drivers addressed in Article 2 (i.e. disaffection, disillusionment, dissatisfaction, alienation and negative emotions) and outcomes in Article 3 (i.e. forgiveness, commitment deterioration, non-repurchase intention and switching behaviour) as well as the potential moderating role of gender within this model. From a theoretical perspective, this study builds on prior customer detachment models in Articles 2 and 3 by modelling all the variables together and determining the moderating effect of gender. As such, novel insight is obtained from detachment in customer-employee relationships that have been neglected in previous research involving customer detachment. Furthermore, the

developed model may advance knowledge pertaining to detachment as part of the attachment theory. The findings presented by this study may also be of use to both wealth managers and the organisations they represent. The wealth management industry is currently facing several significant challenges, especially an increase in competitors within the financial advisory market (Forbes Africa, 2022) coupled with a decline in customer confidence and a rise in financial inequalities caused by the Covid-19 pandemic (Jones, 2021; Principato, 2021). These factors and more may serve as triggers for customer detachment and in turn, enhance the possibility that customers will terminate their business relationships with their wealth managers. Thus, the results provided by this study may prove to be exactly what wealth managers need to both combat the threat of customer detachment and preserve their current customer relationships. Moreover, the results produced by the gender moderation analysis could also provide wealth managers with the insight they need to improve individual relationships with their male and female customers respectively.

The following section presents a discussion of the theoretical framework, providing more insight into customer detachment and the constructs under investigation, followed by the set hypotheses. After this, the research methodology, results, and research implications for academics and practitioners are discussed. The article concludes with suggestions for future research.

5.2 LITERATURE OVERVIEW

5.2.1 Customer detachment

Detachment is likely the result of an undesirable event or outcome that evokes dissatisfaction and other negative emotions in customers for which they then hold the offending attachment figure accountable (Hemetsberger et al., 2009; Mai & Conti, 2008; Perrin-Martineng, 2004; Vidal et al., 2016). Should they not be promptly addressed, these negative emotions will begin to erode any previous positive perceptions customers may have held regarding the offending attachment figure and replace them with doubts concerning the attachment figure's competency and reliability. As these doubts strengthen, the customer's desire to purchase the offending attachment figure's offerings or even rely on them for support will gradually decline, culminating in the eventual desire to distance themselves from the attachment figure entirely (Mai & Conti, 2008; Perrin-Martineng, 2004). Once the customer has distanced themselves from and lost all sense of affection for the offending attachment figure, they will become completely detached (Perrin-Martineng, 2004).

5.2.2 The drivers of customer detachment

5.2.2.1 Relationship disaffection

Relationship disaffection can be defined as a loss of love or emotional attachment that leads to an increasing sense of apathy and indifference toward a relational partner (Abbasi et al., 2019). Asfajir and Ramezani (2017) and Evanschitzky et al. (2020) explain that the loss of love or emotional attachment can be attributed to disappointments, dissatisfaction, and unresolved conflicts customers experience, which leads to losing their sense of affection for the relationship. Both the process and outcomes of disaffection can be compared to the research studies presented by Mai and Conti (2008) and Perrin-Martinénq (2004). They argue that following negative events or outcomes, customers may become motivated to distance themselves from an offending attachment figure in terms of reduced affection, association and even patronage. Thus, taking the discussion above into account, the following hypothesis is proposed for this study:

H₁: Relationship disaffection will have a significant effect on respondents' detachment from their wealth manager.

5.2.2.2 Customer disillusionment

Disillusionment can be defined as feelings of disappointment arising from the discovery that one's perception of something is not as good as expected (Supioni, 2015). According to Evanschitzky (2020) and Supioni (2015), negative disconfirmation serves as both the foundation and initial driving force behind a customer's eventual disillusionment. Evanschitzky (2020) as well as Pervan and Martin (2012) explain that consistent negative disconfirmation propagates and strengthens a customer's propensity to de-idealise and thus re-evaluate their current perception of their relationship with the offending party or attachment figure. Over time, this culminates in disillusionment and eventually, even termination of the relationship (Evanschitzky, 2020; Pervan & Martin, 2012). Pervan and Martin (2012) and Supioni (2015) add that following disillusionment, customers can become inclined to distance themselves from the offending party or figure through such means as reducing patronage or even exposure to them. According to Hajduk-Kasprowicz and Nieżurawski (2015) and Moon and Yang (2015), a similar process occurs when the affective bond between a customer and an attachment figure deteriorates due to dissatisfaction. In this instance, the customer may distance themselves from the offending party or business relationship by reducing the extent to which they interact with them or purchase their offerings. Incidentally, as described by both Perrin-Martinénq (2004) and Rabbanee (2012), it is the deterioration or loss of these affective bonds that lead to a customer's eventual state of detachment. Thus, this study proposes the following hypothesis:

H₂: Disillusionment will have a significant effect on respondents' detachment from their wealth manager.

5.2.2.3 Customer dissatisfaction

Customer dissatisfaction can be defined a customer's cognitive and affective, or emotional, response to a service failure incident (Fornell & Wernerfelt, 1987; Kim et al., 2019). The cognitive element of dissatisfaction revolves around a customer's evaluation of aspects such as organisational and employee performance, their interactions with the organisation, and the organisation's core offering falling short of their expectations (Kavaliauskė & Simanavičiūtė, 2015; Lu et al., 2012; Oliver, 1980). Conversely, the affective element of dissatisfaction is linked to the emotional response experienced by the customer when subjected to negative outcomes or events such as service failures that severely disappoint them (Charsetad et al., 2016).

Studies in the field of psychology reveal that detachment generally correlates negatively with satisfaction (Pace & Zapulla, 2013) because, when an individual's attachment figure is unable to satisfy their needs, they may begin to distance themselves from the offending figure and in turn become increasingly inclined to detach (Hadden et al., 2016; Henley, 2005; Martin et al., 2000; Stewart et al., 2003). Similarly, within a marketing context, Li and Stacks (2017) argue customer dissatisfaction can result in customers engaging in estrangement-like behaviour, such as distancing themselves from their relationship with the offending party. Considering these accounts, the following hypothesis is proposed for this study:

H₃: Customer dissatisfaction will have a significant effect on respondents' detachment from their wealth manager.

5.2.2.4 Customer alienation

From a marketing perspective, alienation centres on a customer's lack of identification with or feelings of separation from the norms and values of marketplace practices, interactions and relationships (Junaid et al., 2019; Mady, 2011). Burns (2010) and Yener (2014) add that feelings of alienation can encourage customers to behave in ways such as distancing themselves from institutions and social structures that gave rise to their feelings of alienation in the first place. Consequently, as distancing oneself from an offending source or attachment figure is also a characteristic of detachment in the fields of both psychology (Bickelhaupt et al., 2021; Denckla & Bornstein, 2015) and marketing (Mai & Conti, 2008; Perrin-Martinénq, 2004) the following hypothesis can be made:

H₄: Customer alienation will have a significant effect on respondents' detachment from their wealth manager.

5.2.2.5 Negative emotions

According to Ali et al. (2020), Charsetad et al. (2016) and Harmeling et al. (2015), events that dissatisfy customers, such as service failures, can result in them experiencing a negative emotional response. To come to terms with these emotions, customers may adopt one of several coping strategies (Ali et al., 2020), including psychological distancing, which enables the customer to deal with their negative feelings by detaching themselves from the source of their distress (Lu et al., 2012). Ali et al. (2020) support this view by revealing that negative events such as service failures and the resulting negative emotions experienced by customers can motivate them to detach from the offending figures or parties.

Therefore, in accordance with the information discussed above, the following hypothesis is proposed:

H₅: Negative emotions will have a significant effect on respondents' detachment towards their wealth manager.

5.2.3 The outcomes of customer detachment

5.2.3.1 Customer forgiveness

When subjected to stressful events or outcomes such as service failures, customers may become inclined to adopt a number of negative emotional responses in regard to the offending party (Charsetad et al., 2016; Harmeling et al., 2015). These emotional responses, if left unaddressed, can encourage customers to respond in a number of undesirable ways, such as distancing themselves from any communications or offerings associated with the offending party or even from the party itself (Akgün et al., 2017; Brun et al., 2017). However, the possibility exists to circumvent the damage that these negative emotional responses cause by convincing the customer to forgive the transgression (Fetscherin & Sampedro, 2019). Yagil and Luria (2016) explain that if the customer can be persuaded to forgive the transgression, not only will they actively relinquish any vengeful thoughts or retaliatory motivations towards the offending party, but reconciliation between them may also become possible. Just as service transgressions may be forgiven, it is also possible that reconciliation between offending attachment figures and customers could also occur, provided the latter's level of detachment is not too severe (Perrin-Martinénq, 2004). Mai and Conti (2008) and Perrin-Martinénq (2004) assert that detachment is not generally a strong negative state in and of itself, and therefore, if the correct actions are taken,

the relationship between the customer and the offending attachment figure too could be reconciled.

Thus, in light of the information presented above, this study proposes the following hypothesis:

H₆: Customer detachment will have a significant effect on respondent's forgiveness towards their wealth manager.

5.2.3.2 Commitment deterioration

Commitment deterioration can be defined as the decline in a customer's affective and/or calculative commitment towards a particular entity due to the deterioration of the relationship between them (Vidal et al., 2016). According to Evanschitzky et al. (2020) and Vidal et al. (2016), the relationship between a customer and an attachment figure can deteriorate in response to negative events that damage both the quality of the business relationship and the customer's trust in the offending attachment figure. Consequently, the loss of these affective states weakens the customer's level of attachment towards the offending figure and, in turn, their level of commitment (Vidal et al., 2014; Vidal et al., 2016). A study conducted by Perrin-Martinénq (2004) supports commitment deterioration as a potential outcome of detachment by revealing that the essential aim of a detached customer is the refusal of commitment.

Therefore, based on the information presented, this study proposes the following hypothesis:

H₇: Customer detachment will have a significant effect on respondents' commitment deterioration towards their wealth manager.

5.2.3.3 Non-repurchase intention

Non-repurchase intention can be defined as a customer's desire to avoid additional purchases from a particular organisation or entity based on their previous negative experiences with them (Curina et al., 2020). In line with the definition above, both Mai and Conti (2008) and Perrin-Martinénq (2004) agree that detachment will generally have a negative impact on a customer's future repurchase intentions. According to these authors, once a customer has detached from an offending attachment figure, both the attachment figure themselves and any of their offerings will lose their previous place of prominence in the customer's mind. Depending on the extent to which the customer's perception of the offending attachment figure has been altered or damaged, a decline or complete cessation in purchasing may occur.

Therefore, considering this argument, this study proposes the following hypothesis:

H₈: Customer detachment will have a significant effect on respondents' non-repurchase intention from their wealth manager.

5.2.3.4 Switching behaviour

Customer switching behaviour can be defined as an outcome in which a customer suspends their patronage of a particular organisation's offerings and instead decides to use a competitor's products or services (Aslam & Frooghi, 2018; Garga et al., 2019). Charsetad et al. (2016) explain that customers may decide to switch to competitors when adverse events occur that disappoint them, leading to feelings of dissatisfaction or negative emotions. In order to come to terms with these negative emotions, customers may distance themselves from the offending party to mitigate perceived distress (Chen & Pham, 2019; Jung & Park, 2018). Similarly, detachment serves as a means for individuals to resolve internal conflict they experience by maintaining an emotional distance from the source thereof (Horney, 1993; Mai & Conti, 2008). Therefore, it can be summarised that a customer's decision to switch could potentially stem from their desire to distance themselves from their relationship with an offending party or mitigate the source of their distress (Kavaliauskė & Simanavičiūtė, 2015; Li & Stacks, 2017). Taking the discussion above into account, this study proposes the following hypothesis:

H₉: Customer detachment will have a significant effect on respondents' switching behaviour away from towards their wealth manager.

5.2.4 Moderating effects of gender

Various research studies maintain that compared to men, women place higher importance on developing and maintaining dyadic relationships and attachments (Melnyk, 2014; Ratnasari et al., 2020). Ratnasari et al. (2020) explain that women are more inclined to build relationships, as they generally interact more with others, are more emotionally involved and have an enhanced sense of empathy. Conversely, men tend to be less concerned with relationship building and, as a result, are less likely to express their emotions, disclose personal information or share their concerns. A study highlighting both gender and detachment by Abuín and De Rivera (2015) provides some support for the above-mentioned arguments. These authors reveal that men who prefer to avoid dependency will usually seek to maintain emotional distance from others and, as a result, face an increased likelihood of detachment. On the other hand, women generally desire emotional closeness, are less averse to relying on others, and are more likely to form healthy attachments rather than become detached. Although no study has previously measured the moderating effect of gender on the relationships between detachment and its proposed drivers, namely disaffection, disillusionment, dissatisfaction, alienation, and negative emotions, the discussion above does indicate that gender could influence these relationships.

Hence, the following hypotheses can be made:

H₁₀: Gender moderates the impact of respondents' disaffection on detachment.

H₁₁: Gender moderates the impact of respondents' disillusionment on detachment.

H₁₂: Gender moderates the impact of respondents' dissatisfaction on detachment.

H₁₃: Gender moderates the impact of respondents' alienation on detachment.

H₁₄: Gender moderates the impact of respondents' negative emotions on detachment.

Similarly, while no studies have as of yet measured the moderating effect of gender in the relationships between detachment and its proposed outcomes, namely forgiveness, commitment deterioration, non-repurchase intention and switching behaviour, it is possible that gender will also significantly influence these relationships.

Hence: the following is proposed:

H₁₅: Gender moderates the impact of detachment on respondents' forgiveness.

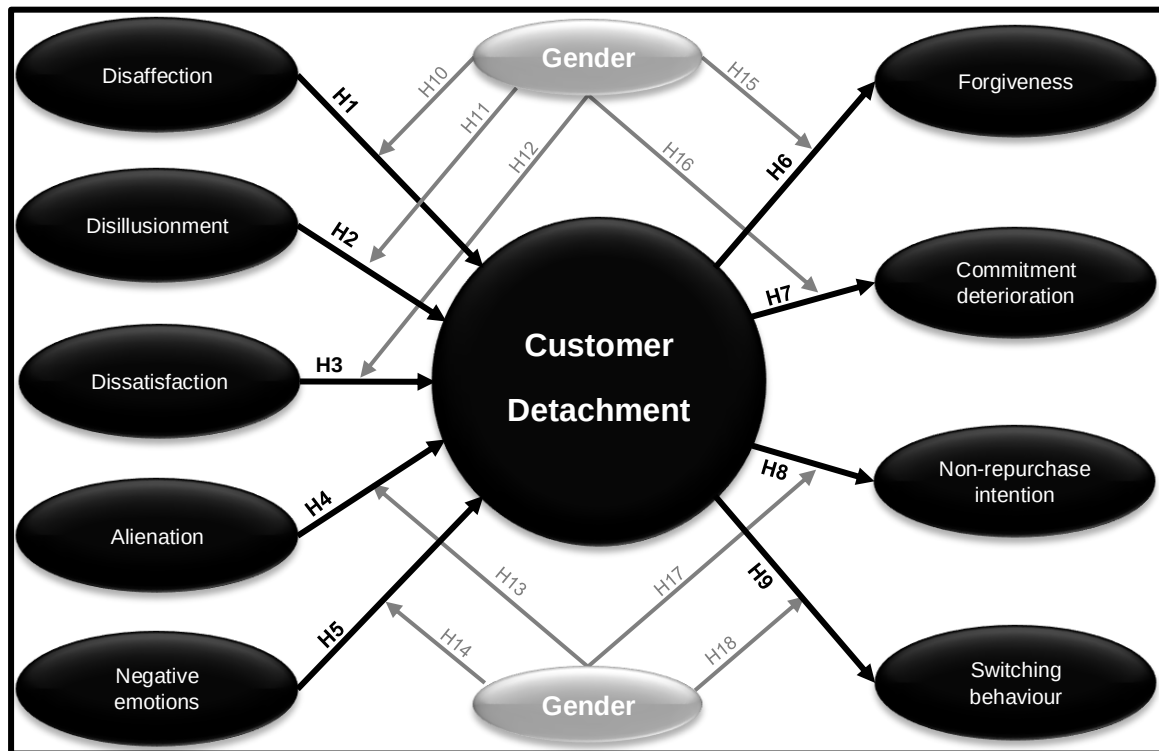
H₁₆: Gender moderates the impact of detachment on respondents' commitment deterioration.

H₁₇: Gender moderates the impact of detachment on respondents' non-repurchase intention.

H₁₈: Gender moderates the impact of detachment on respondents' switching behaviour.

5.2.5 The proposed detachment conceptual model

Figure 5-1 below provides a graphic representation of the potential drivers and outcomes of customer detachment as discussed in sections 5.2.2 to 5.2.3 (i.e. H₁ to H₉). The figure also illustrates the influences of gender on the relationships between customer detachment and each of its proposed drivers and outcomes as discussed in section 5.2.4 above (i.e. H₁₀ to H₁₈).

Figure 5-1: A conceptual model of the outcomes of customer detachment

5.3 RESEARCH METHODOLOGY

5.3.1 Research design, population and sampling

A cross-sectional, quantitative research design was implemented during this study as it allowed for the timely and cost-efficient collection of data whilst still ensuring that both reliable and generalizable results could be produced. Due to various industry regulations, a sample frame of the study's chosen participants (i.e. detached South African wealth management customers) could not be obtained. Therefore, the study was required to adhere to a combination of non-probability sampling techniques, such as online convenience sampling (i.e. computer-administered surveys) and quota sampling, to collect data. The decision to include quota sampling was based on the need to ensure an even distribution of gender responses for moderation testing.

5.3.2 Data collection and measurement instrument

In order to collect data, a link pertaining to the study's questionnaire was posted on various Facebook and LinkedIn community groups, along with a short message intended to encourage members of these groups to participate in the study. The questionnaire consisted of various sections which, in order of progression, listed respondent rights and roles (i.e. introduction/preamble), ensured that all participants were detached wealth management customers (i.e. screening questions), recorded demographic information and finally, the

measurement of the relevant constructs. An unlabelled Likert-type scale format was used to measure the constructs in the final section. This scale allowed respondents to select 1 if they “strongly disagreed” with any particular statement, or 5 if they “strongly agreed” with that statement. The measurement scales for each of the constructs are listed in Table 5-1 below.

Table 5-1: Measurement scales

Constructs	Author(s)
Disaffection	Kayser (1996)
Disillusionment	Pervan & Martin (2012)
Dissatisfaction	Brady and Robertson (2001) and Dagger and O'Brien (2010)
Alienation	Akbari et al. (2016)
Negative emotions	Koenig-Lewis and Palmer (2014)
Customer detachment	Mai and Conti (2008) and Perrin-Martinenq (2004)
Forgiveness	Kumar et al. (2003)
Commitment deterioration	Dagger and O'Brien (2010)
Non-repurchase intention	Lu et al. (2012)
Switching behaviour	Kim et al. (2019)

Source: Author's own depiction

It should be noted that two of the factors measured, namely disaffection and disillusionment, did not have any established scales within the marketing sphere. Thus, scales were adapted from studies in the field of psychology. Scales for the remaining variables could be found in extant marketing literature and were adapted accordingly. These adapted scales were distributed, and a total of 536 respondents agreed to participate in the study, which is 136 more than the minimum 400 recommended by Malhotra (2015) needed for reliable statistical analysis.

5.3.3 Data analysis

Throughout the course of this study, two statistical analysis programs were mainly employed. IBM SPSS (version 27) was used as a means to store and transform data recorded from the surveys and allowed for the calculation of descriptive statistics based on respondents' demographic data. SPSS was also used to calculate Cronbach's alpha coefficients which were used to evaluate the internal consistency and reliability of each of the study's measurement scales. The program Mplus (version 8.3.) made it possible to conduct exploratory structural equation modelling (ESEM) as well as test the relationships between the study's proposed constructs. As with Articles 2 and 3, a number of fit indices, including root mean square error of approximation (RMSEA), standardised root mean square residual (SRMR), the Tucker Lewis index (TLI) and comparative fit indexes (CFI) were calculated as a part of the ESEM approach and used to analyse and confirm model fit.

