INTRODUCTION

Banks are vital for SME sustainability, SMEs having significant levels of dependency around capital availability and trustworthy stewardship of trading deposits (Berger and Udell, 2006; Vegholm, 2011). SMEs often have limited capital access (Baas and Schrooten, 2006; Binks *et al*., 2006), credit access being the *"lifeblood"* (Colgate and Lang, 2005:197). They typically require operational and developmental support (Berger and Udell, 2006; Beck *et al.*, 2011), Relationship building in this setting can overcome these challenges, alongside enhancing information quality that acts as an impediment to lending particularly in developing economies (Baas and Schrooten, 2006), with positive relationship building delivering from the customer perspective, SMEs included, loan availability and beneficial interest rates (Lehmann and Neuberger, 2001; Elyasiani and Goldberg, 2004).

This study focuses on this essential but conceptually complex business-to-business (B2B) relationship, namely the role of commitment and behavioural intention assessed from the perspective of SMEs as service users in a relationship involving commercial banks as financial service providers. There is significant acknowledgement that commitment is crucial to underpinning such relationships (Morgan and Hunt, 1994; Menon and O`Connor, 2007; Davis-Sramek *et al*., 2009), for developing mutual trust and delivering long-term relationships with positive business outcomes (behaviours) from both parties. Various aspects of commitment relationship have been examined, including financial service provision by banks to the SMEs where it is identified as being of paramount importance (Uchida, 2011).

Within the numerous commitment studies, the multi–dimensional composition of commitment is appreciated, although its dimensional form remains open to debate. Based on these inconsistencies and the acknowledgement of its relevance to relationship development, this paper seeks to identify an appropriate structure for commitment and investigate its linkage to customer loyalty in the context of SMEs' banking relationships in an economy where the service provider has a modest performance history. The study will also consider if there is any variation demographically to the strength of this commitment relationship across the diverse SME sector being assessed. By doing so, this study will contribute to the crucial and much appreciated commitment–behaviour theory that is central to B2B relationship marketing.

The paper comprises a literature review, a section covering study design, the findings from the primary study and associated data analysis, before presenting conclusions and managerial implications.

LITERATURE REVIEW

Commitment has evolved conceptually in both Business-to-Business (B2B) and Business-to-Customer (B2C) settings. For B2B, relationship marketing gained considerable interest during the 1980s, leading to various influential studies that promoted commitment (Dwyer *et al*., 1987; Moorman *et al*., 1992; Anderson and Weitz, 1992; Morgan and Hunt, 1994), particularly by Morgan and Hunt (1994) from industrial marketing, their work becoming both prominent and prolifically cited (Kelly, 2004). Morgan and Hunt (1994) positioned commitment as the "*Key Mediating Variable*" in explaining relationship exchange. Numerous studies within manufacturing and distribution support this commitment positioning for the establishment of cooperative and beneficial long-term relationships between two business parties (Goodman and Dion, 2001; Cater and Cater, 2010).

There has been equivalent growth in B2C consideration. A multi-dimensional assessment of commitment emerged and gained significant interest. Fullerton (2003) and Bansal *et al*. (2004) made substantial contributions, the former applying the domains of affective and calculative commitment, the latter adapting the three components of commitment developed by Meyer and Allen (1991) to examine service-oriented commitment relationships.

The banking arena has generated various relationship commitment studies, offering the complementary perspectives of service users and providers. For users, Bloemer and Odekerken-Schröder (2007), Aurier and N'Goala (2010) and Fullerton (2011) have demonstrated the validity of commitment as a central enabler of relationship continuity. Regarding providers, Adamson *et al*. (2003) framed commitment as a single dimensional concept to evaluate Hong Kong banks' commitment to small business customers; suggesting greater commitment levels enhance consumers' longer-term orientation.

Commitment Conceptualisation

Commitment is afforded numerous definitions. Common to these are mutual importance and long-term existence for both partners. Central to debate and development is construct dimensionality, with various commitment definitions resulting, examples presented within Table 1. One perspective is that commitment comprises a single composite measure (Morgan and Hunt, 1994; Keh and Xie, 2009). Morgan and Hunt's (1994) perspective is construed in terms of customers desire to maintain sustainable, continual relationships with their service providers. This assessment is criticised for narrowness, the afforded definition mapping explicitly to that of "*affective commitment*" which is used as a component in more detailed commitment definitions (Bansal *et al.,* 2004).

