

Loyalty in Close Relationships: A Multidimensional Perspective from Attachment, Social Exchange, and Investment Theories

Yakın İlişkilerde Sadakat: Bağlanma, Sosyal Değişim ve Yatırım Teorileri Bağlamında Çok Boyutlu Bir Değerlendirme

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ABSTRACT

This review study comparatively examines three fundamental theoretical approaches attachment theory, social exchange theory, and the investment model in explaining the phenomenon of loyalty in close relationships. Loyalty is conceptualized as a multidimensional value encompassing trust, commitment, and continuity, and the psychological and behavioral processes associated with this value are evaluated within the framework of these theories. Attachment theory emphasizes the influence of individuals' early attachment patterns on adult relationship satisfaction and tendencies toward loyalty. Social exchange theory argues that individuals make rational decisions in relationships based on a reward-cost balance, explaining loyalty through the evaluation of benefits and alternatives. The investment model conceptualizes loyalty as a commitment dynamic shaped by the interaction of relationship satisfaction, the quality of alternatives, and the magnitude of investments made in the relationship. The study also evaluates the effects of digitalization and changing social structures on these theoretical approaches. Findings from recent research indicate the effects of social media use, digital privacy, online jealousy, and dating applications on loyalty. The contributions of all three theories to explaining loyalty are comparatively analyzed, revealing the psychological depth of attachment theory, the rational structure of social exchange theory, and the investment model's emphasis on relational sustainability. I

Keywords: Loyalty, attachment theory, social exchange theory, investment model, close relationships

Öz

Bu derleme çalışması, yakın ilişkilerde sadakat olgusunu açıklamada üç temel kuramsal yaklaşımı bağlanma teorisi, sosyal değişim teorisi ve yatırım modeli karşılaştırmalı olarak incelemektedir. Sadakat; güven, bağlılık ve sürekliliği içeren çok boyutlu bir değer olarak kavramsallaştırılmış ve bu değerle ilişkili psikolojik ve davranışsal süreçler söz konusu teoriler çerçevesinde değerlendirilmiştir. Bağlanma teorisi, bireylerin erken dönem bağlanma örüntülerinin yetişkinlik dönemindeki ilişki doyumu ve sadakat eğilimleri üzerindeki etkisini vurgulamaktadır. Sosyal değişim teorisi, bireylerin ilişkilerde ödül-maliyet dengesine göre rasyonel kararlar aldığını savunmakta ve sadakati fayda ve alternatiflerin değerlendirilmesi üzerinden açıklamaktadır. Yatırım modeli, sadakati; ilişki doyumu, alternatiflerin kalitesi ve ilişkiye yapılan yatırımların büyüklüğünün etkileşimi ile şekillenen bir bağlılık dinamiği olarak kavramsallaştırmaktadır. Çalışmada ayrıca, dijitalleşmenin ve değişen toplumsal yapının bu kuramsal yaklaşımlar üzerindeki etkileri değerlendirilmiştir. Son yıllarda yapılan araştırmalardan elde edilen bulgular, sosyal medya kullanımı, dijital mahremiyet, çevrimiçi kıskançlık ve flört uygulamalarının sadakat üzerindeki etkilerine işaret etmektedir. Tüm teorilerin sadakati açıklamadaki katkıları karşılaştırmalı olarak analiz edilmiş; bağlanma teorisinin psikolojik derinliği, sosyal değişim teorisinin rasyonel yapısı ve yatırım modelinin ilişkiyel sürdürülebilirliğe yaptığı vurgu ortaya konmuştur.

Anahtar sözcükler: Sadakat, bağlanma teorisi, sosyal değişim teorisi, yatırım modeli, yakın ilişkiler

