



# The structure of commitment in consumer-retailer relationships

## Conceptualization and measurement

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**Abstract** *A comprehensive model of commitment in the context of consumer-retailer relationships is developed in this study. It gives a careful description and theoretical justification of the different dimensions, which compose this construct. To check the reliability and validity of the scale of measurement proposed, the generation and purification of the measurement items is subjected to a rigorous process, aiming at testing the higher-order structural model proposed in this paper. According to this model, commitment is composed of five final dimensions. The results confirm the outlined structure previously indicated in this study, obtaining a reliable and valid scale. Theoretical and managerial implications, limitations and future research directions are also discussed.*

### Introduction

The development and maintenance of continuous relationships with clients depends on a number of variables, such as trust, satisfaction and others (Morgan and Hunt, 1994). Commitment is one 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). Commitment increases the level of loyalty of consumers to a particular company (Bettencourt, 1997; Pritchard *et al.*, 1999). In turn, loyalty results in a decrease in the costs of finding new clients, and of keeping existing ones, which will inevitably have a positive effect on the financial status of the organization.

Commitment has long been an issue considered in the organization literature. Analysis has normally been based on the relationships developed inside an organization (Porter *et al.*, 1974; Meyer and Allen, 1984; Allen and Meyer, 1990). Scholars have also analyzed commitment between organizations (Anderson and Weitz, 1992; Kim and Frazier, 1997; Wetzels *et al.*, 1998), and to a lesser extent, at consumer-retailer level (Bettencourt, 1997; Tax *et al.*, 1998). In most of these works, it is treated as a unidimensional construct, and measured using simple scales, which do not consider the existence of other aspects as revealed in the different studies, which have been carried out.

Considering all that exposed, and in the absence of a clear and complete definition of commitment, the objective of the present study is to arrive at a deeper understanding of the structure of commitment. The main contribution of this article is to provide a reliable and valid scale of measurement for this construct, especially applicable to the consumer-retailer relationship. For this purpose, we will develop a higher order factor model.



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### Multidimensional structure of commitment

The study of commitment has been carried out in a variety of contexts and applied to relationships developed in different situations between different participants. It has figured not only in works on organization and marketing but also in studies of psychology (Becker, 1960; Salancik, 1977) and economics (Cook and Emerson, 1978; Williamson, 1983). Its implications have also been analyzed from a legal and ethical perspective (Gummersson, 1987; Gundlach and Murphy, 1993). These works have given rise to a variety of definitions of commitment and its consideration as a multidimensional construct made up of several components. No single definition of the concept has received universal acceptance.

After a thorough consideration of the different definitions of what is meant by commitment, the following aspects can be distinguished (Iniesta, 2000):

- affective character: commitment as an affective union, as an identification with goals and values of the other partner in the relationship, and as an involvement in the relationship;
- cognitive character: commitment as perceptions and beliefs;
- behavioral intention character: commitment as a desire, willingness or behavioral intention;
- behavioral aspect: acts or actions; and
- reciprocity aspect: each party's commitment is based on his/her perception of the other party's commitment.

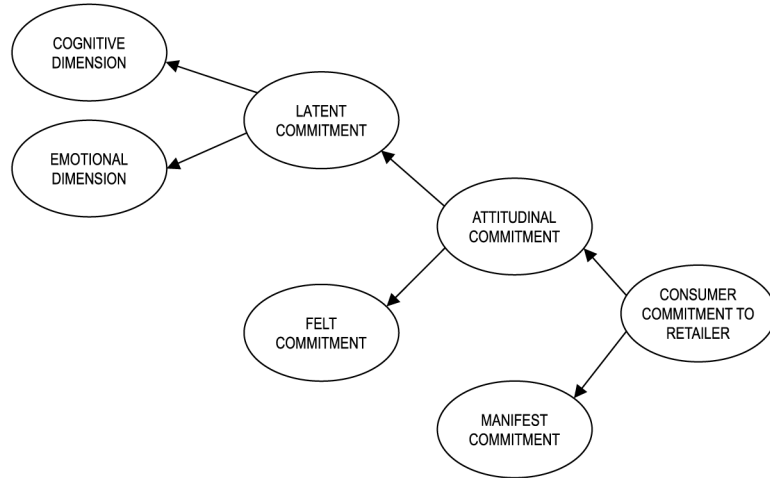
In an attempt to integrate all these aspects in the consumer-retailer relationship, commitment could be defined in the following way (Iniesta, 2000, p. 179):

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 behavior which bears certain obligation.

Taking the above definition of commitment and the contributions of previous studies, a model for this construct is outlined which considers all those aspects partially considered in other works (see Figure 1). The starting point is the long-standing and widely accepted division, originating in works on organization (Mowday *et al.*, 1979), between attitudinal commitment and behavioral or manifest commitment. This coincides with the distinction made by Becker (1960, p. 35) in stating 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 quality would fit the behavioral aspect and, the second the attitudinal component.

#### *Attitudinal commitment*

When applied to commercial relationships, attitudinal commitment can be defined as a union or psychological state, which reflects the relationship between the exchange partners[1]. The attribution of three components to attitudes is commonly accepted (Kiesler, 1971; Loudon and Della-Bitta, 1995): a cognitive one, an affective or emotional one and a behavioral one. Taking this composition as starting point, two other dimensions in attitudinal commitment will be introduced: latent commitment and felt commitment.



**Figure 1.**  
Proposed model for the  
structure of commitment

*Latent commitment.* This dimension includes the underlying sources of commitment, and can be defined as a set of perceptions, knowledge, beliefs and emotions that link a person to an exchange relationship and predispose him/her towards the maintenance of that relationship. This definition embraces the cognitive and emotional components of attitudes, and enables two categories of latent commitment to be distinguished, which can appear simultaneously in a person.

*Cognitive dimension.* This dimension includes the individual's perceptions and knowledge of, and beliefs in the relationship. Their presence generates a certain bond with that relationship. They are linked to the perception of the costs resulting from the disruption of the relationship and of the lack of available alternatives.

The material costs associated with finishing the relationship constitute a decisive factor of commitment generally referred to in intraorganizational and channel literature (Dwyer *et al.*, 1987; Allen and Meyer, 1990; Gundlach *et al.*, 1995).