The function of the TLI is to compare the chi-square indices to a separate null model in order to verify that all measured variables are uncorrelated (Bentler, 1990). Similarly, the CFI compares the sample covariance matrix with a null model in which all latent variables are assumed to be uncorrelated (Hooper et al., 2008). The RMSEA statistic is an absolute measure of fit that calculates the degree to which both the overall and structural models predict any observed covariance (Kenny et al., 2015; O'Rourke & Hatcher, 2013). Finally, SRMR assesses the average discrepancy between observable correlations in the input matrix and the model's predicted correlations (Brown, 2015; Malhotra et al., 2017). Unlike the previous articles, however, each above-mentioned fit indices were subjected to four levels of invariance testing to ensure that the study's hypothesised relationships were equally applicable to both groups (i.e. men and women), and in turn, making moderation testing possible. Lastly, a zero-order correlation matrix was generated to measure the extent to which each of the ten proposed factors within the detachment model correlated with each other before concluding the results section by adding the finalised structural paths to the measurement model and discussing the outcomes of the hypothesis testing.

*Note: The author opted for the use of the ESEM approach due to its ability to measure both the degree to which items load onto their own latent factors and the extent to which they cross-load onto the other factors contained within the proposed measurement model (Marsh et al., 2014; Van Zyl & Klooster, 2022). Even though ESEM is a confirmatory analysis technique, the cross-loading values made possible through this approach should preferably be as close to zero as possible in order to be considered statistically relevant (Van Zyl & Klooster, 2022). The data obtained and recorded for this study was treated as ordered categorical; therefore, weighted least squares (mean- and variance-adjusted) were used to estimate the parameters of the proposed model (Marsh et al. 2014).

5.4 RESULTS

5.4.1 Sample profile

The analysis of the demographic data obtained revealed that insurance (53.9%), retirement planning (45.1%) and investment planning (44%) were the most requested wealth management services and that respondents had been using these or other services for one to five years (40.5%), less than a year (18.5%) and six to ten years (18.1%). Respondents were also generally either employed full-time (52.1%), self-employed (18.3%) or full-time students (9.7%) between the ages of 20 and 29 (36.9%), 30 and 39 (21.1%) and 40 and 49 (17.7%), respectively. Forty-two per cent (42.4%) were married, 34.7% single, and 11.24% living with a partner. Due to the

use of quota sampling (see section 5.3.1), women made up 51.1% of the total responses obtained and men 46.5%.

5.4.2 Reliability

Cronbach's alpha coefficients were used to test scale reliability due to their ability to accurately depict the internal consistency of the items contained in the questionnaire and the extent to which these items accurately measure their respective constructs (Allen & Bennett, 2010; Field, 2018).

Table 5-2: Reliability of the scales

Constructs	Cronbach's alpha (α)
Disaffection	0.924
Disillusionment	0.923
Dissatisfaction	0.911
Alienation	0.801
Negative emotions	0.931
Customer detachment	0.867
Forgiveness	0.895
Commitment deterioration	0.908
Non-repurchase intention	0.883
Switching behaviour	0.942

The Cronbach's alpha coefficient values listed in Table 5-2 above range from 0.867 to 0.942, indicating that the measurement scales chosen for this study are all highly reliable (Babin & Zikmund, 2016).

5.4.3 Assessing the measurement model and confirming construct validity

As mentioned above (see section 5.3.3), various fit indices were calculated to assess the measurement model and confirm construct validity, including the χ^2 statistic, TLI, CFI, RMSEA and Standardised Root Mean Square Residual (SRMR). According to Barrett (2007) and Pallant (2016), the chi-squared degrees of freedom (i.e. χ^2/df) value should be below a maximum cut-off point of 5.0, whereas Cho et al. (2020) and Shi et al. (2019) assert that values of ≤ 0.10 and ≤ 0.08 for the RMSEA and SRMR are considered satisfactory. Finally, it is recommended that both the TLI and CFI should have values of ≥ 0.95 in order for them to be considered acceptable (Hu & Bentler, 1999).

Table 5-3: Goodness of fit statistics

Model	χ^2	df	χ^2/df	CFI	TLI	RMSEA	90%CI	SRMR
Combined^a	1592.346	802	1.985	0.989	0.986	0.043	[.040, .046]	0.025
Multi-group^b	2628.057	1892	1.389	0.990	0.989	0.039	[.035, .042]	0.033

Based on the information listed above, it can be seen that both the combined and multi-group models displayed adequate fit data. More specifically, the chi-square degrees of freedom values were below the maximum cut-off point (i.e. < 5.0) for both the combined (1.985^a) and multi-group (1.389^b) models. Similarly, the RMSEA (0.043^a; 0.039^b) and SRMR (0.025^a; 0.033^b) values for both models were also below their recommended cut-off points of ≤ 0.10 and ≤ 0.08 , respectively. Finally, both the CFI (0.989^a; 0.990^b) and TLI (0.986^a; 0.989^b) values for the combined and multi-group models were above the minimum recommended value of 0.95. Thus, as all values are well within their prescribed parameter estimates, both the combined and multi-group detachment models can be said to have a good fit.

5.4.4 Measurement invariance testing

To ensure that the hypothesised relationships were equally applicable to both groups (i.e. men and women), the proposed model was subjected to four levels of invariance testing, namely configural, weak, strong, and strict invariance. Configural invariance (also known as the baseline model) tests whether the different groups agree with how the items of the study's constructs are organised and the degree to which they are supported across both groups (Putnick & Bornstein, 2016; Tóth-Király, 2017). The second invariance test (i.e. weak invariance) examines the extent to which each item contributes to their respective latent constructs and whether or not they do so to a similar degree across the chosen groups (Putnick & Bornstein, 2016; Şekercioğlu, 2018). Next, scalar or strong invariance testing reveals whether it is possible to attribute any differences in mean levels of items within a latent construct to differences in the groups themselves (Şekercioğlu, 2018; Tóth-Király, 2017). Finally, residual or strict invariance tests the invariance of any measurement errors across the study's selected groups and is also necessary for manifest score comparisons (i.e. score comparisons for a variable/factor that can be observed directly) (Putnick & Bornstein, 2016; Şekercioğlu, 2018; Tóth-Király, 2017).

For the baseline model (i.e. configural invariance), the same fit indices indicated in section 5.3.3 and used in section 5.4.3 were analysed, namely, the chi-square or χ^2 statistic, the TLI, CFI, RMSEA, and SRMR.

Following the confirmation of configural invariance, each subsequent level of testing compared changes in the fit indices listed above as a means to confirm weak, strong and strict invariance.

According to Tóth-Király (2017), a change in TLI and CFI value of ≤ 0.01 for each level of testing is seen as having acceptable invariance. For the SRMR, a change in the value of ≤ 0.03 was deemed acceptable for weak invariance; for strong and strict invariance, however, ≤ 0.015 was required (Putnick & Bornstein, 2016; Şekercioğlu, 2018). Regardless of the testing level, a change in value of ≤ 0.015 from the RMSEA was deemed acceptable (Tóth-Király, 2017).

Table 5-4: Invariance testing

	Configural invariance	Weak invariance	Strong invariance	Strict invariance
χ^2 (df)	1834.28 (1240)	2150.564 (1600)	2235.164 (1728)	2375.049 (1774)
p-value	0	0	0	0
CFI	0.992	0.992	0.993	0.992
TLI	0.986	0.99	0.991	0.99
RMSEA	0.043	0.036	0.034	0.036
90%CI	[0.039, 0.047]	[0.032, 0.040]	[0.029, 0.037]	[0.032, 0.040]
SRMR	0,016	0,022	0,023	0,024
CM		1	2	3
$\Delta\chi^2$		546.611*	147,143	114.789*
Δdf		360	128	46
ΔCFI		0,000	0,001	-0,001
ΔTLI		0,004	0,001	-0,001
$\Delta RMSEA$		-0,007	-0,002	0,002
$\Delta SRMR$		0,006	0,001	0,001

The information contained in the table above confirms configural invariance with chi-squared degrees of freedom (i.e. χ^2/df) value of 1.48 (i.e. $1834.28 \div 1240$), which is well below the 5.0 cut-off point (Barrett, 2007; Pallant, 2016). Similarly, both the CFI and TLI were above the minimum cut-off point of 0.95, with values of 0.992 and 0.986, respectively (Bagozzi & Yi, 2012; Bowen & Guo, 2011; Hooper et al., 2008; Hu & Bentler, 1999). Finally, the RMSEA and SRMR were both below the maximum cut-off points of ≤ 0.1 and ≤ 0.08 with values of 0.043 and 0.016, respectively (Cho et al., 2020; Shi et al., 2019). For each subsequent test, both CFI and TLI did not exceed the recommended change in value of ≤ 0.01 . The same could also be observed for the RMSEA and SRMR values which did not either increase or decrease more than ≤ 0.015 for each level of testing (Putnick & Bornstein, 2016; Şekercioğlu, 2018). Thus, weak, strong, and strict invariance are also present, confirming both construct and measurement model validity for both the male and female groups. Moreover, as all values are within their prescribed parameter estimates, the gender difference detachment model can be said to have a good fit.

5.4.5 Parameter estimates

Parameter estimates for the ESEM approach were calculated as a means to inspect both the proposed drivers (i.e. disaffection, disillusionment, dissatisfaction, alienation and negative emotions) and outcomes (i.e. forgiveness, commitment deterioration, non-repurchase intention and switching behaviour) of customer detachment. As discussed in section 5.3.3, the ESEM approach permits measurement items to load onto their own latent factor and cross-load onto all the other factors included in the proposed model (Booth & Hughes, 2014). With this in mind, when reviewing the target loadings of the items onto their own latent factors, values of ≥ 0.50 are ideal (i.e. the items adequately measure the latent factor they are associated with); however, values ranging between 0.30 to 0.50 are still acceptable (Alamer, 2022; Brace et al., 2009). Conversely, cross-loadings values of zero to 0.3 are preferred, while values between 0.30 and 0.50 can still be accepted (Morin et al., 2020). Values closer to zero are preferred for cross-loadings as it indicates that there are little to no similarities between the items measuring the other constructs included in the study (i.e. items measure their own latent construct only).

The sections that follow discuss the above-mentioned parameter estimates of the proposed drivers and outcomes of customer detachment in regard to the combined and multi-group model results respectively.

5.4.5.1 Combined model parameter estimates for the drivers of detachment

Table 5-5: Factor and cross-loadings for the antecedent measurement items

Target Loading		Cross Loadings		
Disaffection	Disillusionment	Dissatisfaction	Alienation	Negative Emotions
0.638**	0.145*	-0.109	-0.009	0.130
0.829**	-0.024	-0.121	0.249**	-0.079
0.651**	0.333**	-0.123	-0.247**	0.155
0.588**	0.220*	0.080	-0.362**	0.260*
0.794**	-0.103	0.159	-0.300**	0.049
0.592**	0.059	0.114	0.140*	0.009
0.942**	-0.097**	0.038**	-0.034**	-0.086**
0.624**	0.118*	0.025	0.214**	0.015
0.788**	-0.123*	0.127*	0.077	0.019
0.785**	-0.090	0.154*	-0.211*	0.080

Table 5-5: Factor and cross-loadings for the antecedent measurement items (*continued*)

Disillusionment	Disaffection	Dissatisfaction	Alienation	Negative Emotions
0.566**	0.168**	0.213**	0.178**	-0.043
0.738**	0.139**	0.087**	0.099**	-0.005**
0.553**	0.085	0.172*	0.306**	0.006
0.329**	0.297**	0.174*	0.116*	0.101
Dissatisfaction	Disaffection	Disillusionment	Alienation	Negative Emotions
0.494**	0.173**	0.186**	0.147**	0.055
0.650**	0.073**	0.204**	0.029**	0.100**
0.470**	0.043	0.205**	0.029	0.271**
Alienation	Disaffection	Disillusionment	Dissatisfaction	Negative Emotions
0.389**	0.036	0.183*	-0.035	0.161
0.462**	0.100**	0.191**	0.022**	0.241**
0.383**	0.085*	0.218**	0.096*	0.264**
Negative Emotions	Disaffection	Disillusionment	Dissatisfaction	Alienation
0.836**	0.090*	-0.153*	0.023	0.102
0.701**	0.007	-0.005	0.233**	0.035
0.698**	0.045	0.090	-0.086	0.181**
0.673**	0.103	0.071	0.182*	-0.083
0.901**	-0.023**	-0.037**	-0.048**	0.111**

***Note:** values presented in bold represent facets loading onto their own factors [* = $p < 0.05$; ** = $p < 0.001$.]

Based on the information listed in the table above, it can be seen that all the proposed driving factors of customer detachment for the combined model displayed acceptable targeted (i.e. ≥ 0.30) and cross-loadings (i.e. ≤ 0.50) ranging from $\lambda = 0.329$ to $\lambda = 0.942$ and $\lambda = 0.005$ to $\lambda = 0.362$ respectively. Following closer inspection, it is revealed that both disaffection and disillusionment's items cross-loaded most significantly onto alienation. The items for dissatisfaction and alienation cross-loaded relatively well onto most of the other factors, with loadings onto disillusionment displaying the most significant results for them both. Lastly, the items from negative emotions cross-loaded most significantly onto dissatisfaction.

***Note:** the implication for items cross-loading well (i.e. < 0.30 and $p < 0.05$) is that the item in question effectively measures its own latent construct/factor and it is not a potential measure for any of the other constructs being measured. That is to say, each item(s) is a means of measure for its own latent construct only. See the discussion above for more details.

5.4.5.2 Multi-group parameter estimates for the drivers of detachment

Table 5-6: Factor and cross-loadings for the antecedent measurement items (men vs women)

Target Loading		Cross Loadings							
Disaffection		Disillusionment		Dissatisfaction		Alienation		Negative Emotions	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0.619**	0.705**	0.092	0.104	-0.143*	-0.163*	-0.057	-0.065	0.202*	0.230*
0.829**	0.792**	-0.005	-0.005	-0.080	-0.076	0.226**	0.216**	-0.092	-0.088
0.654**	0.673**	0.328**	0.338**	-0.085	-0.088	-0.226**	-0.233**	0.084	0.087
0.588**	0.633**	0.212*	0.228*	0.068	0.073	-0.342**	-0.368**	0.213*	0.229*
0.738**	0.852**	-0.117	-0.135	0.130	0.150	-0.282*	-0.325*	0.066	0.076
0.589**	0.572**	0.017	0.017	0.125	0.121	0.076	0.074	0.106	0.103
0.930**	0.956**	-0.097**	-0.100**	0.038**	0.039**	-0.034**	-0.035**	-0.086**	-0.088**
0.614**	0.600**	0.119	0.116*	0.025	0.025	0.181*	0.177**	0.073	0.072
0.829**	0.771**	-0.086	-0.080	0.122	0.114	0.074	0.069	-0.016	-0.015
0.811**	0.815**	-0.083	-0.084	0.125	0.126	-0.174*	-0.175*	0.042	0.042
Disillusionment		Disaffection		Dissatisfaction		Alienation		Negative Emotions	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0.605**	0.571**	0.142*	0.134*	0.243**	0.229**	0.198**	0.187**	-0.053	-0.050
0.758**	0.738**	0.139**	0.135**	0.087**	0.085**	0.099**	0.096**	-0.005**	-0.005**
0.638**	0.585**	0.044	0.040	0.206**	0.189**	0.313**	0.287**	-0.006	-0.005
0.362**	0.360**	0.299**	0.297**	0.169*	0.168*	0.142*	0.142*	0.064	0.063
Dissatisfaction		Disaffection		Disillusionment		Alienation		Negative Emotions	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0.509**	0.496**	0.169**	0.165**	0.213**	0.208**	0.163**	0.159**	0.029	0.029
0.648**	0.652**	0.073**	0.073**	0.204**	0.205**	0.029**	0.029**	0.100**	0.101**
0.477**	0.476**	0.024	0.023	0.220**	0.220**	0.041	0.041	0.268**	0.268**
Alienation		Disaffection		Disillusionment		Dissatisfaction		Negative Emotions	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0.396**	0.407**	0.039	0.041	0.211*	0.217*	-0.017	-0.018	0.118	0.121
0.487**	0.482**	0.100**	0.099**	0.191**	0.189**	0.022**	0.022**	0.241**	0.238**
0.403**	0.385**	0.080	0.077	0.244**	0.233**	0.132*	0.126*	0.234**	0.223**

Table 5-6: Factor and cross-loadings for the antecedent measurement items (men vs women)
(continued)

Negative Emotions		Disaffection		Disillusionment		Dissatisfaction		Alienation	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0.852**	0.889**	0.072	0.075	-0.170*	-0.178*	0.024	0.025	0.101	0.105
0.697**	0.710**	-0.012	-0.012	-0.010	-0.011	0.219**	0.223**	0.076	0.078
0.714**	0.700**	0.050	0.049	0.084	0.082	-0.110*	-0.107*	0.210**	0.205**
0.679**	0.678**	0.111*	0.111*	0.090	0.090	0.129*	0.129*	-0.061	-0.061
0.919**	0.887**	-0.023**	-0.022**	-0.037**	-0.036**	-0.048**	-0.046**	0.111**	0.107**

***Note:** values presented in bold represent facets loading onto their own factors [* = $p < 0.05$; ** = $p < 0.001$.]

As with the combined model, all the proposed driving factors of detachment for both male and female groups displayed acceptable targeted loadings ranging from $\lambda = 0.362$ to $\lambda = 0.930$ and $\lambda = 0.360$ to $\lambda = 0.956$, respectively. All the item cross-loadings can also be considered acceptable, with values ranging from $\lambda = 0.005$ to $\lambda = 0.342$ for men and $\lambda = 0.005$ to $\lambda = 0.368$ for women. Mirroring the results of the combined model, the factor that most items from disaffection cross-loaded significantly onto for both men and women was that of alienation. Similarly, for both groups, the items measuring dissatisfaction and alienation cross-loaded relatively well onto all other factors, with disillusionment, in particular, displaying the best results. Finally, negative emotions were shown to cross-load most significantly onto dissatisfaction. Unlike the combined model, however, the measurement items from disillusionment for both men and women cross-loaded significantly onto both alienation (as previously) and now dissatisfaction as well.

5.4.5.3 Combined model parameter estimates for the outcomes of detachment

Table 5-7: Factor and cross-loadings for the outcome measurement items

Target Loading	Cross Loadings		
Forgiveness	Commitment deterioration	Non-repurchase intention	Switching behaviour
0.908**	0.042	-0.063	0.104
0.985**	-0.087**	-0.021**	0.209**
0.899**	-0.033	0.076	0.086

Table 5-7: Factor and cross-loadings for the outcome measurement items (*continued*)

Commitment deterioration	Forgiveness	Non-repurchase intention	Switching behaviour
0.830**	0.053	-0.310**	0.186*
0.819**	0.076**	-0.392**	0.219**
0.686**	0.061	-0.184**	0.342**
0.718**	-0.087*	-0.154*	0.282**
0.685**	-0.062	-0.048	0.271**
0.571**	-0.031	-0.046	0.398**
Non-repurchase intention	Forgiveness	Commitment deterioration	Switching behaviour
0.357**	-0.003**	0.263**	0.375**
0.330**	0.027	0.233**	0.489**
0.315**	-0.015	0.244**	0.521**
Switching behaviour	Forgiveness	Commitment deterioration	Non-repurchase intention
0.812**	-0.004	0.097*	0.042
0.889**	-0.049**	0.055**	-0.007**
0.867**	-0.067*	0.002	0.073*
0.869**	0.029	0.063*	0.064*
0.794**	0.031	0.014	0.082

***Note:** values presented in bold represent facets loading onto their own factors [* = $p < 0.05$; ** = $p < 0.001$.]

All the outcomes of customer detachment for the combined model displayed acceptable targeted loadings ranging from $\lambda = 0.315$ to $\lambda = 0.985$. Most of the cross-loadings were also within acceptable margins, with values ranging from $\lambda = 0.002$ to $\lambda = 0.489$. However, one item from non-repurchase intention exceeded the maximum cut-off value (i.e. ≤ 0.50) with a value of $\lambda = 0.521$. Individually, the factor that most items from commitment deterioration cross-loaded significantly onto was that of switching behaviour. Subsequently, the items from non-repurchase intention loaded equally significantly onto commitment deterioration and switching behaviour. Similarly, switching behaviour cross-loaded equally significantly onto both commitment deterioration and non-repurchase intention. The items of forgiveness cross-loaded relatively uniformly across all of the other factors, namely commitment deterioration, non-repurchase intention, and switching behaviour.

