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ORGANIZATIONAL COMMITMENT AS AN ANTECEDENT OF RELATIONSHIP COMMITMENT IN FINANCIAL SERVICES

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Abstract

This qualitative research establishes a link between relationship commitment, involving the seller and the buyer, and the behaviors stemming from the seller's organizational commitment in a financial context. Our results indicate that sellers' management practices should seek to reinforce their own affective organizational commitment. Indeed, affective organizational commitment is related to organizational behaviors that could be linked to sellers' extra and intra-role performance. Their performance is an implicit manifestation of their desire to maintain the relationship with the buyer and vice versa. In this way, the development of a lasting relationship between them and their clients is promoted. This article's originality is based on, among others, exposing the relation between commitment from a marketing perspective and commitment from a human resource management perspective.

Keywords: Relationship commitment, organizational commitment, relationship marketing, human resource management.

Topic Groups: Human resource management, marketing, organizational behavior.

INTRODUCTION

Theory in the field of marketing historically focused on the different exchanges between the buyer and the seller (Dwyer et al., 1987), which were then limited to the transaction as central element (Bagozzi, 1975; MacNeil, 1980). The relationship marketing is defined as "attracting, maintaining and—in multiservice organizations—increasing relationships with clients" (Berry, 1983: 25). Relationship marketing appeared in service-marketing literature relative to services where the relationship between the client and company personnel was crucial given the nature of the service (intangibility, heterogeneity, inseparability, and perishability).

Since then, the importance of establishing and maintaining long-term relationships with clients has been clearly proven (Zineldin, 1996). When attributing a greater importance to the relationship between the buyer and the seller, it becomes relevant to look at the variables that encourage establishing and maintaining such a relationship.

Among these variables is buyer commitment to the business relationship with the seller. In this respect, we hypothesize that sellers' commitment to their organization (organizational commitment) positively influences partners' (seller and buyer) commitment to a business relationship (relationship commitment). First, we want to discover if sellers' organizational commitment can lead them to exhibit certain behaviors. Second, we want to determine if these behaviors subsequently have an impact on buyers' and sellers' commitment to the aforementioned relationship. In short, this article presents a qualitative research that enabled us to establish a relationship between commitment considered from a marketing perspective and commitment considered from a human resource management perspective. More specifically, we want to answer the following question: How does the sellers' organizational commitment influence the relationship commitment between the partners involved?

1. THE CONCEPT OF COMMITMENT

Organizational commitment is a concept that has been extensively addressed in the literature since the 1960s. However, it is in the 1990s that a consensus is reached regarding a definition. In fact, most studies define the concept of commitment as a force that leads an individual to a course of action of relevance to a target (Meyer & Allen, 1991; Meyer & Herscovitch, 2001). In this way, commitment inevitably leads to a target that refers to, for example, the organization (Meyer et al., 2002), the profession, the work team, the career (Chang, 1999), the occupation (Blau, 2001; Snape & Redmen, 2003), the union (Cohen, 1993) or the relationship (Morgan & Hunt, 1994).

The construct of commitment can be broken down in a number of dimensions. It is in fact recognized as a multidimensional concept by many authors (Angle & Perry, 1981; O'Reilly & Chapman, 1986; Penley & Gould, 1988; Meyer & Allen, 1991; Mayer & Shoorman, 1992; Jaros et al., 1993). There would therefore be various types of commitment to a target. Among the multidimensional definitions of commitment, the one most widely used was proposed by Meyer and Allan (1991) and contains three components: affective, normative, and continuance. Affective commitment refers to a psychological state that is expressed by a desire to pursue a course of action of relevance to the target and thus by a psychological and social attachment to this target (Bansal et al., 2004; Ganesan et al., 2010). This dimension suggests an emotional connection with the target (Chênevert et al., 2007). The normative dimension refers more to the sense of obligation related to the target (Meyer & Herscovitch, 2001), which is to say a sense of moral obligation (Chênevert et al. 2007). The third dimension, called continuance, rests on the perceived cost of putting an end to courses of action of relevance to the target (Ganesan et al., 2010; Gundlach et al., 1995). Individuals then consider the investments made in the target and the losses incurred due to this halt in actions (Vandenberghe et al., 2009).