Introduction

Close relationships, one of the most fundamental building blocks of human life, play a decisive role in an individual's psychological, emotional, and social development. Close relationships such as family, friendship, and romantic bonds are woven with concepts such as attachment, trust, loyalty, and reciprocity. How these relationships begin, how they are maintained, and when they end have been the subject of research for many years in many social science fields, particularly in the discipline of psychology. Theoretical approaches aimed at understanding the behaviors individuals exhibit in romantic relationships play an important role in explaining the complexity of relational processes (Finkel and Eastwick 2015, Mikulincer and Shaver 2016). Attachment theory (Bowlby 1969, 1973, Hazan and Shaver 1987), social exchange theory (Homans 1958, Thibaut and Kelley 1959, Blau 2017), and Rusbult's (1980) investment model are among the theoretical frameworks used to understand close relationships. Attachment theory emphasizes the impact of individuals' early experiences on adult relationships (Fraley and Shaver 2000, Mikulincer and Shaver 2016), while social exchange theory explains relationships in terms of a cost-benefit balance (Emerson 1976, Cropanzano and Mitchell 2005). The investment model draws on elements from these two approaches, aiming to provide a more comprehensive explanation of relational commitment and loyalty (Finkel et al. 2002, Le and Agnew 2003).

The purpose of this review study is to examine the three theories in question in a comparative manner and to reveal their adequacy in explaining the concepts of relational commitment and loyalty. In addition, the validity and applicability levels of the theories in today's digitalizing world have been evaluated. Thus, it aims to contribute theoretically to the psychology of close relationships and to provide a deeper understanding of relational dynamics.

This study is a qualitative review (literature review) study. Review studies aim to synthesize the knowledge base in a field by systematically analyzing previous scientific research on a specific topic (Cronin et al. 2008). In this study, three fundamental theoretical approaches used in the context of close relationships—attachment theory, social exchange theory, and the investment model—were examined. The basic assumptions of these theories, their levels of explanation of the concepts of relational commitment and loyalty, and their explanatory power in today's social context were discussed.

Loyalty

Loyalty, in its broadest sense, expresses sincere and trustworthy friendship and genuine devotion; it encompasses steadfastness in feelings and emotions, avoidance of disloyalty, and adherence to the truth (Korlaelçi 1992). According to the Turkish Language Association (2025), loyalty expresses sincere devotion and a solid and strong friendship. Loyalty can also be defined as a sincere and wholehearted commitment developed by an individual towards a person, group, or institution. Individuals who feel this type of commitment develop a strong sense of belonging and deeply feel the desire to be part of a whole (Adler and Adler 1988).

Infidelity, which is the negative counterpart of fidelity (it can be seen in the form of polygamy without consent, cheating, adultery, deviant behavior, dual marriage, or establishing multiple relationships), is a violation of the emotional or sexual bond between a couple and usually causes emotional reactions such as anger, sexual jealousy, and competition (Regan 2015). The definition of cheating can vary depending on the relationship between the couple and the rules expected in that relationship. Especially in marriages, emotional and sexual fidelity is naturally expected between partners. Infidelity, which is a violation of this fidelity, can lead to serious psychological effects such as anger, feelings of betrayal, depression, loss of self-confidence, and even post-traumatic stress disorder (Gunther 2017). Furthermore, both women and men may face social consequences if the infidelity becomes public; however, the severity and type of these consequences may vary depending on the person's gender (Boyce et al. 2016).

Looking at studies on fidelity, Bashirpour and colleagues (2020) found that the tendency to cheat in marriage stems from five main factors: individual, marital, family, spiritual, and social. Within the marital category, low spousal support, low satisfaction, negative communication, and lack of constructive

interaction were identified as prominent factors. In a longitudinal study by Labrecque and Whisman (2020), it was found that individuals who had extramarital affairs were five times more likely to separate or divorce within two years, and that the likelihood of marriage ending was stronger when the extramarital affair was with a close friend. It was also found that these individuals had lower marital satisfaction. Alaçam's (2020) study found no significant relationship between grandiose narcissism and infidelity tendencies among married individuals. However, it was determined that the "entitlement" sub-dimension of narcissism was positively related to infidelity tendencies; as this personality trait increased, so did infidelity tendencies. Furthermore, it was found that women have a higher tendency to cheat compared to men.

In Gezer's (2022) study, it was found that infidelity tendencies and cognitive distortions related to relationships in married teachers significantly predicted marital satisfaction. The findings show that an increase in these two variables reduces marital satisfaction. Özkur's (2022) research determined that emotional self-efficacy decreases as the intention to cheat increases in adults. Furthermore, an increase in the "approval" and 'instrumentalization' dimensions of sexual attitudes increases the intention to cheat, while an increase in the "birth control" and "sharing" dimensions decreases this intention. Ergün's (2022) study with 216 married individuals found that as irrational beliefs about romantic relationships and conflict tendencies increased, so did the tendency to cheat.