5.4.5.4 Multi-group parameter estimates for the outcomes of detachment

Table 5-8: Measurement item factor and cross-loadings for the outcome measurement items (men vs women)

Target Loading		Cross Loadings					
Forgiveness		Commitment deterioration		Non-repurchase intention		Switching behaviour	
Male	Female	Male	Female	Male	Female	Male	Female
0.879**	0.866**	0.146*	0.145*	0.113	0.132	-0.179	-0.171
0.964**	0.996**	-0.110**	-0.114**	-0.022**	-0.027**	0.203**	0.203**
0.828**	0.952**	0.082	0.095	0.321*	0.438*	-0.283*	-0.314*
Commitment deterioration		Forgiveness		Non-repurchase intention		Switching behaviour	
Male	Female	Male	Female	Male	Female	Male	Female
0.831**	0.872**	0.074*	0.077*	-0.407**	-0.505**	0.252*	0.254*
0.800**	0.893**	0.074**	0.082**	-0.401**	-0.528**	0.213**	0.228**
0.779**	0.851**	0.063	0.069	-0.093	-0.119	0.112	0.117
0.803**	0.835**	-0.069*	-0.071*	-0.152*	-0.187	0.148	0.148
0.800**	0.857**	-0.033	-0.035	0.050	0.063	0.013	0.013
0.727**	0.710**	-0.014	-0.014	0.096	0.110	0.115	0.108
Non-repurchase intention		Forgiveness		Commitment deterioration		Switching behaviour	
Male	Female	Male	Female	Male	Female	Male	Female
0.300**	0.294**	-0.003**	-0.003**	0.332**	0.276**	0.365**	0.292**
0.329**	0.388**	0.042	0.041	0.323**	0.322**	0.333**	0.320**
0.279**	0.314**	0.004	0.004	0.335**	0.319**	0.425**	0.389**
Switching behaviour		Forgiveness		Commitment deterioration		Non-repurchase intention	
Male	Female	Male	Female	Male	Female	Male	Female
0.773**	0.788**	0.002	0.002	0.105*	0.112*	0.044	0.055
0.869**	0.878**	-0.048**	-0.050**	0.070**	0.073**	-0.007**	-0.009**
0.881**	0.903**	-0.071*	-0.076*	0.001	0.001	0.024	0.030
0.837**	0.827**	0.030	0.031	0.088*	0.091*	0.059	0.071
0.705**	0.706**	0.026	0.027	0.054	0.057	0.120*	0.148*

Note: values presented in bold represent facets loading onto their own factors [= $p < 0.05$; ** = $p < 0.001$.]

Most of the proposed outcomes of detachment for both male and female groups displayed acceptable targeted loadings ranging from $\lambda = 0.300$ to $\lambda = 0.964$ and $\lambda = 0.314$ to $\lambda = 0.996$, respectively. One different item for each group from non-repurchase intention, however, was below the minimum threshold (i.e. ≥ 0.30) with values of $\lambda = 0.279$ for men and $\lambda = 0.294$ for

women indicating that these items may hold different meanings for each gender group. The majority of the item cross-loadings can also be considered acceptable, with values ranging from $\lambda = 0.001$ to $\lambda = 0.425$ for men and $\lambda = 0.001$ to $\lambda = 0.438$ for women. From the female group, however, two items scored above the maximum cut-off point of ≤ 0.50 when cross-loading onto non-repurchase intention. Unlike the combined model, the factor that most items from commitment deterioration cross-loaded significantly onto for both men and women was forgiveness. The items from non-repurchase intention cross-loaded equally significantly onto commitment deterioration and switching behaviour, whereas switching behaviour's items loaded equally significantly onto forgiveness and commitment deterioration. As with the combined model, the forgiveness items cross-loaded relatively uniformly on to all the other factors. However, more items loaded significantly onto these factors for both groups compared to the combined model.

5.4.6 Correlation matrix

This study made use of factor correlations to verify the extent to which the ten proposed factors relate to one another in each model. Consequently, Tables 5-9 and 5-10 below list the correlation matrix statistics for the combined and multi-group models respectively and are followed by discussions that interpret the results contained within each of them.

***Note:** The following factors are represented by the symbols displayed in Tables 5-9 and 5-10 below: disaffection (DA), disillusionment (DI), dissatisfaction (DS), alienation (AL), negative emotions (NE), forgiveness (FG), commitment deterioration (CD), non-repurchase intention (NR), switching behaviour (SB) and customer detachment (DE).

5.4.6.1 Correlation matrix for the combined model

Table 5-9: Correlation matrix of the latent variables (combined model)

	DA	DI	DS	AL	NE	FG	CD	NR	SB	DE
DA	[1.00]									
DI	0.704 ^b	[1.00]								
DS	0.709 ^b	0.506 ^b	[1.00]							
AL	0.543 ^b	0.332 ^a	0.628 ^b	[1.00]						
NE	0.756 ^b	0.706 ^b	0.713 ^b	0.697 ^b	[1.00]					
FG	-0.231	-0.194	-0.226	-0.149	-0.226	[1.00]				
CD	0.659 ^b	0.553 ^b	0.645 ^b	0.425 ^a	0.643 ^b	-0.087	[1.00]			
NR	0.459 ^a	0.385 ^a	0.449 ^a	0.296	0.448 ^a	-0.146	0.515 ^b	[1.00]		
SB	0.799 ^b	0.671 ^b	0.782 ^b	0.516 ^b	0.780 ^b	-0.361 ^a	0.625 ^b	0.538 ^b	[1.00]	
DE	0.871 ^b	0.731 ^b	0.852 ^b	0.562 ^b	0.850 ^b	-0.266	0.757 ^b	0.527 ^b	0.918 ^b	[1.00]

^aMedium effect size ($0.30 \leq r < 0.50$) ^bLarge effect size ($r \geq 0.50$) (Cohen, 1988).

The information listed in Table 5-9 above confirms that the correlation coefficients between the proposed factors for the combined model were significant for the drivers (i.e. DA, DI, DS, AL and NE) towards customer detachment (DE) with large effect sizes ranging from $r = 0.562$ to $r = 0.871$. Three of the four proposed outcomes (i.e. CD, NR and SB) were also significant in regard to customer detachment (DE), with large effect sizes ranging from $r = 0.527$ to $r = 0.918$. The remaining proposed outcome, namely forgiveness (FG), displayed a significant and inversely proportional relationship with customer detachment (DE). However, the effect size between DE and FG was minor ($r = -0.266$), indicating that forgives correlates with detachment to a lesser degree than the other proposed drivers and outcomes (Babin & Zikmund, 2016; Cohen, 1998).

5.4.6.2 Correlations for the multi-group model

Table 5-10: Correlation matrix of the latent variables (multi-group)

		WOMEN									
		DA	DI	DS	AL	NE	FG	CD	NR	SB	DE
MEN	DA	[1.00]	0.724 ^b	0.733 ^b	0.570 ^b	0.783 ^b	-0.270	0.726 ^b	0.440 ^a	0.814 ^b	0.882 ^b
	DI	0.683 ^b	[1.00]	0.564 ^b	0.413 ^a	0.789 ^b	-0.240	0.647 ^b	0.392 ^a	0.725 ^b	0.786 ^b
	DS	0.676 ^b	0.434 ^a	[1.00]	0.628 ^b	0.708 ^b	-0.256	0.690 ^b	0.419 ^a	0.773 ^b	0.839 ^b
	AL	0.491 ^a	0.159	0.500 ^b	[1.00]	0.673 ^b	-0.179	0.482 ^a	0.292	0.540 ^b	0.586 ^b
	NE	0.729 ^b	0.641 ^b	0.732 ^b	0.611 ^b	[1.00]	-0.273	0.734 ^b	0.445 ^a	0.823 ^b	0.892 ^b
	FG	-0.159	-0.123	-0.160	-0.087	-0.149	[1.00]	-0.182	-0.205	-0.391 ^a	-0.306 ^a
	CD	0.729 ^b	0.565 ^b	0.736 ^b	0.397 ^a	0.685 ^b	-0.034	[1.00]	0.167	0.747 ^b	0.823 ^b
	NR	0.482 ^a	0.373 ^a	0.486 ^a	0.263	0.453 ^a	0.004	0.427 ^a	[1.00]	0.556 ^b	0.499 ^a
	SB	0.777 ^b	0.602 ^b	0.784 ^b	0.423 ^a	0.730 ^b	-0.322 ^a	0.728 ^b	0.644 ^b	[1.00]	0.922 ^b
	DE	0.860 ^b	0.666 ^b	0.868 ^b	0.468 ^a	0.808 ^b	-0.185	0.848 ^b	0.561 ^b	0.904 ^b	[1.00]

^aMedium effect size ($0.30 \leq r < 0.50$) ^bLarge effect size ($r \geq 0.50$) (Cohen, 1998).

5.4.6.2.1 Correlation matrix for men

Based on the information listed above, the correlation coefficients between the proposed model factors for the male group were significant for the drivers (i.e. DA, DI, DS, AL and NE) ranging from medium ($r = 0.499$) to large effect sizes ($r = 0.922$). Similarly, the majority of the proposed outcomes were also significant (i.e. CD, NR and SB) with large effect sizes ranging from $r = 0.561$ to $r = 0.904$. However, as with the combined model (see Table 5-9), one of the outcomes, namely forgiveness (FG), was revealed to have a significant but inversely proportional relationship with customer detachment (DE). Moreover, the effect size between DE and FG for men in the multi-group model was also minor ($r = -0.185$), indicating that forgives correlates with detachment to a

lesser degree than the other proposed drivers and outcomes where males are concerned (Babin & Zikmund, 2016; Cohen, 1998).

5.4.6.2.2 Correlation matrix for women

The correlation coefficients between the proposed model factors for the female group were also all significant for the drivers, namely DA, DI, DS, AL and NE, with large effect sizes ranging from $r = 0.586$ to $r = 0.892$. As with the male group, the majority of the proposed outcomes, including CD, NR and SB, were also significant, ranging from medium effect sizes ($r = 0.499$) to large effect sizes ($r = 0.922$), with one outcome, namely forgiveness (FG) displaying a significant and inverse effect with a medium effect size of $r = -0.306$. This indicates a potential inverse relationship with customer detachment (DE).

5.4.7 Assessing the structural models

5.4.7.1 The combined model

Table 5-11: Structural paths of the combined model

	Path			β	S.E.	p-value
H₁	Disaffection	→	Detachment	0.330	0.051	<0.001*
H₂	Disillusionment	→	Detachment	0.100	0.050	0.045*
H₃	Dissatisfaction	→	Detachment	0.425	0.051	<0.001*
H₄	Alienation	→	Detachment	-0.147	0.047	0.002*
H₅	Negative emotions	→	Detachment	0.329	0.066	<0.001*
H₆	Detachment	→	Forgiveness	-0.266	0.048	<0.001*
H₇	Detachment	→	Commitment deterioration	0.757	0.037	<0.001*
H₈	Detachment	→	Non-repurchase intention	0.527	0.064	<0.001*
H₉	Detachment	→	Switching behaviour	0.918	0.013	<0.001*

β : beta coefficient; SE: standard error; p-value: two-tailed statistical significance

Note: significant/supported pathways indicated with a (*)

The results of the structural paths for the combined model indicate that hypotheses H₁ - H₉ were all supported, with H₄ (alienation) and H₆ (forgiveness) displaying an inverse relationship in relation to customer detachment. Concerning the drivers, disaffection ($\beta = 0.330$; SE = 0.051; $p < 0.001$), disillusionment ($\beta = 0.100$; SE = 0.050; $p < 0.045$), dissatisfaction ($\beta = 0.425$; SE = 0.051; $p < 0.001$) and negative emotions ($\beta = 0.329$; SE = 0.066; $p < 0.001$) were all positively and significantly related to customer detachment, with alienation ($\beta = -0.147$; SE = 0.057; $p <$

0.002) being significantly but negatively related. In regard to the outcomes, commitment deterioration ($\beta = 0.757$; $SE = 0.037$; $p < 0.001$), non-repurchase intention ($\beta = 0.527$; $SE = 0.064$; $p < 0.001$) and switching behaviour ($\beta = 0.918$; $SE = 0.013$; $p < 0.001$) were all positively and significantly related to customer detachment, whereas forgiveness was significantly and negatively related to detachment, indicating an inverse relationship. Thus H_1 , H_2 , H_3 , H_4 , H_5 , H_6 , H_7 , H_8 and H_9 are all supported.

5.4.7.2 Multi-group model

Table 5-12: Structural paths of the multi-group model

Path				β		S.E.		p-value	
				M	F	M	F	M	F
H₁₀	Disaffection	→	Detachment	0.381	0.311	0.067	0.062	<0.001*	<0.001*
H₁₁	Disillusionment	→	Detachment	0.107	0.088	0.069	0.064	0.120	0.166
H₁₂	Dissatisfaction	→	Detachment	0.515	0.338	0.075	0.055	<0.001*	<0.001*
H₁₃	Alienation	→	Detachment	-0.079	-0.120	0.063	0.057	0.213	0.035*
H₁₄	Negative emotions	→	Detachment	0.127	0.421	0.087	0.088	0.146	<0.001*
H₁₅	Detachment	→	Forgiveness	-0.171	-0.273	0.071	0.061	0.016*	<0.001*
H₁₆	Detachment	→	Commitment deterioration	0.856	0.865	0.026	0.024	<0.001*	<0.001*
H₁₇	Detachment	→	Non-repurchase intention	0.557	0.731	0.077	0.061	<0.001*	<0.001*
H₁₈	Detachment	→	Switching behaviour	0.913	0.911	0.015	0.014	<0.001*	<0.001*

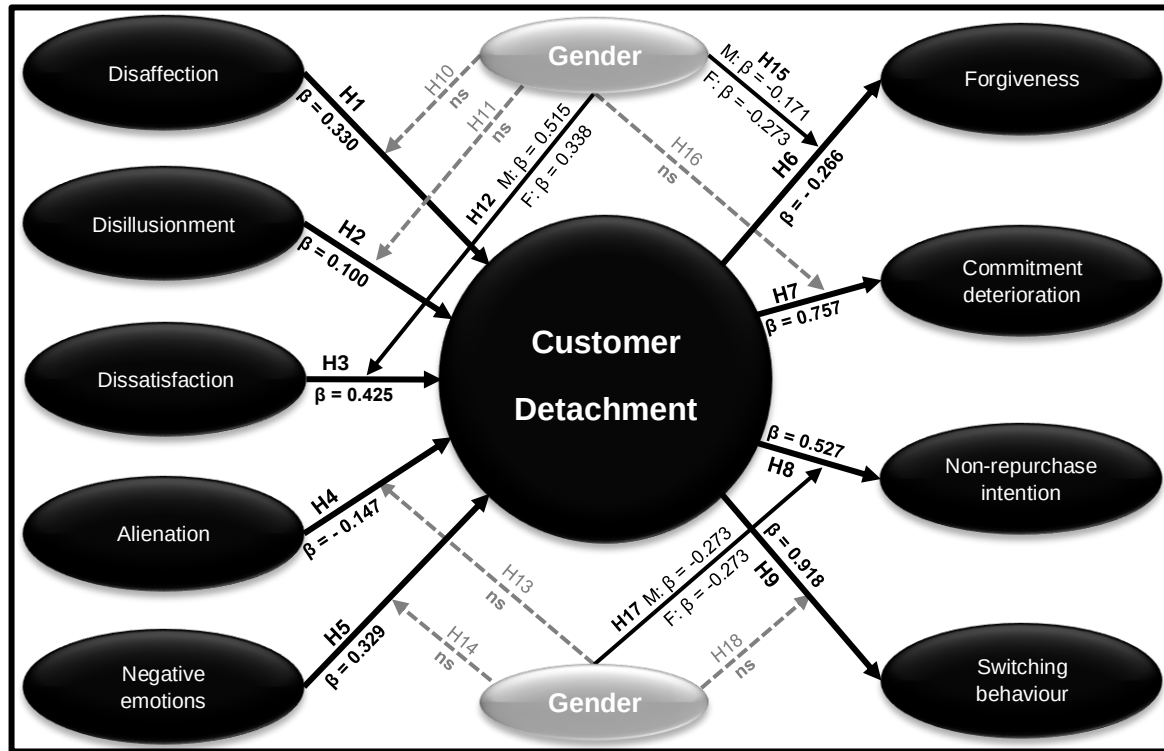
β : beta coefficient; SE: standard error; p-value: two-tailed statistical significance

Note: significant/supported pathways indicated with a (*)

As seen in the table above, the beta coefficient weights for H_{12} are higher for men ($\beta = 0.515$) than women ($\beta = 0.338$), indicating that men (M) may have a stronger moderating effect on dissatisfaction in relation to customer detachment than women (F). Conversely, with H_{15} and H_{17} , women have a higher beta coefficient value than men, indicating that in terms of moderation, they may have a stronger inverse effect on forgiveness ($\beta = -0.273$) and a direct effect on non-repurchase intention ($\beta = 0.731$) in relation to detachment than men ($\beta = -0.171$ and $\beta = 0.557$ respectively). By comparing Tables 5-11 (combined group) and 5-12 (multi-group), it is revealed that women alone may account for the influence that alienation and negative emotions have as drivers of customer detachment given that these relationships are significant for both the combined model (i.e. H_4 : $\beta = -0.147$; $SE = 0.047$; $p < 0.002$ and H_5 : $\beta = 0.329$; $SE = 0.066$; $p < 0.001$) and the female group (i.e. H_{13} : $\beta = -0.120$; $SE = 0.067$; $p < 0.035$ and H_{14} : $\beta = 0.421$; $SE = 0.088$; $p < 0.001$) but not for men. Finally, Table 5-12 also reveals that the relationship between

disillusionment and customer detachment (i.e. H_{11}) was not significant (i.e. $p < 0.05$) for either the male ($p = 0.120$) or female ($p = 0.166$) groups in the multi-model, whereas, the same relationship (i.e. H_2) was supported, although barely ($p = 0.045$), within the combined model.

Figure 5-2: Summary of significant relationships



Source: Author's own depiction

*ns: not significant.

5.5 DISCUSSION

5.5.1 Theoretical

The interpreted results from the combined model revealed that disaffection (H_1), disillusionment (H_2), dissatisfaction (H_3) and negative emotions (H_5) statistically significantly influence customer detachment. These results not only strengthen the findings produced and discussed in Article 2 but also serve to confirm that any customer who experiences disaffection, disillusionment, dissatisfaction, and negative emotions in relation to an offending attachment figure may become increasingly inclined to detach from them. These results also lend support to the arguments made by Perrin-Martineng (2004) and Evanschitzky et al. (2020), who assert respectively that disaffection and disillusionment play an integral role in the development of detachment. The results also provide support for the research studies carried out by Ali et al. (2020), who demonstrated that 'dissatisfaction could influence a customer's detachment towards a brand and Lu et al. (2012), who revealed that customers could detach as a means of dealing with negative emotions.

Interestingly, alienation (H_4), which did not demonstrate a statistically significant relationship with customer detachment in Article 2, was not only significant for this study but also proved to be inversely related to customer detachment, a direct contrast to the hypothesis initially proposed by this study (see Chapters 1 and 3). The implication of this result is that as a customer's lack of identification with and feelings of separation from the norms and values of marketplace practices, interactions, and relationships (i.e., alienation) (Junaid et al., 2019; Mady, 2011) increases, their inclination to detachment will decrease. An explanation for this finding could be that alienation already encompasses elements of distancing and a decline in identification with an offending attachment figure. Thus, as an individual's feelings of alienation increase, their need to detach as means of coping with the situation will decrease. That is to say, that alienation may render detachment as a coping mechanism unnecessary.

