The Devil You Know: Self-Esteem and Switching Responses to Poor Service

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We investigate a psychological factor regulating consumers' switching in response to poor service quality: chronic global self-esteem. Whereas high-self-esteem consumers tend to switch to other providers in response to poor service quality, low-self-esteem consumers often do not. This happens because low-self-esteem consumers who experience poor service become risk-averse, and therefore reluctant to engage in new committed service relationships. Indeed, low-self-esteem consumers' likelihood to switch to an alternative provider in response to poor service quality increases when this provider offers a less risky, low commitment (vs. more risky, high commitment) contract. Moreover, experimentally reducing low-self-esteem consumers' risk aversion increases their likelihood to switch to alternative providers in response to poor service quality. Finally, low-self-esteem consumers' risk aversion mediates their reluctance to switch in response to poor service. We rule out failure severity perceptions, power, autonomy, affect, and action orientation as alternative explanations. The implication of this research for public policy makers is that promoting competition (by offering consumers options and by reducing switching costs) may not be enough to protect the welfare of low-self-esteem consumers. We also suggest ways in which firms can untie vulnerable consumers from negative service relationships.

Keywords: self-esteem, switching, inertia, loyalty, service quality, consumer welfare

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Consumers often stay with a service provider even when their service quality is poor (Wieringa and Verhoef 2007). Switching costs—such as money or effort—are a well-known reason for this inertia. However, in addition to these costs, there may be other psychological barriers to switching. We know little about such barriers; extant research has focused mostly on psychological factors that induce switching in general, rather than on psychological constraints that prevent switching in the context of poor service. We fill this gap by investigating a previously unexplored psychological factor: *chronic global self-esteem*. We build on the notion that poor service quality signals that the customer has little value for the service provider (i.e., it is a signal of interpersonal devaluation). Chronic global self-esteem comes into play because it is a primary driver of responses to this signal (Leary et al. 1995). Specifically, low-self-esteem individuals adopt risk-averse responses to it; for example, they avoid risk in subsequent social interactions (Murray, Holmes, and Collins 2006). We propose that this risk aversion has ironic effects on service contracts—namely, it

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induces low-self-esteem consumers to stay with "the devil they know" and especially avoid risky contracts with new service providers.

This research demonstrates that chronic global self-esteem moderates the impact of service quality on commitment to subsequent providers. Thus, we answer the call for studies on the tensions between multiple service contracts (Swaminathan and Dommer 2012). This research also supports the conceptualization of self-esteem as a social gauge that regulates responses to interpersonal devaluation (Leary et al. 1995), and demonstrates novel spillover effects of this regulation in a consumer domain. Our findings have also substantive implications. Usually, the presence of alternatives and low switching costs protect consumers because they reduce lock-in. Unfortunately, our research shows that these measures might not be enough for low-self-esteem consumers. We suggest different solutions that enhance the welfare of this vulnerable population.

THEORETICAL BACKGROUND AND HYPOTHESES

In general, poor service quality motivates switching (Boulding et al. 1993). However, just as satisfied customers are not necessarily loyal, dissatisfied customers do not always switch (Hirschman 1970; Oliver 1999). We know that switching costs—such as money and effort—hamper switching intentions (Klemperer 1987). It is much less clear what makes consumers stay when these switching costs are low and alternatives are available (increasingly common characteristics in many markets; Cha 2014). For example, in the mobile telephony industry, switching from one network to another is simple with a prepaid card, especially if it is possible to keep the same phone number; providers often even offer to take care of the costs and administration of a contract switch. Moreover, policy makers typically regulate competition by reducing switching costs in terms of monetary and hassle costs. For instance, in the EU banking market, competition authorities promote switching facilities (comparison sites, switching services, etc.) and incentivize account portability. However, consumer inertia remains a significant issue in service markets (Wieringa and Verhoef 2007).

Research has investigated the psychological factors that promote switching behavior. For instance, a desire for variety (McAlister and Pessemier 1982), power (Jiang, Zhang, and Rucker 2014), stimulation (Raju 1980), and satiation (Redden 2008) prompt switching, regardless of service quality. However, these factors do not explain why consumers fail to switch in the face of poor service. In general, the tendency to be loyal to poor service providers is ascribed to a mere preference for inaction (e.g., habit, laziness, or apathy; Colgate and Lang 2001; Solomon 1994). We propose that low-self-esteem consumers tend to stay with a service provider in the face of poor service and that this sticky behavior is not due to a mere preference for inaction. Specifically, we theorize that low-self-esteem consumers who experience poor service quality are risk-averse. As a consequence, these consumers prefer the devil they know to the devil they don't, and especially avoid risky commitments with alternative service providers.

Service Quality and Interpersonal Processes

We theorize that poor service quality has a particular effect among low-self-esteem consumers due to the notable role of interpersonal processes in the domain of services. The notion that interpersonal processes may apply also in consumer-firm interactions is well established (Aggarwal 2004; Fournier 1998). Interpersonal processes are particularly relevant in service contexts (Gronroos 1990; Gummesson 1987; Lovelock 1983; Sheaves and Barnes 1996), because services typically involve some degree of interpersonal interaction. In fact, consumers tend to identify services with their employees (Parasuraman, Zeithaml, and Berry 1985; Zeithaml and Bitner 2000). This contributes to consumers' tendency to rely on interpersonal norms as a guide to respond to a firm's actions (Aggarwal 2004). Of note, the human dimension of services is so engrained in consumers' minds that similar phenomena occur in face-to-face high-contact services (e.g., hairdressing; Bove and Johnson 2002) as well as in low-contact services (e.g., telecommunication; Goodwin 1996; Varki and Wong 2003).

Given the salience of the interpersonal dimension in a service context, consumers are likely to develop interpersonal attributions for poor service (Hess, Ganesan, and Klein 2003). Consumers may perceive intentional agency on the part of a provider that wants to injure them (Fournier and Alvarez 2012); when a failure occurs, consumers often believe that it is deliberate, and that the provider is purposely neglecting or taking advantage of them. This makes poor service particularly damaging in the eyes of consumers. Indeed, they may perceive it as a transgression of interpersonal expectations (Aaker, Fournier, and Brasel 2004). More broadly, poor service is often akin to an interpersonal stressor and provokes similar effects (Aaker et al. 2004; Ward and Ostrom 2006), even though these effects are, of course, usually much less intense than in a purely social domain. In particular, as interpersonal stressors in the social domain signal that another person has no regard for a focal individual or the relationship with this individual (Leary 2005; Leary et al. 1995), poor service instills the feeling that the service provider does not value the customer or its relationship with the customer (Smith and Bolton 2002; Ward and Ostrom 2006). In other words, consumers may interpret poor service as a signal of

interpersonal devaluation. Three pilot studies (see the web appendix) support this theorizing.[1]

Interpersonal devaluation (e.g., the perception that someone does not value us) is an especially powerful stressor (Dickerson and Kemeny, 2004; Gruenewald et al. 2004). Indeed, even innocuous cues of devaluation trigger a cascade of psychological responses, because the psychological system that monitors our social acceptance status is very sensitive (Leary 1995, 2005; Williams and Zadro 2005). As a result, people react to trivial devaluation cues (Leary et al. 1998), even when coming from sources whose acceptance should not matter (Gonsalkorale and Williams 2007). Therefore, even though poor service is arguably a low-intensity devaluation cue (e.g., compared to other, more intense stressors in a purely social domain), we theorize that it might have significant impact on consumers' subsequent decisions.