The concept of commitment is generally apprehended from two distinct but related angles: attitude and behavior. Attitude research tackles commitment as a state of mind toward a target (Meyer & Allen, 1991) and seeks to identify its antecedents and consequences (Meyer & Herscovitch, 2001). Behavior research takes into consideration the right conditions for repeating a behavior and the effects this behavior has on attitudes (Meyer & Herscovitch, 2001). While research tends to focus only on one view of commitment at a time, our exploratory research is innovative because it is based on both, studying the connection between the behaviors that stem from sellers' organizational commitment and the relationship commitment between the partners involved.

1.1. Relationship commitment

Individuals' commitment necessarily supposes actions aimed at a target. For the purposes of this article, the target we are particularly interested in is the relationship. From a relational angle, commitment represents either an implicit or explicit commitment to a lasting relationship between the partners (Dwyer et al., 1987). A relationship commitment exists when a partner considers that the ongoing relationship with the other partner is sufficiently important to exert the necessary effort to maintain it (Morgan & Hunt, 1994) or to invest in it a number of resources (Gounaris, 2005; Theron et al., 2008). In this article, we use the expression "relationship commitment" as understood by Morgan and Hunt (1994), therefore taking into consideration reciprocity between the partners.

Marketing literature looks at the three components of commitment as put forth by Meyer and Allen (1991). Although the normative component can also be taken into consideration (Bansal et al., 2004), marketing research generally focuses on two of the three dimensions of commitment: affective and continuance (Geyskens et al., 1996; Fullerton, 2003; Gounaris, 2005; Ganesan et al., 2010). We consider all three dimensions in our study.

Several researchers have demonstrated the importance of commitment in relationship marketing, but commitment antecedents and consequences between buyer and seller have only recently attracted more attention. For the purposes of this article, we are more specifically interested in the antecedents of relationship commitment. Literature identifies a few (Morgan & Hunt, 1994; Sharma & Patterson, 2000; Theron et al., 2008), as shown in Table 1.

A relationship of trust exists when one of the partners believes in the other partner's reliability and integrity (Morgan & Hunt, 1994). Volition is crucial within the concept of trust, for trust is given in direct proportion to a partner's will to get involved (Moorman et al., 1993). In this regard, the studies show a positive link between trust and relationship commitment (Morgan & Hunt, 1994; Sharma & Patterson, 2000; Jayakody & Sanjeewani, 2006; Liang & Wang, 2007; Theron et al., 2008). More specifically, some studies have shed light on the link between trust and the affective component of relationship commitment

(Geyskens et al., 1996; Bansal et al., 2004; Gounaris, 2005) as well as between trust and the continuance component (Geyskens et al., 1996; Gounaris, 2005).

Satisfaction also comes up in relationship commitment antecedents. Sharma and Patterson (2000) define the client's satisfaction with the service as the overall satisfaction of the client when receiving the service from the seller, and link it positively to relationship commitment. However, other studies show zero correlation between satisfaction and affective relationship commitment (Bansal et al., 2004). Satisfaction, in addition to being considered as an antecedent of relationship commitment, also constitutes a consequence of such a commitment between partners (Chenet et al., 2010).

Table 1: Antecedents of relationship commitment

Antecedents	**Links with relationship commitment**
Trust	Positive link with relationship commitment. Positive link with affective and continuance relationship commitment.
Satisfaction	Positive link with relationship commitment. No link with affective relationship commitment.
Communication	Positive link with relationship commitment.
Shared values	Positive link with relationship commitment.
Alternatives attractiveness	Negative link with relationship commitment. No link with continuance relationship commitment.
Cost related to terminating the relationship	Positive link with continuance relationship commitment.
Subjective norms	Positive link with normative relationship commitment.
Relational benefits	Positive or no link with relationship commitment.

Communication is also considered as a significant antecedent of relationship commitment, since it is positively correlated to it (Theron et al., 2008). It refers to the formal or informal sharing of important and current information between partners (Anderson & Narus, 1990).

In addition to trust, satisfaction, and communication, the studies on relationship commitment antecedents consider shared values as significantly and positively linked (Morgan & Hunt, 1994; Mukherjee & Nath, 2007; Theron et al., 2008). Morgan and Hunt (1994) define these values as common beliefs among partners "about what behaviors, goals, and policies are important or unimportant, appropriate or inappropriate, and right or wrong" (Morgan & Hunt, 1994: 25).