Unlike the drivers, the results pertaining to the outcomes of customer detachment in this article are all mirrored by the results obtained in Article 3, as customer detachment proved to be statistically and significantly related to commitment deterioration (H_7), non-repurchase intention (H_8), and switching behaviour (H_9) and inversely statistically significantly related to forgiveness (H_6). While no novel information can be presented regarding these particular relationships, the results of this model both support and strengthen the arguments made in Article 3 by Mai and Conti (2008) and Perrin-Martineng (2004), who infer that detachment will usually be accompanied by a decline in commitment. The idea that switching behaviour may serve as an emotional distancing strategy for detached customers to resolve internal conflict was also supported (Horney, 1993; Mai & Conti, 2008). Conversely, the argument made for customer forgiveness and/or reconciliation following detachment was refuted (Mai & Conti, 2008). Finally, Perrin-Martineng's (2004) results concerning the negative influence detachment has on a customer's repurchase intention were also achieved by this study, thus, further supporting their findings.

The results of the combined model were followed by the results pertaining to the multi-group model which utilised gender as a moderator. The results of the multiple group model revealed that men scored higher on dissatisfaction (H_{12}) in relation to detachment than women. A possible reason for this could be that men who generally have a low inclination towards relationship building and high dislike of relying on others (Abuín & De Rivera, 2015; Ratnasari et al., 2020), will be less concerned with the potential affective component of exchange relationships and instead focus on the transactional element thereof (Bhat & Darzi, 2014; Stan, 2015). Thus when men are disappointed and in turn dissatisfied they will be more inclined to distance themselves from the source of their dissatisfaction (i.e. the offending attachment figure), and thereby increasing the likelihood of detachment. The results of the multi-group model also revealed that both alienation (inversely) and negative emotions in relationship to customer detachment are statistically significantly moderated by women and not men. Regarding alienation in relation to

detachment, most marketplace practices, interactions, and relationships may be centred on men's preferences, views and values (given that alienation was not significant/applicable for them) and are therefore less applicable or relatable to women, causing them to feel alienated (Li, 2022). Given that alienation already encompasses elements of distancing and a loss of identification (see discussion above), detachment among alienated women will also likely be less prevalent/necessary.

The explanation as to why negative emotions in relation to detachment are only significant for women could be that men generally prefer to avoid dependency and choose to form an emotional distance from their problems, meaning that negative emotions may not factor in as an applicable driver of detachment for men specifically. Conversely, women tend to prefer both emotional closeness and involvement, which indicates that they are more inclined to express their emotions (Abuín & De Rivera, 2015; Bhat & Darzi, 2014; Ratnasari et al., 2020; Stan, 2015). Thus, when women are subjected to relational transgressions by an offending attachment figure, not only will they be more likely to experience a negative emotional reaction, but they may also feel an increased need to cope with these feelings by withdrawing/detaching (Feiring et al., 2017).

In terms of the proposed outcomes, gender also differed significantly on the relationship between customer detachment and forgiveness (H_{15}) and customer detachment and non-repurchase intention (H_{17}). More specifically, women scored higher on the relationship between customer detachment and lack of forgiveness. The rationale for this result could be that for women who are usually more inclined towards relationship building and emotional closeness, the process of distancing oneself from relationships through detachment may be more undesirable than it is for men (Abuín & De Rivera, 2015). Thus, for women, withholding forgiveness could serve as a means of ensuring that previous attachments are not rekindled, ensuring a repeat of the unpleasant detachment experience can be avoided (Kaleta & Mróz, 2022; Konstam et al., 2001). As with forgiveness, women scored higher on the relationship between customer detachment and non-repurchase. Here also, women may feel that no longer purchasing an offending attachment figure's offering may serve as a means of maintaining their stance of defensive emotional detachment, thus, circumventing the need to revisit the emotional distress that initially caused detachment (Roy et al., 2022).

An additional point of interest observed by this study was that disillusionment, when analysed from the perspective of two distinct groups rather than a single combined model (see Article 2 and the discussion above), was no longer significant for either men or women. While this may initially seem surprising, it should be noted that the combined model result for disillusionment, while significant, was only barely so (i.e. $p = 0.045$). While the reason for this is not clear, it could be hypothesised that by adding gender moderation as an additional factor to be measured in an

already large/complex model, it resulted in disillusionment which was already barely significant, falling short of the mark.

It should be noted that for the gender moderation analysis only clearly noticeable differences in results/values between males and females were considered as an indication of moderation. Based on this, gender was not considered to moderate the relationships between disaffection and detachment (i.e., H_{10} : $M = 0.381$; $F = 0.311$), detachment and commitment deterioration (i.e. H_{16} : $M = 0.856$; $F = 0.865$) or detachment and switching behaviour (i.e. H_{18} : $M = 0.913$; $F = 0.911$).

The results of this study served to further elaborate upon and enhance the current understanding of the relationships between customer detachment and its proposed drivers (i.e. disaffection, disillusionment, dissatisfaction, alienation and negative emotions) and outcomes (i.e. commitment deterioration, non-repurchase intention, switching behaviour and forgiveness) respectively. Aside from strengthening previously established results (see Articles 2 and 3), this paper also makes a novel contribution by being the first study to explore the moderating effects of gender on the various selected relationships pertaining to customer detachment. Moreover, this study responds to scholar's calls to empirically test customer detachment, specifically in customer-employee relationships, as the majority of detachment studies are explored within customer-brand, child-mother and romantic adult relationships (Aldlaigan & Buttle, 2005; Moussa & Touzani, 2017; Vlachos, 2010). Finally, after reviewing and integrating theories from multidisciplinary literature, a model is developed and empirically tested to explain customers' detachment in customer-wealth manager relationships, expanding the detachment, attachment, and relationship marketing theory domain.

5.5.2 Managerial implications

Based on the results discussed above, it is advised that in order to prevent the loss of successful and profitable long-term customer relationships, wealth managers should take into account the varying effects that gender has on dissatisfaction, forgiveness and non-repurchase intention in relation to customer detachment. Therefore, aside from pre-empting as many potentially dissatisfying experiences or events as possible, wealth managers may wish to review the manner in which they resolve negative emotions experienced by customers (particularly men). For example, providing wealth management employees with special training and/or pre-prepared strategies that allow for the rapid and effective resolution of customer grievances. Clear reporting and command structures within the organisation may also provide wealth management employees with the knowledge they need to redirect customer problems or grievances that they cannot resolve themselves towards more qualified personnel for a speedy and effective resolution. As women appear to be less likely than men to forgive transgressions or repurchase

offerings related to an offending attachment figure following detachment, it is advised that wealth managers consider interacting and reconciling with female customers first following any negative events or transgressions and, in so doing, avoid the undesirable outcome of them becoming detached.

Conversely, since it is confirmed that detached female customers will be less likely to forgive an offending wealth manager or make use of their services again, it may be prudent to focus any reconciliation attempts on detached male customers first in hopes that they prove more forgiving and willing to re-engage with their wealth managers than their female counterparts. While attempts to gain forgiveness from female customers are highly unlikely, the resumption of business transactions between them and wealth managers may still be possible. Perrin-Martineng (2004) indicates that even when detached, the affected customer may be convinced to purchase a brand again. Thus, it stands to reason that offending wealth managers could attempt to replace their inert affective relationship with detached female customers with a more transactional one. Towards this end, wealth managers could offer detached female customers incentives like individual or bundle service discounts and/or access to more comprehensive and exclusive managerial assistance. Service guarantees, contractual agreements and access to any wealth manager other than the offending one might also provide detached female customers with the reassurance they need to agree to the establishment of a purely transactional relationship. In addition to the recommendations above, wealth managers may also be able to use the information contained in this article to not only prevent and/or identify the occurrence of customer detachment but also develop strategies in line with and specifically tailored to how detachment may differ in male and female customers.

5.6 LIMITATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH

While the contents of this paper do contribute to the current limited understanding of detachment in customer-employee relationships, other important variables that could have further enhanced this understanding may have been overlooked. For example, aside from gender, a number of different demographic variables such as age, income or relationship status could also be tested as potential moderators against the hypothesised drivers and outcomes of customer detachment examined in this study. The rationale supporting this recommendation is that as respondents age, they will likely become increasingly inclined to start preparing for events like starting and growing a family, retirement and/or any unforeseen events that may arise and are thus more likely to seek out financial management and advisory solutions. Similarly, as an individual's disposable income increases due to promotions or new jobs, they may seek ways to grow their money even further. Finally, future research endeavours should focus on developing a scale intended specifically for

customer detachment, as the one used in the current study was adapted from a scale intended to measure brand detachment.

5.7 ETHICAL CONSIDERATION AND ACKNOWLEDGEMENTS

Ethical clearance for the study was granted by the Faculty of Economics and Management sciences (FEMS), Research Ethics Committee, at the North-West University, Potchefstroom campus, South Africa.

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MAIN FINDINGS ARTICLE 4

Main Finding 5.1: The measurement scales for all the proposed drivers (i.e. disaffection, disillusionment, dissatisfaction, alienation and negative emotions) outcomes (i.e. forgiveness, commitment deterioration, non-repurchase intention and switching behaviour) and detachment itself were regarded as both reliable and valid the study sample which consisted of, detached wealth management customers from all of the provinces in South Africa (see section [5.3.2](#), pg.144-145).

Main Finding 5.2: Relationship disaffection had a significant effect on respondents' detachment from their wealth manager (see section [5.4.7.1](#), pg. 157-158).

Main Finding 5.3: Disillusionment had a significant effect on respondents' detachment from their wealth manager (see section [5.4.7.1](#), pg. 157-158).

Main Finding 5.4: Dissatisfaction had a significant effect on respondents' detachment from their wealth manager (see section [5.4.7.1](#), pg. 157-158).

Main Finding 5.5: Alienation had a significant inverse effect on respondents' detachment from their wealth manager (see section [5.4.7.1](#), pg. 157-158).

Main Finding 5.6: Negative emotions had a significant effect on respondents' detachment from their wealth manager (see section [5.4.7.1](#), pg. 157-158).

Main Finding 5.7: Detachment had a significant inverse effect on respondents' forgiveness towards their wealth manager (see section [5.4.7.1](#), pg. 157-158).

Main Finding 5.8: Detachment had a significant effect on respondents' commitment deterioration towards their wealth manager (see section [5.4.7.1](#), pg. 157-158).

Main Finding 5.9: Detachment had a significant effect on respondents' non-repurchase intention from their wealth manager (see section [5.4.7.1](#), pg. 157-158).

Main Finding 5.10: Detachment had a significant effect on respondents' switching behaviour away from their wealth manager (see section [5.4.7.1](#), pg. 157-158).

Main finding 5.11: Males had a stronger influence on the relationship between dissatisfaction and customer detachment than females (see section [5.4.7.2](#), pg. 158-159).

Main finding 5.12: Females had a stronger influence on the relationship between customer detachment and forgiveness (inverse) than males (see section [5.4.7.2](#), pg. 158-159).

Main finding 5.13: Females had a stronger influence on the relationship between customer detachment and non-repurchase intention compared to males (see section [5.4.7.2](#), pg. 158-159).

Main finding 5.14: The relationship between alienation (inversely) and customer detachment was significant only for females (see section [5.4.7.2](#), pg. 158-159).

Main finding 5.15: The relationship between negative emotions and customer detachment was significant only for females (see section [5.4.7.2](#), pg. 158-159).

CHAPTER 6

CONCLUSIONS AND RECOMMENDATIONS

6.1 INTRODUCTION

The purpose of this chapter is to discuss the various results obtained in Articles 1-4 and provide recommendations on the interrelationship between respondents' detachment and the proposed constructs (i.e. disaffection, disillusionment, dissatisfaction, alienation, negative emotions, forgiveness, commitment deterioration, non-repurchase intention, and switching behaviour) in the South African wealth management industry. The chapter commences with a theoretical and empirical overview of the study, followed by the conclusion and recommendations discussions relating to the secondary objectives set for the study (see section 1.4.2). Thereafter, a summary linking the study's research objectives, hypotheses, survey questions, main findings, conclusions and recommendations in table format is provided. The chapter concludes with discussions pertaining to the overall limitations, future research suggestions and study contribution.

6.2 OVERVIEW OF THE STUDY

6.2.1 Literature overview

The South African wealth management industry is currently facing several significant challenges, including an influx of competitors into the market, increasing high net-worth individual (HNWI) emigration rates (Forbes Africa, 2022), and a decline in customer confidence and financial equality caused by the COVID-19 pandemic (Jones, 2021; Principato, 2021). In order to overcome these challenges, Graseck et al. (2020) and Khumalo (2018) advise that wealth managers focus on developing deeper relationships with their customers as it will provide them with a better understanding of their customer's concerns, motivations, and preferences and in turn, strengthen their competitive advantage. Customer attachment, as noted by various studies, plays a significant role in building and maintaining customer-organisational relationships, given that it is centred around the development of strong relational bonds that promote higher levels of customer satisfaction, trust, commitment, loyalty and retention (Eckardt, 2020; Levy & Hino, 2016; Spies et al., 2022). If the relationship these bonds are tied to is challenged by undesirable or negative situations, however, they may begin to weaken or dissolve, resulting in customers being more inclined to dissociate from the relationship or even terminate it altogether (Hemetsberger et al., 2009; Mai & Conti, 2008). This outcome, better known as detachment, denotes an individual's psychological state of distance towards a relational attachment figure due to the weakening of the

affective bond between them (Evanschitzky et al., 2020; Hemetsberger et al., 2009; Mai & Conti, 2008).

Despite the potential negative impact of detachment on customer relationships, only a few studies have addressed the concept within a marketing context (Borghini et al., 2020; Hemetsberger et al., 2009; Mai & Conti, 2008; Mellander & McIntyre, 2021; Perrin-Martinengq, 2004; Thornquist, 2017), and none of them have explored how detachment might influence interpersonal relationships between a customer and employee. Consequently, the goal of Chapter 2 (Article 1) was to establish the potential for detachment to occur in customer-employee relationships. To reach this objective, a systematized review was conducted in which, the search platforms Scopus and Google scholar were used to find articles pertaining to detachment in interpersonal relationships. These relationships in particular were analysed as it was argued that if detachment can occur between two individuals in an interpersonal relationship setting, it is possible that it could occur in a similar interpersonal setting such as that between customers and employees. Initially 859 articles pertaining to detachment in interpersonal relationships were identified, however following a number of screening processes to ensure that the contents of these articles were both applicable and relevant, only 42 remained. The results of the literature review identified a number of different detachment drivers, each of which, were placed in one of three broader categories, namely detachment as a means of defence, detachment as a result of caregiver interactions, detachment due to autonomy and evolving needs. Similarly, a number of potential detachment outcomes were also identified by the review and subsequently placed in one of two categories including distancing and relationship termination and new attachments.

The possibility of detachment in customer-employee relationships aside, the various drivers and outcomes thereof in this particular relational setting have yet to be fully explored, thereby preventing a proper understanding of the customer detachment concept from being achieved. Little is known about the factors that lead to customer detachment, particularly within customer-employee relationships, However, following a thorough literature review, (see Chapters 3, section 3.2.3; Chapter 5, section 5.2.2), disaffection, disillusionment, dissatisfaction, alienation and negative emotions were identified as potential drivers (Abbasi et al., 2019; Chigozie et al., 2018; Lu et al., 2012; Sengupta et al., 2015; Supioni, 2015; Yener, 2014). In line with the statement above, it was revealed that when an individual is subjected to consistent disappointments, dissatisfaction or negligence in regard to a particular attachment figure, they will lose their sense of affection towards them (Abbasi et al., 2019; Chigozie et al., 2018). The loss of these affective states will then lead the individual to adopt a de-idealised view of or become disillusioned with the offending attachment figure to avoid further disappointments or distress (Pervan & Martin, 2012). Trigger events such as negative experiences and outcomes, including alienation, can also motivate individuals to distance themselves from offending attachment figures in order to cope

with the negative emotions these events give rise to (Jung & Park, 2018; Ortiz et al., 2018; Sengupta et al., 2015; Yener, 2014).

The drivers of customer detachment aside, only a handful of studies offer any clarity on the potential outcomes of customer detachment. Consequently, Chapters 4 (section 4.2.2) and 5 (section 5.2.3) established commitment deterioration, non-repurchase intention, switching behaviour, and forgiveness (inversely related) to be potential outcomes of detachment (Li & Stacks, 2017; Mai & Conti, 2008; Perrin-Martinénq, 2004; Vidal et al., 2016). Information drawn to support the previous statement indicates that detachment allows individuals to resolve internal conflict by emotionally distancing themselves from the source of their distress (Horney, 1993; Mai & Conti, 2008). To a similar extent, switching behaviour can be enacted as a type of avoidance or distancing strategy in which the customer actively disengages or detaches from pre-established relationships (Li & Stacks, 2017). Thus, switching may constitute a distancing strategy employed by detached customers. According to Vidal et al. (2016), a significant negative event or outcome can damage customers' positive or affective perceptions of an offending attachment figure leading to a decline in the level of attachment and their commitment to the offending attachment figure. Perrin-Martinénq (2004) adds that once a customer has detached from the offending attachment figure, their offerings will also have lost their place of prominence in the customer's mind, resulting in a decline or cessation in purchasing. It should be noted, however, that if a customer's level of detachment is not too advanced, the relationship between them and the offending attachment figure may be repaired (Mai & Conti, 2008; Perrin-Martinénq, 2004).

Finally, to the best of the researcher's knowledge, no study within the marketing sphere has yet explored the role of gender in the detachment process, particularly within a customer-employee relationship context. Research conducted by Abuín and De Rivera (2015) and Ratnasari et al. (2020) indicates that men will usually prefer to avoid aspects such as dependency and relationship building and distance themselves emotionally from others, increasing their odds of becoming detached. Women, however, are less opposed to relying on others and usually prefer various forms of emotional closeness. This is why they are more likely to form healthy, long-lasting attachments rather than become detached. Incidentally, Chapter 5 (section 5.4.7.2) confirms that gender influences the relationship of dissatisfaction to detachment and, subsequently, detachment to forgiveness (inversely related) and non-repurchase intention, respectively.

Given that customer-employee relationships play a key role in a competitive service industry like wealth management (KPMG, 2022) and that to the best of the researcher's knowledge there has been no research conducted on customer detachment therein, it was decided that the South African wealth management industry would serve as the focal industry for this study. With this in mind, the results of this study could be beneficial to wealth managers, as it will enable them to

both recognise the encroaching signs of detachment within their customer base and provide them with the knowledge they need to prevent it.

In line with the discussions presented above, the primary objective of this study was to critically review detachment in customer-wealth manager relationships within the South African wealth management industry.

In order to achieve the primary objective of the study, the following secondary objectives were formulated and presented in Chapter 1 (section 1.4.2):

- Secondary objective 1: To develop a sample profile of detached wealth management respondents who participated in this research study.
- Secondary objective 2: To provide an overview of extant literature related to the relationship marketing, attachment and detachment theory.
- Secondary objective 3: To measure respondents' detachment from their wealth manager.
- Secondary objective 4: To determine the influence of disaffection on respondent's detachment from their wealth manager.
- Secondary objective 5: To determine the influence of disillusionment on respondent's detachment from their wealth manager
- Secondary objective 6: To determine the influence of dissatisfaction on respondent's detachment from their wealth manager.
- Secondary objective 7: To determine the influence of alienation on respondent's detachment from their wealth manager.
- Secondary objective 8: To determine the influence of negative emotions on respondent's detachment from their wealth manager.
- Secondary objective 9: To determine the influence of detachment on respondents' willingness to forgive their wealth manager.
- Secondary objective 10: To determine the influence of detachment on respondents' commitment deterioration towards their wealth manager.
- Secondary objective 11: To determine the influence of detachment on respondents' non-repurchase intention towards their wealth manager.

