Int. Rev. of Retail, Distribution and Consumer Research 12:3 July 2002 261–279 Routledge Taylor & Francis Group

Retail-consumer commitment and market segmentation

M. Angeles Iniesta and Manuel Sánchez

Abstract

Customer's commitment has become a main mediating goal for many companies. It appears to be a promising market segmentation criterion. In this sense, the present work focuses on commitment as a possible criterion to segment the consumers' market. It starts by analysing the importance of consumer commitment for companies. After the review of the literature of commitment at different relationship levels, a definition and a multidimensional structure is proposed for this construct. The study performs a segmentation analysis of bank customers. Three clusters of clients are identified according to their level of commitment. Main conclusions and its implications for marketing management are pointed out.

Keywords

Bank sector, commitment, consumer, loyalty, segmentation

Introduction

Transformations of the retailing activity due to the competitive dynamics, the changes in consumer needs and the introduction of new technologies and trade forms, have led the companies to pay more attention to the relationships with the clients trying to reach their retention and loyalty. And loyalty will prove to be more durable if client commitment exists (Bloemer and de Ruyter 1998; Richards 1998). Commitment constitutes the highest stage in the relational union (Dwyer *et al.* 1987). It has been considered a key mediating variable in relational exchanges (Mathieu and Zajac 1990) since its presence, together with trust, promotes efficiency, productivity and effectiveness of an organization (Morgan and Hunt 1994). If loyalty were not based on commitment, it would be a spurious loyalty (Day 1969; Dick and Basu 1994), and competitor offensives could generate a devastating effect on the company clients' list. Therefore, besides worrying about offering quality service and obtaining the clients' trust and satisfaction, companies should be aware of the importance of reaching a high

---

M. Angeles Iniesta and Manuel Sánchez, Business and Economic Faculty, University of Almeria, Ctra. Sacramento s/n, 04120 Almeria, Spain. Tel: + 34 950 014008, E-mail: miniesta@ual.es; Tel: + 34 950 015179, E-mail: msanchez@ual.es

The International Review of Retail, Distribution and Consumer Research
ISSN 0959-3969 print/ISSN 1466-4402 online © 2002 Taylor & Francis Ltd
http://www.tandf.co.uk/journals
DOI: 10.1080/09593960210139661

level of commitment, allowing both parties' expectations to converge to a common end.

The various relationships established between customers and a retail firm may differ in strength. Therefore, it would be very useful for the retailers to know the level of commitment of the clients. This would enable them to segment the market and direct different strategies towards each group, trying to obtain, maintain and/or increase their commitment.

The demographic and psychographic criteria traditionally used in the design of marketing plans are shown to be less and less valid due to the growing heterogeneity of consumers (Grover and Srinivasan 1989). However, those segmentation criteria based on attitudes or behaviours seem more homogeneous and realistic in order to explain the differences among consumers inside a market. As shown later, commitment is composed of an attitudinal and a behavioural part. So, it could be used as a segmentation variable of the market.

This article begins with a review of the commitment literature, trying to arrive to a deeper understanding of the concept and structure of this construct. It continues with the development of a cluster analysis. Results are validated using discriminant analysis and some additional variables not previously included in the cluster procedure. Three clusters are identified according to their level of commitment. Finally, main conclusions and managerial implications are discussed.

Relationship commitment

Conceptual framework

The study of commitment has been carried out in diverse environments and applied to relationships developed in a variety of contexts with different participants. In this way, not only the organizational and marketing literatures have paid attention to this concept; it has also been analysed from a social psychological perspective (Becker 1960; Kanter 1968; Salancik 1977) and an economical point of view (Cook and Emerson 1978; Williamson 1983). Consequences of its existence have also been studied from a legal and ethical perspective (Gummerson 1987; Gundlach and Murphy 1993; Schalk and Freese 1997). These works have generated some diversity in the concept of commitment and its consideration as a multidimensional concept integrated by several components. However, a generally accepted structure does not exist.

After a review of the literature in search of a definition for the commitment concept (Iniesta 2000), several elements were found (Figure 1). Most of the definitions focus on some attitudinal aspect, distinguishing three different characters in it: the affective character of commitment, which refers to an affective union due to the identification of a party with the goals and values of the other party (Buchanan 1974; Allen and Meyer 1990); the cognitive character, which includes individual perceptions (Hrebiniak and Alutto 1972; Kumar *et al.* 1995) and beliefs (Hunt *et al.* 1985; Morgan and Hunt 1994); and finally, the conductual character, which undertakes a desire to maintain and develop a stable

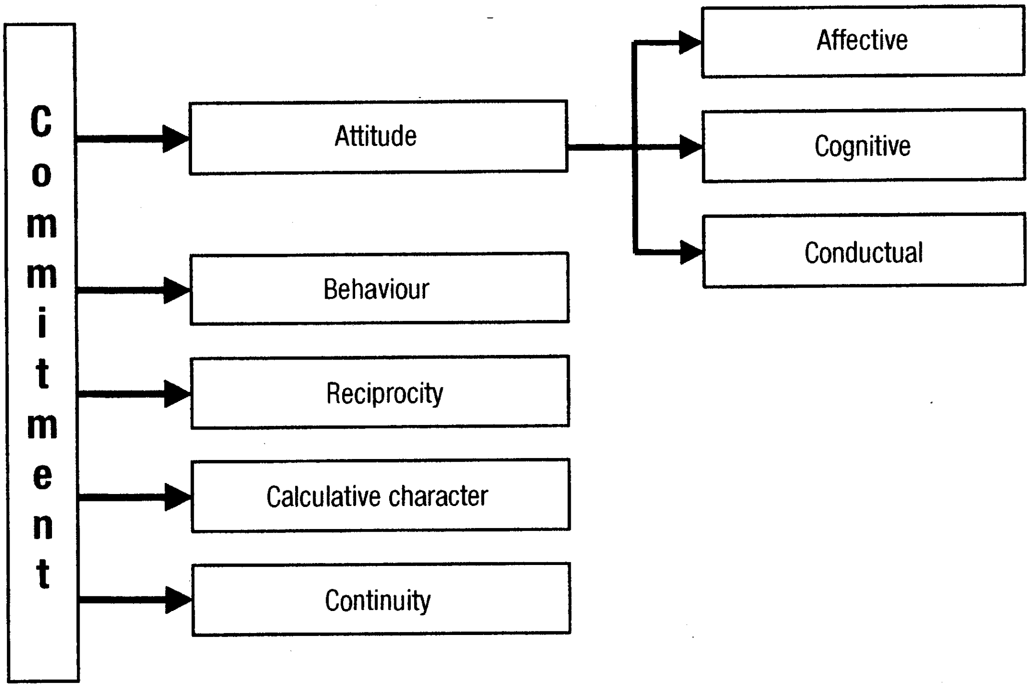


Figure 1 Classification of commitment definitions under their common characteristics