Another antecedent of relationship commitment is alternative attractiveness (Sharma & Patterson, 2000; Theron et al., 2008), defined "as the client's estimate of the likely satisfaction available in an alternative relationship" (Sharma & Patterson, 2000: 475). Indeed, Sharma and Patterson (2000) as well as Theron et al. (2008) establish a negative correlation between alternative attractiveness and relationship commitment. Nevertheless, Bansal et al. (2004) reveal the absence of a link with the continuance component of relationship commitment.

Another antecedent of relationship commitment is the cost related to terminating the relationship (Morgan & Hunt, 1994; Lancastre & Lages, 2006) or switching business partner (Sharma & Patterson, 2000; Bansal et al., 2004). These are synonymous in the literature. Cost is defined as the expected losses stemming from the termination of the relationship and resulting from one or several of the following reasons: 1) the perceived lack of comparable potential partners, 2) the perceived expenses caused by the dissolution of the relationship, and 3) the perceived cost of switching business partner (Morgan & Hunt, 1994). Generally speaking, studies show a significant positive link between these losses and the relationship commitment (Morgan & Hunt, 1994; Sharma & Patterson, 2000; Lancastre & Lages, 2006). However, Mukherjee and Nath (2007) note an absence of relationship. Other studies deal specifically with continuance commitment, identifying a positive link with the cost of switching business partners (Bansal et al., 2004).

Subjective norms are also considered as an antecedent of relationship commitment (Bansal et al., 2004). They refer to the conformity that comes from social pressure. One of the only empirical studies focusing on the normative dimension of relationship commitment established a link between this dimension and the subjective norms (Bansal et al., 2004).

A final antecedent of relationship commitment concerns relationship benefits, which is to say the perceived value of an advantage coming from a business relationship (Morgan & Hunt, 1994; Mukherjee & Nath, 2007). Studies report a positive correlation between relationship benefits and relationship commitment (Morgan & Hunt, 1994; Mukherjee & Nath, 2007).

Despite having identified these antecedents of relationship commitment, the number of studies tackling this issue is rather limited. The links between relationship commitment and other antecedents would benefit from further study in order to improve our understanding of this concept. In this regard, we propose that sellers' organizational commitment should be considered as a significant antecedent of partners' relationship commitment.

1.2. Sellers' organizational commitment

Organizational commitment is defined as employees' attachment to their organization (Meyer & Allen, 1997). Like all other forms of commitment, this one is composed of three dimensions: affective, normative, and continuance (Meyer & Allen, 1991). Some studies tackle the history of employees' organizational commitment (Behrman & Perreault, 1984; Mathieu & Zajac, 1990; Meyer et al., 2002). Most of these have mainly shed light on the relationships between organizational commitment and its antecedents (Meyer & Herscovitch, 2001). Table 2 shows antecedents grouped according to their corresponding component.

Table 2: Organizational commitment component antecedents

Antecedents	Components
Personal caracteristics (Bauer et al., 2007; Angle & Perry, 1981; Cohen, 1993; Riketta, 2002): demographic caracteristics and personality.	Affective
Work experience (Chênevert et al. 2007; Cohen-Charash & Pector, 2001; Humphrey et al. 2007; Meyer et al., 2002; Mansell et al. 2006): related to position, role, organization, or immediate superior.	
Personal caracteristics (Erdheim et al. 2006; Mathieu & Zajac, 1990; Meyer et al., 2002): demographic caracteristics and personality.	Normative
Socialization experiences (Bentein et al., 2000; Meyssonnier, 2006; Wiener, 1982): personal and professional experiences.	
Target-related experiences (Cohen-Charash & Spector, 2001; Ilouga, 2006; Malhotra et al., 2007; Meyer et al., 2002; Paillé, 2002; Vandenberghe & Peiro, 1999): target's investment in building a relationship and management practices.	
Personal caracteristics (Erdheim et al., 2006; Mathieu & Zajac, 1990; Meyer et al., 2002): demographic caracteristics and personality.	Continuance
Perceived alternatives (Peyrat-Guillard, 2002; Meyssonnier, 2006): availability and attractiveness of employment alternatives.	
Investments (Bentein et al., 2000; Malhotra, et al., 2007; Meyer et al., 2002; Whitener & Walz, 1993): investment in the target and consequent rewards.	