Expanding upon this is the two-component proposition, presented as strands defined as "*affective*" and "*calculative commitment*" (Gilliland and Bello, 2002; Menon and O`Connor, 2007; Davis-Sramek *et al.,* 2009). Affective commitment, as indicated by Fullerton (2011), considers the customer's connections to the provider based on the vital relationship aspects of "*identification*" and "*attachment*" linking to the emotional standpoint, resonating also with Menon and O`Connor (2007). The commonality in the affective commitment definitions presented highlight customers' opinions around "*desire*" and "*likeability*" for the provider and associated services (Ojeme *et al.*, 2013). Calculative commitment represents a cost and benefits relationship (Jones *et al*., 2010). This commitment dimension has alternatively been referred to as "*behavioral commitment*" (Menon and O`Connor, 2007), these authors aligning commitment to customer perceptions relating to high costs should they actually choose an alternative or a lack of provider replacements.

Various studies have extended dimensionality into three strands (Bansal *et al.,* 2004; Kelly, 2004; Fullerton, 2011; Beatty *et al.,* 2012). The addition is "*normative commitment*" (Allen and Meyer, 1997), its inclusion seeking to incorporate measurement of any potential customer acceptance of *moral obligation* to the provider. There is recognition that the normative dimension has received less attention (Fullerton, 2011; Beatty *et al.*, 2012).

A challenge emerging from banking and financial services applications is an equivalent lack of consensus on how to assess commitment. This has been achieved using an affective-centred composite (Auh *et al*., 2007; Aurier and N'Goala, 2010), affective and calculative commitment (Fullerton, 2005) and the three commitment dimensions (Bloemer and Odekerken-Schröder, 2007; Fullerton, 2011).

[Table 1 here]

Behavioural Intentions

Behavioural intentions represent consumer loyalty outcomes (Cater and Zabker, 2009; Rauyruen *et al*., 2009), dominated by two particular behaviours, repurchase intention and referral activities (Beerli *et al.,* 2004; Bell *et al*., 2005; Söderlund, 2006; Hutchinson *et al.*, 2011). Repurchase intentions indicates business relationship continuity, referral activities representing the likelihood that the consumer will endorse the service provider to other consumers (Palmatier *et al.,* 2006). Both Palmatier *et al*. (2006) and Rauyruen and Miller (2007) view continuity of patronage as one measure of the behavioural aspects of loyalty, whilst its attitudinal dimension is represented by the recommendation of the service provider to other business consumers. Purchasing intention as a lone loyalty measure is criticised as "*spurious*" (Ball *et al*., 2004), since it may capture habit or lack of choice rather than genuine intention. Adding an attitudinal dimension provides an essential safeguard (Beerli *et al.*, 2004; Bell *et al.*, 2005).

From banking, Bell and Eisingerich (2007) identify three consumer behaviour-driven loyalty enablers. Loyalty emanates from the development of strong interpersonal relationships, with expectation of future employee interactions. They further purport that behavioural intention captures the two aspects of loyalty indicated above, which are conceptualised by Dick and Basu (1994) as reflecting attitudinal and behavioural loyalty attributes. Finally, Bell and Eisingerich (2007) recognise that behavioural intentions are valuable for the provider, with sustained repurchase generating further revenue and avoiding the need to source replacement custom. Rauyruen *et al*. (2009) suggest as customer loyalty increases, switching tendency reduces, thereby delivering greater provider profitability.

Commitment-loyalty relationship

There are differing views to the degree, if any, of conceptual distinction between commitment and loyalty (Fullerton, 2005; Cater and Zabkar, 2009; Cater and Cater, 2010). Various studies consider loyalty as conceptually distinct from commitment (Pritchard *et al.,* 1999; Bansal *et al.,* 2004; Gustafsson *et al.,* 2005); others indicate the attitudinal dimension of loyalty shares conceptual definition with affective commitment (Oliver, 1999; Gilliland and Bello, 2002). Oliver (1999) identifies two "*loyalty phases*" common to affective commitment, namely the "*affective*" stage where customers exhibit service liking and its "*conative*" stage that involves purchase commitment. Gilliland and Bello (2002) define "*loyalty commitment*" to sit alongside its calculative counterpart, the former encompassing sub-dimensions defined as "*affective*" and "*obligatory*" to measure both "*allegiance and faithfulness*" (Gilliland and Bello, 2002:35).

An alternative perspective positions commitment and loyalty as distinct relational concepts (Cater and Zabkar, 2009). Commitment arguably represents a combination of attitudes that underpin relationship maintenance, with prevailing debate about dimensionality, its tri-dimensional assessment capturing "*desire*", "*need to*" and "*ought to*" (Bansal *et al.*, 2004). This multi-dimensional assessment points to differentiation from customer loyalty which represents an outcome, Cater and Zabker (2009) suggesting the former captures motivation and attitude, the latter attitude and behaviour.