The Role of Chronic Global Self-Esteem

Chronic global self-esteem comes into play because it is the primary driver of individual differences in coping with interpersonal devaluation, above and beyond other personality factors (Aspinwall and Taylor, 1992; Kammeyer-Mueller, Judge, and Scott 2009). Chronic global self-esteem is individuals' stable self-assessment of their general worth (Rosenberg 1986), and it defines the way in which they react to signals of interpersonal devaluation (Dandeneau and Baldwin 2004; Leary et al. 1995). Chronic low self-esteem is a stable low self-evaluation that derives from repeated experiences of social rejection and criticism, which condition an individual to be particularly reactive to interpersonal devaluation (Baldwin and Sinclair 1996; Leary et al. 1995). Indeed, low-self-esteem individuals are particularly vigilant about such interpersonal harm (Ayduk et al. 2000; Dandeneau and Baldwin 2004). Of note, low-self-esteem individuals are not constantly expecting interpersonal harm, but when interpersonal devaluation occurs, it makes the risk of further potential harm salient (Leary et al. 1995; Park and Maner 2009). Because low-self-esteem individuals generalize from cues of interpersonal devaluation (Dodgson and Wood 1998) and tend to expect further interpersonal harm, they react to interpersonal devaluation in ways that minimize the potential for future hurt. In other words, interpersonal devaluation makes low-self-esteem people risk-averse in their subsequent behavior (Gyurak and Ayduk 2007; Heatherton and Vohs 2000; Leary and Baumeister 2000; Murray et al. 2002; Park and Maner 2009). For example, they become less willing to self-disclose, to seek support, or to put themselves in situations in which their outcomes are dependent on another agent's actions; they are also more likely to avoid risk in subsequent interactions with third parties who were not the source of devaluation (Murray et al. 2006; Park and Maner 2009). Since low-self-esteem people are risk-averse in response to interpersonal devaluation, we theorize that they might also be wary of new commitments. Indeed, commitment entails interactions over an extended period of time, which exposes an individual to the risk of potential further harm (Braiker and Kelley 1979; Leary and Baumeister 2000; Murray et al. 2006), and people who want to avoid this risk typically limit their commitment to others (Murray et al. 2006).

In contrast, individuals who have experienced positive interpersonal interactions over time develop chronic high self-esteem—a stable positive evaluation of oneself that is used as an indication that future social encounters are likely to be positive (Leary et al. 1995). High-self-esteem individuals display an attentional bias toward acceptance (Dandeneau and Baldwin 2004), and they expect that others will value and respect them (Baumeister, Tice, and Hutton 1989; Leary et al. 1995; Park and Maner 2009). Thus, they are less likely to respond to interpersonal devaluation by becoming risk-averse (Landau and Greenberg 2006; Vohs and Heatherton 2004). In the social domain, for example, their confidence in their social acceptance status enables them to take risks (e.g., seek interpersonal connections) in general (Baumeister et al. 1989), and maybe even more in response to negative events (Baumeister, Heatherton, and Tice 1993). For instance, they reach out to others as a source of support following negative social feedback (Park and Maner 2009). In sum, interpersonal devaluation should not make high-self-esteem individuals avoid risk in subsequent encounters.

Building on the theorizing above, we propose that the interplay of service quality and self-esteem might affect consumers' switching. Because poor service quality signals interpersonal devaluation, and because interpersonal devaluation drives risk-averse reactions in low-self-esteem individuals, we expect low-self-esteem consumers who experience poor service quality to be risk-averse. Thus, they will tend to stick with the devil they know, and will be especially reluctant to seek risky commitments to other service providers. Because devaluation should not induce risk aversion in high-self-esteem consumers, we predict that high-self-esteem consumers will be more likely to commit to alternative providers in response to poor service.

Social and service contexts differ in several respects. An important difference relevant to the specific context of our research is that, whereas in the social domain risk-averse individuals might be able to disengage from social interaction altogether (e.g., stop talking with a person who hurt

[1] These data show that 1) interpersonal processes are salient in a service context (pilot study 1), and 2) consumers who experience poor service quality feel devalued and perceive that the service provider does not value its relationship with them (pilot studies 2 and 3). Poor service quality induces such inferences even in contexts that are not intuitively linked with the notion of interpersonal relationships (e.g., internet service provider industry; pilot study 2).

them *and* avoid close social interactions with new people), total disengagement is often not realistically feasible in a service context. For example, consumers who need an internet connection must have a contract with a provider. In contexts in which the only other options are risky high-commitment contracts with alternative providers, risk avoidance might ironically induce low-self-esteem consumers to stay with their current provider.

OVERVIEW

We validate our theoretical assumptions in three exploratory pilots (see the web appendix) and test our hypotheses in seven studies. Pilot studies 1–3 show that poor service quality induces perceptions of interpersonal devaluation: consumers perceive poor service quality as a signal that the provider does not value them or their relationship with them. Study 1 provides correlational evidence that while high-self-esteem consumers tend to switch to a competitor when their current service quality is poor (vs. good), low-self-esteem consumers do so to a lesser extent. This study also tests whether self-esteem affects consumers' perceptions of service failure severity. In study 2A, we manipulate service quality and explore chronic power, autonomy, and affect as alternative explanations. Study 2B provides evidence that a mere preference for inaction does not explain low-self-esteem consumers' reluctance to switch. Study 3 tests the robustness of the effects in a new context (gym subscriptions). In study 4, we provide a first test of the underlying risk-aversion mechanism and show that low-self-esteem consumers avoid risky commitments to alternative service providers in the face of poor quality, but take advantage of less risky low-commitment options if given the opportunity. In study 5, experimentally reducing low-self-esteem consumers' risk aversion increases their likelihood to switch in response to poor service quality. Finally, we show that low-self-esteem consumers who experience poor service quality explicitly state a preference for the devil they know relative to the devil they don't, whereas high-self-esteem consumers do so to a significantly lesser extent (study 6), and that in fact risk aversion mediates low-self-esteem consumers' stickiness (study 7).

STUDY 1: CORRELATIONAL EVIDENCE

This study tested whether high-self-esteem consumers would be more inclined to switch in response to poor service, whereas service quality would affect low-self-esteem consumers' switching to a lesser degree. Participants reported the percentage of time that their internet worked perfectly as a proxy of their current service quality. This study also addressed an alternative account: low-self-esteem consumers might perceive service failures as less severe and therefore might be less motivated to switch.

Method

One hundred sixty-three students at a European university (47.2% males; M_{age} = 20.26; SD = 1.96) participated in this study in exchange for money or course credit. First, participants completed Rosenberg's (1989) measure of self-esteem (all multi-item scales are reported in full in the web appendix), interspersed with filler questions. Next, among filler questions, participants answered the following: "Considering your internet usage over time, what percentage of the time does your internet connection work perfectly?" (0 = Internet never works perfectly, 100 = Internet always works perfectly). Finally, participants indicated their likelihood to switch to a competitor, if they received an offer for a cheaper service with the same connection speed (1 = Extremely unlikely, 9 = Extremely likely). Canceling their current contract would be free and the new provider would do all the paperwork. After a filler task, participants were randomly assigned to a internet service disruption condition: they rated the severity of a 20 minute or 60 minute interruption, using a validated measure (Hess et al. 2003). Finally, participants in this and all other studies filled in their demographics and were debriefed.