In addition to being interested in antecedents, studies on organizational commitment also look at the behaviors it evokes in employees. In this respect, Meyer et al.'s (2002) meta-analysis identifies three categories of behavior correlated with organizational commitment: withdrawal behaviors, behaviors related to psychological distress, and on-the-job behaviours. Table 3 shows the behaviors associated to organizational commitment.

Table 3: Behaviors associated with organizational commitment

Behaviors	Indicators	Links with components
Withdrawal behaviors	Absenteeism	Negative link with affective organizational commitment
	Intention to leave	Negative link with affective, normative, and continuance organizational commitment
Behaviors related to psychological distress	Job stress	Negative link with affective and normative commitment, and positive link with continuance commitment
	Job burnout	Negative link with affective commitment
	Work/family conflicts	Negative link with affective commitment

On-the-job behaviors	Organizational citizenship behaviors	Positive link with affective and normative commitment, and negative link with continuance commitment
	Participation	Positive link with affective and normative commitment

Within the withdrawal behavior category, a relationship is established with voluntary absenteeism (Somers, 1995), which refers to someone's decision to be physically absent from work (Steel & Rentsch, 2003). More specifically, studies show that affective organizational commitment generally correlates negatively with voluntary absenteeism (Mathieu & Zajac, 1990; Hackett et al., 1994; Gellatly, 1995; Somers, 1995; Meyer & Herscovitch, 2001; Meyer et al., 2002). Although the normative dimension is negatively correlated with absenteeism in a few studies (Meyer et al., 1993), continuance and normative commitments do not explain voluntary absenteeism (Hackett et al., 1994; Somers, 1995; Meyer et al., 2002). In addition to voluntary absenteeism, there is also a link between organizational commitment and another withdrawal behavior: the intention to leave the organization (Carmeli, 2005). The intention to leave refers to the "conscious and deliberate willfulness to leave the organization" (Tett & Meyer, 1993: 262). Studies clearly show a negative correlation between affective organizational commitment and the intention to leave (Meyer et al., 1993; Tett & Meyer, 1993; Ko et al., 1997; Meyer & Herscovitch, 2001; Snape & Redman, 2003), as well as normative organizational commitment, although to a lesser degree (Somers, 1995; Ko et al. 1997; Meyer & Herscovitch, 2001). Finally, whereas some studies show a significant negative correlation between the continuance dimension of organizational commitment and the intention to leave (Meyer & Herscovitch, 2001; Meyer et al., 2002), others show a weak correlation (Ko et al., 1997).

There are currently few studies on the second category of behaviors (related to psychological distress) and some show links with job stress and job burnout (Lee & Ashfort, 1996). Job stress happens when work-related factors interact with worker characteristics and leads to a break in the psychological homeostasis (Beehr & Newman, 1978). Job stress would therefore be a situational condition for job burnout, including both physical and mental burnout, negative affects, as well as a gap between a person's expectations and motivation and the demands of work and the lack of recognition obtained in return (Rascle & Bruchon-Schweitzer, 2009). In support of this, two meta-analyses highlight that affective organizational commitment is negatively correlated with stress and job burnout (Lee & Ashforth, 1996; Meyer et al., 2002). With respect to the other two dimensions of organization commitment there are again mixed results. While some studies show a positive correlation between continuance and stress (Meyer et al., 2002), others show no relationship at all (Reilley & Orsak, 1991). Regarding normative commitment, Meyer et al. (2002) concluded zero correlation with stress whereas Reilley and Orsak's (1991) results indicate a negative correlation. In addition to job stress and job burnout, studies reveal correlations between organizational commitment and other behaviors related to psychological distress, such as work/family conflicts (Meyer et al., 2002). This type of conflict corresponds to the difficulty of participating in the family role due to one's involvement in the work role (Greenhaus & Beutell, 1985). Thereupon, the affective dimension of organizational commitment would be negatively correlated with work/family conflicts (Meyer et al., 2002); however, there are no data available for the other two dimensions.