Various studies locate commitment as a crucial antecedent to attitudinal loyalty (Bansal *et al.,* 2004; Fullerton, 2011; Beatty *et al.*, 2012). This distinction between commitment and loyalty is supported empirically by various separate studies that confirm the significant antecedent role played by each distinct dimension, e.g. affective (Aurier and N'Goala, 2010; Cater and Cater, 2010), normative (Fullerton, 2011; Beatty *et al.*, 2012) and calculative commitment (Evanschitzky and Wunderlich, 2006; Davis-Sramek *et al*., 2009), although to add further complexity to the debate, Bennett and Robson (2005) position affective commitment as a mediated antecedent to continuance commitment from the perspective of an advisor-SME relationship. Behavioural intention will be assessed in this study primarily as a distinct construct from commitment and its assessment will capture the two significant dimensions of repurchase and referral. Ensuing empirical assessment will be made to see if it remains separate or is subsumed into a broader measure of commitment, as well as identifying the specific structure of both commitment and intention.

STUDY DESIGN

Instrument Development

Affective commitment is measured using four items derived from Bansal *et al.* (2004) and Fullerton (2005). The sources represent are established scales adopted to measure SMEs' attachment to their banks. Normative commitment assessment comprises five items, centred on moral obligation, utilised in the works of Melancon *et al.* (2011) and Bansal *et al.* (2004). Calculative commitment measurement considers five items reflecting SMEs' derived relationship benefits and high terminating cost. The proposed items were adopted from Fullerton (2003, 2005) and Gilliland and Bello (2002).

For outcome, advocacy assessment has involved part-applying instruments from established banking applications (Fullerton, 2005). Four items have been selected, three from Fullerton (2005) based on earlier research (Zeithaml *et al*., 1996) and one from Gremler and Gwinner (2000). Repurchase intention assessment originates from Zeithaml *et al*. (1996), with subsequent marketing applications. Two items assessing repurchase intention have been implemented by Bell and Eisingerich (2007) alongside items from Keh and Xie (2009).

The adopted items are presented using a seven-point scale, comprising "*very strongly disagree*", via "*neither disagree nor agree*" to "*very strongly agree*", consistent with comparable studies (Bansal *et al.*, 2004; Cater and Zabkar, 2009). Items and sources are presented in Appendix 1.

Piloting involved experts with understanding of local linguistics and realistic research expectations. Instrument feedback was provided by five Nigerian researchers located in two UK Universities and three additional marketing academics. Representatives from three Nigerian SMEs provided further instrument consideration around phraseology clarity and completion time.

Study participants and associated demographics

NBS and SMEDAN (2010) define Nigeria's 23,000 SMEs as comprising 10 to 199 employees and having total assets between 5-500m Naira (£20K - £2m Sterling). The distribution method used for data collection from this target audience was multi-stage cluster sampling. Identified clusters of SMEs from chosen Nigerian states were used, covering Edo state (capturing 929 SMEs), Lagos (4535 SMEs), Delta (608 SMEs) and Ebonyi (244 SMEs). These states were chosen for their high population density of SMEs. A second sampling stage involved selection at random areas of high SME density within the chosen locations, followed by convenience selection of SMEs within these chosen business districts.

Screening accounting for willingness to participate, meeting SME criteria around employee numbers and holding a bank account led to contact being requested specifically with the business owner or senior employee with primary banking responsibilities, thereby identifying research participants with the most intimate understanding about the banking relationship from the experiences and perspectives of their organisation. Using supporting face-to-face interventions ensured that all questions could be fully understood and responded to, with appropriate levels of objective support being employed. 199 SMEs participated, representing a response rate exceeding

70%. This can be attributed to careful targeting of business communities and the supportive predisposition of Nigerian business with respect to academic research (Ogba, 2008). Table 2 provides the sample profile.

[Table 2 here]

Methods of Analysis

The study employed Exploratory Factor Analysis (EFA) based on a Principal Components Analysis (PCA) with Varimax rotation to determine the underlying structure of commitment and loyalty (Tabachnick and Fidell, 2013), both combined and separately. Post-hoc analysis using Cronbach's alpha coefficients assessed the defined factors' internal reliability.

