

**BUYER-SELLER RELATIONSHIP AND THE PERFORMANCE OF
MICRO RETAIL BUSINESSES IN TANZANIA**

**BY
PRINCE FREDSON**

**A Dissertation Submitted in Partial Fulfillment of the Requirement for the Award of
the Degree of Master of Science in Procurement and Supply Chain Management of
Mzumbe University
2018**

**BUYER-SELLER RELATIONSHIP AND THE PERFORMANCE OF
MICRO RETAIL BUSINESSES IN TANZANIA**

BY

PRINCE FREDSON

**A Dissertation Submitted in Partial Fulfillment of the Requirement for the Award of
the Degree of Master of Science in Procurement and Supply Chain Management of
Mzumbe University**

2018

CERTIFICATION

The undersigned certifies that he/she has read and hereby recommend for acceptance by the Mzumbe University a dissertation titled; Buyer-seller Relationship and the Performance of Micro-retail Businesses, in partial fulfillment of the requirements for the award of Masters of Science in Procurement and Supply Chain Management.

Signature

Major Supervisor

Signature

Internal Examiner

Accepted for the Board of _____

Signature _____

DEAN/DIRECTOR/FACULTY/DIRECTORATE/SCHOOL/BOARD.

DECLARATION AND COPYRIGHT

I, Prince Fredson declare that this thesis is my own original work and that it has not been presented and will not be presented to any other university for a similar or any other degree award.

Signature _____

Date _____

©2018

This dissertation is a copyright material protected under the Berne Convention, the Copyright Act 1999 and other international and national enactments, in that behalf, on intellectual property. It may not be reproduced by any means in full or in part, except for short extracts in fair dealings, for research or private study, critical scholarly review or discourse with an acknowledgement, without the written permission of Mzumbe University, on behalf of the author

ACKNOWLEDGMENTS

With all humility and sincerity, I thank God, the Almighty for giving me life with full of opportunities, beautiful parents and amazing people that I have met in my life. I would also like to thank God for giving me a chance to study in one of the most prestigious universities in Africa, Mzumbe University. May He be praised.

Secondly, I would like to show my sincere gratitude and appreciation to my beloved parents, Mr. Fredson Foya and Martha Peter. They brought me to life, loved and cared for me. They made me who I am today and supported my educational journey from the start. I am thankful for their moral and financial assistance in my educational journey to the point where I am now. I am thankful for their sacrifice and exemplary inspiration in my life. I will never forget this.

Many more thanks go to my amazing supervisor, Dr. Leonarda Mwangike. I am truly humbled by your support, dedication and selfless acts on me as well as other colleagues in our team right from the start in making sure we accomplish the dissertation in time and efficiently. I am lucky to have you as my supervisor, teacher and mentor for all the years I have gotten to know you. Thank you for your initiative, time and guidance.

Furthermore, I would like to thank and acknowledge the role played by Mr. Emmanuel Akili in partially funding my MSc. Degree. You are a reminder to society that angels do not have to have wings, and they do exist among us. May the good Lord bless you.

I would like to thank all the members of the Mzumbe University School of Business - Department of Procurement and Logistics Management, including my very own supervisor Dr. Leonada Mwangike, Dr. Paul Nsimbila, Dr. Geraldine Arbogast and Dr. Albogast Musabila. Throughout the two semesters, they laid down fundamental principles in our procurement and supply chain management discipline, many of which have been applied in this dissertation. I am truly humbled and I thank you. More thanks go to the Mzumbe

University Directorate of Postgraduate Studies in facilitating the initiation and delivery procedures of this dissertation.

I would like to acknowledge the role played by the following people in this study: Ms. Julieth Justine, Ms. Rosalia Cosmas Pissy, Mr. Aaron Charles Kaliza, Mr. Shaban Musssa Nnko, Mr. Yinza Telesphory, Mr. Shadrack Mwiseje, Mr. John Selestine, Ms. Editha Samweli, Mr. Yusuph Ibabe, Mr. Muhidin Zuberi Mlindo, Mr. Edmund Chacha, Mr. Ageni Chengula, Ms. Fatma Kauli, Mr. Hadj Muhago, Mr. Francis Fidelis, Ms. Engais E. Wavii, Mr. Hakim Seif, Ms. Asha Rashid, Ms. Grace Lwaho, Mr. Enock Ndossy, Ms. Loveness Somi, Ms. Harrieth, Mr. Jimmy Sennan, Ms. Swalha Khalfani, Mr. Heradi Bryson, Ms. Devotha Sanga, Mr. Deus P. Kabelele, Ms. Msua Gellege, Ms. Mariam Crispo, Mr. Gabriel Msabi, Mr. Goodluck Mmari, Ms. Gladness Mwakisi, Mr. Edward Godwin, Ms. Noela Michael Mwangoka, Ms. Nai Likurunge and Mr. Gerald Steven.

Last but not least, I would also like to appreciate everyone else who was a part of this great project in one way or the other. Words cannot explain how truly humbled I am for your support and devotion. May the Good Lord bless you all.

DEDICATION

For my beloved parents, Fredson Foya and Martha Peter.

ABSTRACT

This study examined the antecedents of buyer seller relationship at micro-retail business level in Tanzania. The general objective of this study was premised on examining in general, the influence of buyer-seller relationship on business performance. This study identified buyer-seller trust, communication, interdependence, cooperation and commitment as determinants of buyer-seller relationship. The specific objectives were therefore, to ascertain the influence of each of those determinants on business performance. The study was carried out in three districts of Dar es Salaam region which were Kinondoni, Ilala and Temeke (Ubungo and Kigamboni districts were not mentioned as districts because the population data used by this study was based on 2012 national census and they were not districts at the time). Snowball sampling method was used to collect data from 162 random customers through an online survey using Google Forms. For qualitative data, the researcher used the interviewing method, which was done on 10 shop owners as a way to triangulate the quantitative findings. Theoretical arguments for building the conceptual framework were made from the social exchange theory (SET) and the network theory (NT). Quantitative data was analyzed by using Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM), whereas qualitative data was analyzed by using the grounded theory approach. The findings from the analysis indicated that buyer-seller trust, communication, cooperation and commitment contributed significantly to business performance. On the other hand, buyer-seller interdependence exhibited no significant relationship with business performance. For future studies the researcher recommended more research on buyer-seller relationship be done in downstream supply chains and should involve a broader scope geographically to improve reliability of generalization of the findings. The focus should be placed in areas with diverse socio-economic characteristics, not just in cities. This would allow the stakeholders and the research community at large to have a deeper understanding of the buyer-seller relationship dynamics, how they affect businesses and the mediating effects of socio-economic characteristics.

TABLE OF CONTENTS

CERTIFICATION	i
DECLARATION AND COPYRIGHT	ii
ACKNOWLEDGMENTS	iii
DEDICATION	v
ABSTRACT	vi
Table of Contents	vii
LIST OF TABLES	xi
LIST OF FIGURES	xii
ACRONYMS	xiii
APPENDICES	xiv
CHAPTER 1	1
PROBLEM SETTING	1
1.1 Introduction	1
1.2 Background of the Problem	1
1.3 Statement of the Problem	3
1.4 Research Questions	4
1.5 Research Objectives	4
1.6 Scope of the Study	5
1.7 Significance of the Study	5
1.8 Organization of the Dissertation	6
CHAPTER TWO	7
LITERATURE REVIEW	7
2.1 Introduction	7
2.2 Definition of Key Terms	7
2.3 Theoretical Literature Review	9
2.4 Empirical Studies	11

2.5 Proposed Conceptual Framework	13
2.6 Variable Definition.....	14
CHAPTER THREE	21
RESEARCH METHODOLOGY	21
3.1 Introduction	21
3.2 Research Design.....	21
3.3 Study Area.....	21
3.4 Study Population	22
3.5 Unit of Analysis	22
3.6 Sampling Procedures and Sample Size	22
3.7 Data Collection Methods.....	24
3.7.2 Interviews.....	25
3.9 Translation of Instruments and Pre-testing	27
3.10 Validity Analysis.....	27
3.11 Reliability Analysis.....	28
3.12 Operationalization of Variables	28
3.13 Missing Cases.....	33
3.14 Non-Responsive Bias Assessment	34
3.15 Normality and Outliers.....	35
3.16 Data Analysis Methods	36
CHAPTER 4.....	39
PRESENTATION OF FINDINGS	39
4.1 Introduction.....	39
4.2. The Response Rate.....	39
4.3 Confirmatory Factor Analysis (CFA)	39
4.4 Structural Equation Modeling.....	48
4.5 Hypothesis Testing.....	51
CHAPTER 5.....	55
DISCUSSION OF FINDINGS	55

5.1 Introduction	55
5.2 The Influence of Buyer-seller Trust on Business Performance	55
5.3 The Influence of Buyer-seller Communication on Business Performance	59
5.4 The Influence of Buyer-seller Interdependence on Business Performance	63
5.5 The Influence of Buyer-seller Cooperation on Business Performance	65
5.6 The Influence of Buyer-seller Commitment on Business Performance.....	68
CHAPTER 6.....	71
SUMMARY, CONCLUSIONS AND POLICY IMPLICATIONS.....	71
6.1 Introduction	71
6.2 Summary	71
6.3 Conclusion.....	73
6.4 Implication of the Findings	73
6.5 Study Limitations	76
6.6 Suggestions for Future Research.....	77
REFERNCES	79
Appendices	91
Appendix I: Online Survey Questions	91
Appendix Ii: Interview Protocol	99
Appendix Iii: Interviewee Description, Experience And Location.....	107
Appendix Iv: Demographic Characteristics Of The Sample	108
Appendix V: Inntrductory Lettter.....	114
Appendix Vi: Additional Path Directions Discovered From Qualitative Data	115
Appendix Vii: Normality Tests.....	116
Appendix VIII Confirmatory Factor Analysis Before Modifications: Structure And Indices	118
Appendix IX Confirmatory Factor Analysis After Modifications: Structure And Indices	120
Appendix X Structural Equation Modeling Proposed Model: Structure, Regressions And Fit Indices.....	122

Appendix XI Structural Equation Modeling Modified Proposed Model: Structure, Regressions And Fit Indices.....	124
Appendix XII Structural Equation Modeling Competing Model: Structure, Regressions And Fit Indices.....	126
Appendix XIII Structural Equation Modeling Modified Competing Model: Structure, Regressions And Fit Indices.....	128
Appendix XIV: Codebook.....	130
Appendix XV: Survey Dataset.....	131

LIST OF TABLES

Table 1 SME Categories	8
Table 2: Sample distribution	24
Table 3 Data reliability: Cronbach's Alpha	28
Table 4 Measurement of constructs for the variable Trust.....	29
Table 5 Measurement of constructs for the variable Communication.....	30
Table 6 Measurement of constructs for the variable Interdependence.....	31
Table 7 Measurement of constructs for the variable ‘Buyer-Seller Cooperation.....	31
Table 8 Measurement of constructs for the variable Buyer-seller Commitment	32
Table 9 Measurement of constructs for the variable Business Performance.....	33
Table 10 Evaluation of missing data	34
Table 11 Nonresponsive bias assessment: Independent samples T-test.....	35
Table 12 The response rate: Online Survey	39
Table 13 Communication initial and final standardized factor loadings.....	41
Table 14 Trust initial and final standardized factor loadings	42
Table 15 Interdependence initial and final standardized factor loadings	43
Table 16 Buyer-seller cooperation initial and final standardized factor loadings	44
Table 17 Buyer-seller commitment initial and final standardized factor loadings.....	45
Table 18 Business performance standardized factor loadings.....	46
Table 19: CFA fit indices before and after modifications	47
Table 20 Summary of fit indices for all models	50
Table 21 Coefficients output for multiple regression from full structural model	52
Table 22 Summary of the tested hypotheses	54
Table 23 Trust on Performance	59
Table 24 Table: Communication and business performance (Qualitative findings)	62
Table 25 Interdependence and business performance	64
Table 26 Buyer-seller cooperation and business performance.....	67
Table 27 Buyer-seller commitment and business performance	70
Table 28 Respondents’ Gender	109
Table 29 Respondents’ Age Group	110
Table 30 Respondents Buying from Shops	110
Table 31 Frequency of Buying from Shops	111
Table 32 Nature of Items Usually Bought by Respondents from Shops.....	112
Table 33 Nature of Buyer-Seller Contact.....	112
Table 34 Distance from Household to Shop	113

LIST OF FIGURES

Figure 1: Conceptual Framework	13
Figure2: Confirmatory factor analysis.....	47
Figure 3: Competing models (Additional paths).....	49
Figure 4: Structural model.....	51
Figure 5: Significant and nonsignificant paths.....	54

ACRONYMS

AMOS	Analysis of Moment Structures
B2B	Business-to-Business
B2C	Business-to-Consumer
CBD	Central Business District
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CMIN	Minimum Discrepancy
DF	Degree of Freedom
GDP	Gross Domestic Product
GFI	Goodness of Fit Index
MI	Modification Indice(s)
MSME	Micro, Small and Medium Enterprises
NBS	National Bureau of Statistics
NT	Network Theory
RMSEA	Root Mean Square Error of Approximation
SCM	Supply Chain Management
SEM	Structural Equation Modeling
SET	Social Exchange Theory
SME	Small and Medium Enterprises
ROA	Return on Assets
ROE	Return on Earnings

APPENDICES

- APPENDIX I:** Survey Questions
- APPENDIX II:** Interview Protocol
- APPENDIX III:** Interviewee Description, Experience and Location
- APPENDIX IV:** Demographic Characteristics
- APPENDIX V;** Introductory Letter
- APPENDIX VI:** Additional Path Directions Discovered from Qualitative Data
- APPENDIX VII:** Normality Tests
- APPENDIX VIII:** Confirmatory Factor Analysis Before Modifications: Structure And Indices
- APPENDIX IX:** Confirmatory Factor Analysis After Modifications: Structure And Indices
- APPENDIX X:** Structural Equation Modeling for Proposed Model (Structure, Regressions and Fit Indices)
- APPENDIX XI:** Structural Equation Modeling for Modified Proposed Model (Structure, Regressions and Fit Indices)
- APPENDIX XII:** Structural Equation Modeling for Competing Model (Structure, Regressions and Fit Indices)
- APPENDIX XIII:** Structural Equation Modeling for Modified Competing Model (Structure, Regressions and Fit Indices)
- APPENDIX XIV:** Codebook
- APPENDIX XV:** Survey Dataset

CHAPTER 1

PROBLEM SETTING

1.1 Introduction

This chapter introduces the problem of the proposed research in general. This chapter also unveils the research gap on the subject matter in question in Tanzanian setting. It covers the following areas; background of the problem, statement of the problem, research questions, research objectives, scope and significance of the study.