Finally, studies pertaining to the third category of behaviors (on-the-job behaviors) show that organizational commitment is associated with organizational citizenship behaviors (Organ & Ryan, 1995) and participation (Snape & Redman, 2003). Organizational citizenship behaviors correspond to individual actions that are left up to employees and that contribute significantly to the organization's efficiency (Paillé, 2006). These are actions taken on a voluntary basis, which are generally expressed through a helpful behavior accompanied by individuals' sustained interest in the actions carried out by the organization to which they belong and resulting from team spirit (Paillé, 2006). In general, studies show a positive link between affective commitment and organizational citizenship behaviors (Meyer & Herscovitch, 2001; Meyer et al., 2002). Regarding continuance commitment, the trend is less obvious. While some studies show no significant link (Meyer et al., 1993; Meyer et al., 2002), others show significant negative relationships with organizational citizenship behaviors (Organ & Ryan, 1995). We must however mention that Meyer et al.'s (2002) meta-analysis of organizational commitment underlines that there is zero correlation between continuance commitment and organizational citizenship behaviors. For its part, normative commitment would be positively correlated to organizational citizenship, although to a lesser degree than affective commitment (Meyer et al., 2002). Lastly, the participation of individuals also shows links with organizational commitment. It can take on different forms: active, routine (rank-and-file), or passive (Snape & Redman, 2003). Routine participation refers to daily activities, for example discussing with colleagues and attending meetings, whereas activist participation is expressed through an involvement that goes beyond these regular daily activities. Passive participation is a form of participation that is less involved, in which individuals consult, for example, magazines specialized in their field of work. The affective dimension of organizational commitment is positively correlated with the participation of individuals in activities belonging to the target (Meyer & Allen, 1993; Snape & Redman, 2003). Among the three dimensions of commitment, this one is the most strongly correlated with respect to routine and passive participation. As for normative commitment, it is also positively associated with individuals' participation. For this dimension, the link is strongest with activist participation, even more so than for the affective dimension. Finally, the continuance dimension does not show any relationship with any of the forms of participation to target activities.

1.3. SELLERS' PERFORMANCE

The seller's performance is a concept that is complex to define (Parissier et al., 2005). Nevertheless, we notice in the literature some recurring ideals associated with the different typologies related to this concept. The main ideals are result performance, behavioral performance, in-role performance, and extra-role performance. Result performance refers to the skills employed and effort exerted by sellers to obtain results that can be attributed to them (Jaworski & Kohli, 1991). These results concern more specifically sales, market shares, new accounts (Parissier et al., 2005; Babakus et al., 1996), profit, commission, number of orders, and penetration rate (Parissier et al., 2005). Traditionally, these are the results managers use to base the rewards given to the personnel in contact with clients (Sprimont, 2003; Parissier, et al., 2005). These essentially quantitative results are no longer sufficient to evaluate individual sellers, notably because of the current complexity of the commercial environment (Sprimont, 2003). With a more qualitative perspective, behavioral performance adds a much needed aspect to result performance.

Behavior performance is the evaluation of the strategies adopted and the various activities undertaken by sellers when they carry out their work-related responsibilities (Jaworski & Kohli, 1991). Cravens et al. (1993) contribute additional information by distinguishing "nonselling” from “selling” behavioral performance. The first refers to activities that are not directly related to the short-term sales generation (Cravens et al. 1993). These are quantitative as well as qualitative (Parissier et al., 2005; Sprimont 2003; Cravens et al., 1993) undertaken by personnel in contact with clients. On the contrary, selling behavioral performance generates sales through activities directly related to sales (Cravens et al. 1993). These are qualitative behaviors that add value for the client, such as sales skills, technical knowledge (Parissier et al., 2005), and sales presentations (Sprimont, 2003; Cravens et al., 1993).

Other than the constructs of result performance and behavioral performance, the literature on organizational behavior differentiates extra-role performance from in-role performance (MacKenzie et al., 1998; Organ 1988; Podsakoff et al., 1994; Williams & Anderson, 1991). Three reasons can justify this distinction (MacKenzie et al., 1998): 1) managers use both types of performances to evaluate overall performance, 2) both types of performances have a significantly different influence on financial performance, and 3) both types of performances have diverging antecedents and consequences.