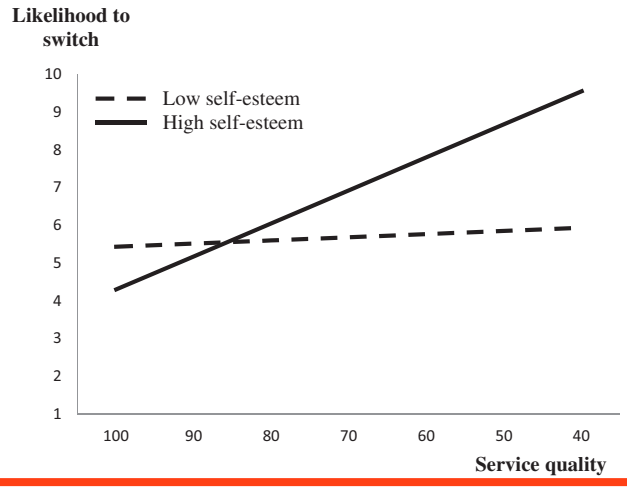
Results and Discussion

Likelihood to Switch. We excluded missing cases pairwise in this and all of the following analyses (see the web appendix for an overview of all missing cases). We applied a multiple regression procedure (Aiken and West 1991). First, we regressed the likelihood to switch on service quality and self-esteem (R^2 = 0.09, $F(2, 141)$ = 6.69, p = .002). There was only an effect of service quality (B = 0.04, $t(141)$ = 3.66, $p < .001$): the lower the quality, the greater the likelihood to switch. Next, we included the interaction between self-esteem and service quality to this model, and the predicted interaction between self-esteem and service quality emerged ($F_{change}(1, 140)$ = 5.68; B = 0.03, $t(140)$ = 2.38, p = .02; f^2 = 0.04). We applied the Johnson-Neyman technique (Spiller et al. 2013) to find that consumers with self-esteem scores higher than 4.3 were significantly more likely to switch as quality decreased (B = 0.03, $t(140)$ = 2.33, $p < .05$). However, at any lower level of self-esteem, poor service did not significantly induce switching (figure 1).

Failure Severity Perceptions Check. A multiple regression procedure revealed that there was only an effect of service disruption: the longer (vs. shorter) disruption was perceived as more severe (B = 0.64, $t(138)$ = 2.36, p = .02; R^2 = .04, $F(2, 138)$ = 2.83, p = .06). There was no effect of self-esteem (B = –0.08, $t(138)$ = –0.51, p = .61), nor an interaction between self-esteem and service disruption ($F_{change}(1, 137)$ = 0.23; B = 0.15, $t(137)$ = 0.48, p = .63). Overall, these results suggest that high-self-esteem consumers tend to switch more as the quality of their

FIGURE 1

STUDY 1: LIKELIHOOD TO SWITCH AS A FUNCTION OF SERVICE QUALITY AND SELF-ESTEEM



NOTES.—Service quality is the percentage of time that the internet works perfectly. The lines depict the simple effects of service quality in the Johnson-Neyman regions in which the effect of service quality is significant (vs. not significant): high self-esteem: self-esteem > 4.3 (vs. low self-esteem < 4.3).

service worsens. In contrast, low-self-esteem consumers display a much stickier behavior, even though they perceive service failures as equally severe.

STUDY 2A: EXPERIMENTAL EVIDENCE

In this study, we manipulated service quality. Moreover, participants in a follow-up study rated study 2A's service quality scenarios in terms of perceived failure severity, in order to further test the alternative explanation that low- (vs. high-) self-esteem consumers perceive service quality differently. Lastly, because self-esteem might correlate with affect, chronic sense of power, and autonomy, we measured these constructs to test them as alternative explanations.

Method

We paid 103 US residents from Amazon Mechanical Turk (MTurk; 53.4% males, $M_{age} = 35.10$, SD = 11.22) to participate in this study. Participants first completed an affect scale (Thompson 2007) and a self-esteem scale (Rosenberg 1989). Then, they were randomly assigned to a service quality condition. In the poor (vs. good) service quality condition, participants imagined using a faulty (vs. perfectly functioning) internet connection (appendix A). As a first attention check, all participants self-reported whether they imagined their assigned scenario (Yes/No). Next, they rated the likelihood that they would switch (1 = Extremely unlikely, 9 = Extremely likely), as in study 1. As a second attention check, all participants answered a question about the scenario they read ("Your internet was always running at full speed," "Your internet was often running at slower speed," or "I do not remember or I am not sure"). Finally, participants completed a chronic autonomy measure (Deci and Ryan 1985; Gagné 2003), as well as a chronic power measure (Anderson and Galinsky 2006).

Failure Severity Perceptions Check. One hundred one participants (39 students at a European business school and 62 US MTurk participants) completed a follow-up study (in exchange for study credit or monetary reward, respectively; $M_{age} = 30.72$, SD = 11.45; 44.6% males). Participants completed the same self-esteem measure, service quality manipulation, and attention checks as above. In addition, they rated failure severity (Hess et al. 2003).

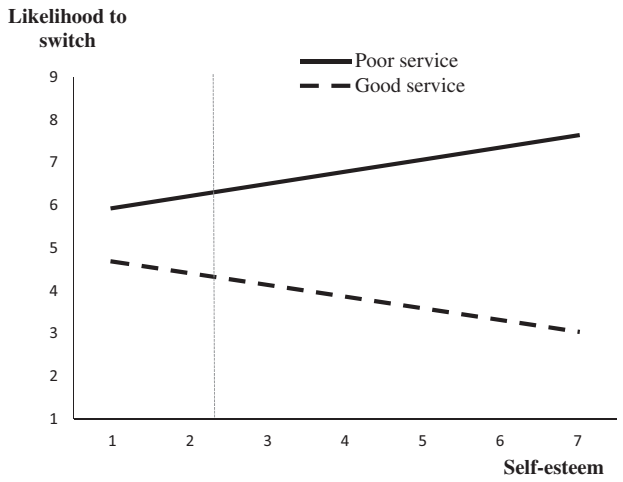
Results and Discussion

Likelihood to Switch. We excluded five participants who failed the attention checks. First, we regressed the dependent variable on service quality and self-esteem ($R^2 = 0.41$, $F(2, 95) = 32.55$, $p < .001$). There was only an effect of service quality: participants were more likely to switch in the poor (vs. good) service quality condition ($B = 3.50$, $t(95) = 8.02$, $p < .001$). Next, we added the interaction between service quality and self-esteem to the model ($F_{change}(1, 94) = 3.97$; $B = 0.56$, $t(94) = 1.99$, $p = .05$; $f^2 = 0.04$). As expected, consumers with relatively lower self-esteem (self-esteem < 2.3) in the poor (vs. good) service condition were not significantly more likely to switch to a new provider, whereas consumers with higher self-esteem were ($B = 2.01$, $t(94) = 2.32$, $p < .05$) (figure 2).

Alternative Explanations. Self-esteem did not correlate with chronic autonomy ($r = 0.15$, $p = .13$); therefore, this alternative explanation is unlikely. Self-esteem was correlated with power ($r = 0.55$, $p < .001$). We tested the role of this variable in a multiple regression procedure. There was an effect of service quality on the likelihood to switch ($B = 3.40$, $t(95) = 7.85$, $p < .001$), as well as a marginally significant effect of power ($B = 0.29$, $t(95) = 1.74$, $p = .09$; $R^2 = 0.43$, $F(2, 95) = 35.11$, $p < .001$); the higher their chronic sense of power, the more participants were likely to switch, in general. This result is consistent with prior evidence that power affects switching positively (Jiang et al. 2014). However, there was no interaction between service quality and power ($F_{change}(1, 94) = 0.04$; $B = 0.07$, $t(94) = 0.21$, $p = .83$). Thus, power does not explain the interaction effect that is at the core of our findings. A thorough analysis of the affect data (see the web appendix, supplementary analysis 1) ruled out that affect underlies our core effects.

FIGURE 2

STUDY 2A: LIKELIHOOD TO SWITCH IN THE POOR (VS. GOOD) SERVICE QUALITY CONDITION AS A FUNCTION OF SELF-ESTEEM



NOTE.—For ease of comparison, this graph depicts self-esteem on the x-axis. The vertical line indicates the value above which the simple effect of service quality (poor vs. good) is significant (self-esteem > 2.3). The overall pattern of results is similar in study 2B.