- Secondary objective 12: To determine the influence of detachment on respondents' switching behaviour from their wealth manager.
- Secondary objective 13: To examine the moderating effect of gender on the interrelationship between customer detachment and both its proposed drivers and outcomes.

6.2.2 Empirical overview

Based on the research methodology discussed in Chapter 1 (section 1.5) and Chapter 2 (section 2.3), a systematised review framework was followed for Article 1, in which published material related to detachment in interpersonal relationships (i.e. social, familial, and romantic) was gathered via the search platforms Scopus and Google Scholar. From these databases 859 initial articles were identified, however, upon deeper inspection only 42 articles met the pre-determined inclusion criteria making them suitable for further analysis. Information contained in these remaining articles was then extracted and synthesised in order to answer the question of whether detachment could be applied to customer-employee relationships in a marketing context. The results of the systematised review (i.e. Article 1) identified three categories of detachment drivers, namely detachment as a means of defence, detachment as a result of caregiver interactions and detachment due to autonomy and evolving needs. Furthermore, two categories considered to be outcomes of detachment, namely distancing and relationship termination and new attachments were also identified. In line with these identified categories the review revealed that various sources of distress, including negative events and constant conflict, encourage the formation of detachment in interpersonal relationships (Evanschitzky et al., 2020; Mohammadi & Mohammadian, 2018; Saccardo & Calvo, 2020). Similarly, should an individual perceive their attachment figure to be either unresponsive or unreliable, they may become inclined to detach from them (Andersson, 2011; Sable, 1997). It was also established that not only will detached individuals withdraw and emotionally distance themselves from an offending attachment figure (Marlowe et al., 2010; Saccardo & Calvo, 2020), but they will also be reluctant to rely on the offending figure for support in the future (Ingoglia et al., 2011; Szepeswol et al., 2015). Finally, detachment will generally place a great deal of strain on interpersonal relationships causing them to deteriorate and even dissolve (Hemetsberger et al., 2009; Katz & Woodin, 2002).

The research methodology pertaining to the remaining articles (i.e. Articles 2, 3 and 4) was discussed in Chapter 1 (section 1.6), Chapter 3 (section 3.3), Chapter 4 (section 4.3) and Chapter 5 (section 5.3), and revealed that a cross-sectional, quantitative research design was implemented as a means to counter various time and budgetary constraints. The study's target population consisted of individuals living all across South Africa who had distanced themselves from their wealth manager due to becoming detached. As a result of industry regulations in place

at the time, a sample frame of the study's chosen participants could not be obtained; therefore, non-probability sampling techniques, specifically online convenience sampling (i.e. computer-administered surveys) and quota sampling, were used to collect data. Quota sampling was included solely to ensure an even distribution of gender responses for moderation testing in Article 4 (Chapter 5). In line with the chosen sampling techniques, a link to the study's questionnaire was posted on social media platforms such as Facebook and LinkedIn, along with a short message requesting and encouraging respondents to participate. A general rule of thumb dictates that for a reliable statistical analysis to be conducted, a minimum of 400 responses would be required, however, a total of 536 usable responses were obtained at the end of the data collection period. The data provided by each of the recorded responses was analysed with the statistical programmes IBM SPSS (version 27) and Mplus version 8.3. The methodology and empirical results of this study were presented in the three articles (see Chapters 3 to 5).

The second article (Chapter 3) empirically investigated the possibility of detachment occurring within a customer-employee relationship setting and the factors that could influence it (i.e. disaffection, disillusionment, dissatisfaction, alienation and negative emotions). The results of this article not only established the existence of detachment in customer-employee relationships but also confirmed disaffection, disillusionment, dissatisfaction, and negative emotions as its antecedents (see section 3.4.6). In contrast to the suggestions made by literature, no significant relationship existed between respondents' alienation and detachment. According to these findings, if wealth managers wish to prevent customer detachment, they should ensure that any consistent disappointments, dissatisfaction, and other negative emotions are dealt with as soon as possible.

The third article of this study (Chapter 4), aimed to solidify the customer detachment concept within customer – employee relationships by investigating a number of outcomes that could arise from it. The results obtained in this article not only added support to the fledgling customer detachment concept, but also demonstrated that commitment deterioration, non-repurchase intention, and switching behaviour served as viable outcomes (see section 4.4.6). Interestingly, forgiveness proved to be inversely related to customer detachment as an outcome, indicating that a customer's propensity to forgive declines as their level of detachment increases. Based on these results, it was recommended that if wealth managers wish to avoid these undesirable outcomes, they should follow up with customers as soon as possible, in the wake of negative events or outcomes, and reassure them that their concerns are being addressed, thereby limiting doubts and the loss of affective states that ultimately lead to detachment.

The fourth and final article of this study (chapter 5) not only measured both the antecedents and outcomes of detachment within a single combined model but also tested a multi-group model

using gender as a moderator. The combined model's results confirmed that disaffection, disillusionment, dissatisfaction and negative emotions are statistically significant drivers of customer detachment (see section 5.4.7.1). In contrast to the results achieved in article two, alienation proved to be both statistically significant and inversely related to customer detachment. Unlike the drivers, all of detachment's proposed outcomes mirrored the results provided in article three, with commitment deterioration, non-repurchase intention, and switching behaviour demonstrating a direct relationship with customer detachment and an inverse relationship with forgiveness. The results of the multi-group model (see section 5.4.7.2) revealed that in terms of the proposed drivers, males scored higher on dissatisfaction in relation to detachment than women, whereas both alienation (inversely) and negative emotions in relationship to customer detachment were solely moderated by women and not at all by men. In terms of the proposed outcomes, it was observed that women scored higher on both the relationship between customer detachment and a lack of forgiveness and between customer detachment and non-repurchase intention. Chapter 5 concluded that the abovementioned antecedents, outcomes and gender influence should be taken into consideration by wealth managers when attempting to prevent detachment among their customers.

6.3 CONCLUSIONS AND RECCOMENDATIONS

The goal of this section is to both draw conclusions and propose various recommendations for each of the study's secondary objectives based on the empirical results and literature discussions in Chapters 2 to 5 (i.e. articles 1 to 4).

6.3.1 Secondary objective 1

To develop a sample profile of detached wealth management respondents who participated in this research study.

Using the statistical analysis program IBM SPSS (version 27), a sample profile of respondents who had participated in this study was assembled (see sections **Error! Reference source not found.**, 4.4.1, and 5.4.1). The final sample profile revealed that respondents were predominantly married (42.4%), single (34.7%) or living with a partner (11.24%) and were generally between the ages of 20 and 29 (36.9%), 30 and 39 (21.1%), and 40 and 49 (17.7%), respectively. Further analysis of the demographic data revealed that most respondents had been using the services of their respective wealth managers for between one to five years (40.5%), less than a year (18.5%), and from six to 10 years (18.1%); among these services, insurance (53.9%), retirement planning (45.1%), and investment planning (44%) were the most popular. Finally, as a result of the decision

to include quota sampling, respondent gender was relatively balanced with women numbering at 51.1% of the total responses obtained and men 46.5%.

Considering the results discussed, a better view of the respondents who took part in the study is provided to marketing researchers and managers.

6.3.2 Secondary objective 2

To provide an overview of extant literature related to the relationship marketing, attachment and detachment theory.

The purpose of secondary objective 2 was to provide an overview of the extant literature on detachment in interpersonal relationships which was addressed in Chapter 1 (see section 1.3.3) and Chapter 2 (Article 1).

Conclusion 2.1: Based on the information synthesised for the review, detachment could be extended to include customer-employee relationships.

Theoretical contribution 2.1: The results obtained from the systematised review add to the currently limited body of extant detachment literature and provides a concentrated list of theoretical detachment drivers and outcomes, the combination of which had never been addressed within a single paper before.

Theoretical contribution 2.2: The results shed new light on the role played by detachment in deteriorating interpersonal relationships within various contexts that apply to both the fields of psychology and relationship marketing.

Recommendation 2.1: The results discussed in the review could assist researchers in their attempts to further build upon the customer detachment theory as it provides a foundation to needed to test the proposed factors therein empirically.

Recommendation 2.2: Marketing and wealth managers could use the information provided by this study to identify post-detachment customers and then take steps to prevent them from withdrawing from and terminating the business relationship.

Recommendation 2.3: It is recommended that wealth managers use the results provided in this study to enhance their understanding of customer detachment and, in so doing, improve their ability to identify, interact with and possibly reconcile with detached customers.

Recommendation 2.4: The results from this chapter indicate that the deterioration of bonds constitutes a significant element of detachment in interpersonal relationships. Thus, it is

recommended that wealth managers nurture the bonds they currently share with their customers to prevent them from weakening and leading customers to detach. Strategies wealth managers could use to achieve this goal include:

- Regular personal interaction with customers as a means to ensure the relationship does not deteriorate. For example, sending best wishes or congratulations on birthdays, relevant holidays and significant achievements.
- Showing concern for customers and their relatives or displaying empathy for any negative situations they may be facing.
- Interaction with customers outside an office setting, such as over meals at a restaurant or inviting them to applicable organisational events.

6.3.3 Secondary objective 3

To measure respondents' detachment from their wealth manager.
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Detachment can be defined as the state of psychological distance an individual takes in regard to an offending attachment figure due to the weakening or dissolution of the affective bond that once existed between them (Mai & Conti, 2008). Information obtained from a number of relevant studies (Hadden et al., 2016; Holmes, 1982; Mai & Conti, 2008; Marlowe et al., 2010; Perrin-Martinenq, 2004) and this study combined (see Articles 1, 2, 3, and 4), show that detachment occurs when a triggering event causes customers to experience feelings of dissatisfaction and other negative emotions towards an offending attachment figure (Hemetsberger et al., 2009; Vidal et al., 2016). Should the negative emotions experienced by the customer remain un-addressed, any positive perceptions they had of the offending attachment figure will start to disappear and doubts concerning the figure's competency and reliability will begin to take their place. Over time these doubts will strengthen, and the customer's desire to associate with the offending attachment will disipate, leading the customer to distance themselves from the figure entirely (Mai & Conti, 2008; Perrin-Martinenq, 2004). Once the customer has distanced themselves from the offending attachment figure and the relational bond between them has completely dissolved, they will have become detached (Perrin-Martinenq, 2004). Based on this information, it was concluded that if managers wish to avoid losing valuable customers, they should make an effort to educate themselves about detached customers (Mai & Conti, 2008).

In line with the discussion above, the purpose of secondary objective 3 was to determine respondents' level of detachment relative to their respective wealth managers. The results from Article 3 section 3.4.2 reveal that respondents were detached from their wealth managers in

general. This result indicates that detachment would be likely and even imminent under the conditions discussed above (secondary objective 3 is addressed by main finding 3.2).

Conclusion 3.1: Respondents generally felt detached from their wealth managers.

Theoretical contribution 3.1: This research has expanded the empirical understanding of detachment formation within a marketing context and can be regarded as the first study to empirically test and confirm detachment in customer-employee relationships (i.e. customer detachment).

Managerial contribution 3.1: This study provides wealth managers with the knowledge they need to understand and identify detached customers.

Managerial contribution 3.2: Using the information listed in this study, wealth managers can take steps to limit or prevent the occurrence of customer detachment.

Managerial contribution 3.3: The findings of this research study allow for an accurate market segmentation of detached customers to be made.

Recommendation 3.1: In order to further strengthen the validity of these findings it is recommended that future studies on the topic, measure detachment in a customer-employee relationship context using the empirical results provided by this study as a basis.

Recommendation 3.2: Wealth managers should strive to enhance their current understanding of the detachment concept so that they are able to identify the signs of detachment occurring within their customer base and take actions to prevent it.

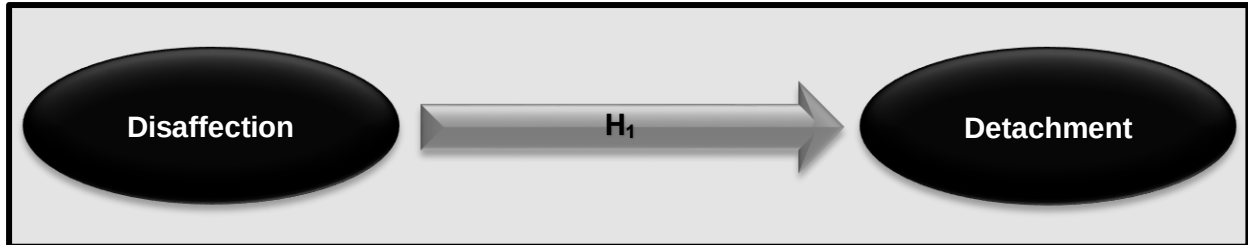
Recommendation 3.3: By improving their current understanding of the customer detachment concept, wealth managers could perhaps develop viable strategies for potentially reconciling with already detached customers.

Recommendation 3.4: Wealth managers may wish to improve their current understanding of the customer detachment concept to identify cases where reconciliation is unlikely, thereby allowing them to redirect resources towards more viable candidates.

Recommendation 3.5: It is recommended that wealth managers use the demographic (see section 6.3.1) and detachment results presented by this study to segment their target market accordingly.

6.3.4 Secondary objective 4

To determine the influence of disaffection on respondent's detachment from their wealth manager.



Current views on the topic maintain that disaffection is a process in which consistent disappointments, dissatisfaction and unresolved conflicts accumulate until an individual begins to lose their previous sense of affection for a relationship (Asfajir & Ramezani, 2017; Evanschitzky et al., 2020). This is followed by a heightened desire in the individual to separate and distance themselves from the attachment figure (Evanschitzky et al., 2020; Liceaga, 2013). According to Mai and Conti (2008) and Perrin-Martineng (2004), the process of disaffection can be compared to detachment in that, following negative events or outcomes, customers' affection towards an offending attachment figure will dissipate, leading to reduced association and patronage.

Considering the important role of disaffection in the customer detachment process, the goal of secondary objective 4 was to determine the influence of respondents' disaffection on their detachment from their wealth manager. Secondary objective 4 is supported by the hypotheses stated in Chapter 1 (H_1), Chapter 3 (H_1), and Chapter 5 (H_1). The ESEM approach (see sections 3.3.3, 4.3.3, and 5.3.3) was used to test the relationship between disaffection and customer detachment. In each instance, the results of the structural paths confirmed that respondents' disaffection statistically significantly influenced their detachment (see Chapter 3, section 3.4.6. and Chapter 5, section 5.4.7.1). (secondary objective 4 is addressed by main findings 3.3 and 5.2)

Conclusion 4.1: Respondents' level of disaffection significantly influences their detachment from their wealth managers.

Theoretical contribution 4.1: The results of this study have enhanced the current understanding of customer detachment by clarifying and confirming disaffection as a driver of customer detachment.

Theoretical contribution 4.2: This study can also be regarded as the first to test disaffection in relation to customer detachment empirically.

Theoretical contribution 4.3: This study can also be regarded as the first to test disaffection in a marketing context empirically.

Managerial contribution 4.1: This study provides wealth managers with the knowledge needed to identify disaffected and detached customers.

Managerial contribution 4.2: Using the information listed in this study, wealth managers can take steps to limit or prevent the occurrence of disaffection and, by extension, customer detachment.

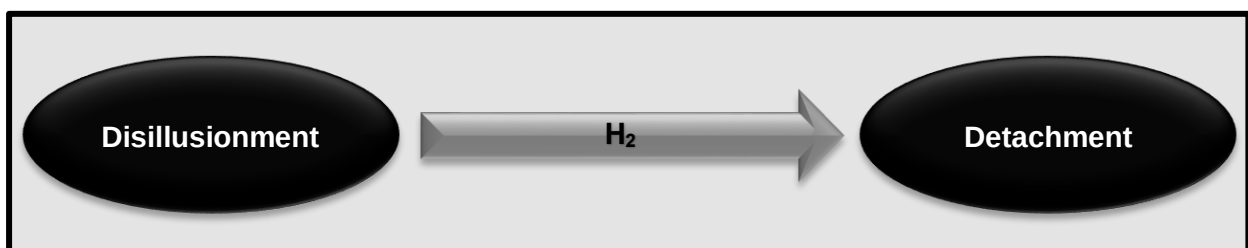
Recommendation 4.1: In order to further strengthen the validity of these findings it is recommended that future studies on the topic, measure the relationship between disaffection and customer detachment using the empirical results provided by this study as a basis.

Recommendation 4.2: Since disaffection is built on the cumulative effect of disappointments, dissatisfaction, and unsettled disputes, wealth managers are advised to take steps to re-examine and attend to any unresolved situations or outcomes that have evoked strong negative reactions in customers as a means to prevent them from becoming detached.

Recommendation 4.3: Building on the need to prevent disaffection and, by extension, customer detachment, wealth managers may wish to implement a system that can identify unaddressed customer grievances and indicate the period of time in which these customers have been waiting for a solution. Customers who have been waiting the longest and are, therefore, at a higher risk of detaching should be prioritised accordingly.

6.3.5 Secondary objective 5

To determine the influence of disillusionment on respondent's detachment from their wealth manager.



According to Evanschitzky (2020) and Pervan and Martin (2012), consistent negative disconfirmation can fuel a customer's belief that they will need to re-evaluate their current perception of the offending party or figure and de-idealise it to avoid any further disappointment and dissatisfaction, culminating in eventual disillusionment. Pervan and Martin (2012) and Supioni

(2015) add that following disillusionment, customers may wish to distance themselves from the offending party or figure through reduced patronage or interaction with them. Given that detachment also includes elements of distancing, a loss of positive perceptions regarding an offending attachment figure and a reduced desire to purchase their offerings (Mai & Conti, 2008; Perrin-Martineng, 2004), disillusionment could play an important role in the process.

Considering the potential influence of disillusionment in the detachment process, secondary objective 5 set out to ascertain the extent to which respondents' sense of disillusionment might impact their detachment from their wealth manager. Secondary objective 5 is supported by the hypotheses stated in Chapter 1 (H₂), Chapter 3 (H₂), and Chapter 5 (H₂). The ESEM approach was used to test the relationship between disillusionment and customer detachment. In each instance of testing, the results of the structural paths revealed that respondents' disillusionment had a statistically significant influence on detachment behaviour (see sections 3.4.6 and 5.4.7.1). (Secondary objective 5 is addressed by main findings 3.4 and 5.3).

Conclusion 5.1: Respondents' disillusionment significantly influences their detachment from their wealth managers.

Theoretical contribution 5.1: The results of this study have enhanced the current understanding of customer detachment by clarifying and confirming disillusionment as a driver of customer detachment.

Theoretical contribution 5.2: This study can also be regarded as the first to test disillusionment in relation to customer detachment empirically.

Managerial contribution 5.1: This study provides wealth managers with the knowledge needed to identify disillusioned and detached customers.

Managerial contribution 5.2: Using the information listed in this study, wealth managers can take steps to mitigate or prevent the occurrence of disillusionment and, by extension, customer detachment.

Recommendation 5.1: In order to further strengthen the validity of these findings it is recommended that future studies on the topic, measure the relationship between disillusionment and customer detachment using the empirical results provided by this study as a basis.

Recommendation 5.2: From a managerial perspective, disillusionment can be viewed as a customer's loss of faith in their wealth manager's ability to ever meet their needs. Therefore, to counteract disillusionment and prevent customer detachment from taking hold, wealth managers are advised to cultivate the image they can be relied upon and trusted to always put the needs of

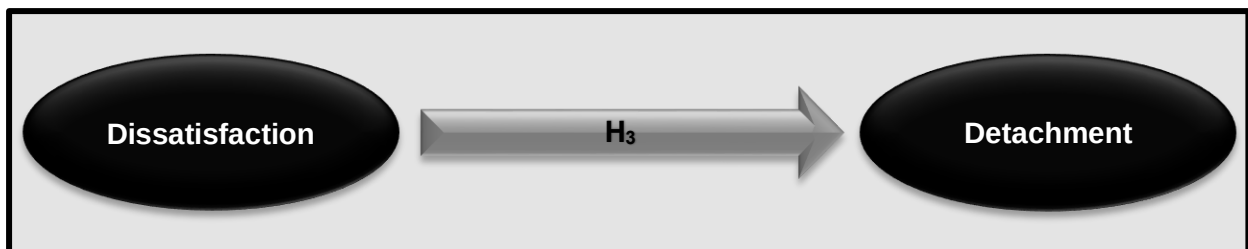
their customers first. In order for this tactic to be effective, however, wealth managers would need to review whether the image is being upheld consistently.