1.2 Background of the Problem

There has been a growing amount of literature emphasizing on the importance of buyer-seller relationship. The influence of buyer-seller relationship on business performance is still a subject of debate among researchers. But most importantly, there seem to be an almost a mutual agreement in the literature about the determinants of buyer-seller relationship and how they affect business performance. These determinants are trust, communication, commitment, interdependence and cooperation (see for example, Mafini and Loury-Okoumba, 2016; Axelsson and Karlsson, 2014; Inayatullah, Narain and Singh, 2012)

From a global perspective on micro retail businesses, more than 93% of retail businesses in Europe, for example, are in the micro business category. These businesses make up of about 36% of retail employment in the continent (Eurocommerce, 2017). With dynamic customer demands, these kinds of businesses need to be more flexible in reacting timely to ever-changing customer demands so that the retail sector can maintain its growth. In order to achieve this, the micro-level retailers must have reliable relationships with their customers (Eurocommerce, 2017). Achieving good buyer-seller relationship and meeting the buyers' demands and requirements could facilitate a

certain level of satisfaction to the customers, meaning that even the seller would increase sales and eventually business performance. This is why Mehta, *et al.* (2006) emphasized on a need for congruence on trust, commitment and cooperation so that expectations from both, the buyer and the seller can be met.

In the African context, countries like South Africa, for example, has the biggest retail market in the whole of Africa. Due to a great number of shopping malls in that country, the small scale and micro retail businesses in South Africa are struggling to compete with much larger retailers who have managed to improve efficiencies in terms of cost (Makhitha, 2016). Despite this challenge, there are also other prominent challenges that hinder the growth of the SME retail business in South Africa. One of these issues is marketing challenges (Lekhanya, 2010). The general definition of marketing identifies the process of managing relationships as one of its key characters (Palmatier, 2008). Therefore, logically, buyer-seller relationship or lack thereof can mean the difference between business growth or failure.

Between the years 2001 to 2010, retail businesses in Tanzania *inter-alia*, contributed significantly to the Gross Domestic Product (GDP) (NBS, 2010). About 25% of Tanzania's GDP during that time came from Dar es Salaam and Mwanza regions which dominantly practice retail business both as formal and informal sectors (NBS, 2010). However, despite the contribution of the retail business to the economy in Tanzania, there are a few problem areas which affect the business performance which could potentially have negative effect on its contribution to the national economy (Ngwalungwalu, 2016). One of the major problems faced by micro-retailers in Tanzania has been unsuccessful business ventures which result to massive losses or realization of low profit margins by these low-capital entrepreneurs (Ngwalungwalu, 2016). There are so many reasons that may attribute to this, one of which might be lack of relationship-management skills by these retail business owners just as Lekhanya (2010) noted in the South African context. Lack of relationship management skills means that the seller knowingly or unknowingly disregards the importance of his relationship with the

customers as an important aspect of business performance. The motivation for conducting this study therefore, came from the fact that there is a need to understand the influence of buyer-seller relationship on business performance.

1.3 Statement of the Problem

Buyer-seller relationship plays a great role in the success of both parties, the buyer and the seller (Lin, 2014). This relationship is important in achieving better supply chain performance in terms of sales increases on the side of the seller (Waithaka and Waiganjo, 2015) and realizing customer satisfaction in terms of cost efficiency, quantity, timely deliveries and flexibility on the part of the buyer (Damlin, Dietersdottir, Fornerer, Brykt, Polyantseva and Sundquist, 2012).

One of the greatest challenges that small scale retail businesses owners in Tanzania, face is customer shortage (Ngwalungwalu, 2016). While on the side of the buyers, one of the reasons that they may find it easy to refrain from buying from a certain seller is bad service, availability of different options and small switching costs (Chen, 2014). Ngwalungwalu (2016) explains that in most cases people who enter in the micro-scale retail business think that financial capital is the most important thing whilst disregarding other aspects. With such belief, many of them find themselves not putting enough effort in other important areas like good relationship with customers to improve their business performance and to have a competitive advantage (Ngwalungwalu, 2016).

Many researchers over the years have put efforts in finding answers to why most micro-retail shops in Tanzania are not quite sustainable. Through studying effective determinants that may enhance the buyer-seller relationship in improving efficiency of these businesses, a number important themes emerge. The most common denominators from the literature on factors facilitate buyer-seller relationship are mutual communication, mutual trust, relationship commitment and information sharing (Inayatullah, Narain and Singh, 2012; Stuart, Verville and Tuskin, 2009; Jaaskelamen, Thitz, Heikkila and Nenonen, 2017; Lin, 2014; Narain and Singh, 2012; Axelsson and Karlsson, 2014).

But the problem is that all of these studies have been done in the context of Business-to-Business (B2B). They focused mainly on how the relationships upstream supply chains (suppliers, manufacturers, wholesalers, distributors and retailers) have had an impact on business performance. The researcher is therefore left out with great curiosity on whether the same model can also be applied in Business-to-Consumer context downstream. The proposed study therefore seeks to assess the influence of buyer-seller relationship on business performance.

1.4 Research Questions

This study intends to answer the following research questions:

- i. What is the influence of buyer-seller trust in business performance?
- ii. What is influence of buyer-seller communication towards business performance?
- iii. What is the influence of buyer-seller interdependence on business performance?
- iv. What is the influence of buyer-seller cooperation on business performance?
- v. What is the influence of buyer-seller commitment on business performance?

1.5 Research Objectives

This study had two set of objectives, the general research objective and specific objectives. The general objective carries the main theme of this study, whereas the specific objectives are reflective of the general objective. They are stated below.

1.5.1 General Objective

The general objective of this study is to assess the influence of buyer-seller relationship on business performance.

1.5.2 Specific Objectives

To fully achieve the main objective of the proposed study, the researcher has five (5) specific objectives which are to be met. These objectives collectively reflect on the general. The following is the list of the specific objectives:

- i. To ascertain the influence of trust in a buyer-seller relationship on business performance.
- ii. To examine the influence of communication in buyer-seller relationship on business performance
- iii. To examine the influence of buyer-seller interdependence on business performance.
- iv. To assess the influence of buyer-seller cooperation on business performance
- v. Examine the influence of buyer-seller commitment on business performance

1.6 Scope of the Study

This study involved regular customers of micro scale convenient shops (*duka*), as well as selected shop owners across the Dar es Salaam region. These are the shops that sell groceries for domestic consumption (Tarimo, 2015). According to the Tanzania Micro, Small and Medium Enterprises (MSME) Development Policy of 2003, micro businesses are those with capital investment ranging between 1 to 5 million TZS, with employee number ranging from 1 to 4 people. Therefore the study involved people who regularly buy from these kinds of shops.

1.7 Significance of the Study

This study is probably a cornerstone in understanding potential areas of improvement in the retail business for the concerned stakeholders particularly in consumable commodities supply chains. There are very few buyer-seller relationship studies at retail business level particularly in the Tanzanian context. Most closely similar studies in the Tanzanian setting are customer satisfaction and are more focused in the marketing discipline. The area of concern in these studies has more to do with the psychology behind interactions between customers and product or service and the degree to which customers are satisfied such products. This study however hopes to fill the knowledge vacuum by understanding the science behind supply chain rather than merely relying on psychological understanding of business phenomena. This study has helped to further understand buyer-supplier dynamics at the very end of the downstream supply chain, as

opposed to the mainstream buyer-supplier relationship studies which dominantly focus on upstream relationships.

The deductive approach which was used by this study was centered at testing the Social Exchange Theory (SET) and Network Theory (NT) positions not from an institutional level but from a much smaller scale which is micro-retail business. To the researcher, this study would be one of the biggest achievements personally because of great pride in successfully making an impact towards the growth of low capital retail sector in Tanzania.

1.8 Organization of the Dissertation

This study has six chapters. Chapter one introduces the setting of the study, whereby the background of the problem, research problems, statement of the problem and study objectives were introduced. Chapter two of this study reviews the relevant literature in two conventional ways, theoretical review and empirical review then a theoretical model was established. Chapter three looks at the methodology that was used to execute this study. It incorporates sampling design, data collection tools and data analysis methods. Chapter four presents the data collected and the analysis. Chapter five discusses the findings and also concluding by a comparison of the findings with relevant literature. Chapter 6 concludes the study and recommendations for future study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents both the theoretical and conceptual frameworks for this study. The analysis of literature has led to the creation of a conceptual model which was the foundation for this study and the position of research hypotheses in an effort to answer the research questions. This chapter therefore includes five main parts, which are definition of key terms, theoretical literature review, empirical literature review, a presentation of the proposed research model and hypotheses statements.

2.2 Definition of Key Terms

This study seeks to understand how buyer-seller relationship determinants influence business performance. From the main objective of this study there are four (4) key terminologies that need to be understood comprehensively. These terminologies are buyer-seller relationship, business to consumer interaction; micro-retail businesses (shops) and business performance.

2.2.1 Buyer-Seller Relationship

In this study, buyer-seller relationship is perceived as a transaction relationship that emerges between a buyer and a seller when they make continuous exchanges affected by mutual trust, communication, interdependence, cooperation and commitment. Buyer-seller relationship is an aspect that stems from relationship marketing discipline, and it consists of three types of relationships, which are transactional relationship, collaborative relationship and alliance relationship (Starling, 2003). In transactional relationships, neither the buyer nor the seller has concerns of the well-being of the other. According to Starling (2003), most institutions have this kind of relationship and collaborative relationship whereby only a few one have the strategic one. In

collaborative, there is basic inter-dependence and cooperation necessity between a buyer and seller (Starling, 2003).

2.2.2 Business to Consumer Interactions

From Chaffey’s (2009) perspective, a B2C is a commercial interaction between either manufacturers directly with the customer/consumer; or an interaction between intermediaries (i.e. retailer) with a final customer/consumer. In this study, a business to consumer interaction is regarded as a transaction interaction between a retail shop (seller) and an individual (buyer). According to Dwyer, Schurr and Oh (1987), the exchange relationships at industrial and institutional markets may also apply to consumer markets. For that matter, consumer markets benefit from the attention to conditions that foster relational bonds leading to reliable repeat business.

2.2.3 Micro Retail Shops

The Tanzania MSME Development Policy of 2003, defines micro enterprises as those businesses with capital investment ranging from 1 to 5 million TZs, with employee number ranging from 1 to 4 people (Hamisi, 2011). In this study, micro-retail shops are understood as the small shops which sell to the end users finished goods. The retail shops in question are those that are common and available in the streets. The kind of products sold by these retail shops is a mix of items used for personal use or domestic household consumption. These products range from food stuffs like snacks to pain killers like *panadol* (Tarimo, 2015). killers like *panadol* (Tarimo, 2015).

Table 1 SME Categories

Category	Employees	Capital Investment (Tshs)
Micro enterprises	1-4	Up to 5 million
Small enterprises	5-49	Above 5-200 million
Medium enterprises	50-99	Above 200-800 million
Large enterprises	100 and above	Above 800 mil

Source: MSME Development Policy (2003)

2.2.4 Business Performance

In this study, business performance is perceived as the ability of the business to do well in terms of sales, growth and its ability to satisfy the customers around. Wood (2006) and Chittithaworn, *et al.* (2011) define business performance as the business entity's ability to create acceptable outcomes. There are two ways to measure business performance, financial methods and non-financial methods (Gerba and Viswanadham, 2016).

2.3 Theoretical Literature Review

The framework for this dissertation is inspired and drawn from two organizational theories for managing supply chains. These theories are the Network Theory (NT) and Social Exchange Theory (SET). Since this study is primarily deductive in nature, it is essential that theoretical literature be extensively reviewed and understood comprehensively with the goal in mind that the findings of the actual study will be used to add or contribute to the already existing theories. The following sections provide explicit explanations of the two theories and their relevance.

2.3.1 Network Theory

Among other factors, the performance of a business depends on how well the business works with other stakeholders in the value chain (Hollardson, 2007). The network theory provides an explanation about reciprocity between two parties in a relationship (i.e. buyer and seller). Simpson and Weller (2008) as cited by Mofulu, Pan and Li (2015) explain that reciprocity is the driving force of interactions between different actors in the society.

The theory suggests that new resources can be developed due to continuous interactions with the players in the relationship. The rationale is the synergy that can be achieved from the formed relationship. The relationship usually combines the resources of two business parties to achieve greater goals (Hollardson, 2007). The business partners in question come from the seller's network of buyers whom can be used altogether in value co-creation (Kennedy, Vargo, Degger and Sweeney, 2009).

The network theory contributes to understanding of the inter-organizational relations by stressing on the importance of personal chemistry between business parties and the creation of mutual trust through exchange process (Hollardson, 2007). Through direct communication of the people in the relationship network, customizations or transaction-specific investments (see also transaction cost theory) are possible in meeting individual customer needs (Hollardson, 2007).

2.3.2 The Social Exchange Theory (SET)

Social exchange theory can be applied in the context of supply chain management and it can be a good instrument in analyzing buyer-seller relationships (Holthausen, 2013). The SET is a theory which is drawn from the field of socio-psychology to explain social exchange and stability as a process of negotiated exchanges between parties Emmerson (1976). Emmerson (1976) further comments that the SET is not a theory at all, but rather a reference point from which so many other can speak to one another. The theory posits that human relationships are formed by the use of subjective cost-benefit analyses and the comparison of the alternatives. The founder of the theory, Homans (1958) summarized the system of social exchange in to three propositions (Cropanzano & Mitchell, 2005):

- i. The success proposition – When a person is rewarded for his or her actions, he or she tends to repeat the action.
- ii. The stimulus proposition – The more often a particular stimuli has resulted in a reward in the past, the more likely it is that person will respond to it
- iii. Deprivation – The more often in the recent past a person has received a particular reward, the less valuable any further unit of reward becomes.