In addition to the material costs, there are others which can also commit the consumer to the relationship, such as the emotional costs of terminating the relationship (Porter *et al.*, 1974; Allen and Meyer, 1990), where commitment is caused by the influence which the social structure exerts on the individual's internal processes as well as by his/her desire to be psychologically consistent in different situations.

Another risk factor linked to commitment is the perception or knowledge of the lack of alternatives when the consumer considers abandoning one retailer for another (Meyer and Allen, 1984; McGee and Ford, 1987).

*Emotional dimension.* The emotional dimension represents the feelings and emotions developed within the commercial relationship, which predispose consumers to maintain their relationship with the retailer.

Among the emotional factors is the identification with the objectives and values of the other party of the relationship, which has had the greatest part to play in establishing this relationship (Buchanan, 1974; Porter *et al.*, 1974; Allen and Meyer, 1990). A feeling of affection towards the exchange partner is also important at the consumer-retailer level (Kumar *et al.*, 1995).

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At the consumer level, basing themselves on the cognitive consistency and the congruence theories, Sheth and Parvatiyar (1995, p. 259) suggest that “consumers look for relationships that are in harmony with their beliefs, feelings and behaviors”. Concerning brand preference, Crosby and Taylor (1983) refer to the customers’ need to maintain a consistency in what they think and feel with regard to the preferred brand, in order to avoid any psychological tension. For this reason, they avoid relationships which are inconsistent or dissonant with their current value system. Common beliefs on behaviors, objectives and politics, which are important, appropriate and correct, have been considered as direct precursors of commitment to the relationship (Morgan and Hunt, 1994)[2].

Consumers, motivated by different influences and pressures, can develop specific consumption rules accepted by the groups to which they belong (Park and Lessig, 1977). The desire to accept the pressures exerted on an individual by the different reference groups can result in a commitment on the part of that individual. Therefore, the links based on the existence of strong personal relationships between buyers and sellers constitute a latent commitment, which exerts an effect on the commitment with respect to the maintenance of the relationship (Mummalaneni and Wilson, 1991). The presence in the working place of relatives or friends has also been considered an integral aspect of commitment in intraorganizational relationships (Still, 1983).

Another emotional factor to be considered is the involvement in the relationship. It has been considered both as an antecedent of commitment (Mittal and Lee, 1989) and a consequence of it (Zaichkowsky, 1985). Moreover, in various studies carried out at the intraorganizational relationship level, involvement has been considered as part of commitment (Buchanan, 1974; Porter *et al.*, 1974; Allen and Meyer, 1990). Taking all this into consideration, involvement will be assumed here as part of commitment, as an interest or concern shown by an individual towards the relationship, i.e. an emotional factor which constitutes latent commitment.

#### *Felt commitment*

The second component of attitudinal commitment is felt commitment. This arises with the appearance of behavioral intention. This dimension is the one most widely used by researchers as a global definition of commitment. Felt commitment can be defined as a psychological state that moves the individual to act, to respond and to develop a real behavior. It captures the willingness or intention of maintaining a stable and durable relationship (Geyskens *et al.*, 1996), and of making the maximum efforts in this direction (Anderson and Weitz, 1992; Morgan and Hunt, 1994). Such intention can be moved by desire (Anderson and Weitz, 1992; Wilson, 1995) or by the need of doing it (Allen and Meyer, 1990; Geyskens *et al.*, 1996). Some examples of felt commitment can be distinguished.

A willingness to adapt refers to an effort towards the maintenance of the relationship. This happens when one party in the relationship alters his/her processes or the exchanged item to adapt to the other (Wilson, 1995), and can take the form of reducing costs, increasing revenues or exerting a differential control on exchange, or of demonstrating trust at the beginning of the relationship. At consumer-retailer level, the adaptation of the consumer to the retailer is not the most frequent occurrence (Liljander and Strandvik, 1995). Nevertheless, it does exist in certain cases, where it can be seen as an indication of commitment to the relationship. In this way, a consumer will show

the intention of committing him/herself if he/she is willing to adapt him/herself to changes introduced by the retailer.

Another aspect to be considered is the intention of renouncing or abandoning the active search for other opportunities. Considering as normal behavior the active search for alternative possibilities, and starting from a situation of free choice, the intention of reducing the number of alternatives voluntarily or of renouncing other opportunities perceived as more favorable is considered a commitment (Cook and Emerson, 1978; Dwyer *et al.*, 1987) and, in particular, a felt commitment because of the intention of remaining with the original relationship.

Another form of showing goodwill in continuing a relationship is the level of patience or tolerance exhibited by one of the parties when the other causes inconvenience through errors or inefficiency. Anderson and Weitz (1992) use this aspect in their scale of commitment.

And another form of felt commitment can be found in the willingness on the part of the former to share favorable experiences with other people who have no part in the relationship. In such communication, good opinions of, or attitudes toward the retailer, are transmitted. This consideration is especially present in scales of measurement of organizational commitment (Porter *et al.*, 1974; Meyer and Allen, 1984), although it can be expanded to channel relationships (Kelley and Davis, 1994; Brown *et al.*, 1995).

#### *Manifest commitment*

The last dimension of commitment centers on its manifestation, i.e. the effective development of the resulting course of action. On the one hand, Gundlach *et al.* (1995) take up this aspect of behavior when pointing out that one of the components of commitment, the instrumental one, supposes an affirmative action undertaken by one of the parties of the relationship, which indicates something more than a mere promise. In other words, it refers to something, which goes beyond the mere intention of adopting a course of action. On the other hand, Kim and Frazier (1997) also recognize this dimension as reflecting the actual behavior of a distributor towards his supplier. This behavioral aspect is also present in the studies which consider the pledges or credible commitments (Williamson, 1983; Dwyer *et al.*, 1987; Anderson and Weitz, 1992). Manifest or behavioral commitment can therefore be defined as the expression of the willingness of developing a stable and durable relationship in a verbal or written way, or through actions that demonstrate this intention.

A formal contract that defines the terms of a relationship between two parties is a verbal or written manifestation of commitment to the said relationship on both sides. It would be a form of legal legitimacy power (Lusch and Brown, 1982), which enables both parties. In this sense, contractual terms constitute a form of credible commitment or pledge (Williamson, 1983; Anderson and Weitz, 1992).