Recommendation 5.3: Wealth managers may also wish to ensure that customers receive regular feedback on how their particular grievances are being addressed and any estimations on how long it may take. While this tactic may not resolve the problem at hand it will reassure customers that every available recourse is being taken to assist them and, in turn, facilitate the perception that their wealth manager is genuinely concerned for them.

Recommendation 5.4: Given that negative disconfirmation serves as the foundation for disillusionment, wealth managers should, prudently, manage customer expectations by providing a more realistic overview of the services they provide as well as the most likely outcome customers can expect from using them. The use of such a tactic would likely not only help prevent disillusionment through dissatisfaction from occurring but also perhaps promote a higher degree of trust in the wealth manager due to their transparency.

6.3.6 Secondary objective 6

To determine the influence of dissatisfaction on respondent's detachment from their wealth manager.



Studies in the field of psychology indicate that detachment usually relates negatively to satisfaction (Pace & Zapulla, 2013). The rationale supporting this statement revolves around instances where an individual's attachment figure is unable to satisfy his/her needs, motivating them to distance themselves from the offending figure and subsequently detach (Hadden et al., 2016; Henley, 2005; Martin et al., 2000; Stewart et al., 2003). A similar sequence of events can also be seen within a marketing context when customers experience dissatisfaction that leads them to engage in estrangement like behaviour such as withdrawing or distancing themselves from the offending party (Li & Stacks. 2017).

Based on the discussion above, it is evident that dissatisfaction can impact the detachment process significantly. Therefore, the goal of secondary objective 6 was to determine the extent to which respondents' sense of dissatisfaction might impact their detachment from their wealth

manager. Secondary objective 6 is supported by the hypotheses stated in Chapter 1 (H_3), Chapter 3 (H_3), and Chapter 5 (H_3). The results of the structural paths tested revealed that the relationship between dissatisfaction and customer detachment was statistically significant, indicating that a customer's level of dissatisfaction can impact their detachment (see sections 3.4.6 and 5.4.7.1). (Secondary objective 6 is addressed by main findings 3.5 and 5.4).

Conclusion 6.1: Respondents' dissatisfaction significantly influences their detachment from their wealth managers.

Theoretical contribution 6.1: The results of this study have enhanced the current understanding of customer detachment by clarifying and confirming dissatisfaction as a driver of customer detachment.

Theoretical contribution 6.2: This study's results support previous findings confirming the relationship between dissatisfaction and detachment.

Managerial contribution 6.1: This study provides wealth managers with the knowledge needed to identify dissatisfied and detached customers.

Managerial contribution 6.2: Using the information listed in this study, wealth managers can take steps to limit or prevent the occurrence of dissatisfaction and, by extension, customer detachment.

Recommendation 6.1: While the relationship between dissatisfaction and detachment has already been measured and confirmed by previous studies, this study was the first to test the relationship firstly between customers and employees and secondly, within the wealth management industry itself. Therefore, it is recommended that future studies based in the wealth management industry use the same scales to test dissatisfaction in relation to the same or other proposed relationships.

Recommendation 6.2: While preventing any instances of dissatisfaction from occurring may not be possible, wealth managers could focus on reviewing the manner in which they respond to customers who experience it. For example, wealth management organisations could implement training programmes to educate their employees on the appropriate method of handling customer grievances that typically would lead to dissatisfaction. Towards this end, listing several pre-prepared strategies and response options to common problems on a training script could also be beneficial.

Recommendation 6.3: It is also recommended that wealth managers consider the amount of time that elapsed between the point that the customer makes their dissatisfaction known and the

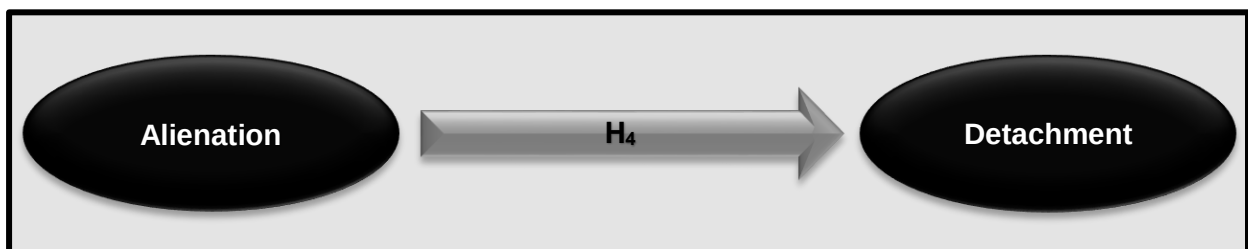
point where their grievance is resolved. As indicated by secondary objective 5 above, negative disconfirmation (i.e. dissatisfaction), if left unaddressed, can become disillusionment, heightening a customer's likelihood of becoming detached. Therefore, developing strategies or systems to resolve customers' problems as rapidly as possible may be beneficial.

Recommendation 6.4: Both regular feedback and interacting personally with customers are also recommended as sound strategies for wealth managers to utilise. The rationale supporting these statements is that regular feedback shows customers that their problems are being addressed even if it is not as quickly as they would like. Meanwhile, personal interaction will reassure the customer that they are important to their wealth manager, given that the manager booked time from their busy schedule to appraise their customers of any recent developments.

Recommendation 6.5: Wealth managers could also consider adding a mandatory insurance service or policy to their customer's wealth management packages, as it would significantly reduce or even negate feelings of dissatisfaction and other negative emotions from forming in the first place by both providing peace of mind and ensuring any costly financial grievances will be covered.

6.3.7 Secondary objective 7

To determine the influence of alienation on respondent's detachment from their wealth manager.



A customer's feelings of alienation encompass a lack of identification with or sense of separation from the norms and values that define marketplace practices, interactions and relationships (Junaid et al., 2019; Mady, 2011). According to Burns (2010) and Yener (2014), when customers experience feelings of alienation, it can motivate them to take actions such as distancing themselves from the institutions or social structures that gave rise to them. Taking into consideration that the act of distancing oneself from an offending source or attachment figure is also a characteristic of detachment in both interpersonal relationships and various marketing contexts (Bickelhaupt et al., 2021; Denckla & Bornstein, 2015; Mai & Conti, 2008; Perrin-Martineng, 2004) alienation could potentially serve as a driving factor thereof.

The argument presented above serves as an indication of the fact that a customer's feelings of alienation could have a significant influence on their likelihood of detaching. Thus, the aim of secondary objective 7 was to examine if respondents' feelings of alienation might influence their desire to detach from their wealth manager. Secondary objective 7 is supported by the hypotheses stated in Chapter 1 (H_4), Chapter 3 (H_4), and Chapter 5 (H_4). The testing of these hypotheses yielded differing results. For Article 2, the relationship between alienation and detachment proved to be non-significant, indicating that it did not serve as a potential driver for customer detachment (see section 3.4.6). However, when tested in Article 4, the relationship between alienation and customer detachment proved to be significant and also inversely related (see 5.4.7.1). While the precise reason for the differing results are unclear, it could be speculated that the increased amount of variables including measurement items, proposed relationships and moderation effects included and tested in Article 4 compared to Article 2 contributed to the varying outcomes. (Secondary objective 7 is addressed by main findings 3.6 and 5.5).

Conclusion 7.1: Respondents' feelings of alienation significantly and inversely influences their detachment from their wealth managers.

Theoretical contribution 7.1: The results of this study have enhanced the current understanding of customer detachment by clarifying and confirming alienation as a driver of customer detachment.

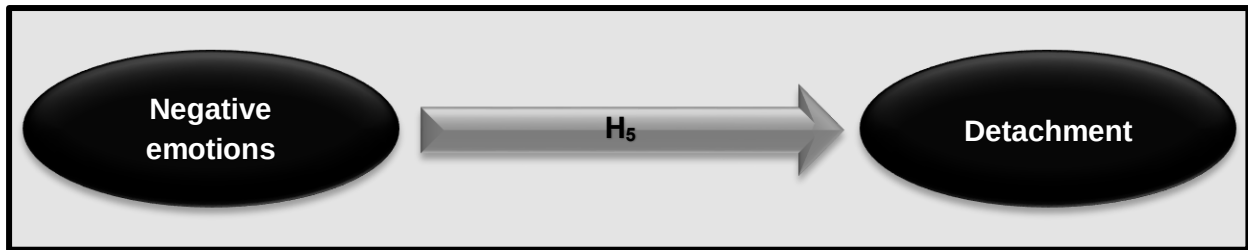
Managerial contribution 7.1: This study provides wealth managers with the knowledge needed to identify alienated and detached customers.

Managerial contribution 7.2: Using the information listed in this study, wealth managers can take steps to limit or prevent the occurrence of alienation and, by extension, customer detachment.

Recommendation 7.1: Considering that the lack of identification and feelings of separation both constitute defining characteristics of customer alienation, wealth managers might consider including additional areas or aspects of the wealth management process where customers can become involved. By finding ways to involve them, wealth managers may increase their customers' perception of ownership or participation in how their money is managed and grown, potentially enhancing their feelings of emotional investment towards the endeavour.

6.3.8 Secondary objective 8

To determine the influence of negative emotions on respondent's detachment from their wealth manager.
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To come to terms with any negative emotions that they may be experiencing, customers may decide to adopt one of several different coping strategies (Ali et al., 2020), including psychological distancing, in which the individual deals with negative emotions by detaching from the source thereof (Lu et al., 2012). A study conducted by Ali et al. (2020) offers some support to this argument by revealing that negative emotions experienced by customers due to undesirable outcomes, such as service failures, can motivate them to detach from the offending brand or organisation.

Considering the discussion above, it was clear that negative emotions could influence detachment. Therefore, secondary objective 8 set out to determine the degree to which respondents' negative emotions could influence their desire to detach from their wealth manager. Secondary objective 8 is supported by the hypotheses stated in Chapter 1 (H_5), Chapter 3 (H_5), and Chapter 5 (H_5). Testing these hypotheses revealed that the relationship between negative emotions and customer detachment was statistically significant (see section 3.4.6 and section 5.4.7.1). This outcome indicates that any negative emotions experienced by a customer can influence their likelihood of becoming detached. (Secondary objective 8 is addressed by main findings 3.7 and 5.6).

Conclusion 8.1: Respondents' negative emotions significantly influence their detachment from their wealth managers.

Theoretical contribution 8.1: The results of this study have enhanced the current understanding of customer detachment by clarifying and confirming negative emotions as a driver of customer detachment.

Theoretical contribution 8.2: This study's results support previous findings confirming the relationship between negative emotions and detachment.

Managerial contribution 8.1: This study provides wealth managers with the knowledge needed to identify the negative emotions that result in detached customers.

Managerial contribution 8.2: Using the information listed in this study, wealth managers can take steps to limit or prevent the occurrence of negative customer emotions and, by extension, customer detachment.

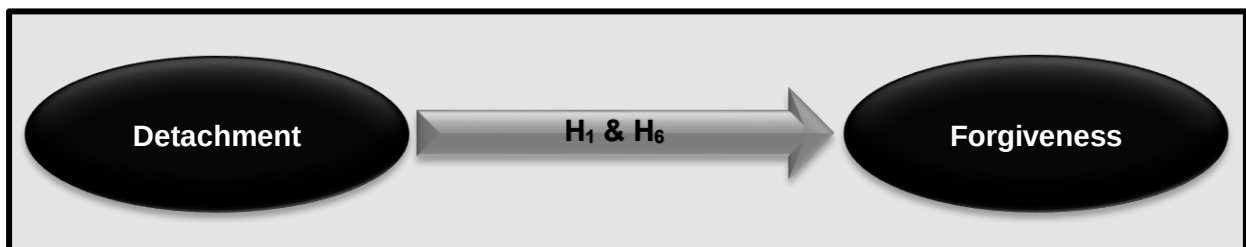
Recommendation 8.1: While the relationship between negative emotions and detachment has already been measured and confirmed by previous studies, this study was the first to test the relationship firstly between customers and employees and secondly, within the wealth management industry itself. Therefore, it is recommended that future studies based in the wealth management industry use the same scales to test negative emotions in relation to the same or other proposed relationships.

Recommendation 8.2: Wealth managers should consider that most customers who experience negative emotions will want someone to listen to them and acknowledge the validity of their concerns. Wealth managers should capitalise on this desire as not only will listening assist in defusing the situation, but it will also make the customer feel that they are important and that their concerns are a priority.

Recommendation 8.3: In addition to an apology, wealth managers may also wish to have a number of reconciliatory gifts on hand for customers to prevent the negative emotions they are feeling from deepening. While gifts will not resolve the problem at hand, they will demonstrate that wealth managers are sincere in their remorse and may buy some time for the wealth manager to look for a suitable solution. Empowering wealth managers to offer varying degrees of service discounts depending on the severity of the situation may also assist in this endeavour.

6.3.9 Secondary objective 9

To determine the influence of detachment on respondents' willingness to forgive their wealth manager.



Being subjected to stressful events such as service failures can lead customers to experience a variety of negative emotional responses (Charsetad et al., 2016; Harmeling et al., 2015), which in turn, can drive them to take actions such as distancing themselves from the offending party (Akgün et al., 2017; Brun et al., 2017). This outcome can be avoided, however, by convincing the

customer to forgive the transgression (Fetscherin & Sampedro, 2019), whereupon, they will actively relinquish all vengeful and retaliatory thoughts and motivations towards the offending party making reconciliation between them possible. As is the case with service transgressions, reconciliation between a customer and an offending attachment figure may also be possible, provided the customer's level of detachment is not too advanced (Perrin-Martineng; 2004). According to Mai and Conti (2008) and Perrin-Martineng (2004), detachment is not necessarily a strong negative state like rejection or hate. As such, should the correct actions be taken, the relationship between the customer and the offending attachment figure can be repaired.

Based on the information presented in the discussion above, it is evident that customer detachment can influence a customer's willingness to forgive transgressions. In order to confirm this theory, secondary objective 9 aimed to determine the extent to which respondents' detachment could influence their desire to forgive their wealth manager. Secondary objective 9 is supported by the hypotheses stated in Chapter 1 (H_6), Chapter 4 (H_1), and Chapter 5 (H_6). After testing these hypotheses, it was revealed that the relationship between customer detachment and forgiveness was statistically significant and inversely related (see sections 4.4.6 and 5.4.7.1). This outcome serves as an indication that the more detached a customer is, the less likely they are to forgive their wealth managers. (Secondary objective 9 is addressed by main findings 4.2 and 5.7)

Conclusion 9.1: Respondents' detachment significantly and inversely influences their willingness to forgive their wealth managers.

Theoretical contribution 9.1: The results of this study have enhanced the current understanding of customer detachment by clarifying and confirming how detachment influences a customer's willingness to forgive any transgressions.

Theoretical contribution 9.2: This study can be regarded as the first to empirically test customer detachment in relation to forgiveness.

Managerial contribution 9.1: The results of this study serve to inform wealth managers of the undesirable outcomes associated with customer detachment, such as a decline in a customer's willingness to forgive transgressions.

Managerial contribution 9.2: Using the information provided by this study, wealth managers could identify and confirm which of their customers may have detached based on their inability to forgive their wealth managers for any transgressions.

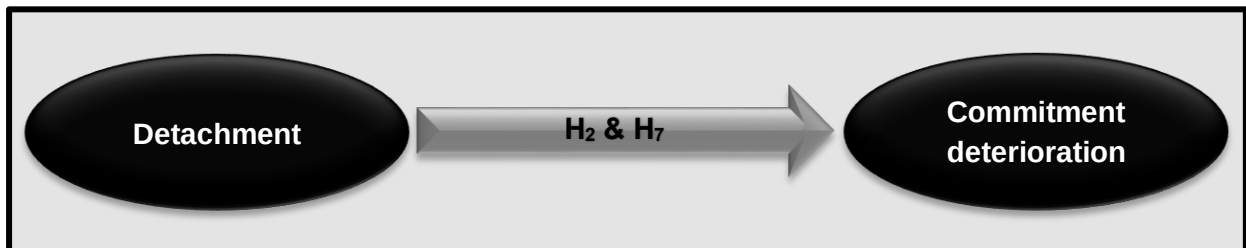
Recommendation 9.1: In order to further strengthen the validity of these findings it is recommended that future studies on the topic, measure the relationship between customer detachment and forgiveness using the empirical results provided by this study as a basis.

Recommendation 9.2: The results revealed that detached customers are generally quite unforgiving. Therefore, rather than preparing or implementing any post-detachment reconciliatory strategies, wealth managers should review both the speed and manner in which they resolve negative outcomes or events experienced by their customers in hopes of preventing detachment from occurring in the first place.

Recommendation 9.3: Building on recommendation 9.1, wealth management employees may benefit from specialised training and pre-prepared strategies for negative events or outcomes as it could enable them to identify and resolve customer grievances more rapidly and, in turn, prevent customer detachment from occurring. Additionally, ensuring that all wealth management employees have a clear understanding of the reporting and command structures in place within the organisation could speed up problem resolution by ensuring that any unique or peculiar problems and grievances are redirected towards personnel more qualified to deal with them.

6.3.10 Secondary objective 10

To determine the influence of detachment on respondents' commitment deterioration towards their wealth manager.



Evanschitzky et al. (2020) and Vidal et al. (2016) argue that the relationship between a customer and an attachment figure can deteriorate when subjected to negative events or outcomes that damage the relationship's quality and the customer's trust in the offending attachment figure. Vidal et al. (2016) explain that the loss of these affective states ultimately weakens the customer's level of attachment towards the offending figure and in turn, their level of commitment. A study by Perrin-Martineng (2004) reveals that detachment could potentially serve as a driver for commitment deterioration, given that a detached customer's essential aim is a refusal towards commitment.

Based on the information presented, detachment will likely impact the deterioration of a customer's commitment. In order to confirm this outcome, secondary objective 10 set out to determine if respondents' sense of detachment could deteriorate their level of commitment towards their wealth manager. Secondary objective 10 is supported by the hypotheses stated in Chapter 1 (H_7), Chapter 4 (H_2) and Chapter 5 (H_7). Upon testing the proposed relationship, it became evident the relationship between customer detachment and commitment deterioration was statistically significant (see chapter 4, section 4.4.6. and chapter 5, section 5.4.7.1). This outcome reveals that if a customer becomes detached, their level of commitment towards the offending attachment figure will decline. (Secondary objective 10 is addressed by main findings 4.3 and 5.8).

Conclusion 10.1: Respondents' detachment significantly influences their commitment towards their wealth managers.

Theoretical contribution 10.1: The results of this study have enhanced the current understanding of customer detachment by both clarifying and confirming how detachment influences a customer's decline in commitment.

Theoretical contribution 10.2: This study can be regarded as the first to empirically test customer detachment in relation to commitment deterioration.

Managerial contribution 10.1: The results of this study serve to inform wealth managers of the undesirable outcomes associated with customer detachment, such as a decline in customer commitment.

Managerial contribution 10.2: Using the information provided by this study, wealth managers could identify and confirm which of their customers may have detached based on their decreasing commitment towards their wealth managers and the business relationships.