In principle, SET talks about human behavior, that it is characterized by rational calculations designed to maximize individual profit. Humans value things that bring them advantage; therefore they find it rewarding to be in a relationship with an entity that enhances social status. This is what Homans, one of the pioneers of the theory, classified as rewards (Cropanzano & Mitchell, 2005).

Apart from rewards, there are also costs. These costs exist when there is a negative value or advantage for an individual in the exchange. For example the relationship that costs person money, time and efforts to coordinate with the other party (Cropanzano & Mitchell, 2005).

The SET deals with interactions or communications that eventually creates a feeling of obligation between the parties involved in the exchange process (Cropanzano and Mitchell, 2005). These interactions are usually determined by the people in the exchange activity. The authors go further to explain that the exchange process between a buyer and a seller, for example, has the potential to generate high quality relationships. On the other hand, a series of interdependent transactions can result to interpersonal attachment, and this is a very important notion to SET (Cropanzano and Mitchell, 2005).

There are two types of relationships formed, inter-personal attachments and transactional relationships. According to the SET notations, buyers usually do consider some social norms like trust. Through a trustworthy exchange relationship there is a great chance that the buyer-seller relationship to last long and leads to increased business performance (Holthausen, 2013).

2.4 Empirical Studies

This section of literature review gives discussions on evidence-based literature about different buyer-seller relationship variables. It consists of discussions on variables that make up the model for this study. Some relevant studies are highlighted below.

Mafini and Loury-Okoumba(2016) investigated the factors that affect business performance in the fast moving consumer goods industry. Their results indicated that three factors, trust, buyer-seller commitment and cooperation significantly affected business performance. Axelsson and Karlsson (2014) studied factors affecting successful collaborations between buyers and suppliers. Their findings discovered that economic performance, interactions, emotions and feelings are important characteristics

of successful buyer-seller relationship. Their findings also showed that among all these factors, communication was the biggest trigger and contributor of buyer-seller relationship.

In understanding the role of buyer-supplier relationship towards performance, Inayatullah, Narain and Singh (2012) discovered that face to face communication, fair treatment of supplier by a buyer has positive relationship with establishing of trust, whereby trust itself contributes positively to the willingness of the seller to invest in specific requirements of the buyer. The role of trust has been found by Stuart, Verville and Tuskin (2009) to be important in customer satisfaction and customer loyalty. Their study also reveals that a good buyer-seller relationship can be quite healthy on the sellers' performance.

A study conducted by Jaaskelamen, Thitz, Heikkila and Nenonen (2017) to investigate how relational purchasing and supplier capabilities in value creation discovered that the linkage between the buyer and the seller are very important in value creation. Further discoveries were that trust can also play an important role in facilitating the relationship between the buyer and supplier. However, Jaaskelamen, *et al.* (2017) study found no significant contribution of personal interaction factor to the success of buyer-seller relationship contrary to findings by Narain and Singh (2012) and Axelsson and Karlsson (2014).

Buyer-seller relationship plays a great role in the success of both parties. To keep this relationship, both the buyers and suppliers are to work together and further the relationship sustainably (Lin, 2014). In this study, Lin (2014) was able to demonstrate that buyer's trust to the seller, seller's commitment, buyer's dependence on the suppliers and a satisfaction with recent business results can have a significant contribution towards the genesis of a long term relationship between the buyer and the seller.

Dumlin, *et al.* (2012) give a full description of six factors which affect the buyer-seller relationship. According to them, these factors are trust, power, commitment, cooperation, communication and information sharing. In their discussion, they comment that these are the most influential factors when it comes to measuring the relationship between the buyers and sellers. In their analysis, Dumlin,*et al.* (2012) reveal that improving on these factors will ultimately result in increasing in the performance of the relationship in terms of cost, quality, lead time and flexibility.

2.5 Proposed Conceptual Framework

From RBV and SET frameworks, along with the empirical studies, the researcher proposes a conceptual model with five independent variables and one dependent variable. The researcher proposes that the facets of buyer-seller relationship which are trust, communication interdependence, cooperation and commitment all have an effect on the performance of the retailer's business.

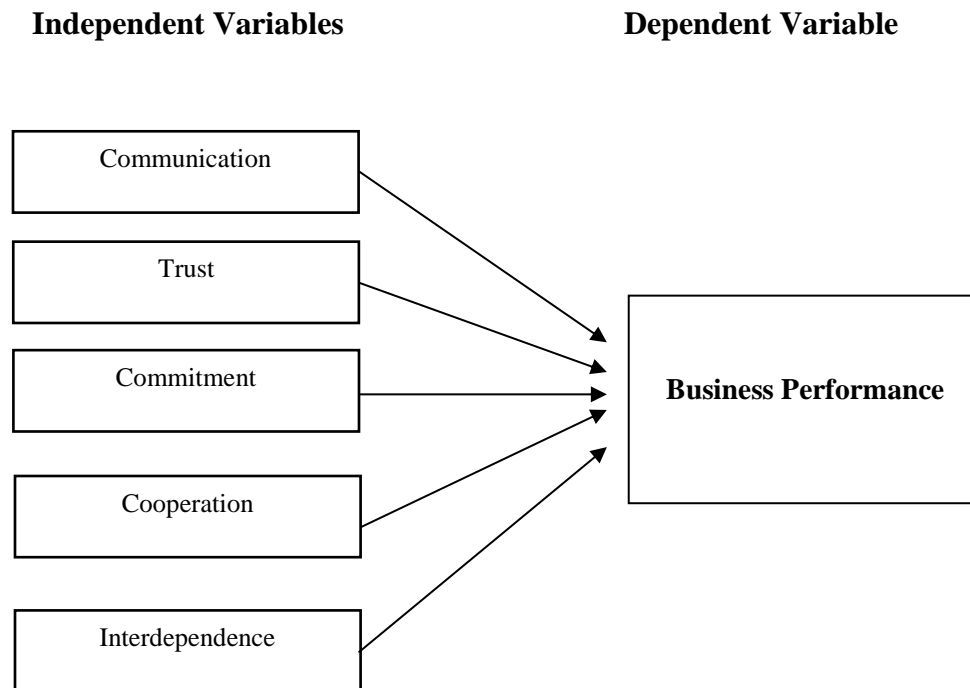


Figure 1: The Conceptual Framework

2.6 Variable Definition

This segment reviews the empirical literature assessing on evidence from other similar studies on the relationship between buyer-seller relationship facets on the performance of the business. This section in essence is the description of the conceptual framework. At the end of each discussion, a hypothesis about the relationship between variables is developed based on the empirical evidences.

2.6.1 The Link between of Trust and Business Performance

Chang, Ouzrout, Nongaillard, Bouras and Jiliu (2014) define trust as the confidence or belief that exchange partners have in each other's reliability and integrity. Confidence and belief in a business partner's credibility and goodwill are fundamental characteristics of trust (Zhang, Viswanathan, John and Henke, 2011). The importance of the concept of trust in buyer-supplier relationship has been well documented in supply chain literature with a number of scholars (Zhang et al., 2011; Liu, 2012) acknowledging the importance of trust in stimulating the performance of both buyers and suppliers. Trust has also been described as the backbone of interpersonal as well as inter-organizational relationships (Koh, Fichman & Kraut, 2012).

Furthermore, Ha, Park and Cho (2011) posit that trust is essential in organizations' ability to build and develop sound buyer-supplier cooperation. Through trust, greater efficiencies are created within the business, leading to cost reductions, which in turn triggers supply chain efficiencies (Ireland and Webb, 2007).

According to Chen et al. (2011), buyer-supplier relationships that are characterized by good and uninterrupted flow of quality information tend to result in the establishment of adequate trusting behaviors among the involved parties. Moreover, trust has also been found to be a prerequisite element in securing commitment in buyer-supplier environments (Panayides and Lun, 2009). Therefore, buyer-supplier trust is important in every business' efforts to achieve the adequate performance of their supply chain activities.

Trust is defined as credibility and benevolence of a target of trust. Trust takes two forms, the first one is that it focuses on the expectation that an exchange partner's word or written statement can be relied on. The second form is benevolence, which is the extent to which one partner is interested in the other partner's welfare (Lloyd, 2001).

The trust between a buyer and a seller can result to commitment of the buyer to the seller (Lloyd, 2001). According to Inayatullah, Narain and Singh (2012), trust contributes positively to the success of a business in terms of customer commitment to their sellers. They also provide evidence that when there is mutual trust between a buyer and a seller, it can make a seller to even make certain special investment to satisfy special needs or requirements of their customers. These special investments are referred to as "transaction specific investments" by Dion (2001); Kim (2001), Kim and Oh (2002).

Saleh (2006) discovered that perceived trust plays an important role in the success of a business in terms of buyer commitment to their sellers. The role of trust on business performance has also been discovered by Stuart, Verville and Tuskin (2009) to be an important aspect in customer satisfaction, hence prompting business performance. Based on the detailed literature review, the researcher proposed the following hypothesis on the relationship between trust and business performance:

H 1: Buyer-seller trust has a positive significant contribution to retailer's business performance

2.6.2 The Link between Buyer-Seller Communication and Business Performance

Baishasheni (2011) as cited by Nebo, Nwanko and Okonkwo (2015) define communication as a process that involves transmission of transaction-related information between trading parties. They have limited their definition to specifically transactional relationship only. However, a more generic definition of communication according to Lunenburg (2010), is the process of transmitting information and common

understanding from one party to another party, or is the sharing of information, as Coates (2009) puts it.

According to Kang and Hyun (2012), there are different styles of communication. Some of these types include but not limited to: Attentive communication, friendly communication, impression-leaving communication, open communication, relaxed communication, contentious communication and animated communication

The main types of communication are verbal and non-verbal communication (Coates, 2009). Verbal communication is the one that is dominantly used in exchange situations. But non-verbal communication in this situation can be just as important as verbal communication. Kang and Hyun (2012), appropriate eye contact, smiling, facial expressions, body movements, and gestures displayed by service providers enable customers to perceive them as customer-oriented, since the service providers appear to take action in a way that increases active interaction between patron and service provider.

Oosterhuis (2009) points out that that when there is reliable communication between the seller and the customer, the chances that the seller delivers quality service or goods are high. In other words, communication reported significant contributions towards delivery of quality goods or services to the customer. Baishasheni (2011) as cited by Nebo, Nwanko and Okonkwo (2015) define communication as a process that involves transmission of transactional information between trading parties. The success of business usually depends on how efficient the communication between the trading parties is.

The entity that communicates better with its buyers has the tendency to sell better (Business Communication, 2013). The findings by Voges (2014) have shown a positive link between the seller's level of communication quality and the end users' satisfaction level, which ultimately determines the sellers' performance. Communication has also

been found by Mohr and Nevin (1990) as being a link of other factors like trust between a buyer and the seller.

However, Oosterhuis (2009) argues in theory that communication can be a disadvantage when it is frequent. He argues that when the buyer and the seller frequently need to communicate about issues regarding their transaction, it can be viewed as a burden and a disadvantage as well.

H 2: Buyer-seller communication has a positive significant contribution to a retailer's business performance

2.6.3 The Link between of Buyer-Seller Interdependence on Business Performance

Buyer-seller interdependence exists when one actor in the buyer-seller relationship does not totally control all of the conditions necessary for the achievement of an action Forsstrom and Tonroos (2005). Interdependence is an important thing in an exchange performance if the potential that lies in it is exploited properly.

Value in buyer-seller interdependence is created by exploiting different types of interdependence in order to achieve efficiency in the exchange process Forsstrom and Tonroos (2005). In the context of buyer-seller relationship, the creation of value is made through interactions between two exchange parties. This interaction leads to different kinds of dependence and interdependence. Interdependence (creating it and exploiting it) is crucial in achieving value creation potential that exists in the buyer-seller relationship Forsstrom and Tonroos (2005).

H 3: Buyer-seller mutual dependence has a positive significant contribution to the retailer's business performance

2.6.4 The Link between Buyer-Seller Cooperation and Business Performance

Buyer-seller cooperation is the joint of common activities between a buyer and a seller with the objective to achieve mutual goals and set targets that one could not attain alone (Chinomona & Pretorius, 2011). Cooperation among supply chain partners is critical in

their ability to work synergistically towards reaching optimum business performance (Brito, Brito & Hashiba, 2014). Sound cooperation efforts from business parties contribute significantly to producing better performance outcomes in terms of information sharing as well as sound and adequate problem resolution (Cao and Zhang, 2011). Relationship commitment among buyers and sellers is important in establishing and maintaining cooperation among themselves (Chen et al., 2011).

Cooperation is usually associated with performance benefit for both sides of an exchange relationship (Horta, Brito and Brito, 2009). Good buyer-seller cooperation has the potential of increasing a competitive advantage of the business (Cravens, Shipp and Cravens, 1993). Good cooperation between transacting parties can also facilitate operational performance of the business (Frohlich and Westbrook, 2001; 2002; Simatupang and Sridharan, 2005).

When exchange parties cooperate, they understand each other's needs better, which then influences reaching their goals performance-wise (Cannon and Pereaut, 1999). According to Anderson and Narus (1990), the parties that cooperate well in an exchange relationship tend to have an enhanced performance in their business objectives. Horta, Brito and Brito (2009) discussed cooperation as a multi-dimensional aspect constituting of cooperative behaviors like: Flexibility, information exchange, shared problem solving and restraint in the use of power

Another research which studied how buyer-seller cooperation affects business performance was that of Brito, Brito and Hashiba (2013) who used the same scale items to measure cooperation.

H 5: Buyer-seller cooperation has a positive significant contribution on business performance

2.6.5 The Link Between Buyer-seller Commitment and Business Performance

Commitment is one of the most fundamental aspects in enhancing buyer-seller relationships (Kim, Park, Ryoo and Park, 2010). According to Wong, Lai, Lun and

Cheng(2012) commitment refers to the intention of either party, the buyer or the seller to continue being in such transaction relationship that one may see as valuable. Buyer-seller commitment is considered to be an important variable in determining long-term business relationships in a business-to-business context (Cannon, Doney, Mullen and Petersen, 2010). Moreover, the abilities of businesses to achieve the required levels of performance sought are achieved through their willingness to engage in effective and adequate commitment with their business partners (Liu, Huang, Luo and Zhao, 2012). These points to the vital role and significance that buyer-supplier commitment has in ensuring firms' sound operations which may culminate in performance enhancement

H 4: Buyer-seller commitment significantly influences business performance.