Based on the commitment and behavioural intention items retained, a cluster analysis was undertaken to identify differing groups of SMEs in terms of their banking relationship perception. This initially involved the deployment of hierarchical analysis to determine the number of clusters within the data through assessment of the agglomeration schedule with inspection of coefficients and use of a scree analysis. This analysis used between groups linkage with squared Euclidean distances employed as the inter-cluster measure. Data standardisation was not necessary given the consideration of items measured on a consistent 7-point scale. This preliminary analysis led to a k-mean cluster analysis based on the chosen number of clusters, with further refinement to the number of groupings chosen so as to avoid single case clusters. Cluster definition was achieved through assessment of scores achieved on commitment and behavioural items, alongside tests for association with demographic measures relating to the SMEs.

FINDINGS

Commitment Assessment

The data were factorisable as demonstrated by the KMO statistic of 0.917 and Bartlett's test displaying statistical significance (sig = 0.000). The EFA assessment of the multi-commitment items revealed two factors, presented in Table 3.

[Table 3 here]

Cross-loading emerged for Items 5 and 6, suggesting problems with discriminant validity leading to their deletion. Low communality prompted the removal of items 7 (0.312) and 9 (0.411). Item 8 was deleted due to high loading with both extracted factors indicating violation of discriminant validity and low communality (0.499). For Items 7, 8 and 9, a communality percentage lying below the "*adequacy cut-off of 0.50*" (Hair *et al.*, 2010) is evident. Three of these items (6, 8, and 9) relate to "*normative commitment*", Item 7 helping to assess "*calculative commitment*". Following the deletion of problematic commitment items, the retained 10 items were re-analysed. The data were factorable, a KMO statistic of 0.900 and a statistically significant Bartlett's test (sig = 0.000) being achieved. Two factors were extracted (eigenvalues of 5.839 and 1.370), the first providing 58.4%, the second 13.7%, totaling 72.1% of explained variance.

The loadings within the rotated solution suggest that Factor 2, comprising four items, relates to "*affective commitment*". These four items represents dedication based relationship entailed by emotional desire of customers to continue a relationship with the service provider (Bendapudi and Berry, 1997; Mitrega and Katrichis, 2010). Factor 1 primarily comprises of items pertaining to calculative commitment. Two additional two items relating to SMEs' obligatory business relationships and owing a great deal to the bank converged with this broader calculative assessment, therefore representing a misspecification given their assessment of obligatory intention for relationship continuity. To avoid conceptual misspecification, these two obligatory measurements were removed.

Table 4 presents the factor analysis results for the eight retained items. Regarding loadings and communalities, no further issues emerge. The first and more dominant factor is defined as "*calculative commitment*"; the second factor is labelled "*affective commitment*".

[Table 4 here]

The relevant commitment dimensions for the SMEs' banking relationship is centred on levels of emotional attachment alongside benefits gained from these banking relationships. The presence of moral obligation as a commitment dimension was deemed redundant, given the absence of any standalone and coherent factor defined solely as normative commitment. This study is supportive of research adopting affective and calculative commitments as the two commitment dimensions specific to relationship marketing (Gilliland and Bello, 2002; Menon and O`Connor, 2007; Davis-Sramek *et al.*, 2009), rather than the composite dimension (Morgan and Hunt, 1994; Keh and Xie, 2009) or the three dimensional definition (Kelly, 2004; Bansal *et al.*, 2004; Fullerton, 2011). The redundancy of commitment's normative strand counters the outcomes of certain finance specific B2B studies (Gruen *et al*., 2000). This suggests that profit oriented SMEs appear to demonstrate a relative lack of moral business obligation to reciprocate relationships in an environment of significant financial challenge (Colgate and Lang, 2005; Berger and Udell, 2006; Beck *et al*., 2011). Where the financial crises of Nigeria have delivered only modest banking performance (Alford, 2010), commitment to these relationships from the customer perspective is based on emotional desire and benefits potentially delivered but without moral relevance.

Behavioural Intentions

These items are also factorisable, the KMO statistic being 0.862 and Bartlett's test was significant (sig = 0.000). Extraction suggests one emerging factor (eigenvalue is 5.372) explaining 67.14% of data variance. Table 5 suggests all eight items load strongly, associated with each item is a high level of communality, all items being retained. There appears to be no demarcation between repurchase intention and advocacy, the individual extracted factor is therefore re-defined as "*behavioural intention*".