Attachment Theory

John Bowlby developed attachment theory through his work in the mid-20th century. This theory addresses individuals' need to form attachments from biological and psychosocial perspectives (Bowlby 1969). Bowlby was influenced by object relations theory; however, he later developed attachment theory, believing that Freudian approaches did not sufficiently explain the effects of separation from the mother (Thompson 2002). This theory posits as a basic assumption that individuals seek closeness, security, and care through attachment systems they are born with (Bowlby 1973). The main concepts of attachment theory include attachment figures, internal working models, the search for security, and attachment styles. One of these concepts, the internal working model, explains individuals' mental representations of themselves and others. These representations also guide individuals' expectations and behaviors in relationships (Bowlby 1973).

Attachment behavior can be described as an instinctive tendency that enables children to seek contact with their caregivers, especially when they feel stressed (Cassidy et al. 2013). Ainsworth and colleagues (1978) experimentally tested Bowlby's theoretical framework with 12- to 18-month-old infants and their mothers. Twenty-six mother-infant pairs participated in this test, and as a result of the test, three different attachment styles were defined: "secure," "anxious," and "avoidant." These attachment patterns are shaped by early caregiving experiences and guide romantic and social relationships in later life (Ainsworth et al. 1978, Hazan and Shaver 1987). Mikulincer and Shaver (2016) do not consider attachment to be a concept specific to childhood; they view it as a fundamental psychological need in interpersonal interactions that continues throughout life.

Attachment theory seeks to explain healthy attachment patterns while also attempting to understand the disruptions that occur in relationships. In this context, one can speak of "attachment injuries." This concept refers to traumatic events that deeply undermine trust in romantic relationships. According to Johnson (1996), attachment injuries are deep breaches of trust that occur when individuals do not receive sufficient support from their partners during times of emotional need. At such times, individuals may feel that their partner does not understand or care about them, or that they have been abandoned by their partner. This perception of the partner can disrupt the fundamental attachment dynamics of the relationship. Herman (1992) cited examples of betrayal, abandonment, or emotional neglect as attachment injuries. According to her, these examples are experiences based on the violation of human bonds. Attachment injuries have long-term effects as they undermine the emotional quality of the relationship and individuals' general attachment security. These effects include a negative impact on individuals' relationship satisfaction and attachment levels (Simmons et al. 2009). In this context, attachment theory

provides an important framework for explaining emotional ruptures in relationships and serves as a guide, particularly in therapeutic interventions (Johnson 1996).

In studies related to attachment theory, Ayyıldız and Elkin (2016) found that secure attachment is functional in coping with anger. Karabacak and Demir (2017) found significant relationships between secure attachment and personal success, freedom, and enjoyment of solitude. Soğancı (2017) stated that anxious and avoidant attachment reduces relationship satisfaction, while securely attached individuals experience higher relationship satisfaction. Subaşı and Kazan (2020) found that secure attachment is positively related to mental skills, while anxious and avoidant attachment is negatively related. Widom and colleagues (2018) stated that anxious attachment style is more common in individuals who experienced physical abuse and neglect in childhood and that these individuals also have high levels of depression, anxiety, and low self-esteem. Bender and Ingram (2018) found that secure attachment positively affects self-efficacy and self-care behaviors, while the anxiety dimension negatively affects these relationships. Nonnenmacher and colleagues (2016) found that mothers diagnosed with depression had low rates of secure attachment and high rates of insecure attachment; this attachment style had negative effects on the mother-child bond, and depression played a mediating role in these effects.

Social Exchange Theory

Social exchange theory is a social psychological approach that seeks to explain the behaviors individuals exhibit in their social relationships within a reward-cost balance. The theory's fundamental assumption is that individuals act according to the principle of maximum gain and minimum cost in their social relationships (Thibaut and Kelley 1959). According to this perspective, for relationships to be sustainable, rational decisions must be made and behaviors must be based on mutual benefit.

Although social exchange theory was initially proposed by Thibaut and Kelley (1959) and Homans (1961), it was developed by Blau (2017) and adapted to broader social systems and organizational contexts. According to Blau (2017), social exchange between individuals involves the principle of reciprocity. Over time, this principle transforms into norms, expectations, and commitment.