2.6.6 Measuring Business Performance

The whole idea behind performance is about how entities reach a conclusion to achieving an aim (Wales, Plaria and Patel, 2013). Business performance is about the level of accomplished tasks of the business targets as determined by the outputs (Yaldiz, 2010). According to Darwish and Singh (2003), there are two ways to measure the performance of a business, subjective and objective scales. Subjective methods include looking at things like profitability, sales level and market share whereas objective scales includes things like Return on Assets (ROA) and Return on Earnings (ROE) (Mafini and Loury-Okoumba, 2016).

In measuring business performance, some experts recommend the use of both, subjective and objective scales (See for example, Muduli, 2015), and the reason for this is to offset the disadvantages of both methods (Mafini and Loury-Okoumba, 2016)

In measuring business performance this study will use of three items which are customer satisfaction, sales increases and capital assets of the seller. Wood (2006) and Chittithaworn, *et al.* (2011) define business performance as the business entity's ability to create acceptable outcomes. There are two ways to measure business performance, financial methods and non-financial methods (Gerba and Viswanadham, 2016).

However, there is no empirical evidence that suggest that which one among the two is better than the other. Carter and Jones-Evan (2000) and Gebreeyesus (2007) were able to provide a theoretical understanding that using sales increases, capital assets and profits is a more accurate measurement of business performance of small scale businesses.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodology which was adopted by this study. It consists of the following parts: research design, study area, study population, units of analysis, sampling, data collection methods, translation of instruments and pre-testing, validity and reliability testing methods, data analysis methods.

3.2 Research Design

This study used the triangulation design, which involved both quantitative and qualitative designs. According to Kothari (2014), a quantitative research is the type of research which is based on quantitative measurements of some characteristics. A qualitative research is the one involving quality or kind. According to Morgan (1998), when selecting a triangulation approach, the researcher needs to decide on the major design. The design for this study is therefore a qualitative follow-up on a quantitative study.

3.3 Study Area

This study was conducted in Dar es Salaam city and it involved the regular customers of small retail shops and a small sample of shop owners across the three districts of Kinondoni, Ilala and Temeke (Ubungo and Kigamboni districts were not mentioned as districts because the population data used by this study was taken from 2012 national census and they were not districts at the time). Dar es Salaam region has the highest percent (66.3%) of working age (16-64) people in Tanzania (NBS, 2013), that is why it was chosen as a representative region for this study. The researcher also conducted the study in this particular city for convenience purposes. First of all, it is one of the regions

which contribute greatly to Tanzania's Gross Domestic Product (GDP) and also, the city is a central business district - CBD (NBS, 2010) with a large number of retail shops as well as customers. This makes the city to be an ideal candidate to conduct a study like this. According to the national census which was conducted in 2012, Dar es Salam region has almost 4.4 million residents, 66.3% of them or more are potential customers of retail shops or owners of retail shops themselves.

3.4 Study Population

The study population involved customers of small scale retail shops which are locally known as "*duka*". Based on the established sampling and data collection methodology in this chapter, the researcher collected data from the respondents by using an online survey to determine how buyer-seller relationship influences business performance of the local micro retail shops. For the qualitative part of this study, the study population was all micro-retail shop owners or managers who are found in Dar es Salaam region.

3.5 Unit of Analysis

The unit of analysis for this study involved two groups. The first group was the individuals of the working age of 15-64 as defined by the NBS (2013) who are regular customers of local retail shops. The second group was the retail shop owners (sellers). Since this study is essentially about buyer-seller relationship, the researcher decided to involve both parties in the analysis as a means to triangulate the findings. The researcher then collected data from these randomly selected customers and sellers to grasp their perspectives about their relationships and how they influence the seller's business performance.

3.6 Sampling Procedures and Sample Size

The snowball sampling was used in obtaining online respondents in each sampling frame identified. Kothari (2014) defines snowballing as a data collecting method whereby one sample led to finding of another sample. It was also more convenient to the researcher because of the ease of access to the respondents.

3.6.1 Sample Size

To obtain the sample size for this study, a sampling formula by Yamane (1967) was used. The reason for using this formula is its simplicity and ability to capture reliable sample size numbers. The formula is stated below:

$$n = \frac{N}{1 + N(e)^2}$$

Whereby,

n = sample size

N = the population (people in the working age range 15-64)

E = the margin of error

According to the National Bureau of Statistics (2013), the 2012 national population census revealed that the number of people in who are in the working age (15-64) in Dar es Salaam region (N) is 2,893,690. The margin of error (e) used was the standard one for scientific research which was 5% (Pallant 2005; Tabachnick and Fidell, 2001). Putting these figures in the formula, the following results are obtained:

$$n = \frac{2893690}{1 + 2893690(0.05)^2}$$

$$n = 399.99 \approx 400$$

In order for the study's findings to adequately represent the general population, in this case, roughly 2.8 million residents of the working age in Dar es Salaam region (NBS, 2013), a larger sample is more ideal (Kumar, 1999; Kothari, 2014; Pallant, 2005; Tabachnick and Fidell, 2001). Due to budgetary and time limitations, a **162-respondent** sample was used. This sample size was used because it was within the acceptable range

for statistical analysis methods employed in this study (See for example, Kline 2011). The sample distribution is elaborated in table 2.

Table 2: Sample distribution

S/N	District	Quantitative design sample		Qualitative design sample
		Sample size	% of the sample size	Sample size
1	Kinondoni	54	33	3
2	Ilala	61	38	4
3	Temeke	47	29	3
		N=162	100	10

Sampling frame data is provided by NBS (2013) – Based on 2012 National Census

3.7 Data Collection Methods

Kothari (2014) recommends that selecting the right method for data collection should consider the time factor, fund availability and scope of the object of enquiry. This study has used two methods of data collection. The first method was an online survey/questionnaire (for buyers); and the second method is interviews (for sellers). The type of data used for analysis in this study was primary data. This is the data which was collected directly from the field. Secondary information was used as subsidiary as a means to compare the findings of this study with respect to similar studies conducted in other contexts.

3.7.1 Online Questionnaire/Survey

For quantitative data, this study used a questionnaire to conduct an online survey. A simple and comprehensive questionnaire/survey was put on the web to be answered by different respondents within the Dar es Salaam region. The researcher published a hyperlink in different social media and among peers so that people could access the survey. This enabled the researcher to collect data in a very short time with high response rate. Studies have indicated that the psychological mechanisms underlying decisions studied in research do not seem to differ between internet users and the population (Best *et al.*, 2001). Reips (2000) cites that limited bias from interactions between participants and experimenters as one of the reasons that an internet-based data

collection is more ideal. Therefore, internet methods provide viable alternative as a sampling and response strategy Maurer and Lippstreu (2008).

The online survey/questionnaire designed for this study had seven sections (see appendix I). Section A of the questionnaire had all the questions about the demographics of the sample and their purchase characteristics. Previous studies have indicated that there is a connection between demographic characteristics and buying behaviors of people (see for example, Lakshmi, Niharika and Laahari, 2017; Khan and ChanchalChawla, 2015; Saleh, Alothman and Alhoshan, 2013; Aloomaa and Lawan, 2013). Demographic and purchasing components used in the online questionnaire/survey included the following: respondents' gender, respondents' age group, whether the respondents buy from local retail shops, the frequency of such purchases, the nature of items usually bought by respondents, the nature of buyer-seller contact during a transaction, distance from respondents' household to the shop in question.

The remaining sections of the online survey were drafted to answer the research questions and research objectives of this study. Section B had five scale items which aimed at collectively encapsulating the variable 'Trust'. Section C of the online survey had five scale items which measured the variable buyer-seller 'communication'. Section D of the survey had five scale items which measured the variable 'interdependence'. Section E was about the variable 'cooperation' and four scale-item questions were used to measure it. Section F had six scale item questions which measure the variable 'commitments. Finally, section G had four scale items which measured the dependent variable 'Business Performance'.

3.7.2 Interviews

For triangulating the quantitative findings from the customers' side, the researcher needed to undertake a qualitative approach by interviewing the micro-retailers (sellers).The researcher therefore used interviews to gather data from the sellers. The reason behind using interviews for validation of this study's quantitative findings is that

the method allows obtaining direct explanations for human actions by using interactions with the target group or the interviewees (Alshenqeeti, 2014).

The first step was determining the nature of interview (Eswaramoorthy and Zaarinpoush, 2006). The selected method of interviewing was semi-structured interviewing. This type of interviewing allowed the researcher to have pre-set questions (see appendix II) which can also be modified along the way depending on how the respondents answer. They can also be open ended which would allow the person being interviewed to give deep explanations about a thing being discussed (Teijlingen, 2014).

The second step involved the choice of respondents (Eswaramoorthy and Zarinpoush, 2006). In this stage the researcher used purposive sampling (Etikan, Musa and Alkassim, 2015). The choice of the respondents was made based on approximated business capital, business experience and business location. Only the respondents who had 5 years' experience in retail business were selected from the three districts of Dar es Salaam which were Kinondoni, Ilala and Temeke (See appendix III).

The last stage was the method of recording the interview. It was a bit of a challenge to jot down every single word said during the discussion, but the researcher used a recording device which was a mobile phone (Samsung Galaxy J2) with voice recording feature. The recorded voice interviews were later transcribed as summarized in the later sections of this report.

The researcher used a total of twenty-one (21) questions to interview the retail shop sellers/owners (see appendix II). The questions sought to get the sellers perspective on buyer-seller relationship and how it influences their business performance. The first question for each variable was designed to be open-ended to get a rough idea on how the interviewee understands the underlying concept. The proceeding question of the same variable consisted of either a positive or a negative statement about the

relationship between such variable and business performance. The final question for each variable was also open ended which required the interviewee to give explanation about why he/she chose the answer in the preceding question.

3.8 Reporting Interview Data

Past research has shown that reporting a one hour interview can take at least 50 pages of transcription (Dornyei, 2007). However, Alshenqeeti, (2014) suggests that to reduce the large amount of data generated from the interviews, the data needs to be coded. The interviewees were therefore coded and their responses were tabulated objective-wise to get a clearer picture of the findings. For depth of information, some responses were quoted as it can be observed in the following section.

3.9 Translation of Instruments and Pre-testing

Prior to administering the survey to the respondents, the researcher first conducted a pilot examination of the questionnaire to the supervisors, professionals and peers to identify potential areas of improvement in the questionnaire. The researcher opted to outsource a language expert in the process of translating all the survey items from English to Swahili. At this point, it is highly imperative that the researcher is absolutely sure that the translated text in the questionnaire adequately reflects the corresponding questions in the English version. This was crucial because a misrepresentation due to translation inefficiencies would have been detrimental in the analyses, especially reliability of the constructs.

3.10 Validity Analysis

Validity indicates the degree to which an instrument measures what it is was designed to measure (Kothari, 2014). For this particular study, the construct for each variable was subjected to content validity analysis. The determination of content validity was made by using several people who judged how well the instruments meet standards and cover the topic under study.

3.11 Reliability Analysis

A measuring instrument is considered to be reliable only if it gives the same results when tested differently (Kothari, 2014). In order to make sure that the measuring instruments are reliable for this study, the items that measure each construct were subjected to a reliability test using Chronbach's Alpha, whereby a minimum cut off point for the alpha coefficient was 0.7 (Pallant, 2006: Field, 2006). According to Tabachnick and Fidell (2001), scale items are considered to be reliable, provided they exceed an alpha value of above or equal to 0.7. The method used in this study is Cronbach's Alpha.

The data was therefore put in SPSS version 23 and reliability tests were made. The results showed that all variable were reliable exceeding the threshold alpha value of 0.7 as indicated in table 3. What reliability test tools such as Cronbach's Alpha do is that they specify the structure of the measurement and the scale which is the total of the measured items and how such items represent the a realization of theoretical notions (Vehkalahti, 2000). All the six variables used in this study were measured on a multi-dimensional basis. Therefore it was important to test the reliability of all items measuring their respective constructs.

Table 3 Data reliability: Cronbach's Alpha

Construct	Variable items	(α)
Trust	Trust1, Trust2, Trust3, Trust4, Trust5	0.89
Communication	Comm1, Comm2, Comm3, Comm4, Comm5	0.87
Interdependence	Dep1, Dep2, Dep3, Dep4	0.74
Cooperation	Coop1, Coop2, Coop3, Coop4	0.79
Commitment	Commit1, Commit2, Commit3, Commit4, Commit5, Commit6	0.83
Business performance	Perf1, Perf2, Perf3, Perf4	0.86

Source: Study findings (2018)

3.12 Operationalization of Variables

Based on the Network Theory and the social exchange theory, this study developed a total of five independent variables and one dependent variable. The independent variables were trust, communication, buyer-seller interdependence, buyer-seller

cooperation and buyer-seller commitment to customers, whereas the dependent variable is the sellers' business performance. Operationalizing the variables for this study involved the adoption construct items from different buyer-seller relationship and business performance literature. Some items of different construct were modified from the original ones so that they can fit for the purpose of this study. The subsections below give a breakdown of constructs measurements.

3.12.1 Buyer-seller Trust

The term 'trust' is used to imply a buyer's perspective on his/her relationship with the selling party, measured in terms of mutual honesty, mutual truthfulness, mutual reliability, mutual integrity and mutual openness (Saleh, 2006). From this operational definition, the five mentioned items are used to measure the construct 'trust'. Other studies which have used these items to measure trust include that of Saleh (2006) himself and Coote *et al.* (2003). The reliability alpha values test of the items for those two studies were 9.1 and 0.8 respectively. A five-point Likert scale was used on all these items to measure mutual trust. The following items were used for this study to measure the construct of trust but with some minor adjustments from the original items:

Table 4 Measurement of constructs for the variable Trust

Item	Coding	Questionnaire wording
Honesty	Trust1	There is a high degree of mutual honesty between the seller and myself
Truthfulness	Trust2	The seller is always as truthful as I am in our transactions
Reliability	Trust3	I can rely on the seller the same way he relies on me when it comes to our transactions
Integrity	Trust4	The shop seller has high level of integrity, so am I when it comes to our exchange relationship
Openness	Trust5	The seller and I are both open to each other on matters concerning our exchange relationship

Sources: Saleh (2006), Coote et al., (2003), Zineldin and Johnsson (2000), Mavondo and Rodrigo (2001)

3.12.2 Buyer-seller Communication

The items that measure ‘communication’ are broadly discussed by Saleh (2006) as those that are able to measure the degree to which a buyer and the seller constantly and actively exchange different information that enhances the trading activities between the two sides. Table number 2 lists the items which this study used to measure buyer-seller communication. Some of these items were used in Zineldin and Johnson’s study (2000). Also Oosterhuit (2009), Saleh (2006) and Coote *et al.* (2003) used the same items in their studies to measure commitment whereby the reliability alpha values were 0.73, 0.69 and 0.85 respectively.