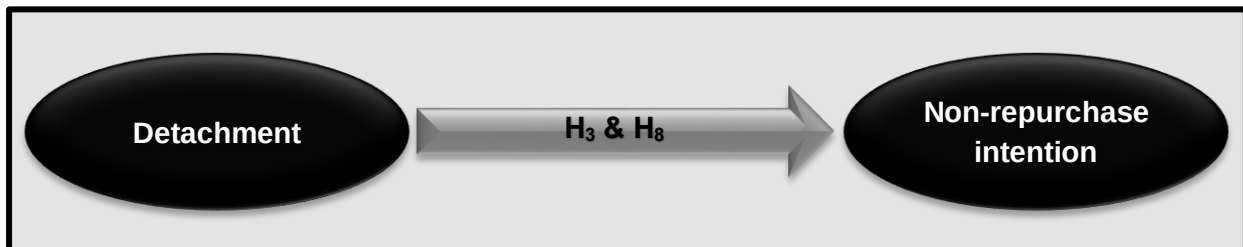
Recommendation 10.1: In order to further strengthen the validity of these findings it is recommended that future studies on the topic, measure the relationship between customer detachment and commitment deterioration using the empirical results provided by this study as a basis.

Recommendation 10.2: Commitment deterioration is the result of negative events that damage a customer's sense of affection towards an offending attachment figure. Therefore, to combat commitment deterioration, wealth managers should prioritise personally following up with their customers as quickly as possible after a triggering event and reassure them that their concerns are being addressed, thereby limiting the formation of doubts and potential loss of affective states.

Recommendation 10.3: Customer detachment will negatively impact the affective state of commitment; however, wealth managers could attempt to appeal to their calculative commitment (i.e. commitment based on costs, rewards and alternatives). Towards this end, loyalty programmes that offer various prizes and discounts, as well as regular newsletters, could serve as platforms to subtly remind customers of the various benefits or services unique to the organisation in question. Conversely, reminders of contract cancellation fees and start-up costs or deposits required for working with different wealth managers may also prove to be effective.

6.3.11 Secondary objective 11

To determine the influence of detachment on respondents' non-repurchase intention towards their wealth manager.



According to Mai and Conti (2008) and Perrin-Martineng (2004), detachment will negatively influence a customer's future repurchase intentions. These authors explain that, following detachment, the offending attachment figure and their offerings will generally lose their previous place of prominence in the customer's mind. Thereafter, based on the extent to which the customer's perception of the offending attachment figure has deteriorated, they may decide to decrease or cease their purchases entirely from the attachment figure.

In line with the discussion above, the goal of secondary objective 11 was to determine if detachment could influence respondents' desire to repurchase the services of their wealth manager. Secondary objective 11 is supported by the hypotheses stated in Chapter 1 (H_8), Chapter 4 (H_3), and Chapter 5 (H_8). The results obtained from testing these hypotheses show that the relationship between customer detachment and non-repurchase intention was statistically significant, indicating that detachment can negatively influence a customer's intention to repurchase (see sections 4.4.6 and 5.4.7.1). (Secondary objective 8 is addressed 4.4. and 5.9.)

Conclusion 11.1: Respondents' detachment significantly influences their non-repurchase intentions towards their wealth manager's offerings.

Theoretical contribution 11.1: The results of this study have enhanced the current understanding of customer detachment by both clarifying and confirming how detachment influences a customer's non-repurchase intentions.

Theoretical contribution 11.2: This study's results support previous findings confirming the relationship between detachment and non-repurchase intentions.

Managerial contribution 11.1: The results of this study serve to inform wealth managers of the undesirable outcomes associated with customer detachment, such as a decline in a customer's intention to make use of their wealth manager's services again in the future (i.e. non-repurchase intention).

Managerial contribution 11.2: Using the information provided by this study, wealth managers could identify and confirm which of their customers may have detached based on a decline in the customer's use of wealth management services, either recently or over time.

Recommendation 11.1: While the relationship between detachment and non-repurchase intention has already been measured and confirmed by previous studies, this study was the first to test the relationship firstly between customers and employees and secondly, within the wealth management industry itself. Therefore, it is recommended that future studies based in the wealth management industry use the same scales to test non-repurchase intention in relation to the same or other proposed relationships.

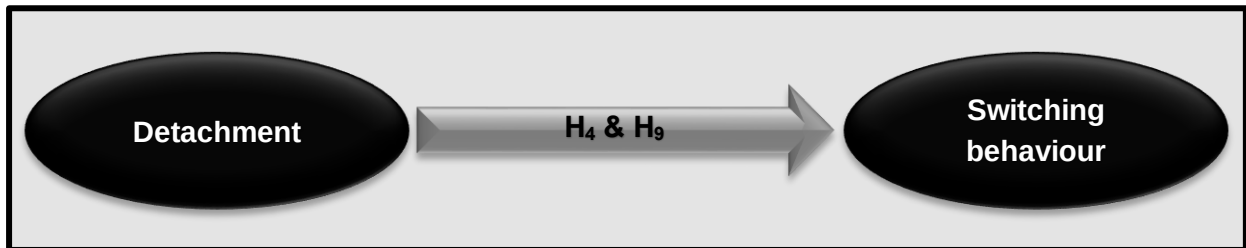
Recommendation 11.2: While the core element behind non-repurchase in this study was a loss of affection (i.e. detachment), it is merely a symptom of a number of smaller transactional or service-based grievances that accumulated over time. With this in mind, wealth managers could strive to identify these initial grievances and address them to convince the customer to at least resume the transactional element of the now-inert relationship. Examples of strategies that wealth managers could use to achieve this goal include:

- Offering a partial or full reimbursement for the assets the customer lost.
- Discount on the insurance that would protect the customer against undesirable financial outcomes outside of their control.
- Service guarantees promising that immediate action will be taken to rectify any problems that arise, coupled with protective clauses that entitle the customer to certain benefits (within reason), should the guarantee be violated by a wealth management employee or the organisation itself.

- Access to personally tailored services made more affordable for the customer thanks to a generous discount.

6.3.12 Secondary objective 12

To determine the influence of detachment on respondents' switching behaviour from their wealth manager.



According to Charsetad et al. (2016) customers can become inclined to switch to competitors when they are subjected to adverse events that disappoint them and evoke dissatisfaction and other negative emotions. Chen and Pham (2019) and Jung and Park (2018) add that in response to these feelings, customers may decide to distance themselves from the offending party to mitigate their distress. Given that detachment serves as a way for individuals to resolve feelings of distress by maintaining an emotional distance towards the source thereof (Horney, 1993; Mai & Conti, 2008), it could be inferred that switching behaviour constitutes a distancing and/or exit strategy (Kavaliauskė & Simanavičiūtė, 2015; Li & Stacks, 2017) employed by detached customers to resolve or mitigate their distress.

Following the discussion above, it is evident that customer detachment could influence a customer's switching behaviour. Thus, the purpose of secondary objective 12 was to ascertain the extent to which respondents' level of detachment could influence their desire to switch. Secondary objective 12 is supported by the hypotheses stated in Chapter 1 (H₉), Chapter 4 (H₄) and Chapter 5 (H₉). After testing these hypotheses, it could be seen that the relationship between customer detachment and switching behaviour was statistically significant, indicating that detachment can motivate a customer to switch from their current wealth manager to a competitor (see sections 4.4.6 and 5.4.7.1). (Secondary objective 8 is addressed by main findings 4.5 and 5.10).

Conclusion 12.1: Respondents' detachment significantly influences their intention to switch from their wealth manager to a competitor.

Theoretical contribution 12.1: The results of this study have enhanced the current understanding of customer detachment by clarifying and confirming how detachment influences a customer's switching behaviour.

Theoretical contribution 12.2: This study can be regarded as the first to test customer detachment in relation to switching behaviour empirically.

Managerial contribution 12.1: The results of this study serve to inform wealth managers of the undesirable outcomes associated with customer detachment, such as a customer's intention to switch to a competitor for their wealth management needs.

Managerial contribution 12.2: Using the information provided by this study, wealth managers could identify and confirm which of their customers may have detached based on any interactions the customers may have had with competing wealth management organisations.

Recommendation 12.1: In order to further strengthen the validity of these findings it is recommended that future studies on the topic, measure the relationship between customer detachment and switching behaviour using the empirical results provided by this study as a basis.

Recommendation 12.2: Based on the discussion above, detached customers will usually begin distancing themselves from their current business relationship before switching. Therefore, it is recommended that wealth managers take steps to identify and re-engage with any customers who have been providing less feedback than in the past or who have made use of their wealth manager's services less frequently of late.

Recommendation 12.3: An additional strategy that wealth managers could employ is to take steps to re-affirm the superiority of their own services over those provided by competitors (i.e. competitive advantage); if successful, this strategy may provide the wealth manager with some additional time to repair their relationship with the customer before any switching occurs.

6.3.13 Secondary objective 13

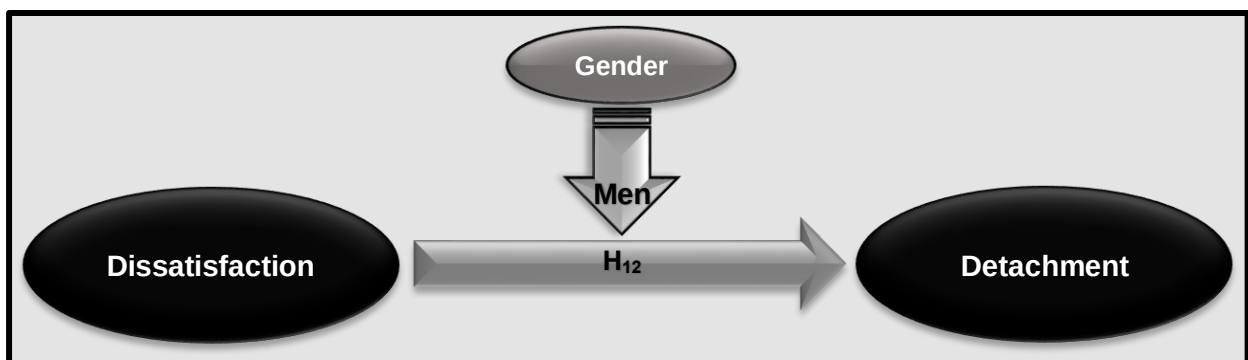
To examine the moderating effect of gender on the interrelationship between customer detachment and both its proposed drivers and outcomes.
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According to Melnyk (2014) and Ratnasari et al. (2020), women are generally more inclined towards emotional involvement, have a greater sense of empathy and will consider the development and maintenance of dyadic relationships and attachments more important than most of their male counterparts (Ratnasari et al., 2020). In contrast, men prefer to avoid expressing emotions or sharing their troubles and will usually not concern themselves with the intricacies of

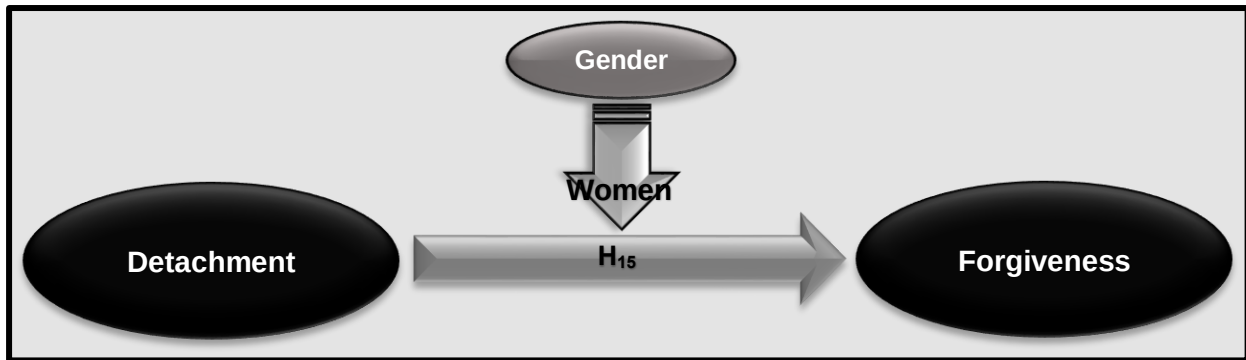
relationship building. Abuín and De Rivera (2015) add that men will also prefer to avoid dependency and seek to maintain emotional distance from others resulting in an increased likelihood of detachment. However, women who tend to prefer emotional closeness will be less averse to relying on others and more likely to form healthy attachments rather than become detached.

Based on the discussion above, it is likely that gender will influence the relationship between customer detachment and its proposed drivers and outcomes. In order to confirm the accuracy of this hypothesis, secondary objective 13 set out to examine the extent to which gender could influence the relationship between disaffection, disillusionment, dissatisfaction, alienation and negative emotions towards customer detachment and forgiveness, commitment deterioration, non-repurchase intention, and switching behaviour from it. Secondary objective 13 is supported by the hypotheses H_{10} , H_{11} , H_{12} , H_{13} , H_{14} , H_{15} , H_{16} , H_{17} and H_{18} in Chapters 1 and 5. Following testing, it was revealed that males had a greater impact on the relationship of dissatisfaction towards customer detachment. In contrast, women had a greater influence on the relationship between forgiveness and non-repurchase behaviour concerning customer detachment. The results also revealed that alienation, as well as negative emotions, were significant only for women, indicating that the relationship between alienation (inversely proportional) and negative emotions with customer detachment respectively may only apply to women (see section 5.4.7.2). (Secondary objective 13 is addressed by main findings 5.11 – 5.13)

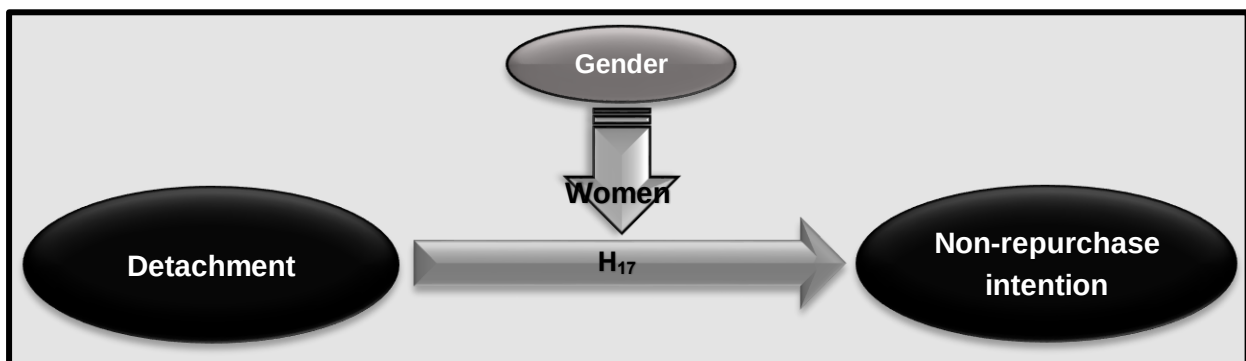
Conclusion 13.1: Gender significantly moderates the relationship between dissatisfaction and customer detachment, particularly for men.



Conclusion 13.2: Gender significantly moderates the relationship between customer detachment and forgiveness, particularly for women.



Conclusion 13.3: Gender significantly moderates the relationship between customer detachment and non-repurchase intentions, particularly for women.



Theoretical contribution 13.1: The results of this study have enhanced the current understanding of customer detachment by clarifying and confirming that men have a stronger influence on the relationship between dissatisfaction and detachment than women.

Theoretical contribution 13.2: The results of this study have enhanced the current understanding of customer detachment by clarifying and confirming that women have a stronger influence on the relationship between detachment and forgiveness than men.

Theoretical contribution 13.3: The results of this study have enhanced the current understanding of customer detachment by clarifying and confirming that women have a stronger influence on the relationship between detachment and non-repurchase intention than men.

Theoretical contribution 13.4: The results of this paper make a novel contribution by exploring and confirming the moderating role of gender on the relationships between customer detachment and each of its proposed drivers and outcomes.

Theoretical contribution 13.5: Building on theoretical contribution 13.4, this article also contributes by being the first to explore and empirically confirm the moderation effects of gender in relation to the specific combination of constructs or factors included in this study.

Managerial contribution 13.1: The results of this study serve to inform wealth managers of the influence of men on the relationship between dissatisfaction and customer detachment, allowing them to adapt and prepare accordingly.

Managerial contribution 13.2: The results of this study serve to inform wealth managers of the influence of women on the relationship between customer detachment and forgiveness, allowing them to adapt and prepare accordingly.

Managerial contribution 13.3: The results of this study serve to inform wealth managers of the influence of women on the relationship between customer detachment and non-repurchase intention, allowing them to adapt and prepare accordingly.

Recommendation 13.1: In order to further strengthen the validity of these findings it is recommended that future studies on the topic, measure the moderating effects of gender in relation to the specific combination of constructs included in this study using the empirical results listed therein as a basis.

Recommendation 13.2: Given that men have a lower inclination towards relationship building and a general dislike of relying on others, wealth managers may wish to consider providing additional areas for their male customers to involve themselves in the wealth management process. For example, being able to provide additional input into how their money is managed could help male customers see their relationship with their wealth manager as less one-sided and more of a partnership.

Recommendation 13.3: Based on the results obtained, women will be less likely to forgive an offending attachment figure's transgression or repurchase their offerings following detachment than men. Therefore, wealth managers are advised to interact and attempt to reconcile with female customers first, following any negative events or transgressions, as a means to prevent them from becoming detached altogether.

Recommendation 13.4: In the event that wealth managers are required to attempt reconciliation with any detached customers, they may wish to focus their efforts on detached male customers first, as they will likely prove slightly more forgiving and willing to re-engage with their wealth managers than their female counterparts.

Recommendation 13.5: While attempts to revive the affective aspect of the relationship wealth managers once shared with detached female customers may no longer be viable, a transition into a more transactional one may be possible. With this in mind, wealth managers could offer benefits such as service discounts, more comprehensive or exclusive services and access to a different

wealth manager in place of the offending one as a means to draw detached female customers in and convince them to agree to the establishment of a purely transactional relationship going forward.

6.4 THE LINKS BETWEEN THE RESEARCH OBJECTIVES, HYPOTHESES, QUESTIONS IN THE QUESTIONNAIRE, MAIN FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Table 6-1 below summarises and links the objectives, hypotheses, survey questions, main findings, conclusions and recommendations included in this study. Following Table 6-1, are sections that discuss the study's overall limitations and recommendations for future research respectively.