The theory posits as a fundamental assumption that individuals compare alternative options and the rewards they obtain when deciding whether to remain in a relationship (Nickerson 2022). This is because, according to the theory, a satisfying relationship is one with low costs and high returns. Kankanhalli and colleagues (2005) state that when evaluating their gains in relationships, individuals consider material and social gains along with emotional gains. Emerson (1976) defined a theory for social exchange based on reciprocity and balance, which creates interpersonal obligations.

The concepts of reward, cost, comparison level, quality of alternatives, and reciprocity belong to social exchange theory. Positive outcomes obtained from a relationship represent the reward; concepts that individuals may perceive as negative, such as time, effort, and stress, represent the cost. The comparison level is a criterion for evaluating whether a relationship is satisfying based on social norms and the individual's past experiences (Thibaut and Kelley 1959). The quality of alternatives refers to the possibility of better relationships that the individual could have access to outside of their current relationship. In this context, Swift and Virick (2013) state that reciprocity tendencies in social interactions increase interpersonal responsibility and commitment. Social exchange theory is a theory that is valid not only in interpersonal relationships but also in an organizational context. In the field of organizational behavior, social exchange theory has been effective in explaining factors such as employees' workplace commitment, perceived support, and expectations of reciprocity (Cropanzano and Mitchell 2005).

Zhang and colleagues (2025) found in their study that individuals' attitudes toward information sharing depend on the trust felt within the relationship and the benefits gained. These findings suggest that information sharing and withholding behaviors can be explained within the framework of social exchange theory through a cost-benefit analysis. Sengoz and colleagues (2025), in their study investigating the role of tourist guides within the framework of social exchange theory, stated that tour guides are not only information providers but also intermediaries who manage trust- and reciprocity-based relationships

between tourists, local people, and public institutions. Findings supported by interviews show that guides are at the center of multi-stakeholder relationships in sustainable tourism. Ahn and colleagues (2025) examined the effect of retail employees' perceptions of artificial intelligence service quality on innovative service behaviors; they found that reliability and empathy, in particular, increased these behaviors. Furthermore, the capacity of artificial intelligence systems to adapt to employee needs has reinforced this effect. Overall, the studies show that employees and individuals act based on reciprocal and benefit-oriented assessments in their social relationships, and that these relationships can be meaningfully explained within the framework of social exchange theory.

Investment Model

The investment model was developed by Rusbult (1980) as an extension of social exchange theory. This model provides a systematic framework for explaining commitment in romantic relationships. Theoretically, the model draws on the concepts of "level of comparison" and "level of comparison for alternatives" from social exchange theory, developed by Thibaut and Kelley (1959). However, Rusbult argued that this framework was insufficient to explain individuals' commitment in relationships and added the concept of "investment" as a third variable to his model. Thus, individuals' commitment in a relationship is not only related to their level of satisfaction in the relationship and the attractiveness of alternatives, but also to the investments they make in their relationships (Rusbult 1980).

According to the model's basic assumption, individuals shape their decisions to continue a relationship based on three factors: satisfaction derived from the relationship, the quality of alternatives, and the investment made in the relationship. Relationship satisfaction relates to the extent to which the individual's expectations from their current relationship are met. It also reflects the extent to which the individual's emotional, social, and psychological needs are met (Rusbult 1980, Rusbult 1983). The quality of alternatives reflects the better partner options available to the individual outside of their current relationship (Rusbult et al. 1982, Rusbult 1983). Investment in the relationship is the accumulation of elements that are difficult to recover. These elements include time, effort, material resources, social environment, and emotional bonds (Rusbult 1983, Rusbult and Buunk 1993, Rusbult and Van Lange 2003). The investment model suggests that the interaction of these three factors explains an individual's level of commitment and loyalty (Rusbult et al. 1998).

According to the model, individuals do not act solely based on short-term satisfaction or external conditions when maintaining their relationships. The psychological weight of the investments accumulated during the relationship also plays an important role in maintaining relationships. Therefore, the model is unique. According to one study, even when commitment in the relationship is low, individuals tend to maintain their relationships when the level of investment is high and the quality of alternatives is low (Rusbult et al. 1982). Later, this model was expanded to explain long-term relational commitment processes and was also linked to the behavioral and cognitive aspects of commitment (Rusbult and Buunk 1993).