and valued relationship (Anderson and Weitz 1992; Wilson 1995; Andaleeb 1996; Tax *et al.* 1998), a willingness to exert considerable efforts on behalf of the relationship (Porter *et al.* 1974; Anderson and Weitz 1992) and a behavioural intention of developing and maintaining a stable long-term relationship (Gundlach *et al.* 1995; Geyskens *et al.* 1996; O'Malley and Tynan 1997).

But commitment is also defined as a behaviour in the strict sense. Becker (1960) points out this behavioural aspect in his definition, defining commitment as a consistent behaviour, which is maintained in time and the rejection of other alternatives of action. Gundlach *et al.* (1995, p. 79) include in their definition of commitment that it is 'an affirmative action taken by one party that creates a self-interest stake in the relationship and demonstrates something, more than a mere promise'.

Another element detected in some definitions of commitment is reciprocity or mutual commitment (Anderson and Weitz 1992; O'Malley and Tynan 1997). Its presence is more frequent in industrial markets. The adaptation between parties in interorganizational exchanges is common. However, in consumer–retailer relationships such adaptation is normally absent, making it easier for a client to change the retailer. Given this situation, consumers' attitudes and behaviours to their relationship with the retailer are more important than the mutual character of commitment at this level of the relationship (Liljander and Strandvik 1995).

An economic or calculative character is also detected in some definitions. Authors such as Becker (1960), Kanter (1968) or Allen and Meyer (1990) consider a kind of commitment that occurs when there is a profit associated to continue a relationship, and a cost associated to leave it. Buchanan (1974) also considers the instrumental value of a relationship that supposes commitment.

Lastly, and associated with previous elements, continuity is present in the greatest part of the analysed definitions (Anderson and Weitz 1992; Gundlach *et al.* 1995; Kumar *et al.* 1995; Andaleeb 1996; Wetzels *et al.* 1998). Table 1 shows the level of presence of the elements of commitment in the analysed definitions for each type of relationship.

Trying to integrate all the previous aspects and considering the consumer–retailer level, commitment can be defined in the following way:

> Commitment is a psychological state generated by an individual's perceptions, beliefs and emotions which provoke the willingness or intention of developing and maintaining a stable and durable relationship, because the individual wants it or feels that he/she should make it, and which manifests itself in a behaviour which bears certain obligation.
>
> (Iniesta 2000, p. 179)

The structure of commitment

Considering the proposed definition of commitment and the contributions of previous studies, a model for this construct is outlined. In it, all the aspects partially considered in other works are picked up. The starting point is one of the oldest and extended divisions of the components of commitment, coming from the organizational literature (Mowday *et al.* 1979), which distinguishes between attitudinal commitment and behavioural or manifest commitment. A correspondence exists with the distinction of Becker (1960, p. 35) who established that 'a person is envisioned as having acted in such a way ("made a commitment") or being in such a state ("being committed")'. The first reference would fit the behavioural aspect, and the second, the attitudinal one.

Attitudinal commitment Applied to commercial relationships, attitudinal commitment can be defined as a union or psychological state, which reflects the relationship between the exchange partners.[1] There are three components generally attributed to attitudes (Kiesler 1971; Dick and Basu 1994; Loudon and Della-Bitta 1995): a cognitive one that captures the individual's perceptions, beliefs and knowledge about a certain object; an affective or emotional one that reflects feelings and emotions, and expresses the individual's predisposition to something; and a conductual one, which we will refer to as behavioural intention or willingness, that drives us to act, to respond in a certain way and to develop a real behaviour. Taking this composition as starting point, we will distinguish two other dimensions in attitudinal commitment: latent commitment and felt commitment. Such labels have been taken, by analogy, from the notations used by Pondy (1969) for conflict episodes.

As well as for conflict, a latent dimension can be found in commitment. This name is due to the underlying sources that commitment represents. In this way, latent commitment can be defined as a set of perceptions, knowledge, beliefs and emotions that link a person to a relationship and predispose him/her to its maintenance. This definition encompasses the cognitive and emotional components of attitudes. For this reason, we will distinguish two categories in latent commitment, which can appear simultaneously in a person. Cognitive dimension