[Table 5 here]

The 14 retained items were subject to additional analysis, again demonstrating a factorisable solution (KMO = 0.903, Bartlett's test. sig = 0.000). The extraction suggests three emerging factors (eigenvalues 8.165, 2.070, 1.306) explaining 72.13% data variance. The three emerging factors are calculative commitment, affective commitment and behavioural intention, given the identical loading of items to the rotated solutions achieved in the separate analyses above, thereby supporting the idea that commitment and loyalty are distinct constructs. The literature however presents diversity regarding the composition of loyalty outcomes. Some adopt a composite assessment to loyalty grouping repurchase intention and advocacy (Cater and Zabkar, 2009); others disaggregate these two constructs (Lam *et al.*, 2004; Söderlund, 2006). The convergence of repurchase intention and advocacy into one factor implies that the SMEs' perception of loyalty is that of a combined action of relationship continuity combined with recommendation of these banks to other business associates and friends. This study also distinguishes between commitment and loyalty (outcome) rather defining them as a single construct that implies commitment and loyalty significantly intertwine, again endorsing the findings of relatively recent studies (Cater and Zabkar, 2009). The three constructs exhibit high internal reliability, as indicated in Table 6. The alpha coefficients range in value between 0.873 and 0.929, this post-hoc assessment confirming that no further adaptation through deletion of constituent items needs to be undertaken.

[Table 6 here]

SME cluster characteristics

Four distinct sub-groups of SMES are identified, labelled A, B and C in Table 6. Cluster A, comprises 60 SMEs who are emotionally and calculatively committed with high behavioural intentions. Cluster B encompasses 37 SMEs with moderate levels of affective commitment, but lower calculative commitment, but declaring moderate to high levels of behavioural intention. Cluster C captures 36 SMEs who have moderate levels of both commitment strands, but exhibit only low to moderate levels of behavioural intention. Finally, cluster D accounts for 66 SMEs who exhibit high levels of affective commitment, more moderate levels of calculative commitment leading to a declaration of moderate to high levels of behavioural intention. It would appear that clusters A and D have some commonality, whilst clusters B and C are relatively closer to each other. In discriminating between the four clusters, all measures relating to commitment and behavioural intention exhibited significant difference in mean score, although no clusters displayed any significant association with demographic measures such as sub-sector, employee numbers, bank relationship level or working capital level.

[Table 7 here]

However, by grouping A with D and B with C, further analysis by demographics point to a significant association at the 5% level (p = 0.032) with employee numbers, the larger SMEs (101 to 199 employees) dominating the former, the smaller counterparts dominating the second cluster. Whilst association with business sector (p = 0.075) and levels of business working capital (p = 0.059) just stopped short of being significant at the 5% level, the first cluster with higher levels of commitment and behavioural intention were more likely to be found in hotel and restaurants and real estate and those with 50 to 250million Naira working capital, with the converse for SMEs involved in manufacturing and having lower levels of capital, i.e. less than 50million Naira. For both amended clusters, there was no association with the maturity of the banking relationship (p = 0.552).

CONCLUSIONS

Within this newly researched arena of B2B relationships, the relevant theoretical dimensions of commitment in the SMEs' relationship are centred on the affection the SMEs have for their banks and the instrumental benefits gained from their banking relationships. The nature of moral obligation as a driver of SME perception to reciprocate and continue relationships with their bank has been deemed redundant. This paper supports a contribution to B2B relationship marketing by adding to studies that have adopted the theoretical framework of commitment represented by affective and calculative commitments as two dimensions in their B2B relational studies (Bendapudi and Berry; 1997; Gilliland and Bello, 2002; Gounaris, 2005; Davis-Sramek *et al*. 2009; Jain *et al*., 2014). Its further contribution is the development and refinement of a scale set that measures affective and calculative commitment alongside behavioural intention for SMEs with respect to their banks in the context of an emerging economy with a mediocre history of banking performance. These scales developed and tested have the potential for transferability to comparable research settings.

The cluster analysis suggests a non-homogeneous Nigerian SME sector, with the identified clusters being undefined in terms of demographics. These SME cluster differ by various key levels of commitment and behavioural intention. These clusters are not characterised by SME size (staff or capital related), sub-sector, location or length of banking relationship, although additional grouping of the clusters into relative near neighbours would suggest some commonality defined by size, with a limited effect of sector and capital levels.

An important feature of this study has been organisational access and participation, alongside completeness of the data generated to permit the development of the statistically valid and reliable survey instrument to assess commitment and loyalty A study limitation is the scope of assessment focusing only on commitment and behavioural intention definition at the expense of other constructs at this stage of the research. The findings of this analysis will inform a subsequent and wider scale empirical study that will further assess these (retained and recalibrated) constructs in conjunction with various antecedent and determinants specific to commitment and behavioural intention which will be modelled to test specific theories relating to B2B marketing.