In their studies, Finkel and colleagues (2002) stated that the investment model does not only explain the continuity of the relationship. According to them, the investment model is also a strong variable in explaining behaviors such as loyalty, devotion, forgiveness, and crisis management. They argue that while attachment and forgiveness are both effective in the decision to stay in a relationship, compatibility or emotional attachment alone is not sufficient. Büyüksahin and Hovardaoğlu (2007) found that the feeling of trust significantly predicts relationship satisfaction, while factors such as commitment and altruistic love significantly predict investment in the relationship. Furthermore, it was observed that individuals who are dating have lower relationship satisfaction and investment compared to married or engaged individuals and perceive alternatives as more attractive. Yılmaz and Hovardaoğlu (2015) revealed that individuals who tend to present themselves positively in social settings experience more relationship problems and find alternative relationships more attractive. Terzi and Işık (2017) determined that happily married individuals are more committed to their relationships, invest more in them, and do not find alternatives appealing.

Theories in the Context of Loyalty Value

Loyalty is considered a multidimensional value that encompasses fundamental elements such as trust, commitment, and continuity in interpersonal relationships (Stanley et al. 2004). The formation and sustainability of this value are closely related to the individual's past experiences, expectations from relationships, and emotional needs (Mikulincer and Shaver 2016).

Attachment Theory and Loyalty

When examining studies reflecting the relationship between attachment theory and the value of loyalty, Taran (2023) investigated the relationship between attachment styles and relationship satisfaction levels in adult romantic relationships. The findings revealed a positive relationship between secure attachment style and relationship satisfaction. On the other hand, it was concluded that anxious and avoidant attachment styles negatively affect both relationship satisfaction and psychological stability; individuals with these attachment patterns may exhibit weak and inconsistent loyalty behaviors. Furthermore, anxiety levels negatively affect both attachment styles and relationship satisfaction and are considered an indirect risk factor for fidelity. In particular, the decrease in anxious attachment in long-term relationships lasting 6-9 years indicates that emotional security and fidelity levels may increase with the duration of the relationship. A study conducted by Körner and colleagues (2022) examined the effect of attachment styles on forgiveness behavior in heterosexual couples. The research results revealed that individuals with a secure attachment style not only had a high tendency to forgive themselves but also positively influenced their partners' forgiveness behavior. In individuals with an avoidant attachment style, forgiveness is only positively related to themselves; it has no significant effect on their partner's forgiveness behavior. Furthermore, it was determined that whether or not couples' attachment styles are similar does not directly affect forgiveness.

In a study conducted by Sagone and colleagues (2023), the relationship between adult attachment styles and psychological well-being was evaluated in terms of age groups (young adults and adults) and relationship status (single and partnered individuals). According to the findings, partnered individuals reported higher levels of psychological well-being compared to single individuals. Among single individuals, attachment tendencies such as discomfort with closeness, viewing relationships as insignificant, and avoidance were found to be more prevalent. Furthermore, psychological well-being in these individuals was moderately and positively related to secure attachment and strongly and negatively related to attachment based on the need for approval. In individuals in relationships, the need for approval also emerges as a variable that strongly predicts psychological well-being in a negative direction. In a study conducted by Doerfler and colleagues (2024), it was stated that sharing access to smartphones in romantic relationships is based on mutual trust. The study emphasized that couples have access to each other's devices, but there is no clear social consensus regarding the limits of this access. Most participants stated that trust was at the core of their decisions regarding transparency and privacy. However, it was noted that violating digital privacy boundaries could lead to a loss of trust between partners and damage perceptions of fidelity.