Table 1 Content analysis of commitment definitions

Element		*Intraorganizational level*		*Interorganizational level*		*Consumer-retailer level*		*Total*	
		No. definitions	*% on total*	*No. definitions*	*% on total*	*No. definitions*	*% on total*	*No. definitions*	*% on total*
Emotional union	Explicit[a]	6	17.1	1	2.9	–	–	7	20
	Implicit[b]	2	5.7	1	2.9	–	–	3	8.6
	Total	8	22.8	2	5.8	–	–	10	28.6
Belief perception	Explicit	5	14.3	3	8.6	–	–	8	22.9
	Implicit	–	–	–	–	–	–	–	–
	Total	5	14.3	3	8.6	–	–	8	22.9
Behavioural intention (desire)	Explicit	2	5.7	5	14.3	1	2.9	8	22.9
	Implicit	–	–	–	–	–	–	–	–
	Total	2	5.7	5	14.3	1	2.9	8	22.9
Behavioural intention (willingness)	Explicit	1	2.9	7	20	1	2.9	9	25.8
	Implicit	2	5.7	3	8.6	–	–	5	14.3
	Total	3	8.6	10	28.6	1	2.9	14	40.1
Behaviour	Explicit	3	8.6	5	14.3	–	–	8	22.9
	Implicit	1	2.9	1	2.9	–	–	2	5.7
	Total	4	11.5	6	17.2	–	–	10	28.6
Reciprocity	Explicit	–	–	1	2.9	–	–	1	2.9
	Implicit	–	–	5	14.3	1	2.9	6	17.1
	Total	–	–	6	17.2	1	2.9	7	20
Economic aspect	Explicit	3	8.6	–	–	–	–	3	8.6
	Implicit	2	5.7	1	2.9	–	–	3	8.6
	Total	5	14.3	1	2.9	–	–	6	17.2
Continuity	Explicit	2	5.7	11	31.4	1	2.9	14	40
	Implicit	5	14.3	4	11.4	–	–	9	25.7
	Total	7	20	15	42.8	1	2.9	23	65.7
Total definitions		14	40	19	54.3	2	5.7	35	100

Notes:

[a] Explicit presence of the element in the definition; [b] Implicit presence of the element in the definition

of commitment picks out the individual's perceptions, beliefs and knowledge to a certain object, in this case, the relationship, whose presence generates a certain bond towards it. These factors are linked to the perception of both, the costs associated with the disruption to the relationship (Becker 1960; Porter *et al.* 1974; Allen and Meyer 1990; Oliver 1990; Gundlach *et al.* 1995) and the lack of available alternatives (Meyer and Allen 1984; McGee and Ford 1987).

The other category of latent commitment is the emotional dimension, which represents the feelings and emotions developed to the commercial relationship, which predispose the consumers to the maintenance of the relationship with the retailer. Therefore, there are some factors conceptually different from the objective result of the cognitive evaluation process (Dick and Basu 1994). They include the identification with the goals and values of the other part (Buchanan 1974; Porter *et al.* 1974; Hunt *et al.* 1989; Allen and Meyer 1990) and the social influences and pressures (Still 1983; Mummalaneni and Wilson 1991).

The second dimension of attitudinal commitment is felt commitment. It arises when the behavioural intention appears. Felt commitment can be defined as a psychological state that moves the individual to act, to respond and to develop a real behaviour. It captures the intention or willingness to maintain a stable and durable relationship (Geyskens *et al.* 1996), and to make maximum efforts to get it (Anderson and Weitz 1992; Morgan and Hunt 1994). This dimension of commitment is divided in two other components. When such intention is moved by desire (desire to maintain a valued relationship (Porter *et al.* 1974; Anderson and Weitz 1992; Wilson 1995; Simpson and Mayo 1997), we name it behavioural intention by desire (e.g. willingness to exert considerable effort on behalf of the retailer because of the value of the relationship). If it is moved by the need of doing it (Allen and Meyer 1990; Geyskens *et al.* 1996), we name it behavioural intention by need (e.g. because of the significant anticipated termination or switching costs associated with leaving).

Manifest commitment The last dimension of commitment deals with its manifestation, this is, the effective development of the action. It can be defined as the expression of the willingness to develop a stable and durable relationship in a verbal or written way, or through actions that demonstrate this intention. This commitment can be shown in several ways, which can be summed up, fundamentally, in two.

- Pledges or guarantees of remaining in the relationship, such as contractual terms (Williamson 1983; Anderson and Weitz 1992; Frazier and Lassar 1996), verbal manifestations of commitment or promises (Grönroos 1990), involvement (Zaichowsky 1985) or idiosyncratic investments (Becker 1960; Williamson 1983; Anderson and Weitz 1992;[2] Frazier and Lassar 1996).
- Actions of commitment or manifestation of felt commitment (Gundlach *et al.* 1995; Kim and Frazier 1997).

Summarizing the ideas exposed in this section, we have structured commitment in five final dimensions. A cognitive dimension and an emotional one comprise what we have named latent commitment. Behavioural intention by desire and behavioural intention by need constitute the felt commitment, which together

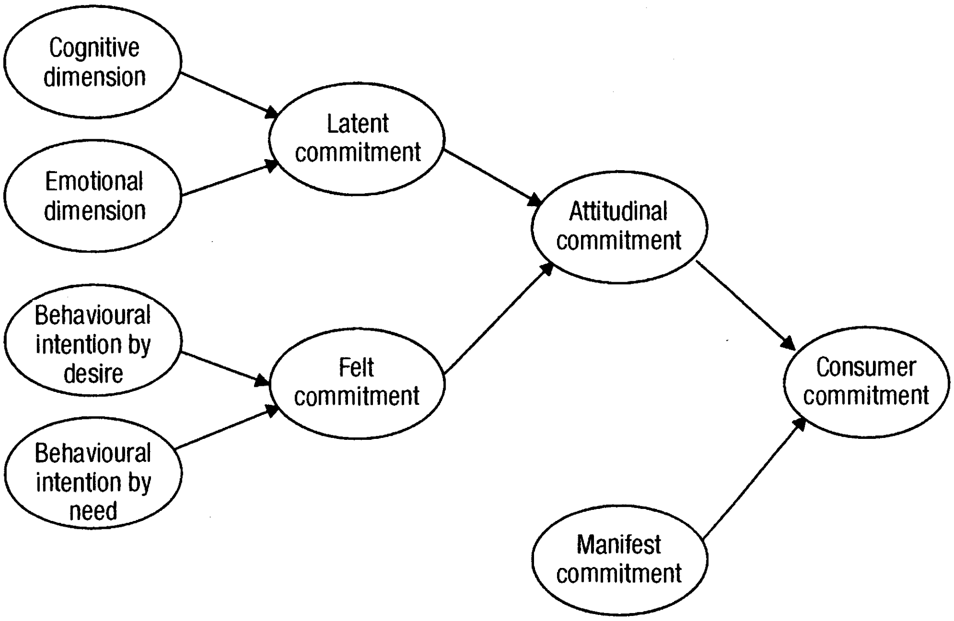

Cognitive dimension
Emotional dimension
Behavioural intention by desire
Behavioural intention by need
Latent commitment
Felt commitment
Attitudinal commitment
Manifest commitment
Consumer commitment

Figure 2 Commitment structure model

with latent commitment make up the attitudinal commitment. Finally, attitudinal commitment and behavioural commitment form the final construct: commitment (Figure 2).