Table 5 Measurement of constructs for the variable Communication

Item	Coding	Questionnaire wording
On buyer’s needs	Comm1	I always tell the shop seller about the changes in my needs in general
Beneficial on both sides	Comm2	The seller and I keep exchange information that can benefit both of us
On different possibilities	Comm3	The shop seller and I talk about new possibilities for his business development and how he can improve customer satisfaction levels
On market changes	Comm4	The shop seller and I keep each other informed about different events like product offers and prizes
On different problems	Comm5	The shop seller informs me quickly if any problem arises.

Sources: Saleh (2006), Coote et al., (2003), Zineldin and Johnson (2000)

3.12.3 Buyer-Seller Interdependence

The researcher here intends to measure the degree to which both the buyer and the seller are dependent on one another. Some of the items that will be used to measure this construct have been adopted from the work by Cannon and Perraut (1999) and then modified to fit this study. Cannon and Perraut (1999) wanted to measure operational linkages between a buyer and the supplier, which in the B2C context, the researcher proposes that it is equivalent to buyer-seller interdependence. The original construct from this variable were four (4) with reliability score of 0.81 alpha coefficients. But the researcher conveniently chose 3 of them that are more relevant and added one more item based on his own opinion. Table number 3 gives the breakdown of the items.

Table 6 Measurement of constructs for the variable Interdependence

Item	Coding	Questionnaire wording
Mutual-dependence	Dep1	Most of my household needs are fulfilled by this particular shop, and I am a frequent customer there
Mutual-dependence	Dep2	Many of the items that shop sells are essential to my needs, the seller constantly replenishes such products because he benefits from them
Mutual-dependence	Dep3	I support the shop because there aren't many people who buy from it
Mutual-dependence	Dep4	I only buy from this shop because there aren't many shops around my street
Mutual-dependence	Dep5	I feel like the shop seller needs my support in terms of buying there frequently because he doesn't have many customers

Source: Cannon and Perraut (1999)

3.12.4 Buyer-seller Cooperation

This variable was intended to measure the degree of perceived cooperation between buyers and sellers in an exchange relationship. From this variable, the researcher adopted four measurement items as used in other buyer-seller relationship studies (See for example, Horta, Brito and Brito, 2009; Brito, Brito and Hashiba, 2013). The items are shown in table 4.

Table 7 Measurement of constructs for the variable 'Buyer-Seller Cooperation

Item	Coding	Questionnaire wording
Flexibility	Coop1	There is mutual flexibility between my seller and I in terms of fulfilling our transaction duties
Shared problem solving	Coop2	My seller and I have a shared problem-solving arrangement
Information exchange	Coop3	My seller and I regularly exchange information
Restraint in the use of power	Coop4	My seller and I control ourselves so as not to make irrational decisions (ie switching a shop or seller neglecting my requirements)

Sources: Horta, Brito and Brito, (2009); Brito, Brito and Hashiba, (2013)

3.12.5 Buyer-seller Commitment

This variable was intended to measure mutual commitment between a buyer and a seller in terms of continuity, devotion, quick response to each other's' needs and perceived strength of mutual commitment. Commitment has been measured differently by other studies (See for example, Saleh, 2006; Coote, *et al.* 2003; Skarmeas, *et al.* 2002 and

Zineldin and Jonsson, 2000). This study has therefore collected six items that were common denominators in many of such literature, and used to measure this mutual commitment between buyers and sellers. Apart from adopting these items from different studies, some minor adjustments had to be made so as they can fit in this study.

Table 8 Measurement of constructs for the variable Buyer-seller Commitment

Item	Coding	Questionnaire wording
Support	Commit1	The shop seller and I are devoted to help each other out
Responsiveness	Commit2	The shop seller and I respond quickly to each other's problems
Continued buying	Commit3	I intend to continue buying items from this particular shop
Buying more	Commit4	I intend to buy more things from this shop
Mutual effort	Commit5	The relationship with the shop owner does not require maximum effort
Strengthened relations	Commit6	The seller and I have intentions to strengthen our relationship

Source: Saleh, 2006; Coote, et al. 2003; Skarmeas, et al. 2002 and Zineldin and Jonsson, 2000

3.12.6 Business Performance

There is no agreement in existing literature about exactly how business performance is to be measured, according to Combs, Crook and Shook (2005). However, Glick, Washburn and Miller (2005), argue that despite the presence of indicators of performance (such as financial performance, operational performance and organizational efficiency), business performance can be treated as a unidimensional variable. This study however chose to treat business performance as a multi-dimensional aspect. The researcher has chosen only two of such dimensions which are financial performance of the seller's business and operational performance of the sellers' business. From these two dimensions, the researcher designed four scale items from. Performance of the seller's business was measured from a customer's point of view.

Performance in this study was measure in terms of customers' perception of the sellers' business. In that regards, to measure business performance, this study used four items, which were customer satisfaction with the seller, perceived sales levels of the seller, perceived capital asset growth of the seller and customer loyalty. The justification for

using these items also comes from Wood (2006) and Chittithaworn, *et al.* (2011) definition of business performance as the business entity's ability to create acceptable outcomes. There are two ways to measure business performance, financial methods and non-financial methods (Gerba and Viswanadham, 2016). Carter and Jones-Evan (2000) and Gebreeyesus (2007) were able to provide a theoretical understanding that using sales increases, capital assets and profits is a more accurate measurement of business performance of small scale businesses.

Table 9 Measurement of constructs for the variable Business Performance

Item	Coding	Questionnaire wording
Satisfaction	Perf1	I am generally satisfied with the shop
Sales level	Perf2	The shops sells to many customers on daily basis
Capital assets	Perf3	The shop has many assets and equipment for business
Customer loyalty	Perf4	I am willing to continue to buy my groceries from this particular shop

Sources: Gerba and Viswanadham, (2016) Carter and Jones-Evan (2000) and Gebreeyesus (2007).

3.13 Missing Cases

A descriptive review of the primary variables revealed no missing responses to all questions. All responses were within the minimum to maximum expected values and no missing cases reported (Pallant, 2006), see table 9. The justification of this is that the online survey tool used by the researcher, Google Surveys, allowed the researcher to constrain a respondent such that the respondent would not be able to submit the form without answering all of the questions in the survey. The primary questions were therefore marked with an asterisk symbol (*) which necessitated the respondents to answer all questions with the symbol before proceeding to submit their responses online.

Table 10 Evaluation of missing data

Variable	Cases	Minimum	Maximum	Valid	Missing
Trust	162	1	5	162	0
Communication	162	1	5	162	0
Interdependence	162	1	5	162	0
Commitment	162	1	5	162	0
Cooperation	162	1	5	162	0
Business performance	162	1	5	162	0

Source: Study findings (2018)

3.14 Non-Responsive Bias Assessment

A non-response bias occurs when there is a significant difference in responses between the group of respondents that seems to be more responsive and the group of respondents that seemed hesitant to respond to the survey questions (Lahaut, Jansen, Mheen and Garretsen, 2002). Among the reasons that cause non-responsive bias is the respondent being unavailable or preoccupied with other activities during the survey timeframe (Bankowska, Osiewicz and Perez-Duarte, 2015).

During the time of data collection, the researcher was faced with the problem of hesitation by some respondents in filling-in the survey. Two groups of respondents were clearly observed in the survey process. The first half of the respondents responded to the survey quite immediately and submitted their responses online without hesitation. The second group of the respondents on the other hand, was more hesitated and delayed in submitting their responses online, therefore resulting in a more gradual and prolonged responses until the survey timeframe was reached and the researcher was prompted to close the online survey.

To evaluate whether or not this problem has significantly impacted the content of the responses, the researcher adopted similar approaches as those done by Saleh (2006) and Prahinski (2001). The researcher first grouped the responses in to two extremes. The first group comprised of the first 81 respondents (early responses, n=81), the second group was the last 81 respondents (late responses, n=81). The researcher then randomly selected one survey item from each variable construct and conducted an independent

samples t-test to assess the non-responsive bias by using SPSS version 23. This process enabled the researcher to determine whether there is a significant difference in responses to the same question between early respondents and late respondents.

The findings of the independent samples t-test indicate that there was no significant statistical difference in responses, between the early respondents and late respondents as indicated in table 11.

Table 11 Nonresponsive bias assessment: Independent samples T-test

Item	Early response mean	Late response mean	Sig	Status
Trust 2	3.14	2.96	0.265	NS
Comm4	2.63	2.38	0.166	NS
Dep5	2.22	2.38	0.356	NS
Commit2	3.31	3.23	0.650	NS
Perf4	3.38	3.05	0.054	NS
Coop1	3.20	3.02	0.280	NS

NS=Not significant

Source: Study findings (2018)

3.15 Normality and Outliers

For inferential statistical methods such as the multiple regressions in structural equation modeling, data needs to be normally distributed. If the violations of normality assumption exist in the collected data it can cause invalid inferential predictions (Das and Imon, 2016). To check whether the data is normally distributed or not, the researcher used histograms with normal distribution curves. This is the easiest and simplest graphical method to use (Das and Imon, 2016). The means of items for each variable were made and their histograms showed the graphical illustrations in appendix VII. The indication that all six variables' normal curves showed almost perfect bell shapes means that the variables are normally distributed and it was therefore safe to continue with further parametric tests (Pallant, 2006).

3.16 Data Analysis Methods

Data analysis for this study involved two methods. For the first part which involved only buyers, a quantitative approach was used. The approach used was Structural equation modeling (SEM). The second method was used to analyze qualitative data and it is called the grounded theory approach. The qualitative part was applied to the sellers. In the end, the results from both analyses were triangulated and discussed in Chapter 5. The following are explanations about structural equation modeling and grounded theory approach as data analysis methods applied in this dissertation.

3.16.1 Structural Equation Modeling (SEM)

For analysis of the quantitative data, the researcher used a method known as Structural Equation Modeling (SEM). SEM is basically a combination of several quantitative techniques like Confirmatory Factor Analysis (CFA), multiple linear regressions, correlations, path analysis and others (Weston, 2006). The reason for using SEM is that it allowed the researcher to conduct confirmatory factor analysis on the data, test the theoretical model and finally test the hypotheses by using multiple linear regressions all at the same time.

SEM usually starts with model specification by using statistical software (Weston, 2006), for this case the software used was Analysis of Moment Structures (AMOS version 22). Model specification is the process by which the researcher specifies the relationship between variable by drawing conceptual lines to and from the respective variables (Weston, 2006). After model specification, a confirmatory factor analysis (CFA) is performed. What CFA does is that it enables the researcher to determine whether each item in a variable significantly or adequately represents its respective variable/construct (Hoyle, 2000). From this process, modifications can thereafter be made. Modifications can only be made to improve the model in terms of removing the items that do not seem to adequately represent their variable; or by co-varying a certain

number of items within the same variable which seem to possess a high degree of correlation with each other, thereby improving the model fit (Hoyle, 2000).

The second stage is performing model testing and multiple-regression analyses. The two things are inseparable when it comes to using SEM. Model testing uses two or more models. The first model is the proposed model and the second one is the competing model. The proposed model is the original model or the specified conceptual framework. The competing model is similar to the proposed model, but with additional paths added only from theoretical basis. The importance of model testing is that it allows the researcher to ascertain the most accurate model that is to be used in the study. It also allows the researcher to determine whether the multiple regression outputs are different from the proposed model to competing model. The SEM analysis in this study therefore involves three major parts. The first part is CFA, the second stage is model testing and the third part is multiple regression analysis and hypothesis testing (Weston, 2006).

3.16.2 Confirmatory Factor Analysis (CFA)

Since this study is multi-variate in nature, it is essential that only the best measurement items for each variables are used and those which are weak are to be discarded from the analysis (Hox, 2007). This would enable to exclude a few cases from the model, based on statistical relevance in order to have the most accurate predictions to the independent variable which is 'performance'. As indicated in Chapter 3 of this study, this research has five independent variables, Trust, Communication, Treatment, Seller competencies and Buyer-seller interdependence. Each variable has a specific number of items that measure it respectively. However, it is not always the case that all items accurately describe their respective variables due to some factors like measurement errors. Performing CFA enables the researcher to confirm which items significantly measure their respective variable and which items do not (Weston, 2006).

3.16.3 Regression Analysis

Multiple regression is a data analysis tool used to determine how much the variations in the dependent variable are explained by the independent variable (Pallant, 2005). This is ideal for this study because the researcher was interested to know to what extent the changes in business performance levels are affected by trust, communication, interdependence, commitment and cooperation between buyers and sellers. In the regression structural model, the following regression equation was used:

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + c$$

Where:

Y = independent variable – Business performance

b_0 = y-intercept

X_1 = Buyer-seller trust

X_2 = Buyer-seller communication

X_3 = Buyer-seller interdependence

X_4 = Buyer-seller cooperation

X_5 = Buyer-seller commitment

b_1 = regression coefficient of buyer-seller trust

b_2 = regression coefficient of buyer-seller communication

b_3 = regression coefficient of buyer-seller interdependence

b_4 = regression coefficient of buyer-seller cooperation

b_5 = regression coefficient of buyer-seller commitment

c = Constant

CHAPTER 4

PRESENTATION OF FINDINGS

4.1 Introduction

This chapter presents the analysis and the findings of this study and it is divided in to three main parts. The first part is reporting the response rate which provided the percentile of the valid responses from the survey. The second part shows the confirmatory factor analysis (CFA) which provided statistical justifications on why some items from several constructs had to be discarded from the analysis. The last part of this chapter tests the hypotheses introduced in chapter two of this study. To test the hypotheses, structural equation modeling (SEM) was used.