MANAGERIAL IMPLICATIONS

This assessment of commitment and loyalty from the SMEs' perspective provides informative knowledge through which SMEs and bank managers can develop their business relationships through the specific mutual actions. This increased relationship understanding is crucial to the banks when considering financial lending to SMEs. SMEs in the chosen setting of Nigeria are often unable to provide credible documentation or meet other criteria to support various business and financial requests. When they begin long-term banking relationships, developing greater mutual understanding provides the means through which banks can assess credibility and afford, as appropriate, suitable financial support. Consistency of senior employee involvement from the perspective of the SME and consistency of service provision through an individual point of contact within the bank are both highly desirable.

From the banks' perspective, lending managers have much to gain from better understood SME relationships. Greater understanding of client needs can inform continuous practice development, thereby enhancing the perception held by the SMEs. Enhancement in service quality, reliability and being seen to act in the best interest helps further increase the sense of attachment held by the SMEs. Likewise, transactional benefits such as increased instrumental benefits (loans) perceived by the SMEs have the potential to increase banking continuity and recommendations of the specific bank to other SMEs and businesses, thereby sustaining or strengthening the banks' sectoral position as service providers to the SMEs who form a critical component of the Nigerian economy.

The four clusters of SME that emerged are not particularly defined by demographic characteristics. The largest cluster has high levels of endorsement for both commitment strands, alongside high levels of behavioural intention. Therefore, it is possible for bank marketing managers to apply similar strategies to attract and sustain their SMEs customers across the business sectors. Quality of service and loan incentives strategies can be homogenous for all business sectors given the lack of demographic differences on SMEs commitment and intention activities to their banks, although care should be taken with the smaller SMEs defined by either employee number or capital level, with appreciation of certain sectors, perhaps manufacturing.

Currently, SME commitment based on moral obligation to remain with their bank has limited relevance, the implications for banks is that their record to date means such specific commitment may cease to be in the consciousness of its SME customer base for some time. Previous financial studies with the B2B arena have pointed to the relevance of normative commitment; hence through ongoing good service and sector support, it is perhaps a commitment facet that may mutually develop longer term. The banks should appraise, how in an environment where competitor numbers have diminished, they do not exploit their power position, taking advantage of SMEs, by increasing costs, failing to provide service versatility and fluidity and making transfer cost prohibitive. Where such power mismatches exist, the SME as consumers in such B2B relationships must learn to be less benign in accepting what has been offered, be more demanding and transactional in their approach and be less reluctant to unconditionally reengage, once alternatives emerge, without serious investigation or comparison. Research into the future may prove beneficial to establish the reemergence of normative commitment as being relevant to these types of B2B relationships.

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Table 1: Summary of commitment definitions and associated contexts

Commitment	Definitions	Context	Author
Commitment	*" …exchange partner believing that an on-going relationship with another is so important as to warrant maximum efforts at maintaining it, that is a committed party believes the relationship is worth working on to ensure it endures indefinitely"*	B2B. Manufacturing and distribution Context	Morgan and Hunt (1994, p.23)
Affective Commitment	"*…the psychological state that links the customer to a marketing partner that is based on identification and attachment*"	B2C. Banking, hairstyling and auto-repair context.	Fullerton (2011, p.93).
Affective Commitment	"*…customer – marketer relationship driven by perceptions of reciprocity and trust*"	B2C. Financial service context	Menon and O'Connor (2007, p.158).
Calculative Commitment	"*…the degree to which a customer is psychologically bonded to the organization on the basis of the perceived costs associated with terminating the relationship*"	B2C. Financial and recreation services context	Jones *et al*. (2010, p.18).
Behavioral Commitment (Calculative Commitment)	"*refers to a customer – marketer relationship that is driven by customer perceptions of high switching costs (financial or contractual), customer inertia, or the lack of market alternatives*"	B2C. Financial service context	Menon and O'Connor (2007, p.158).
Normative Commitment	"*…the degree to which the membership is psychologically bonded to the organisation on the basis of the perceived moral obligation to maintain the relationship with the organisation*"	B2B. Financial service context	Gruen *et al*. (2000, p.37)

Table Two: Sample Demographics

Categories	Groupings	Percentages (%)
Occupation	Chief Executive Officer (CEO)	7
	Manager/Managing Director	40
	General Manager (GM)	3
	Accountant/Financial Manager	11
Business Types	Manufacturing	22.1
	Wholesale and Retail Trade	16.1
	Health and Social Work	14.6
	Financial Intermediation	12.1
	Hotel and Restaurants	10.1
	Real Estate	8.5
	Transportation	6.5
	Agriculture	5.0
	Education	5.0
Employees	11 – 100	82.9
	101 – 199	17.1
Working Capital	50m	72.4
	50m to 100m	13.1
	101m to 150m	4.0
	151m to 200m	3.0
	201m to 201m	1.5
Relationship Length	Under 5 Years	35.2
	5 - 10 years	35.2
	11 - 15 Years	18.6
	16 – 20 Years	5.5
	21 Yeas and Above	5.5