There are occasions when the commitment is expressed in a verbal rather than written contract. Although the obligation may not appear so strong in form, it can also be legally binding, and can therefore be considered a guarantee of fulfillment of the contract. Grönroos (1990, p. 5) points out that "in establishing and maintaining customer relationships, the seller gives a set of promises concerning, e.g. goods, services or systems of good and services, financial solutions, material administration, transfer of information, social contacts, and a range of future commitments. On the other hand, the buyer gives another set of promises concerning his commitments in the

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relationship". It would be, therefore, a declaration of intent less strict or formal than a contract, but no less important. In fact, it could be considered as a first level of manifest commitment prior to the fulfillment of promises.

Another form of manifest commitment is the idiosyncratic investments in the relationship (Williamson, 1983; Anderson and Weitz, 1992[3]). Making an investment in a relationship, which would be totally or partially lost if that relationship were to finish, constitutes an example of commitment and a guarantee that the relationship will continue. The asset specificity, at physical or human level, or in their dedication to the transaction, supposes a risk for the investor. This specificity constitutes a cost implicit in entering into a business relationship, making it difficult to distinguish between investment and exchange costs. Given the mutuality of the relationship, it is evident that the investment made by one party will depend on the benefits that he believes will come to him. This manifestation of commitment is more evident in interorganizational than in consumer-retailer relationships. Nevertheless, it can also be found at this level.

All these forms of manifest commitment imply a certain degree of obligation placed on one side of the relationship by the power of the other. This sense of obligation may override what one party feels he wants or needs to do.

Summarizing the ideas expressed in this section, commitment has been structured as shown in Figure 1.

### **Empirical analysis**

The purpose of the field study is to test the theoretical foundations of commitment, identifying the different dimensions, which make up the consumer's commitment to the relationship with the retailer. In doing so, data were collected from the service industry in Spain, concretely, the banking sector. Banks constitute a good framework to test the proposed model. They have particular characteristics, which make them ideal scenarios for testing the proposed model. On the one hand, these companies offer the consumers a wide variety of services to meet differing requirements demanded by very varied segments. On the other hand, the services they offer do not finish after the transaction, but imply a repeated interaction over a period of time. Finally, it is necessary to emphasize the high cost of finding new customers, so their commitment is of fundamental interest to banks.

Qualified persons interviewed a total of 400 bank customers individually. All of them were requested to identify the bank with which they were most involved, and to base their answers on it. To ensure an adequate representation of the population by sex and age, quota sampling was used, according to data provided by the National Statistic Bureau based on the last population census, carried out in 1996. 48 percent of the sample is men and 52 percent women. Five age groups were defined on the basis of the similarities and differences in the investment and expense levels detected in individuals. So, 25.4 percent of the sample is within the range between 20 and 29; 21.8 percent between 30 and 39; 17.1 percent between 40 and 49; 22.8 percent between 50 and 64; and 12.9 percent the rest. The sample was generally educated: 45.4 percent of participants hold an undergraduate or advanced college degree. The median age of the bank-customer relationship is 14 years. 43.75 percent of the sample has contacts with only one bank, and 36.5 percent is linked to two banks. The rest maintain relationships with three or more banks. The proportion of transactions with the main bank related to the total volume of transactions is constant for a 94 percent of the sample.

*Generation of scale items*

For the measurement of latent variables in the proposed model, the procedure specified by Churchill (1979) for the construction of measurement scales was adopted. Given the complexity of the dimensions, which include perceptions, feelings, attitudes and behaviors, and following Peter (1979), a multi-item scale was used, in particular, a seven-point Likert-type scale (1: “strongly disagree” and 7: “strongly agree”). This scale has been employed in most of the studies of commitment (Meyer and Allen, 1984; Allen and Meyer, 1990; Gundlach *et al.*, 1995; Tax *et al.*, 1998), and a positive correlation has been detected between these scales and their reliability.

The review of the theoretical developments of commitment has provided an initial group of items, which define the domain of this construct. These items were related to each dimension of commitment and adapted to the particular context of this study by means of interviews with consumers of different cultural levels, and professionals specializing in market studies and the banking sector. In the design of the scale, a conscious attempt was made to avoid as much as possible the use of excessively long and ambiguous items. Nevertheless, in many cases it was proved difficult, since from the conversations with consumers, several different interpretations were possible. In order to achieve a uniform understanding of the questions, explanations and examples were given in some cases. Positive and negative statements were devised to require a different type of consideration on the part of the subject, and thus avoid “fixed pattern” answers (all “1”, all “2”, etc.). Finally, researchers of the marketing area revised the questionnaire.

*Purification of scale items*

Pre-test personal interviews with banking service consumers were undertaken to refine the questionnaire. After data collection, reliability of the scale of measurement was analyzed. Corrected item-to-total correlations were computed for all items, and those with item-to-total correlation below 0.35[4] were removed. Cronbach’s alpha of each scale, before and after purifying was calculated (Table I). The resulting values are slightly superior in the purified than in the non-purified scale. On the whole, all values are acceptable within the recognized limits, given the longitude of the scale and the character of the study (Nunnally, 1978; Peterson, 1994).

*Exploratory factor analysis.* To check in an exploratory way whether the dimensions proposed for the variables are supported by the results obtained in the study, an exploratory factor analysis with Varimax rotation was applied over the 21 items

| Scale and subscales of commitment | $\alpha$ before purifying | $\alpha$ after purifying | $\alpha$ after the exploratory factor analysis |
|-----------------------------------|---------------------------|--------------------------|--|
| Commitment scale                  | 0.8149                    | 0.8157                   | 0.8268   |
| Attitudinal commitment            | 0.7921                    | 0.7935                   | 0.7935   |
| Latent commitment                 | 0.6985                    | 0.7319                   | 0.7128   |
| Cognitive dimension (CD)          | 0.7407                    | 0.7407                   | 0.7407   |
| Emotional dimension (ED)          | 0.6263                    | 0.6696                   | 0.7439   |
| Felt commitment                   | 0.7215                    | 0.7598                   | 0.7598   |
| Behavioral intention (desire) (D) |                           |                          | 0.7177   |
| Behavioral intention (need) (N)   |                           |                          | 0.6550   |
| Manifest commitment (MC)          | 0.6204                    | 0.6204                   | 0.6204   |

**Table I.** Cronbach’s alphas of commitment scales before and after purifying

obtained in the purification phase (Table II). In the process, the items with eigenvalues greater than 1 were retained. The analysis provided five factors instead of the four outlined initially, accounting for 54.563 percent of the variance. The final number of items was distributed as follows: five items for cognitive dimension; three for emotional dimension; eight for felt commitment; and five for manifest commitment. All items used appear in the Appendix together with their conceptual source.