Failure Severity Perceptions Check. We excluded 15 people who failed the attention checks. There was only an effect of service quality ($B = 4.42$, $t(77) = 15.60$, $p < .001$; $R^2 = 0.76$, $F(2, 77) = 123.41$, $p < .001$): participants perceived more intense failures in the poor (vs. good) service quality condition, as intended. There was no effect of self-esteem ($B = –0.22$, $t(77) = –1.56$, $p = .12$), nor an interaction between service quality and self-esteem ($F_{change}(1, 76) = 1.85$, $B = 0.39$, $t(76) = 1.36$, $p = .18$). In sum, this study provided converging evidence that low- (vs. high-) self-esteem consumers are less inclined to enter into a new contract with a different provider when faced with poor service quality, even though they perceive service failures as equally severe. Chronic power, autonomy, affect, and failure severity perceptions are unlikely to underlie the observed effects.

STUDY 2B: A DIRECT TEST OF ACTION ORIENTATION

Study 2B addressed the alternative explanation that low- (vs. high-) self-esteem consumers might be less action-oriented, thus reluctant to switch because switching requires effort. In this study, we presented participants with a situation in which staying with the current provider required more effort than switching—if low-self-esteem consumers are indeed less action-oriented, they should tend to switch in response to poor service quality, because in this case staying with the current provider would be more effortful.

Method

We paid 101 US residents (MTurk; 50.5% males, $M_{age} = 41.08$, SD = 12.31) to participate. First, they completed a self-esteem scale, as in studies 1 and 2A. Then they were randomly assigned to a service quality condition (poor vs. good; see appendix A) and self-reported whether they imagined their scenario, as in study 2A. Next, they read the following:

> You have a renewable contract expiring soon—in order to stay with your current internet service provider you need to call customer service to renew your contract. In the meantime, a competitor of your current provider calls you proposing to cancel the contract with your current internet provider and to sign up for the competitor's internet service. The competitor offers the same connection speed (MB per second) but is $5 cheaper than your current internet service. Canceling your current contract is automatic and free, and the paperwork for the new contract will be done by the new provider.

Participants expressed their preference for staying with the current provider versus switching, using a slider ranging from 100% preference for staying (= 0) to 100% preference for switching (= 100). Participants also rated the effort that staying and switching would require (1 = No effort at all, 7 = Extreme effort). Next, participants answered an attention-check question about their scenario, as in study 2A. They also indicated whether they had to call customer service to renew their contract and whether switching required them to do all the paperwork (True/False).

Results and Discussion

Effort Manipulation Check. We excluded 33 participants who failed the attention checks. Participants perceived that staying with their current provider was more effortful than switching ($M = 4.28$, SD = 1.67, vs. $M = 2.85$, SD = 1.85; $t(67) = 4.30$, $p < .001$), as intended.

Likelihood to Switch. We regressed this variable on service quality and self-esteem ($R^2 = 0.62$, $F(2, 65) = 53.08$, $p < .001$). There was an effect of service quality: participants were more likely to switch in the poor (vs. good) quality condition ($B = 60.92$, $t(65) = 10.28$, $p < .001$). There was also a marginally significant effect of self-esteem: the higher their self-esteem, the more consumers preferred staying with their provider ($B = –5.10$, $t(65) = –1.71$; $p = .09$), which might indeed indicate a greater action orientation among high- (vs. low-) self-esteem consumers, since staying required action. Next, we added the

interaction between condition and self-esteem to the model, and the predicted interaction emerged ($F_{change}(1, 64) = 4.54$; $B = 12.75$, $t(94) = 2.13$, $p = .04$; $f^2 = 0.07$). Consumers with relatively higher self-esteem (> 3.0) were more likely to switch when they experienced poor (vs. good) service ($B = 32.79$, $t(94) = 2.28$, $p < .05$). However, participants with lower self-esteem in the poor (vs. good) service quality condition were not, even though staying with the current provider required more effort than switching. In sum, this study replicated study 2A's results and cast doubt on action orientation as an alternative explanation for the observed effects.

STUDY 3: ROBUSTNESS CHECK

This study examined the robustness of our findings. We explored a different service context (gym subscriptions); moreover, switching costs were not explicitly announced to be minimal. Finally, measuring self-esteem at the beginning of the procedure in studies 1–2B might have made self-esteem concerns salient; in this study, we measured self-esteem at the end.

Method

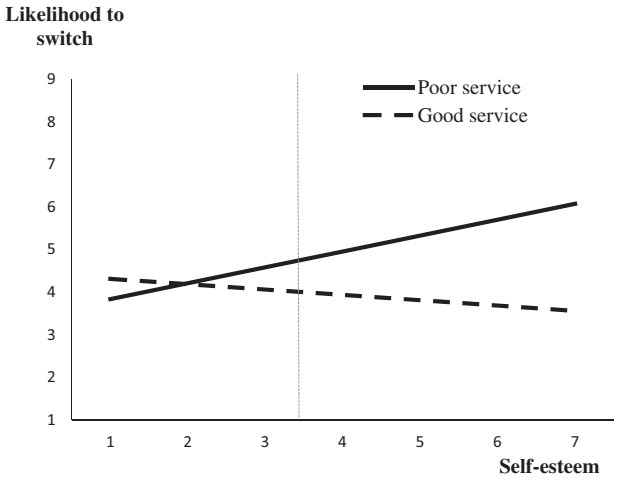
Three hundred four US residents (MTurk; 48.4% males; $M_{age} = 35.85$, SD = 13.14) were paid to participate. First, all participants completed an attention check. Specifically, they read a bogus question in which we instructed them to select "neither agree nor disagree" as their answer (Oppenheimer, Meyvis, and Davidenko 2009). Next, participants were randomly assigned to a service quality condition. Participants in the poor (vs. good) service quality condition imagined that they had a mean (vs. kind) gym trainer, who pointed out their physical flaws (vs. qualities; appendix B). As a second attention check, all participants self-reported whether they imagined the scenario (Yes/No). Next, participants rated their likelihood to buy a yearly membership at another gym (1 = Extremely unlikely, 9 = Extremely likely). Finally, they completed a self-esteem scale (Rosenberg 1989) and exploratory measures regarding contingencies of self-worth (Crocker et al. 2003; see the web appendix, supplementary analysis 2).

Results and Discussion

Likelihood to Switch. We excluded six participants who failed the attention checks. First, we regressed the dependent variable on service quality and self-esteem ($R^2 = 0.12$, $F(2, 289) = 18.91$, $p < .001$). There was only an effect of service quality: participants were more likely to switch to another gym in the poor (vs. good) service quality condition ($B = 1.66$, $t(289) = 6.03$, $p < .001$). Next, we added the interaction between service quality and self-esteem to the model and the predicted interaction emerged ($F_{change}(1, 288) = 5.41$; $B = 0.50$, $t(288) = 2.33$, $p = .02$; $f^2 = 0.02$). Only consumers with higher self-esteem (> 3.6) were more likely to switch if they experienced poor (vs. good) service quality ($B = 0.87$, $t(288) = 2.00$, $p < .05$). Thus, our core effects were robust in a different context in which switching costs were not explicitly low (figure 3).

FIGURE 3

STUDY 3: LIKELIHOOD TO SWITCH IN THE POOR (VS. GOOD) SERVICE QUALITY CONDITION AS A FUNCTION OF SELF-ESTEEM



NOTE.—For ease of comparison, this graph depicts self-esteem on the x-axis. The vertical line indicates the value above which the simple effect of service quality (poor vs. good) is significant (self-esteem > 3.6).

STUDY 4: DECREASING RISK INCREASES SWITCHING LIKELIHOOD

If poor service quality induces risk aversion in low-self-esteem consumers, then these consumers should be wary of new high-commitment service contracts, which entail more potential risk than low-commitment contracts (Oppewal and Grant 2002). Thus, we reasoned that if we gave consumers the opportunity to sign a less risky low-commitment contract with a competitor, their switching likelihood in the face of poor service quality should increase. Instead, if a competitor's offer implied high commitment, we should replicate our previous results.