Table 3 - Initial factor extraction for commitment - PCA with Varimax rotation

		Components		Communalities
No.	**Commitment Items**	**Factor 1**	**Factor 2**	**Extraction**
1	My company would not shift business from my retail bank because our losses would be significant. (CC5)	0.877		0.800
2	It would be costly for my company to leave my retail bank right now. (CC3)	0.820		0.760
3	My company`s operations would be disrupted if we leave my retail bank. (CC2)	0.807		0.745
4	My company owes a great deal to my retail bank. (NC3)	0.757		0.676
5	My company will feel guilty to leave my retail bank now. (NC2)	0.733	**0.411**	0.598
6	**My company would not leave my retail bank right now because of a sense of obligation to the bank.** (NC4)	**0.726**	**0.455**	0.695
7	**Right now, my company stays with my current retail bank as a matter of necessity.** (CC4)	0.721		**0.312**
8	**My retail bank deserves my company`s loyalty.** (NC5)	0.539		**0.499**
9	**Even if it were to our advantage, my company does not feel it would be the right thing to leave my retail bank now.** (NC1)	0.508		**0.411**

10	It would be very hard for my company to leave my retail bank right now, even if we wanted to. (CC1)	0.684		0.602
11	My retail bank has a great deal of personal meaning to my company. (AC4)		0.841	0.727
12	My company feels a sense of identification with my retail bank. (AC3)		0.810	0.745
13	My company feels a sense of belonging to my retail bank. (AC2)		0.791	0.683
14	My company feels emotionally attached to my retail bank. (AC1)		0.775	0.699

Items 1 adapted from Gilland and Bello (2002), Item 2 adapted from Fullerton (2003), Items 3, 7, 10, 11 and 12 adapted from Fullerton (2005), Items 4, 5 and 9 adapted from Melancon *et al*. (2011), Item 6, 8, 13 and 14 adapted from Bansal *et al*. (2004).

Table 4 - PCA result with Varimax rotation – Iteration III (8 retained items)

				Factor Loadings/ Components		
Item	Item Definition	Mean	St Dev	CC	AC	Communalities Extractions
1	My company would not shift business from my retail bank because our losses would be significant. (CC5)	3.93	1.55	0.888		0.822
2	My company`s operations would be disrupted if we leave my retail bank. (CC2)	4.24	1.56	0.889		0.868
3	It would be costly to my company to leave my retail bank right now. (CC3)	4.14	1.59	0.870		0.842
4	It would be very hard for my company to leave my retail bank right now, even if we wanted to. (CC1)	4.50	1.46	0.736		0.663
5	My company feels a sense of identification with my retail bank. (AC3)	5.26	0.99		0.788	0.740
6	My company feels a sense of belonging to my retail bank. (AC2)	5.16	1.17		0.814	0.719
7	My retail bank has a great deal of personal meaning to my company. (AC4)	5.07	1.17		0.837	0.720
8	My company feels emotionally attached to my retail bank. (AC1)	4.95	1.27		0.801	0.721

Table 5 - PCA test result for Loyalty Items (Advocacy and Repurchase Intention)

				Factor Loadings	
No	Scale Items	Mean	SD	Behavioural Intention (Advocacy and Repurchase Intention)	Communalities Extractions
1	My company will consider my retail bank as the main bank in the next few years. (RI1)	5.02	1.15	0.861	0.742
2	My company will do more banking with my retail bank in the next few years. (RI2)	5.10	1.007	0.844	0.712
3	My company's chances of staying in the relationship with my retail bank are very good. (RI3)	5.10	1.08	0.818	0.670
4	My company will use my retail bank for most of my company`s investment needs. (RI4)	5.03	1.21	0.814	0.663
5	My company says positive things to other people about my retail bank. (AD1)	5.12	1.05	0.811	0.657
6	My company recommends my retail bank to other companies that seek advice. (AD2)	5.03	1.12	0.808	0.652
7	My company encourages business partners to bank with my retail bank. (AD3)	5.10	1.13	0.803	0.645
8	When the topic of my retail banks comes up in conversation, my company goes out of its way to recommend my retail bank. (AD4)	4.69	1.26	0.794	0.630

Items 1 and 2 adapted from Keh and Xie 92009), Items 3 and 4 adapted from Bell and Eisengerich (2007), Items 5, 6 and 7 adapted from Fullerton (2005), Item 8 adapted from Gremler and Gwinner (2000).