All the items of felt commitment load on two factors (numbers 1 and 5). The theoretical foundation of felt commitment provides the explanation of this fact, because this commitment refers to the behavioral intention or willingness to remain in the relationship, even when it supposes a sacrifice. Such willingness, as previously indicated, can respond to a desire, a need or a moral obligation. In this way, items reflecting a behavioral intention motivated by desire load on the first factor; the fifth factor encompasses a set of items reflecting a behavioral intention motivated by a need or certain moral obligation.

The rest of the items loaded on the expected factors, with the exception of the involvement item, initially placed into the emotional dimension and, after the exploratory factor analysis, included in the manifest commitment. Unanimity does not exist in the treatment of involvement. Some authors consider that it is related in some way to commitment (Barling *et al.*, 1990; Pritchard *et al.*, 1999); others treat involvement as a part of the latter (Porter *et al.*, 1974; Allen and Meyer, 1990). Although it has been considered previously in this study as part of latent commitment, involvement has been

| Item   | Factor 1      | Factor 2      | Factor 3      | Factor 4      | Factor 5      |
|--|---------------|---------------|---------------|---------------|---------------|
| CD1 Time and effort costs                                      | 0.0893        | <i>0.6237</i> | 0.0795        | 0.0625        | 0.2328        |
| CD2 Material costs   | -0.0879       | <i>0.6705</i> | 0.4155        | 0.0477        | 0.0037        |
| CD3 Loss of advantages   | 0.3241        | <i>0.6906</i> | 0.2395        | 0.1186        | -0.0605       |
| CD4 Personal costs   | 0.4068        | <i>0.5950</i> | 0.2102        | 0.1486        | 0.0818        |
| CD5 <sup>a</sup> Low perceived alternatives                    | -0.009        | <i>0.6194</i> | -0.1389       | -0.0809       | 0.2963        |
| ED2 Firm influence   | 0.1478        | -0.0233       | 0.1779        | <i>0.6491</i> | -0.1039       |
| ED3 Family and friend influence                                | -0.0616       | 0.0828        | -0.0011       | <i>0.8654</i> | 0.1203        |
| ED4 Familiar tradition influence                               | -0.0394       | 0.0866        | 0.0258        | <i>0.8601</i> | 0.0917        |
| FC1-D1 Willingness to remain                                   | <i>0.7317</i> | 0.1751        | -0.0495       | 0.0881        | 0.0734        |
| FC8-D2 Continuing the relationship                             | <i>0.6122</i> | -0.1611       | 0.1807        | -0.1429       | 0.1870        |
| FC10-D3 Defense from criticism                                 | <i>0.6496</i> | 0.1153        | 0.1757        | 0.0933        | 0.3113        |
| FC11 <sup>a</sup> -D4 <sup>a</sup> Recommendation              | <i>0.7393</i> | 0.1552        | -0.0549       | 0.0011        | 0.1295        |
| FC2-N1 Need or moral obligation                                | 0.3310        | 0.1483        | 0.2276        | 0.2751        | <i>0.4999</i> |
| FC4 <sup>a</sup> -N2 <sup>a</sup> Accepting other alternatives | 0.1478        | 0.1535        | 0.1123        | -0.0326       | <i>0.6058</i> |
| FC5-N3 Accepting suggestions                                   | 0.0683        | 0.0567        | 0.1304        | 0.1255        | <i>0.6546</i> |
| FC7-N4 Adaptation  | 0.1931        | 0.1312        | 0.0388        | -0.0748       | <i>0.7193</i> |
| MC1 Obligation for economic reasons                            | -0.0387       | 0.2835        | <i>0.6542</i> | 0.0414        | 0.0803        |
| MC2 Long term contract   | -0.037        | 0.0319        | <i>0.7439</i> | 0.0290        | 0.0409        |
| MC3 Promise  | 0.0969        | -0.1356       | <i>0.5754</i> | 0.0556        | 0.3233        |
| MC4 Idiosyncratic investment                                   | 0.3484        | 0.2187        | <i>0.5018</i> | -0.0149       | 0.0062        |
| ED5-MC5 Involvement  | 0.1576        | 0.1929        | <i>0.5394</i> | 0.2001        | 0.1632        |
| Eigen value  | 4,949         | 2,082         | 1,705         | 1,470         | 1,252         |
| % factor variance  | 23,564        | 9,915         | 8,121         | 7,000         | 5,964         |
| % accumulated variance   | 23,564        | 33,479        | 41,600        | 48,599        | 54,563        |

Notes: Item/factor loadings are italicized. <sup>a</sup> Indicates reverse-coded item

Table II. Principal component factor analysis



expressed in the questionnaire in behavioral rather than in emotional terms. This could be the cause of its linkage to the rest of behavioral items. In any case, studies exist in which involvement has been measured in terms of the resulting behavior (Zaichkowsky, 1985), so this item is assigned to the scale of manifest commitment.

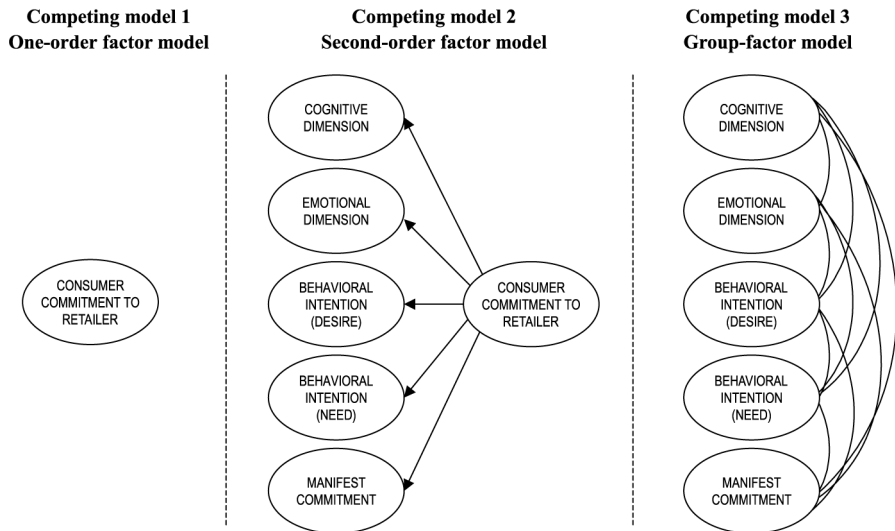
Alphas for the scales after the exploratory factor analysis were calculated again, and slightly improve the previous values.