Social Exchange Theory and Loyalty

A review of the literature reveals that studies based on social exchange theory have largely focused on organizational contexts such as work life, organizational commitment, and leader-employee interactions. In contrast, it is noteworthy that research conducted within the framework of social exchange theory in the context of romantic relationships is limited in number and that there are theoretical gaps in this area. Putra and colleagues (2025) examined the effects of Super Apps used in digital banking on customer-brand interaction, brand trust, and loyalty within the framework of social exchange theory. The research found that perceived fluency and integration quality increased customer-brand interaction and loyalty, while assurance quality strengthened brand trust. Furthermore, it was determined that brand trust plays a mediating role in loyalty. In a study by Rajâa and Mekkaoui (2025), the effects of perceived organizational support, procedural justice, and trust on employee performance, voluntary turnover, and financial

outcomes were examined through a systematic review based on social exchange theory. The research, based on 71 articles published in the Scopus database between 1986 and 2023, showed that these factors support organizational success by increasing employee commitment and productivity. It was emphasized that trust is critical in terms of cooperation and loyalty, while human resource performance plays a mediating role in these relationships. In their study, Hsiao and colleagues (2023) examined the impact of employees' cultural competence on customer experience and future behavioral intentions within the framework of social exchange theory. The study tested how a three-dimensional cultural competence structure consisting of service personnel's cultural awareness, cultural knowledge, and cultural skills affects customers' future behavioral tendencies through guest gratitude. Data obtained from customers who experienced cross-cultural service in luxury hotels in Australia revealed that cultural awareness and cultural competence increased guest gratitude; this gratitude, in turn, reinforced positive behaviors such as repeat visits or recommendations.

Investment Model and Loyalty

In a study conducted by Beauparlant and colleagues (2023), it was examined whether the investment model is valid not only in romantic relationships but also in explaining commitment to the choice of remaining single. The study, conducted with two samples, found that satisfaction with singleness and investment made were positively related to commitment to singleness, while alternatives such as entering into a relationship were negatively related. Furthermore, expected satisfaction and planned investment were also significantly related to commitment, while the influence of social norms was not observed. No significant relationship was found between psychological well-being and commitment. In the study by Tran and colleagues (2019), based on the data obtained, the relationships between commitment and the three basic precursors of the model, namely satisfaction, the magnitude of investments, and the quality of alternatives, were evaluated. According to the meta-analysis findings, the strongest relationship with commitment was observed in the level of satisfaction, followed by the magnitude of investments and the quality of alternatives.

Brozowski and colleagues (2022) examined the validity of the investment model in explaining loyalty levels in romantic relationships among asexual individuals. The study involved 485 asexual individuals in romantic relationships, and the core components of the investment model—relationship satisfaction, investment in the relationship, quality of alternatives, and commitment level—were assessed. The findings showed that commitment increased when satisfaction and investment levels were high and alternatives were less attractive. A study conducted by Mikkelsen and Ray (2024) examined the effect of uncertainty in romantic relationships on commitment dynamics. Analyses of data from 343 adult participants revealed that relational uncertainty was negatively associated with relationship satisfaction, investment level, and commitment, and positively associated with the quality of alternatives. Furthermore, relational uncertainty was identified as a moderating variable that significantly weakened the relationship between satisfaction and commitment. The strong relationship between satisfaction and commitment was only observed when uncertainty was low; as uncertainty increased, this relationship weakened and became statistically insignificant.

A comparative table has been prepared to comprehensively examine the strengths and limitations of theoretical approaches used to explain fidelity in close relationships. Table 1 presents the basic assumptions of the three theories and their relationship with fidelity.

Applicability in the Contemporary Context

Attachment theory, social exchange theory, and the investment model, which encompass close relationships, offer functional explanations that reflect today's social dynamics in addition to theoretical knowledge. The contemporary era is a period characterized by the diversification of individual values, the acceleration of digitalization, and the transformation of social gender roles (Bauman 2007). In this context, these theories can serve as a guiding framework for establishing, maintaining, and ending relationships today (Sprecher 1998, Rusbult and Van Lange 2003).

Table 1. Comparison of theoretical approaches to loyalty in intimate relationships				
Model	Basic Assumption	Relationship with Loyalty	Strengths	Limitations
Attachment theory	Early attachment experiences influence relationship patterns.	Secure attachment increases loyalty by providing trust and emotional stability, while avoidant and anxious attachment leads to weakness in loyalty.	Provides psychological depth, explains emotional security.	It reflects cultural diversity and digital contexts only to a limited extent.
Social Exchange theory	The reward-cost balance is important in relationships.	Loyalty increases when rewards are high and costs are low.	Emphasizes rational decision-making processes.	It can leave the emotional aspect out.
Investment model	The investment made in the relationship determines the level of commitment.	As investment increases, loyalty tends to rise.	Provides strong statements for long-term commitment.	It may not adequately cover factors such as emotional closeness.