4.2. The Response Rate

For the quantitative part of this study, the total number of valid respondents was 162 (81%). These are the customers who answered the online survey/questionnaire. On the other hand, the total number of sellers who were interviewed was 10 (100%). These were the sellers (shop owners) whose qualitative information was used to validate the findings from quantitative part.

Table 12 The response rate: Online Survey

District	Expected number of responses	Actual number of responses	Non-responsive cases	Response rate
Kinondoni	67	54	13	27%
Ilala	66	61	5	30.5%
Temeke	67	47	20	23.5%
Totals	200	162	38	81%

Source: Study findings (2018)

4.3 Confirmatory Factor Analysis (CFA)

CFA was performed on all independent variable items and dependent variable items. This section presents the initial and final findings of the CFA and also statistical

justifications for discarding some of the items that were removed from some variables. The researcher used four fit indices to check the model suitability. These indices were minimum discrepancy over degree of freedom (CMIN/DF), goodness of fit index (GFI), Comparative Fit Index (CFI) and the root mean square error of approximation (RMSEA). According to Kline (2011), these four fit indices are the most commonly used in social science research.

4.3.1 Buyer-seller Communication: CFA Results and Modifications

Variable 'communication' was measured by using five items. These items were subjected to confirmatory factor analysis (CFA). The initial inter-item correlations showed that this item 'Com5' accounted for the lowest correlation value against other items in this construct. Also, standardized regression loadings had indicated that the item 'Com5' had a relatively lower weight ($\beta=0.63$) than other items for this construct. 'Com5' was designed to determine whether the seller communicates potential product defects or specifying product details to the buyer before a transaction is undertaken. Other items were focused on measuring buyer-seller communication on the basis of buyer informing the seller about the changes in their overall requirements; exchange on information that would satisfy the buyer's needs and improve seller's business performance; exchange on information to help the seller improve customer satisfaction, and exchange information about products offers and prizes. The item 'Com5' however, strived to know if at all the seller usually communicates to his customers about his/her products defects or specifications before selling such products to them. Despite the fact that this item was just as important as other items in the construct, a deletion was the best choice in order to improve the general model fit of the CFA. After the deletion of this item along with other items from different constructs, the model fit was significantly improved to justify for further analyses.

Table 13 Communication initial and final standardized factor loadings

Variable item	Wording	Initial std. loading (β)	Final std. loading (β)	Status
Comm1	I always tell the seller about changes in my product requirements	0.71	0.72	Retained
Comm2	The seller and I always exchange information about how he can satisfy my needs	0.85	0.87	Retained
Comm3	The shop seller and I always discuss about new possibilities for his business and how he can improve his customers' satisfaction	0.87	0.87	Retained
Comm4	The shop seller and I keep each other informed about different events like product offers and prizes	0.80	0.78	Retained
Comm5	The shop seller always exchanges information with me about any problems or product characteristics before I want to buy.	0.63	-	Removed

Source: Study findings (2018)

4.3.2 Buyer-seller Trust: CFA Results and Modifications

The variable 'Trust' was measured by using five items. An initial inspection of inter-item correlation showed that all items were significantly correlated. These items were then subjected to confirmatory factor analysis (CFA). For this case, all items of this construct were retained. The first reason is that the initial inter-item correlations indicted no significant differences between items. On the other hand, standardized regression loadings exhibited fairly high loadings in all items. The five items in 'Trust' were adopted from other empirical studies (see, for example Saleh, 2006; Coote *et al.* 2003) to encapsulate perceived trust in terms of honesty, truthfulness, fulfilled promises, integrity and openness.

Table 14 Trust initial and final standardized factor loadings

Variable item	Wording	Initial std. loading (β)	Final std. loading (β)	Status
Trust1	There is a high degree of mutual honesty between the seller and myself	0.87	0.87	Retained
Trust2	The seller is always astruthful as I am in our transactions	0.87	0.88	Retained
Trust3	I can rely on the seller the same way he relies on me when it comes to our transactions	0.75	0.74	Retained
Trust4	The shop seller has high level of integrity, so am I when it comes to out exchange relationship	0.76	0.75	Retained
Trust5	The seller and I are both open to each other on matters concerning our exchange relationship	0.71	0.71	Retained

Source: Study findings (2018)

4.3.3 Buyer-seller Interdependence: CFA Results and Modifications

These items were focused on measuring the effects of buyer-seller power balance in their relationship on the performance of the business. To achieve this, five items were used in the proposed model. The initial investigation of the inter-item correlation revealed that the item ‘Dep1’ (Most of my household needs are fulfilled by this particular shop only) had a relatively poor correlation with other items of the scale. The inter-item correlation investigation also showed that the item ‘Dep2’ (Many of the items that the shop sells are essential to my needs) was also relatively poorly correlated with other items in the construct. All five items were later subjected to a confirmatory factor analysis. The CFA results found that the items ‘Dep1’ and ‘Dep2’ (Many of the items that the shop sells are essential to my needs) contributed to the weakening of the overall model fit. Factor loadings on the two items very low compare to other items of the same scale, $\beta=0.33$ and $\beta=0.36$ respectively. After the inspection of the modification indices, the two items were found to have high covariance errors. Due to poor standardized loadings and high covariance errors, the two items were therefore removed from the model. After these changes were implemented, the overall model fit was greatly improved.

Table 15 Interdependence initial and final standardized factor loadings

Variable item	Wording	Initial std. loading (β)	Final std. loading (β)	Status
Dep1	Most of my household needs are fulfilled by this particular shop, and I am a frequent customer there	0.33	-	Removed
Dep2	Many of the items that shop sells are essential to my needs, the seller constantly replenishes such products because he benefits from them	0.36	-	Removed
Dep3	I support the shop because there aren't many people who buy from it	0.76	0.75	Retained
Dep4	I only buy from this shop because there aren't many shops around my street	0.77	0.77	Retained
Dep5	I feel like the shop seller needs my support in terms of buying there frequently because he doesn't have many customers	0.74	0.77	Retained

Source: Study findings (2018)

4.3.4 Buyer-seller Cooperation: CFA Results and Modifications

To measure buyer-seller cooperation, four items were used. A confirmatory factor analysis was performed on them. Inter-item correlations showed that the item 'Coop2' (My seller and I have a shared problem-solving effort in case of disagreements) had slightly poor correlation when compared to other items in the variable. The confirmatory factor analysis results showed that there was poor fit to the data. This was most likely caused by the low ($\beta=0.6$) factor loading of the said item. Item 'Coop2' aimed at measuring buyer-seller cooperation in terms of shared problem solving efforts in situations where there is a dispute between the two sides of the transaction. Upon an investigation of descriptive properties of this item, it was discovered that this item had the lowest mean score relative to other items. To improve the overall model fit for this variable, item 'Coop2' was therefore deleted from the model because of the low standardized factor loading. The modification indices (MIs) in the confirmatory factor analysis found that there was a need to make one modification error co-variances on item pairs 'Coop3' and 'Coop4' which exhibited misspecification. The two items were therefore made to co-vary to improve the model fit (see appendix IX).

Table 16 Buyer-seller Cooperation initial and final standardized factor loadings

Variable item	Wording	Initial std. loading (β)	Final std. loading (β)	Status
Coop1	There is mutual flexibility between my seller and I in terms of fulfilling our transaction duties	0.88	0.88	Retained
Coop2	My seller and I have a shared problem-solving arrangement	0.59	0.60	Retained
Coop3	My seller and I regularly exchange information	0.63	0.63	Retained
Coop4	My seller and I control ourselves so as not to make irrational decisions (ie switching a shop or seller neglecting my requirements)	0.62	0.62	Retained

Source: Study findings (2018)

4.3.5 Buyer-seller Commitment: CFA Results and Modifications

Seller treatment to the buyers was measured by using six scale items. The initial investigation of inter-item correlations found that the scale item ‘Commit5’ (The relationship with the shop owner does not require maximum effort) showed negative correlations with other items of the scale. The justification for this is that the item was negatively worded in the questionnaire. The negatively worded items were used by the researcher on this item in order to achieve validity and reduce common method error. The researcher therefore reversed the item responses by recoding the Likert scale measurement in order to achieve symmetry. Despite reversing ‘Commit5’, the item still exhibited relatively lower inter-item correlation and was therefore omitted.

All six items of the scale were thereafter subjected to confirmatory factor analysis, and as expected, the item ‘Commit5’ showed the lowest standardized loading ($\beta=0.07$). To improve the model, this item was therefore omitted because of such poor scale loading. A review of the covariance structure in the Modification Indices (MIs) for the items in this variable revealed that two covariance modifications were necessary. Error covariance showed that two misspecifications were caused by the item ‘Commit2’ (Commit2 to Commit1; Commit2 to Commit4). The most plausible explanation to this is that these items used similar wordings, Commit1 (The shop seller and I are devoted to help each other out), Commit2 (The shop seller and I respond quickly to each other’s

problems) and Commit4(I intend to buy more things from this shop). Since this item had a high standardized loading ($\beta=0.87$), it was therefore retained in the model. And the two required modifications were made to improve the model fit. The first modification is that the pairs ‘Commit1’ and ‘Commit2’ were made to co-vary; and the second modification was that item pairs ‘Commit2’ and ‘Commit4’ were also made to co-vary.

Table 17 Buyer-seller commitment initial and final standardized factor loadings

Variable item	Wording	Initial std. loading (β)	Final std. loading (β)	Status
Commit1	The shop seller and I are devoted to help each other out	0.87	0.88	Retained
Commit2	The shop seller and I respond quickly to each other’s problems	0.96	0.87	Retained
Commit3	I intend to continue buying items from this particular shop	0.93	0.92	Retained
Commit4	I intend to buy more things from this shop	0.87	0.86	Retained
Commit5	The relationship with the shop owner does not require maximum effort	-0.08	-	Removed
Commit6	The seller and I have intentions to strengthen our relationship	0.69	0.70	Retained

Source: Study findings (2018)

4.3.6 Business Performance: CFA Results

The perceived seller performance was measured by using four scale items. As discussed in Chapter 3, these items were used to measure the seller’s business performance from a customer’s perspective. An investigation of inter-item correlations was performed and it was observed that there was no significant inter-correlational difference for all items of the construct. Confirmatory factor analysis found that there was a good fit for this model data and all items of this construct loaded fairly high and significantly as indicated in table 16. All items of this construct were therefore retained.

Table 18 Business performance standardized factor loadings

Variable item	Wording	Initial std. loading (β)	Final std. loading (β)	Status
Perf1	I am generally very satisfied with this shop	0.82	0.83	Retained
Perf2	From my observations, I usually see many customers at that shop	0.84	0.84	Retained
Perf3	The shop has all necessary equipment for running a retail business	0.67	0.68	Retained
Perf4	I am willing to continue to buy my groceries from this particular shop	0.74	0.75	Retained

Source: Study findings (2018)

4.3.7 CFA: The General Model Fit

In confirmatory factor analyses (CFAs) performed, four items were removed from their respective latent constructs in order to achieve a better overall model fit. This section therefore, presents the fit comparison of the CFA in order to ascertain model suitability to the data it represents. The model fit statistics used were Chi-square (df), CMIN, GFI, CFI and RMSEA, to compare the initial model fit of 29 items and the model of the finally retained 25 items. The deletion of four items and other modifications have had a good impact on improving the fit statistics of the final model. However, these alterations from the original model did not adequately improve in particular, the GFI (0.843). The alterations on the other hand made adequate improvements on the minimum discrepancy value (CMIN/df =1.429), CFI (0.960) and RMSEA (0.52)

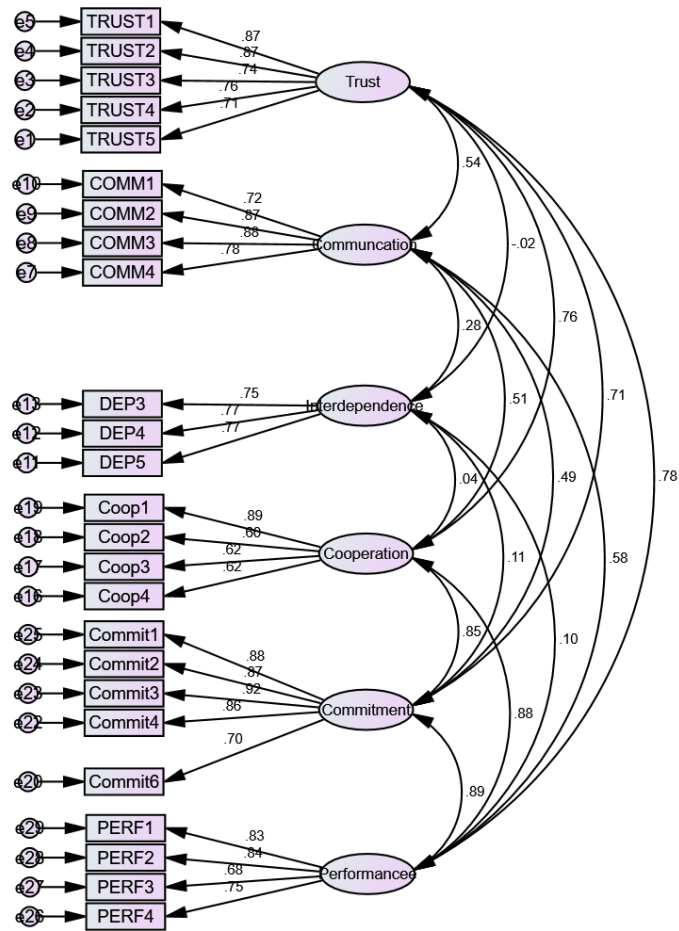


Figure 2: Confirmatory Factor Analysis

Source: Study findings (2018)

Table 19: CFA fit indices before and after modifications

CFA fit indices	Ideal value	Prior modifications	After modifications
CMIN/DF	<5	1.862	1.5
GFI	>0.9	0.788	0.843
CFI	>0.9	0.895	0.952
RMSEA	<0.08	0.073	0.056

Source: Study findings, 2018; Kline, 2011

4.4 Structural Equation Modeling

This part analyzes the data which has been extracted from the factor analysis part. Twenty five (25) out of the twenty nine (29) items from CFA were specified in a single structure in AMOS version 23. Four models were developed. Hypothesis testing was done on the model that best represented the data. This part therefore has two main parts, model testing and hypothesis testing.