Method

One hundred sixty-one paid US residents (MTurk; 61.5% males; $M_{age} = 32.96$, SD = 10.34) first completed the same self-esteem measure and filler questions as in studies 1–2B, and the same question about their internet

service quality as in study 1. Then, participants rated their likelihood to switch if they received an offer for a cheaper service and same connection speed. As in studies 1–2B, canceling their current contract would be free and the new provider would do all the paperwork. Participants were randomly assigned to one of two commitment conditions: in the low-commitment condition, the offer was for a renewable one-month trial; in the high-commitment condition, the offer was for a one-year contract (appendix C). Participants indicated how likely they would be to accept this offer by sliding a knob ranging from 0 (= Extremely unlikely) to 100 (= Extremely likely).

Commitment Manipulation Check. We ran a follow-up within-subjects study (MTurk; $N = 100$; 61% male; $M_{age} = 33.17$, SD = 11.04) to validate our manipulation of commitment in our main procedure. Participants rated the level of commitment and risk entailed in the short-term and long-term contract scenarios above (1 = Very low, 7 = Very high).

Results and Discussion

Commitment Manipulation Check. A short-term (vs. long-term) contract was perceived to entail less commitment ($M = 2.99$, SD = 1.89; vs. $M = 5.32$, SD = 1.58; $t(99) = -10.35$; $p < .001$) and less risk ($M = 3.26$; SD = 1.78 vs. $M = 5.19$; SD = 1.49; $t(99)$, –9.48, $p < .001$), as intended.

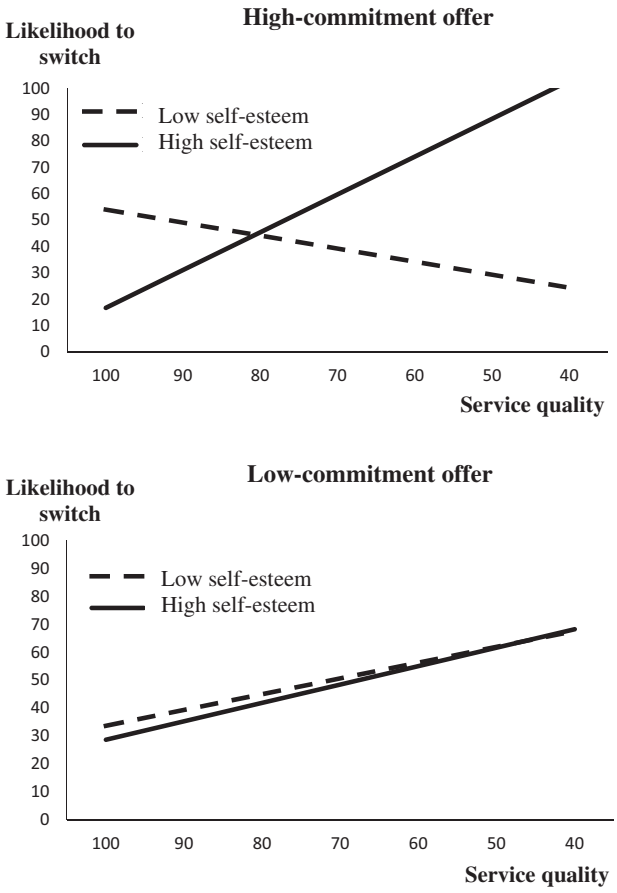
Likelihood to Switch. We submitted the likelihood to switch to a regression including service quality, self-esteem, and commitment, all two-way interactions between these variables, and their three-way interaction (most inclusive model: $R^2 = 0.21$, $F(7, 150) = 5.59$, $p < .001$), in a stepwise procedure. The predicted three-way interaction between service quality, self-esteem, and commitment emerged ($F_{change}(1, 150) = 5.79$; $B = 0.51$, $t(150) = 2.41$, $p = .02$; $f^2 = 0.04$).

As expected, the two-way interaction between service quality and self-esteem was significant when the competitor offered a risky high commitment ($B = 0.54$, $t(150) = 3.09$, $p = .002$; $f^2 = 0.15$): as in our previous studies, the likelihood to switch was not significantly different as a function of service quality among low-self-esteem consumers (self-esteem < 4.5). Consumers with higher self-esteem were more likely to switch as their service quality worsened ($B = .42$, $t(150) = 2.19$, $p < .05$). However, as predicted, in the low-commitment condition, high- and low-self-esteem consumers behaved similarly, as revealed by the absence of an interaction in this condition ($B = 0.03$, $t(150) = 0.22$, $p = .82$). In this case, both high- and low-self-esteem consumers were more likely to switch as service quality worsened ($p < .01$); figure 4.

Importantly, low-self-esteem consumers became more likely to switch in response to poor service quality when a competitor's offer entailed low (vs. high) commitment. Indeed, the interaction between service quality and commitment was significant among low-self-esteem consumers (self-esteem < 3.0). For these participants, the worse the service quality, the greater the likelihood to accept the less risky low-commitment offer, as compared to the more risky high-commitment offer ($B = –1.05$, $t(150) = –2.02$, $p < .05$). At higher levels of self-esteem, there was no such pattern. Thus, as expected, poor service quality does not seem to make high-self-esteem individuals risk-averse. In sum, when a competitor offered a risky high-commitment contract, we replicated our previous results: only high-self-esteem consumers were more likely to switch in response to poor service quality. However, when a competitor offered a less risky low-commitment contract, high- and low-self-esteem consumers behaved similarly, because

FIGURE 4

STUDY 4: LIKELIHOOD TO SWITCH AS A FUNCTION OF SERVICE QUALITY AND SELF-ESTEEM



NOTE.—In the high-commitment condition, the lines depict the simple effects in the Johnson-Neyman regions in which the effect of service quality is significant (vs. not significant): high self-esteem: self-esteem > 4.5 (vs. low self-esteem < 4.5). In the low-commitment condition, the lines depict the simple effects of service quality (both significant) in the same regions.

low-self-esteem consumers' likelihood to accept this contract in response to poor quality increased.

STUDY 5: DECREASING RISK AVERSION INCREASES SWITCHING LIKELIHOOD

Low-self-esteem consumers should tend to switch more in response to poor quality if we reduced their risk aversion. In order to manipulate risk aversion, we employed a validated attention-training task, which affects low-self-esteem people's sensitivity to interpersonal devaluation and their risk-averse responses to it (Dandeneau et al. 2007). In the low-risk-aversion condition, participants perform a repetitive task involving finding a smiling face in a crowd of frowning faces. This task trains low-self-esteem participants to inhibit their typical risk-averse responses to interpersonal devaluation by making them disengage their attention from socially threatening stimuli (the frowning faces; Dandeneau and Baldwin 2004; Dandeneau et al. 2007).

In the high-risk-aversion condition, participants look for a frowning face among a matrix of other frowning faces. This task should not affect low-self-esteem consumers much, because these consumers already tend to be risk-averse in response to interpersonal stressors. If anything, this task might increase low-self-esteem consumers' typical risk-averse responses by making them direct attention to socially threatening stimuli even more. Because high self-esteem provides a buffer against social threats, the manipulation should not modify high-self-esteem consumers' typical response to poor service quality in either condition—they should switch more as service quality decreases, regardless of risk aversion manipulation condition.