Empirical analysis

Methodology

Considering the structure and definition of commitment, a seven-point Likert scale was built for this construct in order to segment the consumer market for the financial retailing industry in Spain. The scale was built and validated applying the classic Churchill's (1979) approach in Iniesta (2000), considering the range of all dimensions covered by this concept. Those items where item-to-total correlation was less than 0.35 were removed. Cronbach's Alpha for overall scale was 0.83. Confirmatory factor analysis was developed using structural equation modelling (Normed $\chi^2 = 2.01$; NFI = 0.816; NNFI = 0.854; CFI = 0.879; Robust CFI = 0.907). All indicators load on their respective factors and the t-values associated with each coefficient assume greater values than the one considered as critical (1.96 for $p < 0.05$).

The validated scale was composed of 21 items: five items for the cognitive dimension (CD), including costs associated with finishing the relationship and perception of the lack of alternatives ($\alpha = 0.74$); three items for the emotional dimension (ED), including personal influences and pressures for maintaining the relationship ($\alpha = 0.74$); four items for the behavioural intention by desire (D) including the willingness to remain and continuing the relationship and to share favourable experiences with other people, and defence from criticism ($\alpha = 0.72$); four items for the behavioural intention by need (N) including the need or moral obligation to maintain the relationship, adaptation to changes introduced

Table 2 Survey technical card

Universe	Bank clients in Spain
Empirical setting	Spain (Madrid, Barcelona, Valencia and Almería)
Data collection method	Personal interviewing
Sample size	400 bank clients
Sampling error	± .05
Sampling procedure	Quota sampling

by the retailer, and intention of renouncing other opportunities and abandon the active search ($\alpha = 0.66$); five items for the manifest commitment (MC), including the obligation of continuing the relationship for economic reasons, involvement, the presence of promises, long-term contracts and idiosyncratic investments ($\alpha = 0.67$). The questionnaire was administered to 400 retail clients (Table 2).

To achieve our objective, a cluster analysis was developed using as variables the five dimensions of commitment obtained from the principal component analysis (Iniesta 2000). To validate the results, a discriminant analysis was presented, using the classification variable resulting in the cluster as dependent variable, and the five factors of commitment as independent ones. Results were also validated checking if some differences existed in the level of some demographic variables for each segment.

Data analysis

To identify homogeneous groups of consumers, a cluster analysis was applied, using SPSS 10.0 software. Given the high number of respondents composing the sample, k-means clustering of iterative partition was applied. As this method does not provide the most appropriate number of groups to divide the sample, a hierarchical cluster analysis was previously carried out, using Ward's method and the squared Euclidean distances. The analysis showed a number of three or five clusters as possible solutions. The subsequent application of the k-means clustering for these groups drove us to consider the composition of three clusters as the best solution. Final cluster centres in five-cluster solutions were very close and certain confusion could be generated when trying to interpret the results.

Table 3 shows the number of individuals assigned to each cluster. It can be observed that a very similar size exists in two groups, the third one being considerably smaller. Analysing cluster centres (Table 3), the three groups are clearly defined. Distances between final cluster centres are very separate, and significant differences exist in the level of commitment of each group (Table 4). Thus, cluster 1, named as 'low commitment', is the one that presents the lowest mean. It is composed of individuals not very committed towards their relationship with the financial firm, comprising 39.25 percent of the sample. Cluster 2, of 'medium commitment', is formed by individuals committed in all the dimensions of this concept, but at a middle level. It comprises 40.5 percent of the sample. Lastly, in cluster 3 we find the most committed individuals (20.25 percent of the sample) reporting a high perception or knowledge of certain

Table 3 Group descriptive statistics

	Mean (Final cluster centres)				*SD*			
	Group 1 Low comm.	Group 2 *Medium comm.*	Group 3 *High comm.*	*All groups*	*Group 1 Low comm.*	*Group 2 Medium comm.*	*Group 3 High comm.*	*All groups*
CD	10.739	19.025	23.938	16.767	3.747	4.582	4.907	6.753
ED	9.796	11.568	13.481	11.260	5.230	4.342	4.555	4.934
D	16.997	19.043	23.889	19.220	4.721	3.836	2.915	4.769
N	9.853	13.068	18.247	12.855	4.191	4.077	4.137	5.145
MC	11.649	17.321	23.173	16.280	4.247	4.501	4.939	6.216
Valid cases	157 (39.25%)	162 (40.5%)	81 (20.25%)	400				

Table 4 Final cluster distances and ANOVA

	Final cluster distances		
Cluster	*1*	*2*	*3*
1			
2	10.885		
3	20.942	10.60	

	ANOVA					
	Cluster		*Error*			
	Mean square	*df*	*Mean sq*	*d.f.*	*F Ratio*	*Signif.*
CD	5348.246	2	18.884	397	283.218	0.000
ED	375.753	2	22.578	397	16.642	0.000
D	1274.474	2	16.438	397	77.535	0.000
N	1888.322	2	17.091	397	110.489	0.000
MC	3695.009	2	20.218	397	182.757	0.000

cognitive or emotional factors of commitment and a strong feeling of desire and need to commit toward the relationship. Some guarantees of action and real actions that link the individual to the relationship are also present.

In trying to assess the validity of the results provided by the cluster analysis, a discriminant analysis was performed using SPSS 10.0. Means and standard deviations revealed certain differences among variables for each group (Table 3). The dimension with the least variation among the mean values of each group was the one corresponding to the emotional dimension (ED).