Extra-role performance concerns employees who go beyond their formal obligations. It then chiefly refers to prosocial, spontaneous, and contextual behaviors (MacKenzie et al., 1998). As part of extra-role performance, these behaviors can be viewed as informal (Parissier et al., 2005). Finally, the last of the four types of performances enumerated, in-role performance, considered as being traditional (Williams & Anderson 1991), takes place when employees accomplish tasks and activities prescribed by the organization (Podsakoff et al., 1994). In the case of sellers, the role is fixed by the business and not by the clients. This type of performance is thus similar to result performance and is notably measured by the volume of sales, quotas, and commissions (MacKenzie et al., 1998).

2. METHODOLOGY

This study sought to answer the following research question: How does account managers' organizational commitment influence the relationship commitment of both partners, that is, of the account managers and their business clients? In this respect, the main objective is to analyze the influence of account managers' organizational commitment on business partners' relationship commitment. Below are secondary objectives:

- Analyze account managers' commitment to their financial institution.
- Identify and analyze the consequences of account managers' commitment to their financial institution.
- Analyze the influence of these consequences on account managers' performance.

We hypothesize that account managers' organizational commitment has a positive influence on the relationship commitment between business partners (i.e., account managers and their business clients). We put forward three secondary hypotheses. First, the affective, normative, and continuance components of account managers' organizational commitment are related to three categories of behaviors. Second, these three categories of behaviors are related to account managers' and clients' affective, normative, and continuance relationship commitment to one another. Third, performance influences the relationship commitment between account managers and their clients.

Qualitative data were collected from a case study. Our sample included account managers from a Canadian financial institution and their business clients. With 42,000 employees, this institution has over 6 million clients, individuals and businesses. We conducted thirty-five semi-structured interviews in a dyadic perspective: eleven accounts managers and twenty-four business clients. Of the thirty account managers we contacted for the study, thirty-four of them accepted to participate. Account managers gave us a list of their business clients and of the ten we contacted, eight accepted to participate. The number of interviews was fixed according to a theoretical saturation, which means that data collection ended when new data no longer contributed to our understanding of the phenomenon being studied. Each interview lasted about one hour. We taped, transcribed, and analyzed the contents of the interviews.

3. RESULTS

3.1. Results for account managers

The analyses of the interviews conducted show that account managers all assume they possess a high organizational commitment. The most significant dimensions are affective and continuance.

First, affective commitment is expressed in their sense of belonging to the organization and the values they share with their employer. This affective commitment gives rise to positive behaviors like organizational citizenship behaviors and, later, intention to stay in the organization. With respect to organizational citizenship behaviors, the participating account managers mentioned the importance of teamwork, cooperation among colleagues, and excellent customer service, the latter seeming particularly crucial to account managers. They explained how they sought to build a win-win relationship, that is, profitable for both the financial institution and the clients. One of the participants described his commitment to his clients: *The idea is to give them your best. You have to give them a good service.* Regarding the intention to stay in the organization, one participant described his sense of belonging in the following words: *Go somewhere else? I don't think so. It's like a big employee family, here. We stick together. It's a big family, so I can't see why or what would make me leave.* The affective organizational commitment, expressed through a sense of belonging to the institution, is therefore clearly linked to the intention to stay there.

Second, account managers' continuance commitment is linked to the intention to stay in the organization. The continuance commitment rests on account managers' perceptions of the limited number and attractiveness of employment alternatives. Some factors (remuneration, work environment) should be considered in the evaluation of the attractiveness. For example, the attractiveness of alternatives is higher when considering remuneration than work environment. Indeed, the participants considered that their employer offers more advantages than other institutions (work team, flexibility, organizational structure, empowerment). To this effect, one participant said: *I think that my institution, at the level of working conditions and humanity, I think that we are better off here. If I wanted huge bonuses and a bigger salary, then maybe I would look elsewhere, despite the fact that there have also been adjustments in our institution because there was a gap at some point and they fixed it.*