4.4.1 Model Testing

As recommended by Warner and Engel (2010) a competing model was therefore developed by the researcher by adding three paths to the proposed model (communication→ trust→commitment→cooperation), based on the findings from the qualitative part of this study. This means that the researcher was able to have four models (proposed and competing models with their corresponding modified models) to test and make comparisons.

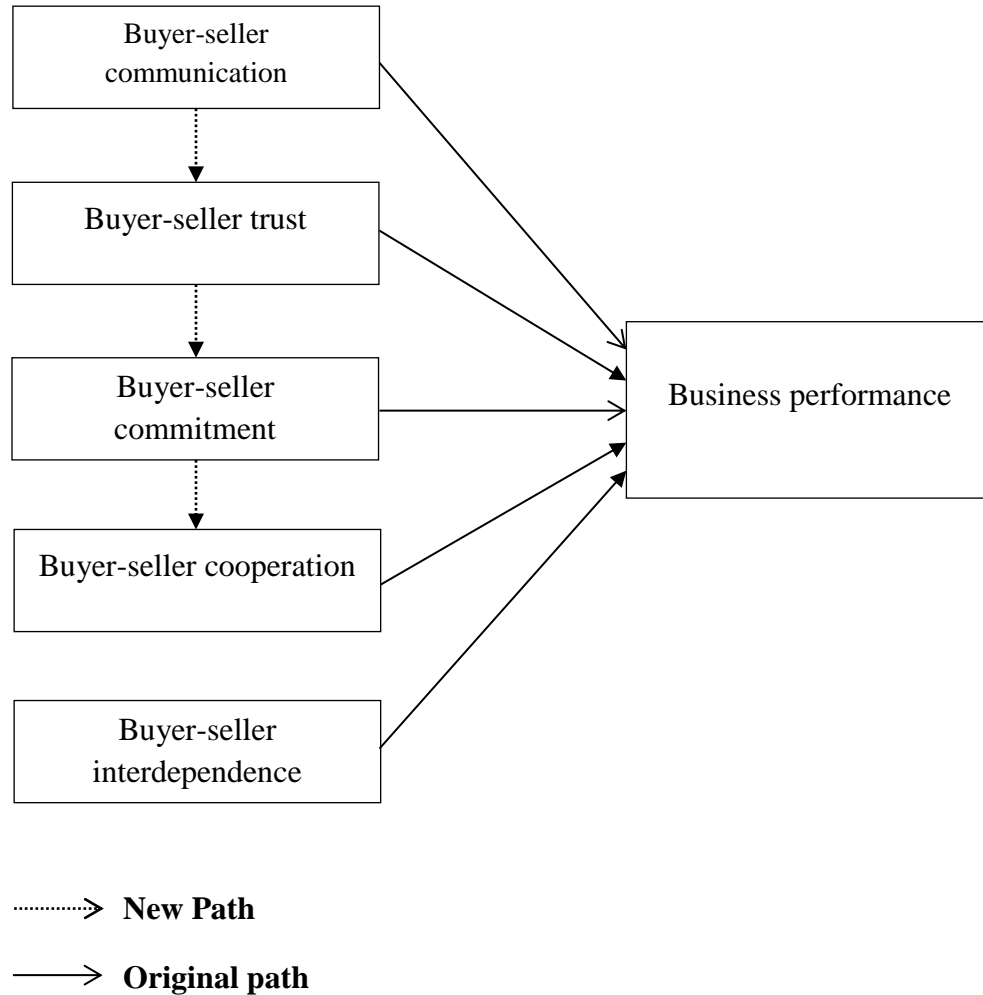


Figure 3: Competing model (Additional paths)

The aim of having multiple models (Proposed and competing models) is to find the model with the best fit indices, the one that best represents the data. By using the 25 CFA-retained items of six variables, this section tests the proposed and competing models in terms of fit indices in order to determine the best model to test hypothesis with. Four models were developed and tested using structural equation modeling. These models were:

- *The proposed Model*: This was the model which was presented in chapter 3 as a conceptual framework (see appendix X)
- *Modified proposed model*: This is the proposed model developed after modifications were made in SEM(see appendix XI)
- *The competing model*: This model was developed after the qualitative part of this study revealed three more paths of relationships among predictor variables(see appendix XII)
- *The modified competing model*: This was the competing model after modifications were made in SEM(see appendix XIII)

4.4.2 Summary of the Tested Models

In the previous sections, two models (proposed model and competing model) were developed and tested, making a total number of models to be four (4). This section presents model comparison of the fit indices in order to select the best model from which hypotheses will be tested. From the comparison of the model fit indices, the models had a more or less scores on the five indicators of a good model. To maintain originality of the model with respect to its theoretical framework, the researcher selected the outputs from the proposed model structure for hypotheses testing. Table 19 provides a summary of the model fit indices for all four models.

Table 20 Summary of fit indices for all models

Fit indices	Proposed and Competing Models		Modified Proposed and Competing	
	Proposed model	Competing model	Proposed model	Competing model
χ^2 (df)	413.3 (270)	407.5 (267)	373.2 (267)	255.9(264)
CMIN/DF	1.531	1.526	1.397	1.345
GFI	0.836	0.837	0.848	0.857
CFI	0.947	0.948	0.961	0.966
RMSEA	0.057	0.057	0.050	0.047
Significant paths	4	4	4	4

Source: Study findings (2018)

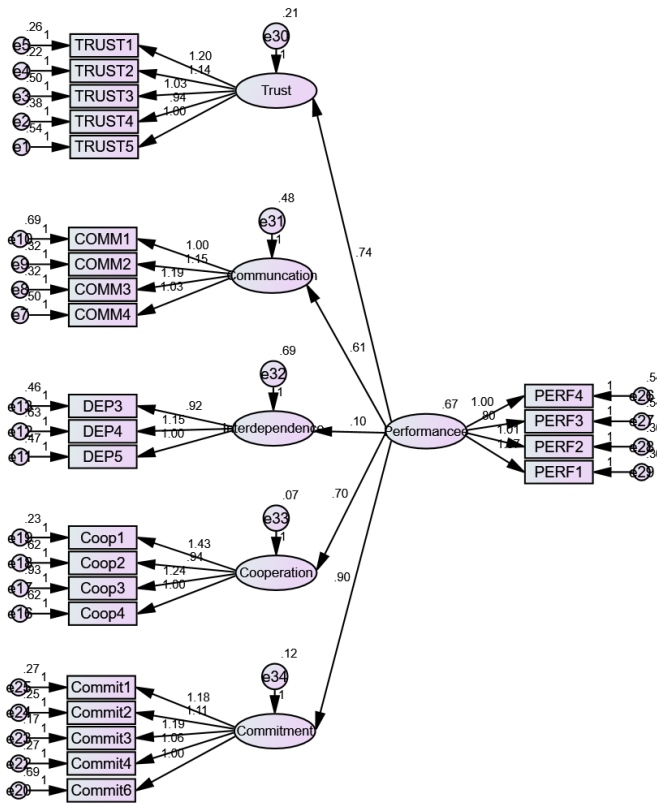


Figure4: Structural model

Source: Study Findings, 2018

4.5 Hypothesis Testing

Hypotheses were tested by using the regression outputs from the structural equation modeling. In testing the model fit, the proposed model was selected with the following statistical parameters, CMIN/DF=1.531, GFI=0.836, CFI=0.947 and RMSEA=0.057. The results of the tested hypotheses are summarized in table 22. As discussed in Chapter 2 of this study, five hypotheses were formulated to answer the objective research questions.

- H 1: Trust has a positive significant influence on business performance
- H 2: Communication has a positive significant influence on business performance
- H 3: Buyer-seller mutual dependence has a positive significant influence on business performance
- H 4: Buyer-seller cooperation has a positive significant influence on business performance
- H 5: Buyer-seller commitment has a positive significant influence on the business performance

Regression analysis tool is a part of the structural equation model. It is used to determine to what extent the changes in the dependent variable are caused by the changes in the independent variables. Preliminary analyses (normality, outliers and collinearity) were performed to ensure that there were no violations of multiple regression assumptions (see appendix VI). The regression weights output in the SEM revealed four significant paths as described in the sections that follow (see also table 20).

Table 21 Coefficients output for multiple regression from full structural model

Variable	Std. (β)	S.E	t-value	Sig
Trust → Performance	0.735	.094	7.834	0.001
Communication → Performance	0.610	.099	6.133	0.001
Interdependence → Performance	0.099	.093	1.067	0.286
Cooperation → Performance	0.697	.095	7.351	0.001
Commitment → Performance	0.898	.107	8.431	0.001

Key: *** = p value is <0.001

Source: Study findings (2018)

4.5.1 Buyer-seller Trust and Business Performance

From the multiple regression analysis in the structural model, a direct path between buyer-seller communication and business performance revealed that trust is significantly ($\beta=0.735$, $t=87.834$, $p<0.001$) related to business performance, therefore

supporting Hypothesis 1 (H_1). This implies higher levels of trust account for positive increases in business performance.

4.5.2 Buyer-Seller Communication and Business Performance

The findings of this study have shown that the direct path between buyer-seller communication significantly ($\beta=0.610$, $t=6.133$, $p<0.001$) support Hypothesis 2 (H_2). This implies that the communication between the customer and the seller about various aspects of the product and other things revolving around a transaction and long term commitment have a significant positive impact on the success of the seller's business.

4.5.3 Buyer-seller Interdependence and Business Performance

The multiple linear regression equation from the structural model showed that there is no significant relationship ($\beta=0.099$, $t=1.067$, $p=0.286$) between interdependence and business performance. This implies that higher levels of interdependence do not account for significant increases in business performance. This test therefore rejects Hypothesis 3 (H_3).

4.5.4 Buyer-seller Cooperation and Business Performance

The regression results from the structural equation model showed that buyer-seller cooperation has a significant effect ($\beta=0.697$, $t=7.351$, $p<0.001$) on business performance. Higher competences are associated with higher performance levels of the business. This result therefore supports Hypothesis 4 (H_4)

4.5.5 Buyer-seller Commitment and Business Performance

The multiple linear regression analysis from the structural model showed that buyer-seller commitment is significantly ($\beta=0.898$, $t=8.431$, $p<0.001$) related to business performance. Therefore higher commitment levels between a buyer and his seller positively attribute business performance. This finding therefore supports Hypothesis 3 (H_3).

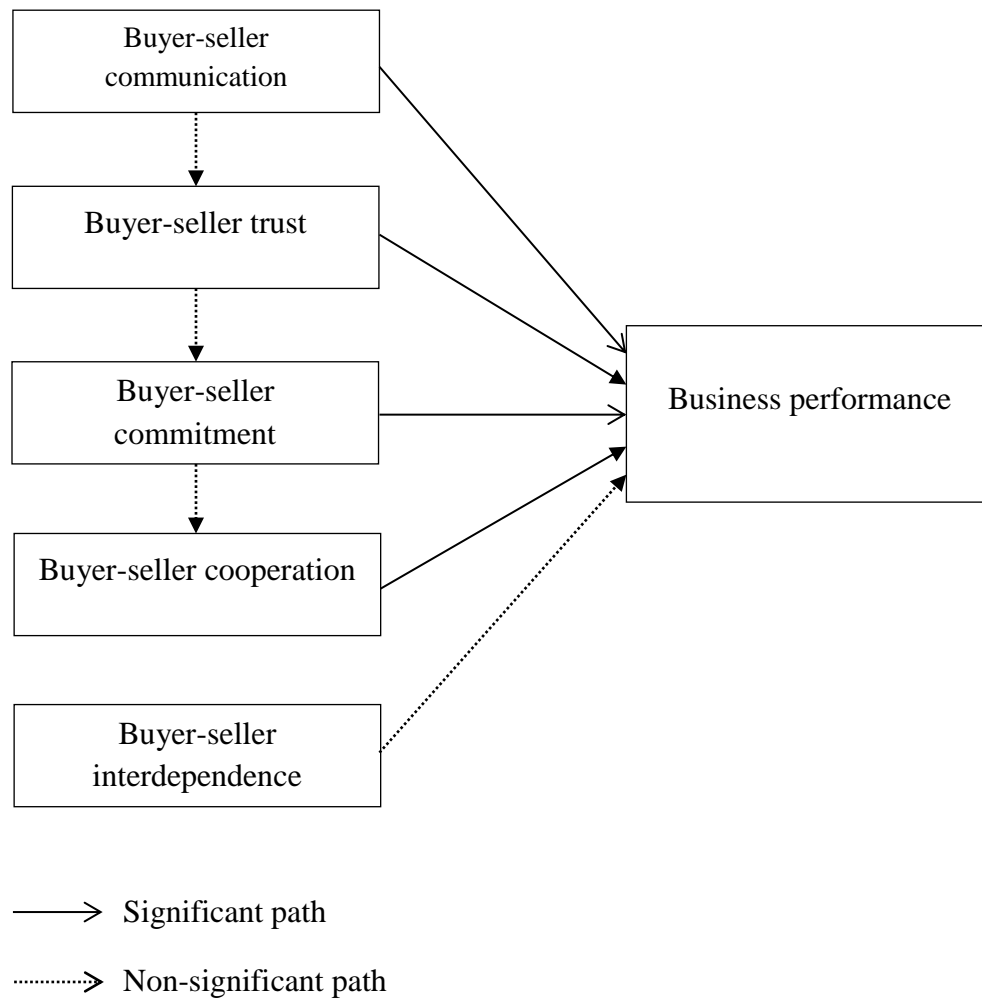


Figure 5: Significant and non-significant path directions

Source: Study findings (2018)

Table 22 Summary of the tested hypotheses

Hypothesis	Independent variable	Dependent variable	Relationship direction	Sig	Status
H1	Trust	Business performance	Positive	0.001	Supported
H2	Communication	Business performance	Positive	0.001	Supported
H3	Interdependence	Business performance	Positive	0.286	Rejected
H4	Cooperation	Business performance	Positive	0.001	Supported
H5	Commitment	Business performance	positive	0.001	Supported

Source: Study findings (2018)

CHAPTER 5

DISCUSSION OF FINDINGS

5.1 Introduction

This chapter presents the discussion of the findings made in chapter four of this study. The discussions were made in accordance to the specific objectives which were stated in chapter one. The modality of discussion of each finding focuses on four aspects. Firstly, for each objective, the researcher recollects the findings made from the analyses performed. Then the findings were compared with several other findings made by similar studies in different contexts. Thirdly, the researcher discussed what the results actually imply with respect to theoretical perspective. Only two theories were used in this study, these theories were the social exchange theory (SET) and the network theory (NT). Lastly the researcher integrated the qualitative findings of this study by explaining the phenomena which were observed from the interviews. This chapter therefore has five main parts presented in the subsections that follow.