Table 6 - Construct reliability test scores

No	Constructs	Cronbach's Alpha Score	Cronbach's Alpha if Item Deleted
1	Affective commitment	0.873	0.833 0.832 0.835 0.834
2	Calculative Commitment	0.913	0.886 0.864 0.874 0.922
3	Behavioural Intention	0.929	0.920 0.920 0.920 0.921 0.922 0.916 0.917 0.922

Note: Cronbach's Alpha if item deleted is in the same order with factors extracted – see Tables 2 and 3.

Table 7: Mean items scores by construct and cluster

	Cluster			
Item	**A**	**B**	**C**	**D**
AC1	5.82	3.81	4.22	5.20
AC2	5.78	4.62	4.17	5.42
AC3	5.92	4.68	4.69	5.30
AC4	5.97	4.38	4.17	5.12
CC1	5.82	3.14	3.61	4.56
CC2	5.75	2.30	3.36	4.42
CC3	5.77	2.27	3.25	4.35
CC5	5.43	2.16	3.14	4.00
RI1	5.92	5.00	3.72	4.92
RI2	6.02	5.00	4.03	4.91
RI3	6.02	4.92	3.97	4.97
RI4	6.05	5.08	3.56	4.88
AD1	5.95	4.95	4.00	5.06
AD2	5.95	5.03	3.56	5.00
AD3	5.93	5.16	3.47	5.18
AD4	5.68	4.46	3.03	4.83

Appendix 1: Sources of Measurement Items

Sources and Authors	**Measurement Items**
<u>Affective commitment</u> Items 1, 2 and 3 adapted from Bansal *et al*. (2004). Item 4 adapted from Fullerton (2005). Scales originated from Meyer and Allen (1997)	<u>Items</u> Item 1: My company feels emotionally attached to my retail bank. Item 2: My company feels a strong sense of belonging to my present retail bank. Item 4: My company feels a sense of identification with my retail bank. Item 4: My retail bank has a great deal of personal meaning to my company.
<u>Normative Commitment</u> Adapted scales from Melancon, Noble and Noble (2011) for Items 1, 2, 3 and 4. Items 5 and 6 are adapted from Bansal *et al.* (2004). Scales originated from Meyer and Allen (1997)	<u>Items</u> Item 1: Even if it were to our advantage, my company does not feel it would be the right thing to leave my retail bank now. Item 2: My company will feel guilty to leave my retail bank now. Item 3: My company owes a great deal to my retail bank. Item 4: My company would not leave my retail bank right now because of a strong sense of obligation to the bank. Item 5: My retail bank deserves my company loyalty.
<u>Calculative Commitment</u> Items 1, 2, and 4 adapted from Fullerton (2005). Item 3 from Fullerton (2003). Item 5 adapted from Gilliland and Bello (2002). Scales originated from revised scale of Meyer and Allen (1997)	<u>Items</u> Item 1: It would be very hard for my company to leave my current bank right now, even if we want to. Item 2: My company's operations would be disrupted if we leave my retail bank Item 3: it would be costly to my company to leave my bank right now. Item 4: Right now, my company staying with my retail bank as a matter of necessity. Item 5: My company would not shift business from my retail bank because our losses would be significant.
<u>Advocacy</u> Items 1, 2 and 3 are adapted from the Fullerton (2005), Item 4 derived from Gremler and Gwinner (2000). Scales originated from Zeithaml, Berry and Parasuraman (1996). Item 4 originated from Gremler and Gwinner (2000).	<u>Items</u> Item 1: My company say positive things to other people about my retail bank. Item 2: My company recommends my retail bank to other companies that seek advice. Item 3: My company encourages business partners to bank with my retail bank. Item 4: When the topic of my retail banks comes up in conversation, my company go out of my way to recommend my retail bank.

Repurchase Intention	Items
Items 1 and 2 adapted from Keh and Xie (2009). Items 3 and 4 are derived from Bell and Eisingerich (2007). Scales originated from Boulding *et al.* (1993) and. Zeithaml, *et al.* (1996).	Item 1: My company will consider my retail bank as the main bank in the next few years. Item 2: my company will do more banking with my retail bank in the next few years. Item 3: My company chances of staying in the relationship with the bank are very good. Item 4: My company will use my retail bank for all my investment needs.