Thus, account managers' affective and continuance commitment to the organization was expressed by a desire to pursue the relationship with their employer. These behaviors seemed to be related to extra-role performance, because account managers went beyond their formal obligations. They adopted prosocial behaviors, which increased their in-role performance by accomplishing tasks prescribed by their employer. One participant explained the influence of collaboration among team members on in-role performance: *In the end, by working like this as a team, it allows us to work harder in order to reach our collective objectives in a way that makes everybody happy at the end of the year, because we all performed well*. During our semi-structured interviews, the participants focused more on the in-role than the extra-role performance of account managers, whose role was more defined by the financial institution than by the clients. One participant said: *First, we work for the organization because if I give a loan that isn't profitable, if I cut the interest rate by half, well, at the end of the day, if everybody does this, if we exaggerate, there won't be any institution left. So, the institution has to turn profits for us to be here in the morning and keep offering services to people at the best possible prices in a professional manner.*

Regarding the account managers' relationship commitment, the continuance and affective dimensions were revealed as the most important. First, the continuance commitment can be observed because account managers do not choose their clients; the financial institution assigns them to the account managers. This distribution is done in cycles, that is, account managers take turns being assigned newly acquired clients. This means that account managers do not have the opportunity to choose their clients according to their interest in a project. Second, the affective commitment is expressed by the importance of trust for the account managers. The participating account managers told us that trust should be at the heart of their relationship with their business clients. This trust may in fact be linked to account managers' performance. On participant said: *When you can feel that the person trusts you, my God it's fun to work with them and give them your best. This is how it is for me, it's like a relationship. Actually, it's like in any relationship (couple, friends, family), when you feel that there's trust and respect, well, you feel like putting more into it. For sure!*

3.2. Results for business clients

The interview analysis identified affective and continuance commitment, but not normative commitment among the business clients. Regarding affective commitment, business clients considered trust to be a major component in a long-term relationship. This view is in line with the account managers' position. According to the participating clients, trust must emanate from both partners. They mentioned that trust in their account managers is necessary, but that managers must also trust their clients' loyalty. One participant said: *Except, I don't go from one institution to another. I mean, when I tell them to make me their best offer, I don't turn around to see another account manager in another institution. Otherwise, it never ends. Because when you start going from one to the other like that, they aren't interested anymore. You lose a lot of credibility and they let you go.* With respect to continuance commitment, the clients did not choose their account manager and considered that they did not have access to alternatives in the financial institution. Account managers were assigned to clients according to the financial institution's personnel availability. Some participants mentioned to this effect that they had to change account directors several times when the financial institution underwent restructuring. During these changes, the clients were sometimes assigned managers whom they deemed did not have the right skills. The clients also complained about having to build a new relationship each time a change occurred. Such changes therefore caused much irritation among clients. Nevertheless, when this happened, clients did not ask for a new account manager; they accepted the manager and remained with the institution. This reveals that their attachment was more directed toward the financial institution than toward their relationship with account managers. Indeed, forced to choose between their account managers and the financial institution, all of the participants claimed that they would choose the institution. Despite this, the participants said that their current account manager performed well. They attributed this performance to managers' ability to evaluate clients' needs and answer clients' technical questions, and to managers' honesty and kindness. The criteria evaluated by the clients derived therefore both from in-role and extra-role performance. A number of participants, however, mentioned that it could take a while before they obtained an answer, noting thus a weakness at the level of in-role performance.

4. DISCUSSION

In this article, we hypothesized that account managers' behaviors stemming from their organizational commitment are connected to their relationship commitment to their business clients. Studies tend to demonstrate that organizational commitment gives rise to behaviors, whether negative or positive. These behaviors would notably be related to account managers' extra-role and in-role performance. Indeed, affective commitment is generally positively correlated with performance (Angle & Lawson, 1994; Shore et al., 1995; Meyer & Herscovitch, 2001; Meyer et al., 2002). Although the relationship is weaker, the normative dimension of commitment also positively correlates with performance (Meyer et al. 1993; Meyer & Herscovitch, 2001; Meyer et al., 2002). However, the results relating to continuance commitment are less clearly defined. While some studies show a negative correlation with performance (Meyer et al., 2002), others reveal none at all (Hackett et al., 1994).