*Measurement validity*

After this initial evaluation of the reliability of the outlined scales and their factorial composition, a validation process was initiated. To assess different types of validity, confirmatory factor analysis (CFA) using software EQS were performed.

Churchill (1979) establishes that content validity is demonstrated in the item generation process and the purification of the resulting scale. Therefore, this has been specified in the theoretical rationale of this work. Construct validity is tested by the analysis of convergent, discriminant and nomological validity.

Before analyzing construct validity and following the approach of Rindskopf and Rose (1988), we dealt with the most suitable approach to model this concept (i.e. discriminability). Besides the proposed model, three competing models were assessed (see Figure 2 and Table III). The comparison of the goodness of fit among the models shows the superiority of the proposed one. The results provide a robust  $\chi^2$  (Satorra-Bentler  $\chi^2$  (Bentler, 1995)). Although it is significant, similar and even higher values have been considered valid in other studies of second-order factor analysis (Lichtenstein *et al.*, 1993). Also, when the sample is large, as it happens, this test cannot be reliable (Bagozzi and Yi, 1988). Therefore, given the characteristics of the sample, it is better to correct the  $\chi^2$  value by using the number of degrees of freedom (normalized  $\chi^2$ ), which indicates an acceptable goodness of fit of the model compared to the competing ones (Hoelter, 1983; Bagozzi and Yi, 1988). Regarding the incremental measures normed fit index (NFI), non normed fit index (NFFI), comparative fit index



**Figure 2.**  
Competing models

|                            | Proposed model | Overall models    |                   |                   | Partial models |        |        |        |        |
|----------------------------|----------------|-------------------|-------------------|-------------------|----------------|--------|--------|--------|--------|
|                            |                | Competing model 1 | Competing model 2 | Competing model 3 | CD             | ED     | D      | N      | MC     |
| AASR                       | 0.0449         | 0.0650            | 0.0494            | 0.1235            | 0.0224         | -      | 0.0192 | 0.0216 | 0.0208 |
| AOASR                      | 0.0492         | 0.0715            | 0.0543            | 0.1359            | 0.0336         | -      | 0.0320 | 0.0360 | 0.0312 |
| Satorra-Bentler $\chi^2$   | 350.466        | 1002.979          | 460.239           | 730.158           | 13.114         | -      | 7.37   | 5.815  | 8.837  |
| df                         | 174            | 210               | 210               | 185               | 5              | -      | 2      | 2      | 5      |
| $p$                        | 0.000          | 0.000             | 0.000             | 0.000             | 0.006          | -      | 0.0127 | 0.0133 | 0.0336 |
| Normed $\chi^2$            | 2.01           | 4.77              | 2.19              | 3.94              | 2.623          | -      | 3.685  | 2.907  | 1.767  |
| NFI                        | 0.816          | 0.504             | 0.770             | 0.638             | 0.961          | -      | 0.972  | 0.958  | 0.952  |
| NNFI                       | 0.854          | 0.493             | 0.808             | 0.646             | 0.945          | -      | 0.933  | 0.901  | 0.942  |
| CFI                        | 0.879          | 0.544             | 0.833             | 0.688             | 0.973          | -      | 0.978  | 0.967  | 0.971  |
| Robust CFI                 | 0.907          | 0.569             | 0.853             | 0.711             | 0.979          | -      | 0.977  | 0.977  | 0.981  |
| Composite reliability      |                |                   |                   |                   | 0.7547         | 0.7746 | 0.7194 | 0.6536 | 0.6660 |
| Average variance extracted |                |                   |                   |                   | 0.4030         | 0.5523 | 0.3946 | 0.3294 | 0.2891 |

**Table III.**  
Goodness-of-fit measures for all confirmatory factor analyses

(CFI) and robust CFI, they show acceptable values for the proposed model. The a priori evaluation measures average absolute standardized residuals (AASR) and off-diagonal average absolute standardized residuals (AOASR) were also obtained, giving values within the appropriate limits for the proposed model.

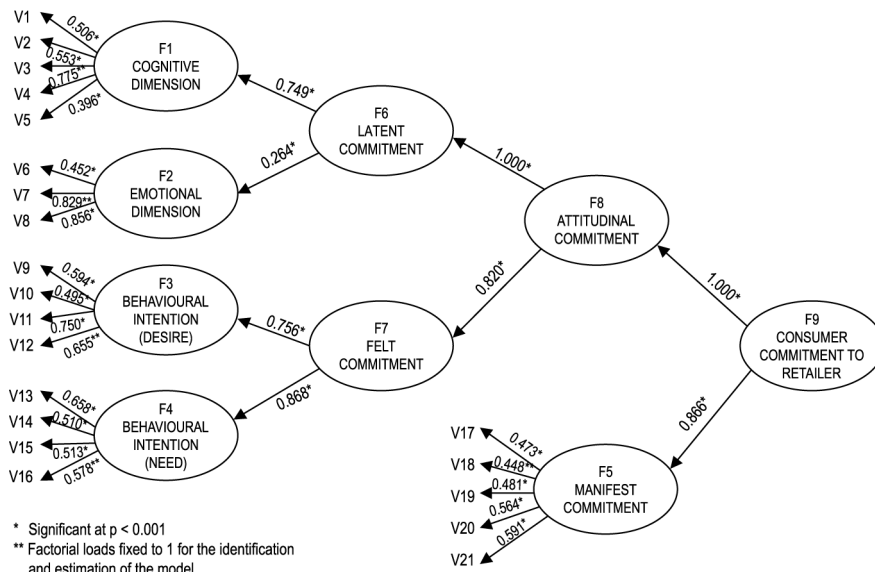
Besides the goodness-of-fit indexes, the results of the chi-square difference test (CDT) between the proposed model and each one of the alternative models (Table IV) show significant differences between them, being the proposed model the best one (Anderson and Gerbing, 1988).