Regarding the value of Wilks' lambda (Table 5), all variables, except ED obtained different values for each group. The F ratio indicated that the influence on the commitment level of each explanatory variable, taken separately, was significant. All variables had a high discriminant capability.

In order to calculate the discriminant functions, there were three groups and five independent variables, so two functions could be estimated. To check if the explanatory level of the functions was high, we observed several parameters. On the one hand, the first discriminant function explained 98.5 percent of inter-group variance, with an eigenvalue of 4.267. The canonical correlation was nine, so this function explained 81 percent of the total variance of the dependent variable.

Table 5 Test for equality of group means

	Wilks' lambda	*Univariate F ratio*	*d.f.1*	*d.f.2*	*Significance*
CD	0.412	283.218	2	397	0.000
ED	0.923	16.642	2	397	0.000
D	0.719	77.535	2	397	0.000
N	0.642	110.489	2	397	0.000
MC	0.521	182.757	2	397	0.000

The Wilks' lambda associated to both functions was 0.179 which, transformed in a χ^2, took the value of 680.469 with 10 degrees of freedom, being significant at 0.001 (Table 6). Therefore, the mean discriminant scores of the three groups were different for each significance level, concluding that the discriminant function obtained related significantly the endogenous variable with the considered explanatory variables.

Regarding the second function, it only accounted for 1.5 percent of the intergroup variance. The eigenvalue was 0.063 and the canonical correlation was 0.244. So, only a 5.9 percent of the remaining variance is explained by this function. The Wilks's lambda associated was 0.941, transformed in a χ^2 = 24.206 with 4 degrees of freedom, also significant at 0.001. Therefore, both functions contributed in an important way to explain differences between groups. However, the explanatory level of the second function was very much reduced.

Looking at the standardized coefficients of the canonical discriminant functions, the variables with the highest values in the first function were Cognitive Dimension (CD) (0.746), Emotional Dimension (ED) (0.213), Behavioural intention by Need (N) (0.379) and Manifest Commitment (MC) (0.655). These are the variables that most contribute to its discrimination capacity. On the other hand, the variable Behavioural intention by Desire (D) showed a greater value in function 2 (0.608).

Considering the discriminant loadings of the structure matrix, CD and MC showed the biggest absolute correlation with function 1 while the rest showed a bigger correlation with function 2 (Table 7).

Regarding the centroids of the groups (Table 7), the greatest differences obtained regarding the first function were observed in the groups 1 and 3. According to the results of the cluster analysis, group 1 picked up the individuals with the lowest level of commitment, while the individuals with the highest commitment level formed group 3. Such a fact is validated with the results obtained in this analysis, because groups 1 and 3 were positioned in both extremes of the levels of MC and CD, being the second group in a medium level of commitment.

Table 6 Wilks' lambda

Functions contrast	*Wilks' lambda*	*Chi-square*	*d.f.*	*Significance*
1 and 2	0.179	680.469	10	0.000
2	0.941	24.206	4	0.000

Table 7 Structure matrix and group means (centroids) of canonical discriminant functions

Independent variables	*Discriminant function*			*Group centroids: function*	
	Function 1	*Function 2*	*Group*	*Function 1*	*Function 2*
MC	0.464*	0.092	1	−2.2469	0.1493
CD	0.140*	0.045	2	0.5569	−0.2959
N	0.291	0.694*	3	3.2414	0.3023
D	0.572	−0.678*	Non-typified canonical discriminant functions evaluated in cluster means		
ED	0.356	0.496*			

* Marks the two canonical discriminant functions remaining in the analysis

The second function, which was explained by ED, Behavioural intention by Desire (D) and N, established the maximum differences between the groups 2 and 3. They picked up the lowest and the highest level of commitment by ED, D and N respectively. Such a fact coincided just partially with the result of the cluster analysis, because according to this one, individuals with medium and high commitment formed clusters 2 and 3 respectively.

The clarity of the frontiers for each discriminant function was shown in the territorial map (Appendix A). Regarding the representation of the discriminant scores (Appendix B), we can observe the dispersion of each group around the centroids, being close to each other but not overlapped.

Lastly, the classification results indicated that a total of 388 cases, this is, 97 percent of the total sample, were classified correctly (Table 8). In the first group, only a case was incorrectly classified, there were six in the second group and five in the third one.

Another way of validating the results of the cluster analysis consisted of obtaining cluster profiles according to some variables not included in the previous analysis. We proceed to describe each group considering some demographic characteristics, standing out the most frequent category in each group and the cluster which gathers the biggest number of individuals for each category (Table 9).

The first group was characterized by the presence of a low level of commitment. It picked up the biggest number of single and married people, 20–9 years

Table 8 Classification results

		Predicted group membership			
	Three-group cluster solution	*Low commitment*	*Medium commitment*	*High commitment*	*Total*
Actual total	Low commitment	155	2	0	157
	Medium commitment	1	156	5	162
	High commitment	0	4	77	81
Group classification percentage	Low commitment	98.7	1.3	0	100
	Medium commitment	6	96.3	3.1	100
	High commitment	0	4.9	95.1	100

Note: Percent of grouped cases correctly classified: 97%

Table 9 Categories of the most present additional variables in each group

Variables	Pearson χ^2	*Categories*		*Group 1*	*Group 2*	*Group 3*
Marital status	17.9** d.f.: 6	Single Married Widower Divorced	More present category in the group	Single/Married	Married	Married
			Group in which the category is more frequent considering all groups	Single	Married/Widower /Divorced	
Age	27.7*** d.f.: 8	20–9 30–9 40–9 50–64 65–74	More present category in the group	20–9	20–9/40–9/50–64	65–74
			Group in which the category is more frequent considering all groups	20–9/30–9/50–64	40–9	65–74
Role in the family	16.3* d.f.: 10	Person that lives alone Father/husband Mother/wife Son Grandfather/ grandmother Brother	More present category in the group	Son/Mother-wife	Mother-wife	Father-husband/ Mother-wife
			Group in which the category is more frequent considering all groups	Person that lives alone/Son–daughter/ Brother	Father-husband/ Mother-wife	Grandfather/ Grandmother
The biggest weight in decision making	19.9* d.f.: 12	Father/husband Mother/wife The couple equally All the family equally A son/daughter	More present category in the group	The couple equally	The couple equally	The couple equally
			Group in which the category is more frequent considering all groups	He/she lives alone/ Both spouses/All the family equally	Father-husband/ Mother-wife/Son	Son and mother
Study level	33.6*** d.f.: 6	University studies Secondary studies Primary studies Without studies	More present category in the group	University studies	University studies	Primary studies
			Group in which the category is more frequent considering all groups	University studies/ Secondary studies	Primary/Without studies or unfinished	