Table 6-1: Summarised study results

Objectives	Hypotheses	Main finding	Conclusion	Contribution	Recommendation
Secondary objective 1: <i>To develop a sample profile of detached wealth management respondents who participated in this research study.</i>					
Section A: Questions 4 - 9	–	Section 6.3.1	–	–	–
Secondary objective 2: <i>To provide an overview of extant literature related to the relationship marketing, attachment and detachment theory.</i>					
–	–	2.1 - 2.6	2.1	T:2.1 - 2.2	2.1 - 2.4
Secondary objective 3: <i>To measure respondents' detachment from their wealth manager.</i>					
Section C: Questions 35 - 37	–	3.2	3.1	T:3.1 M:3.1 - 3.3	3.1 - 3.5
Secondary objective 4: <i>To determine the influence of disaffection on respondent's detachment from their wealth manager.</i>					
Section B: Questions 10 - 19	H ₁	3.3 & 5.2	4.1	T:4.1 - 4.3 M:4.1 - 4.2	4.1 - 4.3
Secondary objective 5: <i>To determine the influence of disillusionment on respondent's detachment from their wealth manager.</i>					
Section B: Questions 20 - 23	H ₂	3.4 & 5.3	5.1	T:5.1 - 5.2 M:5.1 - 5.2	5.1 - 5.4
Secondary objective 6: <i>To determine the influence of dissatisfaction on respondent's detachment from their wealth manager.</i>					
Section B: Questions 24 - 26	H ₃	3.5 & 5.4	6.1	T:6.1 - 6.2 M:6.1 - 6.2	6.1 - 6.5
Secondary objective 7: <i>To determine the influence of alienation on respondent's detachment from their wealth manager.</i>					
Section B: Questions 27 - 29	H ₄	3.6 & 5.5	7.1	T:7.1 M:7.1-7.2	7.1

Table 6-1: Summarised study results (*continued*)

Secondary objective 8: <i>To determine the influence of negative emotions on respondent's detachment from their wealth manager.</i>					
Section B: Questions 30 - 34	H ₅	3.7 & 5.6	8.1	T:8.1 - 8.2 M:8.1 - 8.2	8.1 - 8.3
Secondary objective 9: <i>To determine the influence of detachment on respondents' willingness to forgive their wealth manager.</i>					
Section D: Questions 38 - 40	H ₁ & H ₆	4.2 & 5.7	9.1	T:9.1 - 9.2 M:9.1 - 9.2	9.1 - 9.3
Secondary objective 10: <i>To determine the influence of detachment on respondents' commitment deterioration towards their wealth manager.</i>					
Section D: Questions 41 - 46	H ₂ & H ₇	4.3 & 5.8	10.1	T:10.1 - 10.2 M:10.1 - 10.2	10.1 - 10.3
Secondary objective 11: <i>To determine the influence of detachment on respondents' non-repurchase intention towards their wealth manager.</i>					
Section D: Questions 47 - 49	H ₃ & H ₈	4.4 & 5.9	11.1	T:11.1 - 11.2 M:11.1 - 11.2	11.1 - 11.2
Secondary objective 12: <i>To determine the influence of detachment on respondents' switching behaviour from their wealth manager.</i>					
Section D: Questions 50 - 54	H ₄ & H ₉	4.5 & 5.10	12.1	T:12.1 - 12.2 M:12.1 - 12.2	12.1 - 12.3
Secondary objective 13: <i>To examine the moderating effect of gender on the interrelationship between customer detachment and both its proposed drivers and outcomes.</i>					
Sections A – D: Questions 6 & 10 6 & 10 - 54	H ₁₂ , H ₁₅ & H ₁₇	5.11 - 5.13	13.1 - 13.3	T:13.1 - 13.5 M:13.1 - 13.3	13.1 - 13.5

***Note:** for the contributions, T = Theoretical and M = Managerial.

6.5 STUDY LIMITATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH

- Literature on detachment within the marketing field was significantly limited, forcing the researcher to include extant literature from psychology studies to compensate. Thus, additional research relating to detachment within the marketing field is recommended to overcome this obstacle.
- Given the scarcity of studies on detachment in interpersonal relationships across both the fields of marketing and psychology, all relevant and viable sources, regardless of publication year, were included. As with the previous recommendation, additional research relating to detachment in a marketing context will assist in overcoming this obstacle.
- Quality secondary resources pertaining to the South African wealth management industry were particularly limited, necessitating the use of generic online platforms for information relating to the specific industry. In order to overcome this limitation, information pertaining to

the industry could be obtained directly from wealth managers themselves in future studies through such means as interviews and focus groups.

- The information recorded throughout this study indicates that detachment is a process that occurs over time rather than being an instantaneous outcome. However, the results for this study were recorded at a single point in time (i.e. cross-sectional approach), potentially limiting a better understanding of how customer detachment occurs and may change with time from being achieved. Therefore, to overcome this limitation, future studies should use a longitudinal approach to data collection and measurement when conducting research on this topic.
- Since a sample frame of South African wealth management customers could not be obtained, non-probability sampling was implemented to select respondents. This limited the generalisability of the results towards the South African population at large. To enhance the generalisability of the current results, future research endeavours may wish to obtain a sample frame of the study's respondents (i.e. probability sampling) and reproduce the study within the wealth management industry.
- The research findings listed and discussed throughout this study are based on responses obtained from a single service setting (i.e. wealth management), thereby limiting the potential generalisability of the results in relation to other industries. Thus, it is recommended that future studies endeavour to reproduce this research study in service industries other than wealth management.
- Future research on the topic could also consider obtaining a larger sample size for the study to provide a more accurate representation of the target population and its demographic and psychographic characteristics.
- The constructs measured in this study played an important role in establishing and explaining the role of detachment in customer-employee relationships; however, other equally relevant variables may have been excluded, preventing a more comprehensive understanding of customer detachment. Thus, future research on the subject could examine various other relationship marketing constructs such as distrust, service failure, and negative word of mouth as possible antecedents or outcomes of customer detachment.
- While this study did measure the influence of gender as moderator on the relationships from the proposed drivers to detachment and the various outcomes from it, other equally important moderators which may have further enhanced the current understanding of customer detachment were excluded. Examples of potential moderators could include age, income, or

relationship status, as a change in each or all of these factors could influence an individual's decision to seek financial management assistance or their likelihood of becoming detached.

- The moderation testing revealed that the relationships between alienation and negative emotions, respectively, towards detachment, were only significant for women. Thus, it may be possible that these two factors only constitute drivers of customer detachment for women, specifically. Should this be the case, future investigation into the potential mediating effects of gender on these relationships may be beneficial.
- The differing results obtained from article 2 and 4 in relation to alienation could hypothetically be attributed to the increased number of variables including measurement items, proposed relationships and moderation effects included. In order to confirm this theory, future studies may wish to analyse and compare the effect that these additional items may have on the relationship between alienation and detachment within a similar/comparable setting.
- Given the results obtained by measuring the effect of detachment on customer forgiveness, future studies testing this relationship may wish to use a lack of forgiveness (i.e. being unforgiving) instead. Alternatively, future studies could also test forgiveness as a coping mechanism for letting go of negative emotions and moving on, rather than as a means to repair the customer-employee relationship.
- Scales from reliable sources were adapted to measure the relevant constructs of this study; however, these scales were not compiled specifically for the wealth management industry and could potentially be unsuitable for that purpose. Thus, future research on this topic may wish to adapt scales for these constructs from studies conducted in similar industries to improve reliability.
- Finally, future research endeavours could look towards developing a scale specifically designed for customer detachment, as the current scale utilised by this study was adapted from a scale intended to measure brand detachment.

6.6 OVERALL CONTRIBUTIONS

- This study made a significant theoretical and practical contribution to the marketing field by establishing a new avenue for research, namely detachment within the customer-employee relationship context – which, prior to this study, had not been tested before.
- This research study produced theoretical and practical data that was used to establish customers' likelihood towards detachment within the wealth management industry. To this

end, testable hypotheses were developed that served to analyse the state of customer-wealth manager relationships.

- This study not only adds to the limited extant literature concerning detachment in the marketing field but also explores detachment's effects within the South African wealth management industry, which to the best of the researcher's knowledge, is the only study to have done so.
- The findings obtained and discussed by this study provided insight into several factors (i.e. disaffection, disillusionment, dissatisfaction, alienation and negative emotions) that drive customer detachment.
- Among the identified drivers, neither disillusionment nor alienation had been empirically tested in relation to detachment before. Moreover, relationship disaffection, which had only been measured in the field of psychology prior to this study, was tested within a marketing context for the first time.
- The findings of this study also provided insight into several proposed customer detachment outcomes and, as a result, revealed tendencies and characteristics that wealth managers can use to identify existing detached customers (i.e. commitment deterioration, non-repurchase intention, switching behaviour and a lack of forgiveness).
- To the best of the researcher's knowledge, forgiveness, commitment deterioration, and switching behaviour had not been empirically tested as potential detachment outcomes at any point prior to this study and therefore constitute relevant contributions towards marketing literature.
- This study provides a concentrated list of new and existing drivers and outcomes of detachment, which has not been addressed in a single paper before.
- This study makes a novel contribution by being the first study to explore the moderating effects of gender on the relationships between the various drivers of detachment and the identified outcomes that result from it.
- The findings produced by this research paper serve to enhance the current understanding of detachment's role in deteriorating interpersonal relationships within a variety of contexts and can, furthermore, be applied to both the fields of psychology and relationship marketing.
- The examination of the interrelationships between customer detachment and its various proposed drivers and outcomes not only empirically clarified and explicated the role of

customer detachment in customer-wealth management relationships, but also contributed to the customer detachment research stream, potentially encouraging future research on the topic.

- The various models can confirm that customer detachment is an expansion of the attachment domain.
- This study's findings also offered valuable insight and direction to wealth managers wishing to enhance their understanding of customer detachment, and as a result, the ability to improve their relationship marketing practices and thereby, their competitive advantage.

6.7 CONCLUSION

The content of this chapter provided an overview of the study as well as various conclusions and recommendations related to it. In line with the main findings presented in Chapters 2 to 5, several conclusions were drawn for each secondary objective. As a means to provide some direction to wealth managers on how to recognise the signs of customer detachment and prevent it from occurring, a number of recommendations relating to the conclusions were formulated. Furthermore, Table 6-1 above (see section 6.4) provides an overview of how this study's objectives, hypotheses, survey questions, main findings, conclusions and recommendations are interlinked. To conclude, this chapter examines the various limitations faced by the study, offers a number of suggestions for future research and discusses the overall contributions made by the study.

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APPENDIX A: QUESTIONNAIRE

This survey forms part of a study in Marketing Management in the school of Management Sciences at the North-West University (Potchefstroom Campus).

Objective:

This project is designed to obtain more insight into customers' views concerning their detachment from their wealth manager. Information obtained from the project will be used to provide evidence regarding the existence of customer detachment in a wealth management environment.

Confidentiality and anonymity:

Please indicate that you have read and understand each of the statements presented below by placing a tick (✓) in the appropriately designated area:

Statement	(✓)
Participating in this survey is voluntary, and you may withdraw from the process at any time.	☐
All information provided by you will be completely anonymous and will be treated with the utmost standard of privacy and confidentiality.	☐
The data obtained from this survey will be stored in a secure location, and destroyed within the next five years.	☐
No information will be disclosed to any other parties, and no information will be reported on an individual basis.	☐

Results:

The research results will be used empirically for the analysis of the research findings.

- Age and Gender will be used to compare groups, however, the results will be presented collectively and not per individual respondent.
- All demographic information will solely be used to compile a sample description of the study's participants.

All participants are welcome to request results upon completion of this study.

Completing the questionnaire should take approximately **15-20 minutes** of your time. When evaluating a question, please answer from your own perspective, by marking or completing where required. Please accept my gratitude in anticipation of your willingness to participate in this research. Should you have any questions, please contact:

Individual	Affiliation the study	Telephone number	Email address
Mr F. Eckardt	Primary researcher	+27 76 441 6914	falkoreckardt@gmail.com
Prof H. Spies	Study Promoter	+27 18 299 1348	hester.spies@nwu.ac.za

Screening questions:

1. Are you 20 years or older?

	X
Yes	
No	

2. Have you ever made use of wealth management services?

*Note that tax planning, investment planning, retirement planning, insurance, income protection and asset preservation, estate planning, business planning, education planning and debt management all constitute financial advisory services provided by a wealth manager.

	X
Yes	
No	

If you have answered YES to both Question 1 and Question 2, please complete Question 3.

If you have answered NO to either Question 1 or Question 2, thank you for your willingness to participate, however, unfortunately you do not qualify to continue with the questionnaire.

3. Have you distanced yourself from the relationship with your/a wealth manager?

(i.e. reduced feelings of affection for, contact and/or interaction with, desire to rely on or make use of).

	X
Yes	
No	

If you have answered YES to Question 3, please complete the rest of the questionnaire.

If you have answered NO to Question 3, thank you for your willingness to participate, however, unfortunately you do not qualify to continue with the questionnaire.

SECTION A (Demographic and patronage information)

4. Please indicate the types of services you usually make use of from your wealth manager. (More than one option may be selected).

	x
Tax planning	
Investment planning	
Retirement planning	
Insurance	
Income protection and asset preservation	
Estate planning	
Business planning	
Education planning	
Debt management	
Legal planning	
Trust services and management	
Philanthropic planning	
Other, please specify:	

5. For how long have you been using the services of your wealth manager?

	x
Less than 1 year	
1 to 5 years	
6 to 10 years	
11 to 15 years	
16 to 20 years	
Longer than 20 years	

6. What is your gender?

	x
Male	
Female	
Rather not say	
Other, please specify:	

7. How old are you?

	x
20 to 29 years	
30 to 39 years	
40 to 49 years	
50 to 59 years	
60 years or older	

9. What is your marital status?

	x
Single	
Married	
Living with a partner	
Divorced or separated	
Widowed	

8. Which ONE of the following options best describes your employment status?

	x
Self-employed	
Full-time employed	
Part-time employed	
Full-time student	
Housewife or Househusband	
Retired	
Unemployed	
Other, please specify:	

SECTION B (Disaffection, Disillusionment, Dissatisfaction, Alienation and Negative Emotions)

Indicate the extent to which you agree or disagree with each of the following statements regarding your wealth manager, where 1= "Strongly disagree" and 5 = "Strongly agree".

Statements		Strongly disagree $\Rightarrow$ Strongly agree				
		1	2	3	4	5
No.	Relationship disaffection					
10	I find it difficult to confide in my wealth manager about a number of things.	1	2	3	4	5
11	I do not enjoy being around my wealth manager.	1	2	3	4	5
12	My affection for my wealth manager has decreased over time.	1	2	3	4	5
13	I find myself withdrawing more and more from my wealth manager.	1	2	3	4	5
14	When I have a personal problem, my wealth manager is one of the last people I turn to.	1	2	3	4	5
15	My wealth manager has never been there when I needed him or her.	1	2	3	4	5
16	I would prefer to spend less time with my wealth manager.	1	2	3	4	5
17	I have more negative than positive thoughts about my wealth manager.	1	2	3	4	5
18	I try to avoid spending time with my wealth manager	1	2	3	4	5
19	I do not enjoy sharing my feelings with my wealth manager.	1	2	3	4	5
No.	Disillusionment					
20	I now feel let down by my wealth manager.	1	2	3	4	5
21	Unlike in the past I am now disappointed by my wealth manager.	1	2	3	4	5
22	While I did not in the past, I now feel betrayed by my wealth manager.	1	2	3	4	5
23	While I could in the past, I now find it difficult to tolerate my wealth manager.	1	2	3	4	5
No.	Dissatisfaction					
24	I am hardly ever delighted with the services I receive from my wealth manager.	1	2	3	4	5
25	Overall I am not satisfied with the services provided by my wealth manager.	1	2	3	4	5
26	I did not do the right thing when I decided to use the services of my wealth manager.	1	2	3	4	5

SECTION B (continued)

Statements		Strongly disagree			Strongly agree	
		1	2	3	4	5
No.	Customer alienation					
In general:						
27	I must be willing to tolerate poor service from my wealth manager.	1	2	3	4	5
28	My wealth manager is dishonest in his/her dealings with me.	1	2	3	4	5
29	When my wealth manager offers services guarantees he/she will not honour them.	1	2	3	4	5
No.	Negative emotions					
I feel:						
30	Ashamed about my decision to make use of my wealth manager's services.	1	2	3	4	5
31	Angry about my decision to make use of my wealth manager's services.	1	2	3	4	5
32	Fearful or anxious about my decision to make use of my wealth manager's services.	1	2	3	4	5
33	Annoyed about my decision to make use of my wealth manager's services.	1	2	3	4	5
34	Sad about my decision to make use of my wealth manager's services.	1	2	3	4	5

SECTION C (Customer Detachment)

Indicate the extent to which you agree or disagree with each of the following statements regarding your wealth manager, where 1= "Strongly disagree" and 5 = "Strongly agree".

Statements		Strongly disagree  Strongly agree				
		1	2	3	4	5
No.	Detachment					
35	I no longer think about my wealth manager.	1	2	3	4	5
36	I no longer like my wealth manager.	1	2	3	4	5
37	For these kinds of services, I do not consider my wealth manager anymore.	1	2	3	4	5

SECTION D (Forgiveness, Commitment Deterioration, Non-Repurchase Intention, Relationship Dissolution, Switching Behaviour)

Indicate the extent to which you agree or disagree with each of the following statements regarding your wealth manager, where 1= "Strongly disagree" and 5 = "Strongly agree".

Appendix A: Questionnaire

Statements		Strongly disagree Strongly agree				
		1	2	3	4	5
No.	Customer forgiveness					
<i>I will forgive my wealth manager:</i>						
38	When the quality of their service is sometimes below the standard that I expect of them.	1	2	3	4	5
39	If the quality of their service is below the standard of other wealth managers.	1	2	3	4	5
40	If I experienced bad service from them.	1	2	3	4	5
No.	Commitment deterioration					
41	My relationship with my wealth manager is something that I am not very committed to.	1	2	3	4	5
42	My relationship with my wealth manager is not very important to me.	1	2	3	4	5
43	I do not believe my wealth manager and I are both committed to the relationship.	1	2	3	4	5
44	I do not have a strong sense of loyalty to my wealth manager.	1	2	3	4	5
45	My wealth manager is not prepared to make short-term sacrifices to maintain our relationship.	1	2	3	4	5
46	I do not believe my wealth manager and I view our relationship as a long-term partnership.	1	2	3	4	5
No.	Non-repurchase intention					
47	I would not like to continue using my wealth manager's services.	1	2	3	4	5
48	It is likely that I will not continue using my wealth manager's services in the future.	1	2	3	4	5
49	I do not intend to continue using my wealth manager's services in the future.	1	2	3	4	5
No.	Switching behaviour					
50	I do not expect to stay with my current wealth manager for long.	1	2	3	4	5
51	I will not remain with my wealth manager after my experience with him/her.	1	2	3	4	5
52	I will not use the services provided by my wealth manager in the future.	1	2	3	4	5
53	I will not return to my wealth manager in the future.	1	2	3	4	5
54	I will switch to another wealth manager for my needs.	1	2	3	4	5

Thank you for taking the time to complete this survey!

APPENDIX B: ETHICAL APPROVAL



NORTH-WEST UNIVERSITY
YUNIBESITHI YA BOKONE-BOPHIRIMA
NOORDWES-UNIVERSITEIT

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Economic and Management Sciences Research
Ethics Committee (EMS-REC)

28 May 2021

Dr H Spies
Per e-mail
Dear Dr Spies

EMS-REC FEEDBACK: 28052021
Student: Eckardt, FFN (24139750)(NWU-00064-21-A4)
Applicant: Dr H Spies – PhD in Marketing Management

Your ethics application on, *Towards building customer-wealth manager relationships: The role of detachment*, which served 28 May 2021, refers.

Outcome:

Approved as a minimal risk study. A number NWU-00064-21-A4 is given for one year of ethics clearance.

Please note that the ethics approval of this application is subject to the Covid-19 protocols.

Kind regards,

Mark
Rathbone

Digitally signed by Mark Rathbone
DN: cn=Mark Rathbone, o=North-
West University, ou=Business
management,
email=mark.rathbone@nwu.ac.za,
c=ZA
Date: 2021.06.02 14:32:59 +0200

Prof Mark Rathbone
Chairperson: Economic and Management Sciences Research Ethics Committee
(EMS-REC)

APPENDIX C: STATISTICAL ANALYSIS CONFIRMATION



Privaat sak X8001, Potchefstroom
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23 November 2022

RE: Statistical Analyses for Falkor Eckardt

To whom it may concern,

This is to confirm that I, the undersigned, acted as a statistical consultant for the above mentioned student's PhD theses which was conducted in article format. A wide variety of techniques were implemented which included: Structural equation modeling methods (measurement and structural models) with latent and observed variables in the Mplus software package. Specifically, the novel exploratory structural equation modelling (ESEM) approach was taken.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'L. de Beer', is written over a horizontal line.

Prof. Leon de Beer
Director: WorkWell Research Unit
Industrial Psychologist
Research Psychologist
WorkWell Research Unit



APPENDIX D: LANGUAGE EDITING CONFIRMATION

Language Editor's Declaration	
	■ Language Matters Pty Ltd ■ info@languagematters.co.za ■ 082 920 2391 ■ www.languagematters.co.za
Language editing – Translation – Transcription – Simultaneous interpreting	
info@languagematters.co.za 156 O R Tambo Street Miederpark Potchefstroom 2531	
This document certifies that the manuscript/title listed below has been edited, within reasonable, ethical and professional limits, for syntax, grammar, spelling, punctuation and specific stylistic requirements of the English language by one or more qualified language practitioner(s) at Language Matters. The editor's revisions and comments serve as recommendations; the overall quality of the final manuscript's contents remains the responsibility of the client/author. The language editor does not accept responsibility for any changes made to the manuscript after the issuing of this declaration.	
Manuscript title:	Towards building customer-wealth manager relationships: The role of detachment (Chapters 1-6; submitted in article format)
Author(s):	FFN Eckardt
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