Focusing on the proposed model, evidence of convergent validity was provided by the values of the standardized coefficients provided by the CFA (see Figure 3 and Table V). The absolute values of these coefficients in the overall and in the measurement models are between 0 and 1. 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  $p < 0.05$ ). Therefore, all the relationships proposed are verified, confirming the existence of convergent validity.

With regard to the discriminant validity, there are significant evidences in the dimensionality obtained by means of the exploratory factor analysis. Anyway, following the suggestions of Bagozzi (1981) concerning the convergence and

|          | Test   | Results   | Discriminant validity |
|----------|--|---|-----------------------|
| 1st test | Chi-square difference test (CDT)<br>$H_0: \chi^2_{\text{proposed model}} = \chi^2_{\text{competing models}}$ | $\chi^2_{(174)} \text{ proposed model} = 350.466$<br>$\chi^2_{(210)} \text{ competing model 1} = 1002.979$<br>$\chi^2_{(210)} \text{ competing model 2} = 460.239$<br>$\chi^2_{(185)} \text{ competing model 3} = 730.158$<br>$\chi^2_{(36)} \text{ competing model 1} - \text{proposed model} = 109.77$<br>$\chi^2_{(36)} \text{ competing model 2} - \text{proposed model} = 652.513$<br>$\chi^2_{(11)} \text{ competing model 3} - \text{proposed model} = 379.692$<br>$p < 0.001$ | Yes                   |
| 2nd test | Proposed model: confidence intervals of estimated correlation between each pair of constructs $\not\geq 1$   | $(\text{corr}_{21}) = [0.10; 0.34]$<br>$(\text{corr}_{31}) = [0.41; 0.62]$<br>$(\text{corr}_{41}) = [0.45; 0.67]$<br>$(\text{corr}_{51}) = [0.54; 0.74]$<br>$(\text{corr}_{32}) = [-0.04; 0.22]$<br>$(\text{corr}_{42}) = [0.13; 0.39]$<br>$(\text{corr}_{52}) = [0.10; 0.35]$<br>$(\text{corr}_{43}) = [0.58; 0.78]$<br>$(\text{corr}_{53}) = [0.31; 0.56]$<br>$(\text{corr}_{54}) = [0.48; 0.72]$   | Yes                   |

**Table IV.**  
Tests of discriminant validity



**Figure 3.** Tested model with structural and measurement parameters

divergence concepts, in all cases the correlation between subscales is much lower than the alpha coefficient, confirming the existence of discriminant validity. Another evidence of discriminant validity among the dimensions of commitment was provided by the results of the chi-square difference test (CDT). A last test of discriminant validity is that the confidence intervals of the estimated correlation between each pair of constructs do not include the value 1 (Anderson and Gerbing, 1988) (see also Table IV). Therefore, we can conclude that discriminant validity exists for both the construct and the model of the construct.

Nomological validity was assessed by regressing commitment against trust, satisfaction and perceived commitment. The relationship between trust and commitment has received some attention in the empirical studies published to date (Morgan and Hunt, 1994; Wetzels *et al.*, 1998). The same happens to the relationship between satisfaction and commitment (Mowday *et al.*, 1979; Kelley and Davis, 1994; Bettencourt, 1997; Tax *et al.*, 1998) or perceived commitment and commitment (Anderson and Weitz, 1992). These variables were measured with simple items. Beta-coefficients are all positive and significant ( $p < 0.001$ ).

Predictive validity was also assessed by regressing loyalty against commitment. Loyalty has been frequently considered as a consequence of commitment (Bettencourt, 1997; Pritchard *et al.*, 1999). To measure loyalty, a formative scale of two items was used. Since Beta-coefficient is positive and significant ( $p < 0.001$ ), the existence of predictive concurrent validity for the proposed scale of commitment is sustained.

Other internal consistency estimates such as composite reliability and average variance extracted for the commitment scale are reported in Table IV. Composite reliability for almost all dimensions exceeded the preferred level of 0.7 (Churchill, 1979). The smallest results for behavioral intention by need (N) and manifest commitment (MC) are acceptable, given the length of the scales and the character of the study.

| Parameter   | Standardized coefficient | t-value |
|---|--------------------------|---------|
| <i>Measurement model (exogenous constructs)</i>   |                          |         |
| Factorial loading (level 1)   |                          |         |
| Cognitive dimension   |                          |         |
| CD1 → F1  | 0.506                    | 9.907*  |
| CD2 → F1  | 0.553                    | 10.180* |
| CD3 <sup>a</sup> → F1   | 0.775                    | –       |
| CD4 → F1  | 0.747                    | 14.661* |
| CD5 <sup>b</sup> → F1   | 0.396                    | 6.745*  |
| Emotional dimension   |                          |         |
| ED2 → F2  | 0.452                    | 7.544*  |
| ED3 <sup>a</sup> → F2   | 0.829                    | –       |
| ED4 → F2  | 0.856                    | 9.115*  |
| Beh. intention (desire)   |                          |         |
| D1 → F3   | 0.594                    | 10.000* |
| D2 → F3   | 0.495                    | 7.917*  |
| D3 → F3   | 0.750                    | 11.550* |
| D4 <sup>a,b</sup> → F3  | 0.655                    | –       |
| Beh. intention (need)   |                          |         |
| NI → F4   | 0.658                    | 8.933*  |
| N2 <sup>b</sup> → F4  | 0.510                    | 7.207*  |
| N3 → F4   | 0.513                    | 8.008*  |
| N4 <sup>a</sup> → F4  | 0.578                    | –       |
| Manifest commitment   |                          |         |
| MC1 → F5  | 0.473                    | 6.931*  |
| MC2 <sup>a</sup> → F5   | 0.448                    | –       |
| MC3 → F5  | 0.481                    | 5.722*  |
| MC4 → F5  | 0.564                    | 6.316*  |
| MC → F5   | 0.591                    | 6.580*  |
| <i>Structural model (endogenous constructs)</i>   |                          |         |
| Factorial loading (level 2)   |                          |         |
| F1-F6   | 0.749                    | 3.939*  |
| F2-F6   | 0.264                    | 31.907* |
| F3-F7   | 0.756                    | 6.611*  |
| F4-F7   | 0.868                    | 5.880*  |
| F5-F9   | 0.866                    | 20.918* |
| Factorial loading (level 3)   |                          |         |
| F6-F8   | 1.000                    | 32.747* |
| F7-F8   | 0.820                    | 3.429*  |
| Factorial loading (level 4)   |                          |         |
| F8-F9   | 1.000                    | 3.913*  |
| <b>Notes:</b> <sup>a</sup> Factorial loads fixed to 1 for the identification and estimation of the model. <sup>b</sup> Indicates reverse-coded item. * Significant at $p < 0.001$ |                          |         |

**Table V.**  
Standardized loading for  
the overall proposed  
model

Regarding the average variance extracted, the values obtained are slightly lower to the preferred level of 0.5 (Fornell and Larcker, 1981).