Method

Two hundred two US residents completed this study in exchange for money (MTurk; 56.9% male; $M_{age} = 36.01$, SD = 11.80). First, participants completed the manipulation of risk aversion. Participants in the low-risk-aversion condition looked for and clicked on a friendly, smiling face in a matrix of 15 rejecting faces as quickly as possible (stimuli in the web appendix). Participants saw 100 matrices randomly drawn from a pool of 160 matrices, in which five different smiling female faces and five different smiling male faces appeared once in each of the 16 positions in the matrix. In the high-risk-aversion condition, participants completed a similar search task but looked for a target frowning face in each matrix. Stimuli were adapted from Dandeneau et al. 2007 and included faces from the TarrLab face database (www.face-place.org). Next, among filler questions, participants answered the same internet service quality question as in studies 1 and 4, and indicated their likelihood to switch (1 = Extremely unlikely, 9 = Extremely likely). Canceling their current contract would be free and the new provider would do all the paperwork. Finally, participants completed Rosenberg's (1989) self-esteem scale.

Results and Discussion

Likelihood to Switch. We submitted the likelihood to switch to a regression including service quality, self-esteem, and risk aversion manipulation, all two-way interactions between these variables, and their three-way interaction (most inclusive model: $R^2 = 0.09$, $F(7, 191) = 2.81$, $p = .008$), in a stepwise procedure. The predicted three-way interaction emerged ($F_{change}(1, 191) = 6.56$; $B = 0.06$, $t(191) = 2.56$, $p = .01$; $f^2 = 0.03$). As expected, the two-way interaction between self-esteem and service quality was significant in the high-risk-aversion manipulation condition ($B = 0.05$, $t(191) = 3.18$, $p = .002$; $f^2 = 0.12$). As in our previous studies, high-self-esteem consumers (self-esteem > 6.2) were more likely to switch as their service quality worsened ($B = 0.04$, $t(191) = 2.05$, $p < .05$). Interestingly, low-self-esteem consumers became less likely to switch as their current service quality worsened (self-esteem < 4.6; $B = –0.05$, $t(191) = –1.98$, $p < .05$). We note that in our previous studies low-self-esteem participants did not become significantly *less* likely to switch as service quality decreased. Probably the high-risk-aversion manipulation made these participants even more sensitive to devaluation and thus even more risk-averse. Importantly, in the low-risk-aversion condition, high-self-esteem and low-self-esteem consumers behaved similarly: there was no interaction between self-esteem and service quality ($B = 0.01$, $t(191) = 0.36$, $p = .72$); both high- and low-self-esteem consumers were more likely to switch to an alternative service provider as their service quality worsened ($p < .05$); figure 5.

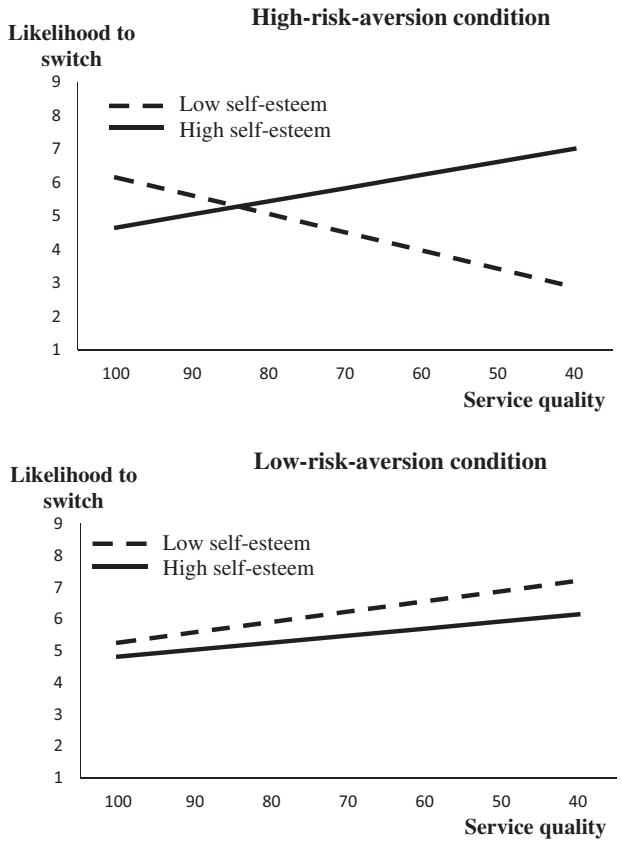
We predicted that lowering low-self-esteem consumers' risk aversion should increase their likelihood to switch in response to poor service. Consistent with this prediction, the interaction between risk-aversion-manipulation condition and service quality was significant among consumers with lower self-esteem (self-esteem < 5.0); these consumers' tendency to switch as service quality decreased was greater when their risk aversion was reduced (as compared to the high-risk-aversion condition; $B = –0.06$, $t(191) = –2.22$, $p < .05$). There was no interaction between risk aversion condition and service quality at higher levels of self-esteem; the risk aversion manipulation did not affect high self-esteem consumers' tendency to switch in response to decreasing service quality, as expected.

STUDY 6: BETTER THE DEVIL YOU KNOW THAN THE DEVIL YOU DON'T

When we debriefed them, low-self-esteem consumers expressed that they were hesitant to switch because they were afraid they might get the same (or worse) treatment

FIGURE 5

STUDY 5: LIKELIHOOD TO SWITCH AS A FUNCTION OF SERVICE QUALITY AND SELF-ESTEEM



Note.—In the high-risk-aversion condition, the lines depict the positive (vs. negative) significant simple effects of service quality in the corresponding Johnson-Neyman regions of significance: high self-esteem: self-esteem > 6.2 (vs. low self-esteem < 4.6). In the low-risk-aversion condition, the lines depict the simple effects of service quality (both significant) in the same regions.

(e.g., "I would be afraid I would end up with someone again that didn't care"; "I am unsure what the new gym provides, and if it is any better or worse than the gym membership I have currently"). This fear made them wary to commit to others (e.g., "I might consider other gyms but would be wary of a full year commitment unless I was sure I wouldn't run into the same problem I'm having now"; "I would worry that I would run in to the same problem and would rather spend a few months [at the current gym] before committing to a full year of membership"). Participants also expressed feeling more comfortable with their current provider (e.g., "I would want to continue at the gym I already subscribe to, since I am more comfortable with what I know of already"). Similar motivations emerged in the different contexts we explored (e.g., internet services; "I feel that I already know what to expect from my current provider, but I don't really know if the competitor will offer me a worse contract"; "I would be very apprehensive about it. What if the new service is the same or even worse?"; "I could probably end up with worse service. I'd feel safer to stay because at least I know what the service is"). This anecdotal evidence is in line with our theorizing that low-self-esteem participants who experience poor service expect further harm from alternative providers and are wary of new risky commitments, thus preferring the devil they know. To assess this motivation to stay more precisely, we conducted the following study.

Method

Four hundred US residents (MTurk; 51.2% male; M_{age} = 39.21; SD = 12.58) participated in this study in exchange for money. Participants completed a self-esteem scale (Rosenberg 1989) and filler items, followed by the same manipulation of service quality (poor vs. good; appendix A), and the same attention checks, as in studies 2A and 2B. Next, participants rated the extent to which they agreed with the following sentence: "In this specific scenario, better the devil you know than the devil you don't" (1 = Strongly disagree, 7 = Strongly agree).

Results and Discussion

We excluded 34 participants who failed the attention checks. There was an effect of service quality; obviously, when their current service quality was poor (vs. good), participants were less convinced that the devil they knew was better (B = –2.07, $t(360)$ = –12.81, $p < .001$; R^2 = 0.31, $F(2, 360)$ = 82.19, $p < .001$). There was no effect of self-esteem (B = –0.03, $t(360)$ = –0.50, p = .61). However, as expected, there was an interaction between service quality and self-esteem ($F_{change}(1, 359) = 5.83$; B = –0.30, $t(359)$ = –2.41, p = .02; f^2 = 0.02). When service quality was good, participants with varying levels of self-esteem did not differ (B = 0.13, $t(359)$ = 1.44, p = .15). However, when service quality was poor, the lower the participants' self-esteem, the more strongly they believed that the devil they knew was better than the devil they didn't (B = –0.17, $t(359)$ = –2.00, p = .05). Low-self-esteem participants expressed this clearly in their own words: "You are unsure of how the other internet service provider is going to be. It could be better or could be worse"; "At least [. . .] you know what you get from your current provider. There is uncertainty with the new one." Instead, high self-esteem consumers said: "I'll give a new devil a shot"; "How much worse can [it] be?"