In this regard, while on-the-job behaviors generally have a positive impact on performance (Coleman & Borman, 2000; Van Dyne et al., 1995), behaviors related to psychological distress (Frone et al., 1997) and withdrawal (Bishop et al., 2000) have a negative impact. By respecting and even going beyond their prescribed role, account managers would be implicitly expressing a desire to continue their relationship with their clients, which in turn would create a similar desire in their clients. In fact, relationship commitment implies the idea of reciprocity since it is not simply a financial transaction (Cook & Emerson, 1978), but rather an exchange based on mutual trust between partners, which is only possible if one expresses the desire to continue the relationship with the other. It is therefore through this in-role and extra-role performance, stemming from behaviors related to organizational commitment, that account managers express their desire to pursue the relationship.

Interview analyses showed that the consequences of account managers' organizational commitment may indeed be more closely related to continuance and affective relationship commitment than normative commitment. In fact, the behaviors stemming form account managers' organizational commitment could be related to the clients' attachment to a relationship in which the partner shows an interest in the relationship. The behaviors related to in-role and extra-role performance would give rise to this attachment.

Our results demonstrated that the behaviors stemming from account managers' affective and continuance organizational commitment would be mostly related to relationship commitment. Although links can be established, they do however seem to be less significant with respect to normative organizational commitment. Indeed, the link between organizational commitment and the consequences in terms of behavior among employees are clearly more significant in the affective and continuance dimension. For this reason, management practices directed toward account managers should target these dimensions of commitment in a way that will encourage the development of lasting relationships between the partners. In this regard, numerous antecedents have been found for organizational commitment, but since affective and continuance commitment show the most significant link with behaviors susceptible to lead to a relationship commitment, it is important to emphasize the antecedents specifically related to these dimensions. More precisely, the strongest relationships with affective commitment are those involving antecedents related to work experience (Meyer et al., 2002). Authors underline the impact of organizational justice (Cohen-Charash & Spector, 2001; Chênevert et al., 2007), organizational support (Ko et al., 1997; Mansell et al., 2006), clearly defined roles (Chatterjee, 1992), autonomy (Rodwell et al., 1998), promotion opportunities (Chênevert et al., 2007), the possibility of developing competences (Tremblay et al., 2000), and the possibility of expressing oneself (Meyer & Allen, 1988). Human resource management practices should therefore seek to develop work experiences among account managers. In addition, the most important antecedents of continuance commitment are the organizational rewards for employee investment (Malhotra et al., 2007; Meyer et al., 2002; Whitener & Waltz, 1993), employment availability, and alternative employment attractiveness (Peyrat-Guillard, 2002; Meyssonnier, 2006). In this sense, human resource management practices employed with account managers definitely have a significant impact on the relationship commitment of partners. Such human resource management practices are conducive to developing and maintaining relationships from the point of view of relationship marketing. This way, the multidisciplinary perspective takes on its full meaning.

Despite the affective and continuance organizational commitment among account managers, business clients are more committed to the financial institution. It does not mean that there is no relationship commitment between account managers and their clients, but the clients' commitment to the institution is greater.

In a theoretical perspective, this study sought to increase our understanding of the relationship between sellers and clients from a multidisciplinary standpoint. Based on marketing and human resource management literature, we carried out an analysis of the antecedents of relationship commitment that is more complete and original than our predecessors. In a managerial point of view, this first examination enabled us to note that human resource management practices influence sellers' performance and consequently their long-term relationship with clients, and the wealth of information gathered from the semi-structured interviews enabled us to clarify this conclusion. Although our general hypothesis was confirmed, we found that clients' commitment was more directed toward the institution than toward their relationship with account managers. This opens an interesting research avenue for future studies.

However, despite this contribution, our study also contained some limitations. It is impossible to generalize the results, neither to all seller-buyer relationships nor to all financial institutions. For this reason, this study should be followed by a quantitative research using a statistically representative sample. In line with our main objective, the observations made enabled us to shed light on how sellers' organizational commitment influences the relationship commitment of partners. And yet, this influence can be different from one relationship to the next. Only one case was studied here and this case may not necessarily be representative of all Canadian financial institutions.

For further research, it would therefore be appropriate to analyze a variety of cases in different financial institutions of various sizes and backgrounds, as well as in other types of organizations. This broader number of cases should lead to a more comprehensive understanding of this phenomenon. It would also be interesting to study the same phenomenon in different industries, not only in the financial sector. For instance, it would be appropriate to study the insurance industry because of its similarities with the financial one.

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