Table 9 Continued

Variables	Pearson χ^2	*Categories*		*Group 1*	*Group 2*	*Group 3*
Main activity	24.3* d.f.: 16	Student Housewife Unemployed Retired Self-employed worker Directive and superior controls Intermediate position in the company Civil Servant Other works	More present category in the group	Civil Servant	Civil Servant	Retired
			Group in which the category is more frequent considering all groups	Student/Unemployed/Self-employed worker/Directive and superior controls/Civil Servant	Housewife/Retired/Intermediate position in the company/Other works	

Notes:
* Significant at $p < 0.1$; ** significant at $p < 0.05$; and *** significant at $p < 0.001$

old. Moreover, the biggest proportion of individuals of ages between 30 and 39, and between 50 and 64 are also included here. The most frequent roles in the family held by the individuals that form this group (variable ROLE) were 'Son/Daughter' and 'Wife', although, the category 'People that live alone' was fundamentally represented in this group. The most present category of the variable WEIGHT (role of the person with the biggest weight in the family decision-making process) was 'The couple equally' (both husband and wife). The category 'All family members equally' was more present here than in the rest of groups. The most frequent study levels were 'University studies' and 'Secondary studies'. The individuals whose main activities were 'Student', 'Unemployed, 'Self-employed worker', 'Civil Servant' or 'Directive and superior controls' were the less committed.

The medium commitment group, which was the biggest one, was comprised of 'Married people'. Most of them were in this group, as well as the 'Widowers' and 'Divorced'. The most present ages were those from 20–9, 40–9 and 50–64. The role carried out by these persons was, mainly, 'Husband' or 'Wife', and although the most present category of the variable WEIGHT was 'The couple equally', other categories such as 'Husband', 'Wife' or 'Son/daughter' were also present. People with 'Primary studies' or 'Without studies' presented a medium level of commitment. However, most of the individuals possessed higher education qualifications. Activities with a greater number of persons reporting medium levels of commitment were 'Housewife, 'Retired', 'Intermediate positions in the company' and other works not included in other categories.

Lastly, people with a high level of commitment formed the third group. This level of commitment was present in 'Married people', older than 64, in their role of 'Husband', 'Wife' or 'Grandparent'. The biggest weight in decision making was for 'The couple equally'. The individuals of this group had 'Primary studies' and were retired.

Conclusions

There was no consensus about the conceptualization and scope of commitment. Several studies have been developed from various fields of work at different relationship levels, which revealed the multidimensional structure of this construct. In this paper, a content analysis of commitment definition and a thorough analysis of the literature had been performed. Continuity and behavioural intention were the most relevant features on commitment. Based on these analyses, a definition for this concept has been suggested. Additionally, a construct structure is proposed including five dimensions.

Using a validated scale by the authors, the paper develops a market segmentation schema for bank retailers. The use of commitment as a segmentation variable makes it possible to obtain groups of individuals clearly differentiated, not only in the level of this variable, but also in other sociodemographic variables. One of the goals of the companies is to reach loyal clients. In this sense, the knowledge of the customer profiles for each level of commitment will enable them to direct differentiated programmes, trying to maintain and improve commitment, or obtain the commitment of those who, in spite of having some linking with the company, are not still committed. And commitment in consumers has a direct effect on the loyalty to the retailer.

The analysis shows that significant differences exist among individuals based on the levels of each dimension of commitment. The clusters with the greatest number of respondents were those reporting medium and low levels of commitment. The cluster of individuals with high levels was the smallest. Companies can use the results of this study in the following ways: on the one hand, formulating strategies to increase their clients' commitment level in consideration of the factors comprising each dimension of commitment; on the other hand, directing special efforts to increase the level of the less developed dimensions of commitment. So, banks could increase the cognitive dimension of commitment if their clients perceived that other banks were not so attractive for them as their own bank was. In this sense, banks must decide the way to differentiate themselves from competitors in order to achieve their goals. They could also increase their customers' manifest commitment offering specific products or services in favourable conditions that they would not obtain in any other.

Notes

1 This consideration about attitudinal commitment starts from the definition proposed by Allen and Meyer (1990, p. 2), who conceptualize it as 'a psychological state that reflects employees' relationship to the organization'.

2 Anderson and Weitz (1992) consider the specific inversions as a pledge, but those ones are placed out of commitment, because the authors exclusively analyse the attitudinal part of it.

References

Allen, N.J. and **Meyer, J.P.** (1990) 'The measurement and antecedents of affective, continuance and normative commitment on the organization', *Journal of Occupational Psychology*, 63: 1–18.

Andaleeb, S.S. (1996) 'An experimental investigation of satisfaction and commitment in marketing channels: the role of trust and dependence', *Journal of Retailing*, 72(1): 77–93.

Anderson, E. and **Weitz, B.** (1992) 'The use of pledges to build and sustain commitment in distribution channels', *Journal of Marketing Research*, 29(1): 18–34.

Becker, H.S. (1960) 'Notes on the concept of commitment', *American Journal of Sociology*, 66, 32–42.

Bloemer, J. and **de Ruyter, K.** (1998) 'On the relationship between store image, store satisfaction and store loyalty', *European Journal of Marketing*, 32(5/6): 499–513.

Buchanan, B. (1974) 'Building organizational commitment: the socialization of managers in work organizations', *Adminstrative Science Quarterly*, 19: 533–46.