Reviewing the studies, Eichenberg and colleagues (2024) found significant relationships between social media addiction and insecure attachment styles; they showed that anxious and avoidant individuals, in particular, use social media more intensively and functionally. Stöven and Herzberg (2020) noted that insecurely attached individuals use social media for purposes such as avoiding anxiety, seeking approval, and establishing indirect closeness. Arpacı and colleagues (2017) revealed that avoidant and anxious attachment increase nomophobia levels, and that low mindfulness levels strengthen this relationship. Sun and Miller (2023) showed that individuals with an avoidant attachment style are more attached to their smartphones, experience self-regulation problems, and are more prone to neglecting face-to-face social interactions. Levine and Stekel (2016) emphasized that adolescent girls use technology not only for communication but also as a means of forming and maintaining relationships, highlighting that technology can support fundamental attachment functions.

Sullivan (2021) examined the relationship between attachment anxiety in romantic relationships and online jealousy in the context of individuals' negative attitudes toward online communication. The study found that individuals with high attachment anxiety exhibited more intense jealousy responses to ambiguous situations encountered in digital environments such as social media. However, this relationship was found to be stronger in individuals with low negative attitudes toward online communication. In other words, individuals who evaluate online communication more positively experience greater emotional, cognitive, and behavioral jealousy in digital environments if they have high attachment anxiety. In their study conducted within the framework of attachment theory, Liu and Ma (2019) investigated the mediating role of online social support and fear of missing out (FoMO) in the relationship between insecure attachment and social media addiction. In the study conducted with a sample of 463 Chinese university students, the relationship between anxious attachment and social media addiction was explained through both online social support and FoMO. On the other hand, the relationship between avoidant attachment and social media addiction occurred only through online social support and in a negative direction.

Social exchange theory provides an explanatory framework for online dating apps and digital relationships because individuals evaluate their relationships based on cost-benefit considerations (Thibaut and Kelley 1959, Homans 1961, Blau 2017). A study conducted by Tsui (2022) found that positive attitudes toward dating apps were associated with higher satisfaction and self-esteem in friendships and romantic relationships, that relationship satisfaction fully mediated self-esteem, and that gender differences were significant. Ahn and colleagues (2025) found that artificial intelligence technologies influence employees' innovative behaviors. In this regard, it was determined that AI features such as empathy and reliability increase these behaviors, while adaptability strengthens this effect.

Fox and Moreland (2015) examined Facebook users' negative psychological and relational experiences associated with the platform in their study. Data obtained through focus group interviews revealed that

users encountered various sources of stress, such as jealousy, privacy violations, social comparison, and relational tension. Participants stated that despite these negatives, they continued to use the platform for reasons such as maintaining social ties, seeking approval, and not missing out on developments. When evaluated within the framework of social exchange theory, these findings reveal that individuals shape their decisions regarding Facebook use based on a reward-cost balance. Facebook's features, such as connectedness, visibility, and permanence, increase both rewards and costs; this situation can lead to conflicting and stressful experiences for individuals. Huang and colleagues (2024) examined customer loyalty on online dating platforms within the framework of perceived value theory, investigating whether satisfaction plays a mediating role in this relationship. In a study conducted with 352 users, structural equation modeling results showed that perceived value significantly predicted loyalty both directly and through satisfaction. Specifically, experiential benefits most strongly supported loyalty, while perceived risks negatively affected perceived value. When evaluated within the context of social exchange theory, these findings indicate that users' loyalty to online platforms is shaped by the balance between the benefits they gain and the costs they incur.

The investment model explains individuals' commitment in long-term and especially long-distance relationships through their emotional, temporal, and financial investments in the relationship (Rusbult 1980, 1983). The study conducted by Özmeriç (2024) examined the effects of relationship satisfaction, investment size, quality of alternatives, perceived importance, and happiness sharing on commitment in long-distance romantic relationships. According to the results, relationship satisfaction, investment size, and perceived importance significantly increased commitment, while the quality of alternatives had no effect. These variables together explained 53.4% of the variance in commitment. Sharabi and Timmermans (2021) used the investment model in online dating applications to examine user commitment and account deletion tendencies. The findings showed that more intensive participation in the dating app increased the level of commitment and reduced the likelihood of account deletion. Relationship satisfaction, the quality of alternatives, and investments played a mediating role in this process. As participants invested more time and effort in the app, they became more attached to their relationships.