STUDY 7: RISK AVERSION MEDIATES SWITCHING RESPONSES

In this study, we tested whether risk aversion mediated low-self-esteem consumers' switching responses. We

explored different risk aversion measures. Two hundred two paid US residents (MTurk; 55.9% males, M_{age} = 35.81, SD = 11.64) first completed a self-esteem scale (Rosenberg 1989). Subsequently, they were randomly assigned to a service quality condition (poor vs. good; appendix A) and rated the likelihood that they would switch (1 = Extremely unlikely, 9 = Extremely likely). Canceling their current contract would be free and the new provider would do all the paperwork. Participants completed the same attention check as in studies 2A and B, and 6. Finally, participants completed the following measures: 1) risk perceptions (ad hoc scale); 2) outcome uncertainty perceptions (two measures: one based on McLain 1993 and one ad hoc item, "What is the probability that you will receive worse service from this competitor?" 0–100%); 3) self-reported risk avoidance (based on McLain 1993; "Under these circumstances, I would prefer a familiar situation to an uncertain one," 1 = Strongly disagree, 7 = Strongly agree).

Results and Discussion

Likelihood to Switch. We excluded 19 participants who failed the attention checks. A multiple regression procedure revealed the usual effect of service quality ($B = 3.61$, $t(179) = 11.78$, $p < .001$; $R^2 = 0.44$, $F(2, 179) = 69.42$, $p < .001$). Also our core interaction between service quality and self-esteem emerged ($F_{change}(1, 178) = 12.49$; $B = 0.81$, $t(140) = 3.53$, $p = .001$; $f^2 = 0.07$). Consumers with lower self-esteem (< 2.5) in the poor (vs. good) service quality condition were not more likely to switch. Consumers with higher self-esteem were ($B = 1.42$, $t(178) = 2.06$, $p < .05$).

Risk Aversion. Multiple regression analyses revealed that when service quality was good, there were no differences between high- and low-self-esteem consumers in terms of risk aversion ($p > .61$ for all risk aversion measures). However, when service quality was bad, the lower the self-esteem, the higher the risk aversion ($p \leq .01$ for all measures; complete statistics in the web appendix, supplementary analysis 3). Each measure of risk aversion, in turn, mediated the previously observed effects on switching. Indeed, each moderated mediation index was significant (Hayes 2013; table 1). In sum, when service quality was poor, low-self-esteem consumers were more risk-averse than high-self-esteem consumers, and as a result their switching was impaired.

GENERAL DISCUSSION

Poor service quality signals that a service provider does not value the customer or its relationship with the customer (pilot studies 1–3, web appendix). This cue of interpersonal devaluation generates risk aversion in low-self-esteem individuals (but not in high-self-esteem individuals). The risk aversion, in turn, makes low-self-esteem consumers reluctant to switch in the face of poor service quality. This happens even when they have other options and switching costs in terms of money or effort are low. Studies 1–3 show the core phenomenon that low-self-esteem consumers are reluctant to switch when receiving poor service. Consistent with the hypothesis that low-self-esteem consumers who experience poor service quality are risk-averse, study 4 shows that these consumers are more likely to sign less risky low-commitment contracts relative to high-commitment offers with alternative service providers as service quality decreases. Study 5 shows that reducing low-self-esteem consumers' risk aversion increases their intention to switch as service quality decreases. Finally, studies 6 and 7 show that low-self-esteem consumers who experience poor service are in fact more risk-averse than high-self-esteem consumers: they explicitly express a preference for the devil they know (study 6), and their risk aversion mediates their switching responses (study 7).

This research offers important contributions to the self-esteem and service loyalty literatures. First, we demonstrated that low-self-esteem consumers' risk-averse reactions to poor service quality are similar (in pattern, although likely not in intensity) to their reactions to interpersonal devaluation, and this risk aversion affects their consumer behavior. Second, this research investigated consumers' vulnerabilities that shape their decision to switch to alternative providers. In doing so, we answered both the recent call for a focus on multiple service contracts (Swaminathan and Dommer 2012) and for a greater emphasis on the outcomes of negative service experiences (Fournier and Alvarez 2013). Third, whereas much research in relationship marketing focuses on long-term relationships (Dwyer, Schurr, and Oh 1987), not all customers seek long-term relationships with a firm (Fournier, Dobscha, and Mick 1998). We contribute to this research area by proposing a set of specific circumstances that make consumers wary of long-term contracts.

This research also has significant practical implications. It suggests that low switching costs (such as money and effort) are insufficient to encourage switching among low-self-esteem consumers who receive bad service. However, these consumers switch more easily if less risky, low-commitment alternatives are available. Thus, firms that wish to attract low-self-esteem consumers from their competitors should consider diversifying their portfolios by including low-commitment offers, in addition to high-commitment options, into which consumers with varying levels of self-esteem can self-select. Our results can also help companies make tailored choices regarding customer-relationship investments. Resources spent on consumers who resist firms' efforts to build long-term relationships are wasted. Firms would benefit from identifying consumers who are more (vs. less) receptive to these efforts.

TABLE 1

STUDY 7: STEPWISE REGRESSIONS PREDICTING EACH MEDIATOR (MODEL 1) AND THE LIKELIHOOD TO SWITCH (MODEL 2)

Mediator	Risk perceptions		Uncertainty perceptions 1		Uncertainty perceptions 2		Uncertainty avoidance	
Model	1	2	1	2	1	2	1	2
Constant	5.03***	7.95***	5.95***	8.27***	66.94***	7.21***	6.03***	9.17***
	(0.54)	(0.96)	(0.47)	(1.14)	(7.12)	(1.00)	(0.63)	(0.88)
Service quality	–0.33	0.32	–0.76	–0.08	–10.95	0.13	–0.76	–0.04
	(0.76)	(1.10)	(0.66)	(1.16)	(9.98)	(1.16)	(0.89)	(1.01)
Self-esteem	–0.33**	0.24	–0.28**	0.28	–4.80***	0.27	–0.39**	0.17
	(0.10)	(0.15)	(0.09)	(0.16)	(1.32)	(0.16)	(0.12)	(0.14)
Interaction	0.35*	–0.52*	0.32**	–0.56*	5.45**	–0.55*	0.48**	–0.40*
	(0.14)	(0.21)	(0.12)	(0.22)	(1.84)	(0.22)	(0.16)	(0.19)
Mediator		–0.77***		–0.67***		–0.05***		–0.85***
		(0.11)		(0.13)		(0.01)		(0.09)
R^2	0.31	0.59	0.20	0.55	0.28	0.55	0.31	0.66
F	26.16	62.19	14.77	53.59	22.58	53.65	26.36	85.79
95% CI indirect effect		–0.54, –0.06		–0.45, –0.08		–0.48, –0.11		–0.73, –0.12
95% CI at poor quality		0.11, 0.46		.09, .37		0.10, 0.40		0.11, 0.61
95% CI at high quality		–0.18, 0.16		–0.16, 0.08		–0.13, 0.04		–0.29, 0.08

NOTES.—Service quality is a dummy variable in which poor service quality is the base level (0 = Poor quality, 1 = Good quality).
"Interaction" denotes the interaction between service quality and self-esteem.
"95% CI indirect effect" is the indirect effect of the highest order interaction (service quality × self-esteem) on the likelihood to accept a competitor's offer, via the mediator (1,000 bootstrap samples, 95% bias-corrected confidence intervals; Hayes 2013).
*$p < .05$, **$p < .01$, ***$p < .001$.