Churchill, G.A. (1979) 'A paradigm for developing better measures of marketing constructs', *Journal of Marketing Research*, 16(4): 64–73.

Cook, K.S. and **Emerson, R.M.** (1978) 'Power, equity and commitment in exchange networks', *American Sociological Review*, 43(5): 721–39.

Day, G.S. (1969) 'A two-dimensional concept of brand loyalty', *Journal of Advertising Research*, 9(5): 29–35.

Dick, A.S. and **Basu, K.** (1994) 'Customer loyalty: toward an integrated conceptual framework', *Journal of the Academy of Marketing Science*, 22(2): 99–113.

Dwyer, F.R., **Schurr, P.H.** and **Oh, S.** (1987) 'Developing buyer-seller relationships', *Journal of Marketing*, 51(2): 11–27.

Frazier, G.L. and **Lassar, W.M.** (1996) 'Determinants of distribution intensity', *Journal of Marketing*, 60(4): 39–51.

Geyskens, I., **Steenkamp, J.E.M.**, **Scheer, L.K.** and **Kumar, N.** (1996) 'The effects of trust and interdependence on relationship commitment: a trans-atlantic study', *International Journal of Research in Marketing*, 13: 303–17.

Grönroos, C. (1990) 'Relationship approach to marketing in service contexts: the marketing and organizational behaviour interface', *Journal of Business Research*, 20(1): 3–11.

Grover, R. and **Srinivasan, V.** (1989) 'An approach for tracking within-segment shifts in market shares', *Journal of Marketing Research*, 26(2): 230–6.

Gummerson, E. (1987) 'The new marketing – developing long-term interactive relationships', *Long Range Planning*, 20(4): 10–20.

Gundlach, G.T. and **Murphy, P.E.** (1993) 'Ethical and legal foundations of relational marketing exchanges', *Journal of Marketing*, 57(4): 35–46.

Gundlach, G.T., **Achrol, R.S.** and **Mentzer, J.T.** (1995) 'The structure of commitment in exchange', *Journal of Marketing*, 59(1): 78–92.

Hair, J.F., **Anderson, R.E.**, **Tatham, R.L.** and **Black, W.C.** (1999) *Análisis Multivariante*, fifth edition, Madrid: Prentice Hall.

Hrebiniak, L.G. and **Alutto, J.A.** (1972) 'Personal and role-related factors in the development of organizational commitment', *Administrative Science Quarterly*, 17: 555–72.

Hunt, S.D., **Chonko, L.B.** and **Wood, V.R.** (1985) 'Organizational commitment and marketing', *Journal of Marketing*, 49(4): 112–26.

Iniesta, M.A. (2000) Commitment in consumer-retailer exchange relationship, Unpublished Doctoral Dissertation, University of Almeria, Spain.

Kanter, R.M. (1968) 'Commitment and social organization: a study of commitment mechanisms in Utopian communities', *American Sociological Review*, 33(4): 499–517.

Kiesler, C.A. (1971) *The Psychology of Commitment. Experiments Linking Behaviour to Belief*, New York: Academic Press.

Kim, K. and **Frazier, G.L.** (1997) 'On distributor commitment in industrial channels of distribution: a multicomponent approach', *Psychology & Marketing*, 14(8): 847–77.

Kumar, N., **Scheer, L.K.** and **Steenkamp, J.E.M.** (1995) 'The effects of supplier fairness on vulnerable resellers', *Journal of Marketing Research*, 32(1): 54–65.

Liljander, V. and **Strandvik, T.** (1995) 'The nature of customer relationships in services', *Advances in Services Marketing and Management*, 4: 141–67.

Loudon, D.L. and **Della-Bitta, A.J.** (1995) *Comportamiento del Consumidor. Conceptos y Aplicaciones*, fourth edition, Mexico: McGraw-Hill.

Mathieu, J.E. and **Zajac, D.M.** (1990) 'A review and meta-analysis of the antecedents, correlates and consequences of organizational commitment', *Phsychological Bulletin*, 108(2): 171–94.

McGee, G.W. and **Ford, R.C.** (1987) 'Two (or more?) dimensions of organizational commitment: reexamination of the affective and continuance commitment scales', *Journal of Applied Psychology*, 72(4): 638–42.

Meyer, J.P. and **Allen, N.J.** (1984) 'Testing the 'side-bet theory' of organizational commitment among professionals and nonprofessionals', *Journal of Applied Psychology*, 69: 372–8.

Morgan, R.M. and **Hunt, S.D.** (1994) 'The commitment-trust theory of relationship marketing', *Journal of Marketing*, 58(3): 20–38.

Mowday, R.T., **Steers, R.M.** and **Porter, L.W.** (1979) 'The measurement of organizational commitment', *Journal of Vocational Behaviour*, 14(2): 224–47.

Mummalaneni, V. and **Wilson, D.T.** (1991) 'The influence of a close personal relationship between a buyer and a seller on the continued stability of theory role relationships', The Institute for the Study of Business Markets, Working Paper 4–1991, Pensylvania State University, University Park.

O'Malley, L. and **Tynan, C.** (1997) 'A reapraisal of the relationship marketing constructs of commitment and trust', *Proceedings of the American Marketing Association Special Conferences*, Dublin, June: 486–503.

Oliver, N. (1990) 'Rewards, investments, alternatives and organizational commitment: empirical evidence and theoretical development', *Journal of Occupational Psychology*, 63: 19–31.

Pondy, L.R. (1967) 'Organizational conflict: concepts and models', *Administrative Science Quarterly*, 12(3): 296–320.

Porter, L.W., Steers, R.M. Mowday, R.T. and **Boulian, P.V.** (1974) 'Organizational commitment, job satisfaction and turnover among psychiatric technicians', *Journal of Applied Psychology*, 59: 603–9.

Richards, T. (1998) 'Buying loyalty versus building commitment. Developing the optimum retention strategy', *Marketing and Research Today*, February: 43–51.

Salancik, G.R. (1977) 'Commitment and the control of organizational behaviour and belief', in Staw, B.M. and Salancik, G.R. (eds) *New Directions in Organizational Behaviour*, Chicago: St. Clair Press.