### Discussion, implications and future research

Scholars and practitioners have largely recognized the importance of maintaining relationships with clients, which is evidenced in marketing literature. Client retention

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can be seen as a source of competitive advantage for a company. Nevertheless, and despite the fact that different studies have recognized the role of commitment in this area (Morgan and Hunt, 1994; Wetzels *et al.*, 1998), there has been little scholarly research that has explicitly examined this concept in the consumer-retailer domain, and the aspects that compose this construct at this level have rarely been studied.

Due to the non-existence of widely used and accepted measures of consumer commitment, this research represents one of only a few theoretical and empirical examinations of this concept. More specifically, it has sought to address this void by three ways:

- (1) developing a multi-item measure of consumer commitment;
- (2) assessing its psychometric properties; and
- (3) investigating its relational linkage with other theoretically-related constructs (i.e. trust, satisfaction, perceived commitment and loyalty).

The paper aims to contribute to the literature, providing a definition of consumer commitment. The complexity of the concept has driven us to assess the validity of the trait. The scale obtained constitutes a reliable measurement of the consumers' commitment towards their relationship with the retailer. Its internal validity has been proved following the proper methodology in this kind of analysis. The results obtained complement and extend previous research into commitment. Also, the empirical findings result in a complex configuration of consumer commitment with five underlying concepts: a cognitive dimension, an emotional one, a behavioral intention by desire, a behavioral intention by need, and a manifest commitment.

Findings from this study also offer empirical support to several relationships suggested in the literature regarding commitment with other related constructs.

Some limitations can be observed in this paper. A convenience sample was used which generates a bias in the initial information. This must be kept in mind when interpreting the results. Generalizations should be made with caution, since despite the care taken to ensure a representative sample, the research was only carried out in the banking sector.

Future research is needed to replicate and extend our findings. Following Nunnally and Bernstein (1994, p. 24), "scales are established by conventions or agreements among scientists about a good scaling". In this sense, future research should test our consumer commitment scale to establish its validity among other populations and types of services where the presence and development of consumer commitment can have important repercussions on profitability. This could contribute to improve the measurement of this concept.

The study was carried out at one specific time, despite investigating a dynamic variable. A longitudinal study would provide a deeper understanding of the development of commitment, and an opportunity to test the behavioral intention with real future behavior and to determine the dimensions that most influence each stage of its evolution. Additionally, commitment could be shown as a process. Starting from certain antecedents, and influenced by cognitive and emotional factors, a felt commitment could be developed. It would result in its manifestation, and the consequent outcome as seen in relational and economic variables.

Despite the fact that the formation of commitment has been seen within a reinforcing cycle (Anderson and Weitz, 1992), and reciprocity has been established as

an excellent aspect in that formation, this first study has only analyzed the commitment consumers develop towards his/her bank. Therefore, it would be useful to continue this research on two fronts:

- (1) To analyze jointly commitment of both parties and their perceptions about the exchange partner's commitment. In this way, the information obtained from both parties could be combined, allowing the identification of coincidences and discrepancies, and a measurement of interrelation and interaction. On the basis of this information, companies would have a further way of assessing their own attitude and behavior toward their current and potential clientele, which could be used to develop the most appropriate ways of increasing client commitment through internal and external intervention. Such intervention would reinforce their own commitment towards the client, and would introduce and improve, in this way, the relationships between them.
- (2) The commitment of one party to a relationship, as perceived by the other, can have an effect on the commitment that the latter develops toward it. A further line of study would be to deepen in the dimensionality of commitment, aiming for the improvement of the internal consistency of the scale, and examine to what extent its incidence over the other party's commitment can condition its existence above other influential variables. Finally, and related to the last line, there is also room for additional studies that identify and analyze other antecedent variables affecting consumer commitment such as service quality, conflict, direct experience or relationship value.

Some managerial implications can be mentioned. The increasing competition and thus, the difficulty to differentiate services, place commitment as a key tenet for relationship management. Commitment is associated with some benefits for companies, in particular, with their capability to retain customers. Thus, the higher the level of commitment, the lower the vulnerability of the firm to lose clients.

According to the resource-based theory, commitment can be considered a key capability to profit the SBUs. It yields long-term profitability to the firm. Therefore, though implementing commitment is costly because it requires high quality human resources, the importance of possessing committed clients (Morgan and Hunt, 1994) can be an incentive to devote any material and human resources necessary to the assessment and development of the clients' commitment level. To do this, a reliable and valid measure is needed, which allows to value the aspects of this construct that are present in the clients of a company, and to identify which of them must be reinforced. Given that this paper aims to make a contribution for the knowledge of commitment within the relationship field, the scale proposed could satisfy this need. It reflects the complex multidimensional structure of commitment, and provides the managers with information about the different alternatives to obtain or increase commitment from clients.

Since we face with a market of buyers due to the high level of competition among retailers, companies would find useful to consider two factors. Firstly, seeking commitment, and secondly, implementation of a market orientation.

On the one hand, the searching of committed customers can be performed by offering differentiated and personalized products, according to individual needs. This should be done in an attractive way to encourage the customers to remain in the

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relationship, strive to maintain it and abstain from searching for alternatives. Once clients are committed, commitment can be manifest in actions, which link them to the relationship for a long period of time.

On the other hand, the performance of a market oriented organization can have a decisive influence on the image of the company as perceived by clients, being able to generate commitment by emotional factors through the attention and kindness shown, the information provided, the personalized treatment and the transmission of values such as trust, commitment or the concern for quality.