Therefore, we suggest they segment their markets based on psychographic criteria that include self-esteem (or its demographic proxies), and target consumers accordingly. Finally, since low-self-esteem consumers' reluctance to switch is driven by risk aversion, promotions focused on reducing outcome uncertainty might incentivize switching for these consumers. For instance, firms could communicate and guarantee high-quality service (e.g., by offering full refunds in the case of poor service).

Disconcertingly, our findings suggest that companies might be able to mistreat low-self-esteem consumers, because they do not switch readily when service quality turns poor. Economists and policy makers usually argue that companies can best protect consumers by reducing switching barriers in terms of money and effort and providing them with alternatives. However, our research indicates that consumers' loyalty is not determined solely by these switching costs or the lack of options. Thus, lowering switching barriers and antitrust regulation to favor competition might not be enough to protect consumers' rights. Protecting low-self-esteem consumers might require regulating and enforcing quality directly, broadening the scope of class actions, or encouraging brands to include no lock-in options in their portfolios.

Potential Limitations, Alternative Accounts, and Future Directions

We did not manipulate chronic global self-esteem in our studies: this raises concerns about the possibility to make causal attributions, because self-esteem may be confounded with other factors. We acknowledge this limitation. However, chronic global self-esteem—an enduring overall evaluation of one's worth that is rather stable over an individual's life (Orth and Robins 2014; Rosenberg 1986)—is extremely difficult (or even impossible) to manipulate (Baumeister et al. 2003; Heatherton and Polivy 1991; Savin-Williams and Demo 1983).

Moreover, since the core theoretical construct in our hypotheses is individuals' stable context-independent assessment of their global worth (i.e., chronic global self-esteem), direct short-term context-dependent manipulations of self-esteem would be conceptually problematic. Theoretically, they should not have the same effect on risk aversion and brand switching that chronic self-esteem has. Indeed, the risk aversion that comes with chronic low self-esteem is the slowly grinding result of a lifetime of adversity, not the result of a momentary feeling of high or low self-worth. As an analogy, brushing one's teeth one single time after a lifetime of neglect will not make one's cavities go away. That is, temporarily removing the factor that slowly built the risk aversion in the past should not remove the risk aversion.

Importantly, even though we did not manipulate chronic self-esteem directly, we did manipulate variables that interact with it in unique ways, which allowed us to make clear predictions about consumers' switching behavior. Moreover, in order to assuage concerns about alternative explanations, we addressed and ruled out several potential confounds in our studies (perceptions of service failure

severity, power, autonomy, affect, and action orientation). Attachment style could be another alternative explanation. Attachment theory describes two types of attachment to significant others: secure or insecure (Bowlby 1969). Of note, these styles mostly determine *general* preferences for (more or less) commitment in current or potential relationships (Simpson 1990). Thus, attachment styles might predict a general preference for commitment in a current as well as in a subsequent service relationship, regardless of a service provider's behavior (e.g., irrespective of service quality). In sum, attachment styles would be insufficient to fully explain our pattern of results. A final alternative explanation could be that low self-esteem consumers are reluctant to switch in response to poor service quality because they infer from their bad experience that all service providers in the industry are equally bad. Whereas negative perceptions of competitors might very well play a role, a closer inspection of our risk aversion items and results in study 7 reveal that risk aversion did influence switching. Our low-self-esteem participants were afraid that competitors might be worse, and preferred familiarity over uncertainty. They do not just believe all service providers are equally bad, making them indifferent. Note also that if our participants thought that all service providers would be equally bad, they should readily switch, as the competitor had a lower price and switching costs were essentially zero.

In this research, we focused on one of the most fundamental personality traits—chronic global self-esteem. Of course, this factor does not preclude the existence of other mechanisms. Given the significant issue of unexplained customer inertia, exploring additional psychological drivers of switching (e.g., other personality traits) might be a profitable avenue for research. Moreover, while we have focused on understanding the tendency to stay with a provider when faced with service failures, future research could more closely investigate the converse issue: the potential role of self-esteem in the tendency to leave service providers that offer good service. Another important unanswered question is whether low-self-esteem consumers' risk aversion affects their switching responses specifically, or whether it affects their decision making in general. Indeed, once elicited in a given context, risk aversion might spill over onto individuals' decisions in other contexts (Landau and Greenberg 2006). For instance, low-self-esteem consumers who experience poor service might be risk-averse also in their subsequent financial decisions. Future research could investigate this interesting possibility.

Boundary conditions are also an avenue for future study. Indeed, our predictions should hold as long as consumers perceive poor service as an interpersonal devaluation signal. However, there might be circumstances that attenuate this perception—for instance, when consumers attribute a failure to causes that are out of the provider's control (e.g., a service disruption due to bad weather). Finally, we have focused on a context—services—in which interpersonal processes are particularly relevant. However, interpersonal norms are important in other domains as well. For instance, consumers may form relationships with brands that are guided by interpersonal relationship principles (Aaker et al. 2004; Aggarwal 2004; Fournier 1998). Further research could explore the boundaries of our effects in the broader context of brand relationships.

DATA COLLECTION INFORMATION

The first author collected and analyzed all data. Data for pilot study 1 was collected in Palermo, Italy, and at the Erasmus Behavioral Lab, RSM Erasmus University (August and September 2012). Pilot studies 2 (July 2018) and 3 (June 2018) were collected on MTurk. Data for study 1 was collected at the Erasmus Behavioral Lab, RSM Erasmus University (January 2013). Data for studies 2A and 2B (March 2018), study 3 (December 2017), study 4 (May 2014) and its manipulation check (June 2017), study 5 (January 2017), study 6 (March 2018), and study 7 (May 2018) were collected on MTurk. The failure severity perceptions check in study 2A was collected at NOVA School of Business and Economics (May 2018) and on MTurk (June 2018). We truthfully report all measures, conditions, and reasons for excluding data in our studies. All studies conducted since May 2018 (included) have been preregistered (pilot study 2: https://aspredicted.org/zq9zc.pdf; pilot study 3: https://aspredicted.org/hy4qn.pdf; failure severity check in study 2A: https://aspredicted.org/gt46d.pdf; and study 7: https://aspredicted.org/g5pr3.pdf).

APPENDIX A

SERVICE QUALITY MANIPULATION IN STUDIES 2A AND 2B, AND 6 AND 7

Poor service quality:

> Your internet does not work perfectly. Slower speed and a faulty connection limit your internet usage. Your internet is often running at a slower speed. Sometimes service disruptions even prevent you from using the internet completely for several hours.

Good service quality:

> Your internet always works perfectly; neither slower speed nor a faulty connection ever limit your internet usage. Your internet is always running at full speed. You never experience service disruptions that prevent you from using the internet.

APPENDIX B

SERVICE QUALITY MANIPULATION IN STUDY 3

Poor service quality:

> Your trainer has very good credentials and does his job, but he is not particularly attentive. Even though he can be nice sometimes, he does not really show interest in you as a person. From time to time, he points out your flaws, and he seldom provides positive feedback or offers encouragement.

Good service quality:

> Your trainer has very good credentials and does his job, and he is particularly attentive. He is nice most of the time, and he shows interest in you as a person. From time to time, he points out your qualities, and he often provides positive feedback and offers encouragement.

APPENDIX C

COMMITMENT MANIPULATION (LOW VS. HIGH COMMITMENT)

If a competitor of your current internet provider called you today proposing you to cancel the contract with your current internet provider and to sign up for a one-month trial (renewable) [one-year contract], how likely would you be to accept this offer?

The competitor offers the same connection speed (MB per second) but it is $3 cheaper than your current internet service. Canceling your contract will be free of charge and the new provider will do all the paperwork.

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