Discussion

This study examines the functionality of attachment theory, social exchange theory, and the investment model in explaining contemporary relational dynamics; specifically, the validity of these theories is assessed in the context of digitalization, the diversification of individual values, and the transformation of gender roles. The findings reveal that when interpreted in line with contemporary social realities, all three theories offer powerful explanations for understanding fidelity in romantic relationships.

From the perspective of attachment theory, the interaction of digital platforms with individuals' attachment patterns is noteworthy. Eichenberg and colleagues (2024) found that insecure attachment styles are associated with social media addiction, while Sullivan's (2021) study showed that individuals with high attachment anxiety are more prone to online jealousy. This reveals that attachment patterns shape loyalty behaviors not only in face-to-face interactions but also in online contexts. Therefore, to understand the concept of loyalty today, digital privacy, online communication attitudes, and technology-mediated attachment forms must be considered (Liu and Ma 2019, Sun and Miller 2023).

Within the context of social exchange theory, digital relationships and online dating applications present an important area of study. Fox and Moreland's (2015) study showed that social media use increases both reward (connectedness, visibility) and cost (jealousy, privacy violation) dimensions. Huang and colleagues (2024) emphasize that loyalty on online dating platforms is shaped based on the perceived balance of benefits and costs. These findings confirm the adaptability of social exchange theory to the relational dynamics of the digital age based on a cost-benefit analysis.

In terms of the investment model, Özmeriç's (2024) findings indicate that investment size, relationship satisfaction, and perceived importance strongly predict commitment in long-distance relationships; Sharabi and Timmermans' (2021) study reveals that investments made in online dating applications increase user commitment. This shows that even in a digital context, time, effort, and emotional

investment remain key elements that support loyalty. However, Mikkelsen and Ray's (2024) findings reveal that in situations of high relational uncertainty, the relationship between investment and commitment weakens, suggesting that the uncertainties created by digital environments can negatively affect loyalty.

Conclusion

Loyalty is a multidimensional value encompassing trust, commitment, and continuity. Secure attachment strengthens loyalty, while anxious and avoidant attachment styles weaken it; moreover, these attachment patterns also influence loyalty behaviors in digital environments. Social exchange theory explains loyalty through reward-cost balance and the principle of reciprocity. Loyalty increases when perceived benefits are high and costs are low, while the existence of quality alternatives can reduce commitment. The investment model, on the other hand, suggests that satisfaction, the quality of alternatives, and the investment made in the relationship together determine loyalty. Commitment is maintained in situations where investment is high and alternative quality is low. The digitalization process is transforming loyalty dynamics, with social media becoming a significant variable in the relationship between attachment and loyalty. However, loyalty is shaped not only by individual assessments but also by emotional trust, digital privacy, and cultural factors.

Although theoretical comparisons have been made in this study, it is crucial that the effects of theories on individuals' relational attitudes, especially in the digital age, are supported by experimental research. In this context, the effect of attachment styles on loyalty behaviors on digital platforms should be examined comparatively across different age groups, such as adolescents, young adults, and adults. Within the framework of social exchange theory, how individuals' reward-cost assessments and loyalty tendencies in online dating applications differ according to age groups should be analyzed. The power of the investment model in explaining relational behaviors other than loyalty, such as forgiveness, coping with crises, or deleting accounts, should be tested through experimental studies on young adults and adults. Theories should also be tested across different relationship types, from romantic relationships beginning in adolescence to long-term partnerships in adulthood. The impact of digital privacy issues arising from high-tech use on loyalty and trust relationships, particularly among adolescents and young adults, should be revealed through longitudinal studies. The contribution of attachment-based approaches used in therapeutic interventions to the process of developing fidelity should be evaluated, taking into account age-specific attachment patterns. Finally, scales and models developed based on the three theories should be structured through psychometric studies aimed at better understanding the relational assessments and decision-making processes of different age groups.

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