Schalk, R. and **Freese, C.** (1997) 'New facets of commitment in response to organizational change: research tends and the Dutch experience', *Journal of Organizational Behaviour*, 4: 107–23.

Simpson, J.T. and **Mayo, D.T.** (1997) 'Relationship management: a call for fewer influence attempts', *Journal of Business Research*, 39: 209–18.

Still, L.V. (1983) 'Part-time versus full-time sales-people: individual attributes, organizational commitment and work attitudes', *Journal of Retailing*, 59 (summer): 55–79.

Tax, S.S., Brown, S.W. and **Chandrashekaran, M.** (1998) 'Customer evaluations of service complaint experiences: implications for relationship marketing', *Journal of Marketing*, 62(2): 60–76.

Wetzels, M., de Ruyter, K. and **van Birgelen, M.V.** (1998) 'Marketing service relationships: the role of commitment', *Journal of Business & Industrial Marketing*, 13(4/5): 406–23.

Williamson, O.E. (1983) 'Credible commitments: using hostages to support exchange', *The American Economic Review*, 73(4): 519–40.

Wilson, D.T. (1995) 'An integrated model of buyer-seller relationships', *Journal of the Academy of Marketing Science*, 23(4): 335–45.

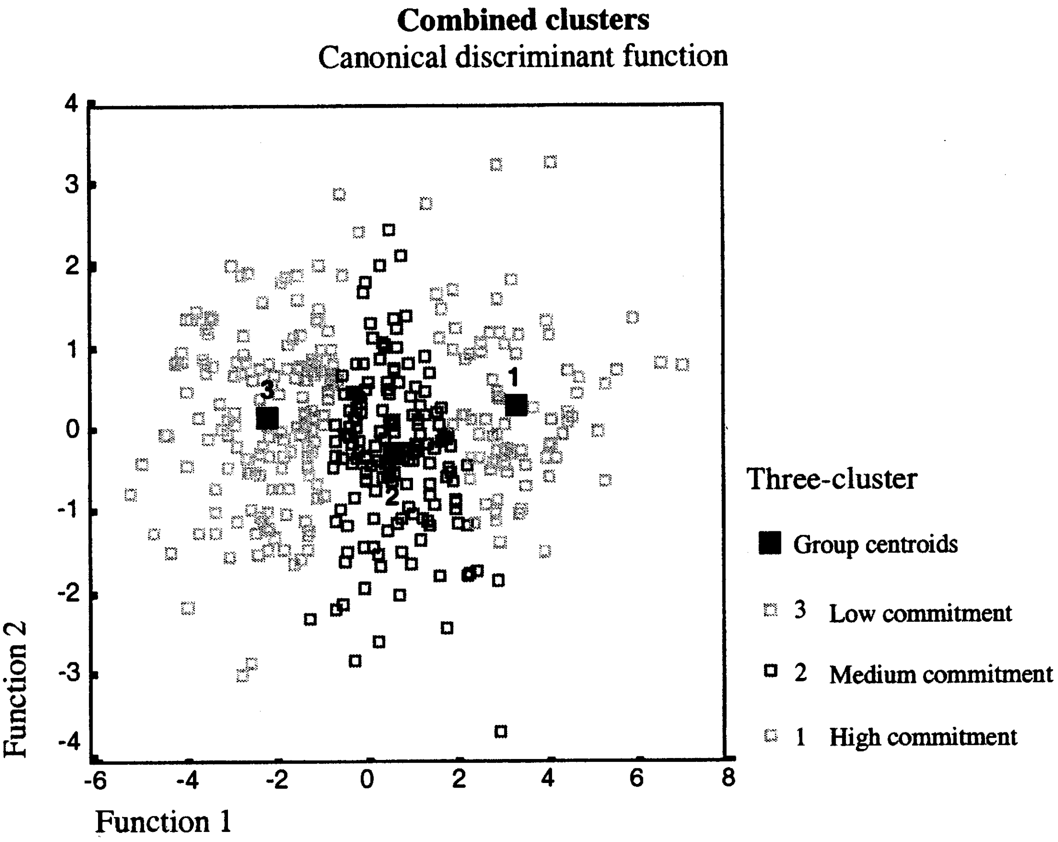
Zaichowsky, J.L. (1985) 'Measuring the involvement construct', *Journal of Consumer Research*, 12(3): 341–52.

Appendix A

Territorial map

```
                          Canonical discriminant
Function 2
       -6,0      -4,0      -2,0        ,0       2,0       4,0       6,0
          +---------+---------+---------+---------+---------+---------+
      6,0 +                              1223                         +
          I                             12 23                         I
          I                             12 23                         I
          I                             12  23                        I
          I                             12  23                        I
          I                            12   23                        I
      4,0 +         +         +        12    23   +         +         +
          I                            12    23                       I
          I                            12     23                      I
          I                           12      23                      I
          I                           12      23                      I
          I                           12       23                     I
      2,0 +         +         +       12+      23 +         +         +
          I                          12        23                     I
          I                          12         23                    I
          I                          12         23                    I
          I                         12           23                   I
          I                         12           23     *             I
       ,0 +         +        *+     12  +        23         +         +
          I                         12     *      23                  I
          I                        12             23                  I
          I                        12             23                  I
          I                        12              23                 I
          I                        12              23                 I
     -2,0 +         +         +   12    +         + 23      +         +
          I                       12                23                I
          I                       12                23                I
          I                       12                 23               I
          I                      12                  23               I
          I                      12                  23               I
     -4,0 +         +         +  12     +         +   23    +         +
          I                      12                   23              I
          I                     12                     23             I
          I                     12                     23             I
          I                     12                     23             I
          I                    12                       23            I
     -6,0 +                    12                       23            +
          +---------+---------+---------+---------+---------+---------+
       -6,0      -4,0      -2,0        ,0       2,0       4,0       6,0  Function 1
```

Appendix B



Combined clusters
Canonical discriminant function