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**An analysis of the factors affecting customer commitment
in a New Zealand financial institution.**

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Abstract

This thesis presents the results of the analysis of data collected in a postal and email survey of personal customers of the financial institution. The objective of the research is to identify various variables, which are significant in predicting commitment of a customer to their principal financial institution and to ascertain if the life stage variables contribute to the level of commitment. Two surveys to groups of personal customers a year apart provided data for analysis. The results indicate that the variables that contribute most to predicting commitment include the life stage variables. The results also point to the existence of quite different affective response rates for those customers who received an email questionnaire. No significant difference in commitment level was identified for customers common to both surveys. Although these results represent a somewhat preliminary analysis of the influence of life stage on commitment level, they do indicate that there is much to be learned about this relationship.

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