Under these circumstances, retailers must start by assessing which elements of commitment are most apparent in their clients. Once they are identified, firms will be able to develop adequate strategies for reinforcing them, and to explore new ways of achieving additional commitment, thereby increasing the overall commitment level of their customers. Moreover, these contributions can serve as a help to analyze why clients leave a relationship, and to develop strategies to prevent it.

The results show the different aspects of client commitment which managers may be able to influence. Once these are known, companies can identify as a strategic objective the achievement of their clients' commitment, and thereby maintain more productive relationships with them.

It should be pointed out that although the scale has been designed to measure the commitment of bank clients, it can be equally well applied to other service industries where strong relationships between consumers and companies are frequent.

Other research opportunities emanate from this managerial discussion. As consumer commitment can be considered as a capability of the firm, the resource-based theory can help to understand this conception. Also, some operational actions should be identified and assessed. All these contributions could provide a framework to develop consumer commitment in the organization.

## Notes

1. This consideration of attitudinal commitment originates in the work of Allen and Meyer (1990, p. 2), who conceptualize it as "a psychological state that reflects employees' relationship to the organization".
2. The commitment measurement of these researchers is limited to what is referred to in this work as felt commitment. This is why they do not consider such beliefs as part of commitment, but antecedents of it.
3. Anderson and Weitz (1992) consider specific inversions as a pledge, but these ones are placed out of commitment, because the authors exclusively analyze the attitudinal part of it.
4. Although 0.3 is a commonly accepted minimum value (Norusis, 1993), a 0.35 item-to-total correlation has been required as a higher guarantee of the scale robustness.

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**Appendix**

|   | Conceptual source   |
|---|---|
| <i>Cognitive dimension</i>  |   |
| CD1. If you decided to stop your relationship with this bank you would waste a lot of time and make a long effort looking for another one which met your needs, getting to know its way of doing things and adapting to the new situation                               | CD1. McGee and Ford (1987); Anderson and Weitz (1992)   |
| CD2. If you decided to change your bank, you would support important material costs (costs of early cancellation of any financial agreement, loss of financial conditions that you would not obtain in the other banks, etc.)   | CD2. Mowday <i>et al.</i> (1979); Anderson and Weitz (1992)   |
| CD3. If you decided to change your bank, you would lose some advantages that you have obtained during the relationship period (they do not charge commissions, they treat you well because they know you, they give you information not available to all clients, etc.) | CD3. Allen and Meyer (1990); Anderson and Weitz (1992); Brown <i>et al.</i> (1995); Gundlach <i>et al.</i> (1995) |
| CD4. If you decided to change your bank, you would have an important personal cost or damage (because you maintain a close relation with the bank or its employees, etc.)   | CD4. Mowday <i>et al.</i> (1979); Allen and Meyer (1990)  |
| CD5 <sup>a</sup> . You think or perceive that a lot of alternative banks exist which you could work with  | CD5 <sup>a</sup> . Meyer and Allen (1984); McGee and Ford (1987); Allen and Meyer (1990)                          |

**Table A1.**  
Commitment scale items

(continued)

|   | Conceptual source   |
|---|---|
| <i>Emotional dimension</i>  |   |
| ED2. To operate with your bank, you are or would be influenced by the fact that the company you work for were working with it   | ED2. Still (1983); Mummalaneni and Wilson (1991); Kim and Frazier (1997)                                      |
| ED3. To operate with your bank, you are or would be influenced by the fact that a relative or friend were working in it   | ED3. Still (1983); Mummalaneni and Wilson (1991); Kim and Frazier (1997)                                      |
| ED4. To operate with your bank, you are or would be influenced by the fact that your family had worked traditionally with it  | ED4. Still (1983); Mummalaneni and Wilson (1991); Kim and Frazier (1997)                                      |
| <i>Behavioral intention by desire</i>   |   |
| D1. You wish to continue your relationship with your bank   | D1. Meyer and Allen (1984); Allen and Meyer (1990); Kumar <i>et al.</i> (1995); Gundlach <i>et al.</i> (1995) |
| D2. Even if you knew the existence of other banks which offered better conditions, you would continue your relationship with your bank  | D2. Allen and Meyer (1990); Anderson and Weitz (1992)   |
| D3. You would defend your bank if others criticized it  | D3. Still (1983); Anderson and Weitz (1992); Baker <i>et al.</i> (1999)                                       |
| D4 <sup>a</sup> . You would not recommend your bank to a friend   | D4 <sup>a</sup> . Brown <i>et al.</i> (1995)  |
| <i>Behavioral intention by need</i>   |   |
| N1. You feel a need or moral obligation in keeping on working with your bank because of the links formed  | N1. Allen and Meyer (1990)  |
| N2 <sup>a</sup> . If another bank offered you better conditions for any product or service which you were interested in, you would most certainly take it on  | N2 <sup>a</sup> . Anderson and Weitz (1992); Baker <i>et al.</i> (1999)                                       |
| N3. You would buy any product your bank offered you, even if you had not thought to do it, if the employees you relate to asked you for it (shares, investment funds, etc.)   | N3. Kumar <i>et al.</i> (1995); Brown <i>et al.</i> (1995)  |
| N4. If your bank does not commercialize any product you desire, you do not look for it in other banks, but you adapt to what your bank offer to you   | N4. Anderson and Weitz (1992)   |
| <i>Manifest commitment</i>  |   |
| MC1. You feel obliged to continue working with your bank due to economic questions (commissions, anticipated cancellation costs, etc.)  | Proposed item, not previously used in other scales  |
| MC2. You have accepted the clauses of a contract with this bank which link you to it for a certain time (mortgage, deposit, pension plan, credit-card, etc.) on pain of an economic punishment (anticipated cancellation cost, cost of partial or total breach of contract, etc.) | Proposed item, not previously used in other scales  |
| MC3. You have promised to your bank that you will continue the relationship with it for some time, or buy some products/services, that will tie you to it, even if a contract does not exist  | Proposed item, not previously used in other scales  |
| MC4. You have obtained specific products or services in your bank in favorable conditions that you would not obtain in any other  | Proposed item, not previously used in other scales  |
| MC5. You are very involved in all aspects related to your bank (you often go to the bank to ask for information of your interest, you pay attention to advertisements and news related to your bank, etc.)  | MC5. Buchanan (1974); Mowday <i>et al.</i> (1979); Allen and Meyer (1990)                                     |

Table AI.