5.2 To Ascertain the Influence of Buyer-seller Trust on Business Performance

The findings from chapter 4 have confirmed that trust plays an important role towards the performance of the business. These findings are similar to other studies like the Nguyen, LeClerc and LeBlanc (2013), Mafini and Loury-Okoumba (2016) who discovered that trust plays a very important role in facilitating customer loyalty, thus positively affecting business performance. The findings of this study are also congruent to the findings by Saleh (2006) who found that trust does significantly customer commitment levels to their sellers.

These findings further support theoretical notations from the social exchange theory (SET) that a social exchange bond (between buyer and seller) is rooted in trust (Blau, 1964) and that trust lies at the heart of social order (Luhman, 1979). This finding has

also revealed that high degree of buyer-seller trust is associated with high degree of business performance on the seller's side, which means that the more the trust between the buyer and the seller, the better the performance of the business between them.

Rich data from conducted interviews revealed that trust was perceived as faithfulness that should exist between a buyer and the seller. It was observed that in order for trust to show its impact on the performance on the business, it has to involve both stakeholders who are buyers and sellers. Thus, a social morale for facilitating a further desire to make future exchanges becomes prevalent in such context. And in some cases, this can even make the customers to recommend the shop to other people hence the business' customer base grows rapidly (Tarimo, 2014). Trust in pricing was also observed to be a key aspect in customer retention. Some sellers in an exchange exhibit opportunistic behavior at the expense of customers' lack of supply chains information, to inflate prices of some commodities - it was observed. The implications of this is that as soon as the customers become aware of the real price or a cheaper alternative they would go for the option, provided that other factors are constant. It is therefore important that the sellers act in good faith to their customers on the pricing issue so that the customers would not have to switch to different shops. The customers on the other side also need to exercise trust. When they buy things on credit for example (*mkopo*) from these shops, and they pay their debts on time without any hassle with the seller, trust is built. When selling items on credit becomes habitual and the buyers are not trustworthy in terms of paying their debts accordingly the sellers' businesses capitals are most likely to be reduced and hence business is shaken greatly affecting performance.

When the buyer trusts his/her seller the buyer will somehow be committed to that particular seller and eventually the seller will start having more sales as a result of increased number of loyal customers. On the other end, when there is a high perceived trust of the seller towards the buyer, the seller will be more likely to make specific investments that would accommodate the buyers/customers. Both of these aspects,

which are the outcomes of perceived buyer-seller trust (buyer commitment and transaction-specific investments), have a high potential to improve the sellers business performance in two ways. Firstly, through buyer commitment to the seller, the seller will realize more sales, and secondly, through transaction-specific investment, the seller's capital growth will be inevitable, thereby fostering business growth.

From the qualitative findings, trust was observed to have a significant effect on the performance of the business as table 24 shows. According to the respondents, in order for trust to truly manifest its impact on the performance on the business, it should mainly be a two-way affair that is the seller needs to be faithful to the buyer in transaction process and also the buyer needs to do the same. This in turn, helps to build a social morale or facilitating a further desire to make future exchanges. As R5 and R1 explain:

“I believe trust is a two way thing in order for any business to succeed. The shop seller needs to be trustworthy to the customers; and the customers as well, need to be trustworthy to us, the shop owners. Why am I saying this? Take for example, in a situation whereby you accidentally give a customer more change than they truly deserve, and that customer keeps quiet and takes that change knowing fully that he/she does not deserve it. It means that I would have a loss in that transaction. And this is not a good thing in business. On the other side, if I lie to a customer about a product's price (inflating the product's price), for example, and that customer later finds out that the real price of that product from other shops, do you think that the customer would come again to buy that item in your shop? The answer is no.”

R1 said:

“You know, trust is very important. If I am to build a good reputation among my customers and the people around my street, as a shop keeper I need to show my trustworthy to my customers. For example, in my situation, a customer may come here to the shop to buy several items and then that customer forgets to take their change. If I am to prove my trustworthy to that customer, I would kindly remind the customer that there is change left. But I also think the customers themselves

also need to show me trust, if the customers are not trustworthy it would be highly unlikely that I will serve them well the next time they come to my shop.”

Trust was also observed to make a great influence on the performance of the retail business when there is good faith in terms of pricing. It was noted that the sellers do understand the importance of gaining a buyer’s trust by having good retail prices for the products they sell. The buyers have a tendency to boycott the shops that seem to inflate the prices. R2 explains this phenomenon as follows:

I believe that when you are very truthful to the customers about things like price of the products, for example, a small business like mine has a great potential to be successful. I will give you a hypothetical example; you go to your main distributor and you buy Pepsi drink at wholesale price, we all know that the market price for each unit is Tshs 500¹. But you decide to sell each unit at Tshs 600 or Tshs 700, obviously your customers will not buy soda from your shop and they will run away. This would be a big embarrassment because your shop will have no customers.

Another aspect of trust that was noted to be very influential in the performance of the business was the ability of the buyers or customers to pay their debts timely. It was noted that the shops usually fail to succeed due to high amount of arrears unpaid by the customers. The buying and selling in local retail shops in Tanzania is mostly made on social arrangements, for example the local customers may take the items from the shop and ask for the seller to pay later. It happens that some customers become bad debtors hence causing the business to fail. But if these debts are paid timely, the business has a higher chance to sustain itself. R7 was observed giving the following comment:

Trust is important, it is very important because it determines how well your business will grow. You know the reason why most retail shops fail in these suburb areas is because some customers take things on credit from shops, but when it comes to making payments, they would usually avoid coming to your shop and so they go to a different shop nearby. But if thee customers are trustworthy and they pay debts, our businesses will continue to do well.

¹Pepsi™ is a carbonated soft drink. The retail price for one unit of this product as quoted by the interviewee is as per 2018 recommended prices by the franchise company.

Table 23 Trust on Performance

Significant impact on performance	Fair impact on business performance
R1, R2, R6, R4, R8, R9, R10	R3, R7, R5
Has no impact on performance	Has negative impact on performance
-	-

Source: Study findings, 2018.

5.3 To Examine the Influence of Buyer-seller Communication on Business Performance

The findings have revealed a significant relationship between buyer-seller communication and business performance. These findings are quite similar to a study done by Voges (2004) which showed a positive link between the sellers' level of communication to the customers and the customers' satisfaction level (See also Omar, 2014). Other researchers have also made discussions in their studies to mediate the role of communication and other determinants of buyer-seller relationship on business performance or commitment (See for example Mohr and Nevin, 1990; Kang and Hyun, 2012; Ravalingan and Veersamy, 2007). These findings strongly validate a majority of present empirical and theoretical evidence. From a theoretical perspective, the social exchange theory (SET) speaks of communication and other factors governing social interactions as a concept that established the theory itself (Cropanzano and Mitchell, 2005).

To understand in practice how communication affects business performance, the investigation on qualitative data revealed that communication is a facilitator of understanding the needs of the buyer. Communication can enable the seller to really

understand the nature of demand or product preference from the customer's point of view, enabling the seller to adequately fulfill the customers' needs and hence attracting even more customers. In contrast, poor buyer-seller communication gives the seller more room to become opportunistic by withholding essential product information to the buyer so that the seller could easily exploit the buyer. But if the buyer and seller relationship is built upon good, honest and constructive communication, a consensus may be reached between the two parties which may benefit both ends of the relationship.

Communication can also be used to a seller's benefit in terms communicating product substitution. The sellers usually see perceived communication as a way to seduce the customers in to purchasing substitute products in circumstances where the seller does not have a specific kind of product wanted by the buyer. What happens is that the seller communicates to the buyer of the available substitutes that can also perform the same function as the product demanded by the customer. This means that if the customer buys the substitute product, the seller sells one more unit of a product to his/her advantage.

Communication is also used as an instrument for having candid socializing between buyers and sellers. This therefore results in to a stable bond between the two parties. The bond may also result to a somewhat good commitment of the buyer to the seller. What some retail shop owners believe is that communication facilitates an exchange of ideas between the transacting parties on what areas of the business could be improved and potentially results to a good service delivery and increased sales for the buyer and the seller.

The qualitative information has also revealed that there is a quite significant effect of buyer-seller communication on business performance, as indicated in table 25. The main issue which was raised about buyer-seller communication primarily involved how

communication is a facilitator of understanding the needs of the buyer, and how such communication can enable the seller to really understand the nature of demand or product preference from the customers, enabling the seller to adequately fulfill the customers' needs thereby attracting even more customers. R2 gave out the following insight about communication:

...how well I communicate to my buyers means everything in my business. Even you yourself, imagine if you were deprived of the ability to communicate with people, would you be able to convey your desires or ideas to other people? The answer is 'No'... that is why I told you earlier that communication with my buyers enables me to understand precisely what my buyers really want; and this enables me to satisfy their requirements easily. When a customer's need are fully met, then they would be most likely to visit you shop quite more often. But all in all, communication is one of the keys to a successful business. It is important for shop sellers to communicate nicely with the buyers, even in non-transactional situations.

Apart from understanding customers' needs through communication, it was also understood that it can be used to a seller's advantage in terms communicating product substitution. It was noted that interviewees perceived communication as a way to seduce the customers in to buying substitute products in situations where the seller does not have a specific kind of product wanted by the buyer. Interviewee R10 gives the following remarks:

If you communicate well with the customers you will be able to know what the customers want. I understand that it may not always be the case that you have what the customer wants or needs, but through good communication, you can inform the customer of a good alternative to the product needed by the customer.

She further adds:

For example, this morning one customer came looking for Blueband, but I am out of stock for that product. I had another brand of margarine called Kimbo, which basically serves the same purpose as Blueband brand. Therefore, had I not had the ability to communicate well with that customer I would have lost that sale and the customer would have gone to a different shop.

Communication was also seen as a tool to socialize between the two transacting parties which would ultimately yield to a good relationship. Other interviewees were confident that communication also enables their business to improve in performance due to exchange of ideas with the customers on which aspects of the business are to be improved in order to facilitate a better customer service. R6, for example, said:

I communicate very well with my customers... you know sometimes it is not just about buying and selling only, it is not just about a transaction only. It is also about how well you, as a shop keeper/owner establish a good relationship with the buyers. My preferred kind of communication with the customers is the constructive one, the one that allows me to be able to make improvements on how well I should serve my customers or make business improvements ... I usually want my customers to discuss with me about what areas I need to improve on, and so forth.

Table 24 Table: Communication and business performance (Qualitative findings)

Significant impact on performance	Fair impact on business performance
R1, R2, R6, R4, R8, R9, R10	R3, R7
Has no impact on performance	Has negative impact on performance
R5	-

Source: Study findings, 2018.

5.4 To Understand the Influence of Buyer-seller Interdependence on Business

Performance

Based on the tested hypotheses in chapter 4, it can be concluded that buyer-seller interdependence is not significantly related to business performance. These findings are in sync with the findings by Caniels and Golderman (2007) who discovered that power imbalance (seller dominance over buyer) can also result to a satisfactory relationship and eventually a good business performance.

These findings are validated by the social exchange theoretical perspective that dependence fosters control (Griffin, 2014), that the power one party holds over the other party is directly proportional to the amount of dependence that the weaker party will ultimately have. If the seller for example, is the only source of quality items or is the only shop owner around, the ability of that seller to dictate the demands of the buyers is great. The sellers feel more comfortable when they have an upper hand in the exchange relationship. For instance, when there are more sellers than customers, the seller would naturally have an upper hand in controlling the customers to the sellers' own benefit.

The majority of the people who were interviewed seemed to disagree that buyer-seller interdependence has anything to do with the performance of the business. It was noted, according to the interviewees, that the reason behind this phenomena is that when there is a balance in dominance between the buyers and sellers the business performance is at its optimal point, that is it may or may not perform very well. According to the interviewees, the only scenario that would favor the performance of the business is when the seller possesses power dominance against the buyers. Some interviewees argued that if the buyers for example, can make effortless switching between shops around their street, it means they have a higher dominance against the sellers, and this would mean that the sellers do not have a power to dictate things to gain more profit out of their business. Power dominance was mainly in form of population of the customers against the number of shops available in that particular area. The presence of many

shops and fewer customers meant that the customers switching costs are low and hence they hold a higher power over the sellers. Conversely, fewer shops and a higher number of customers indicate that the sellers have a higher power over their customers and hence possess the ability to dictate things such as product prices to boost profits. Interviewee R1 made the following remarks:

Apart from competition and everything, I believe that in order to make more profit, the seller needs to dominate the market and not the buyer. If there is a balance in dominance (interdependence), you can make profit but it may not necessarily be lucrative. Personally, I would prefer to be dominant and not the customer to be dominant, although it is imperative that the seller understands that power dominance should not imply exercising oppression to the customer.

Table 25 Interdependence and business performance

Significant impact on performance	Fair impact on business performance
R9	R3, R7
Has no impact on performance	Has negative impact on performance
R1, R2, R6, R4, R5, R10	R8

Source: Study findings, 2018.

The researcher believes that the sellers do not favor a balanced power between them and their customers because the customers would also have a certain degree of control in the relationship that may foster competition or reduced sales. It was observed however, that some sellers' perception of imbalanced does not mean dictating the customers just because the customers are in the less powerful side in a relationship. They insist holding

power at the expense of the customers whilst maintaining a virtue of consensus and customer free will in order to foster the relationship and boost business performance.

5.5 To Assess the Influence of Buyer-seller Cooperation on Business Performance

Based on the findings from the SEM analysis, the researcher has found that buyer-seller cooperation significantly influences business performance. This implies that higher levels of cooperation between a buyer and a seller are positively associated to higher performances of the retailer's business.

From empirical studies, there is a mixed opinion about how buyer-supplier cooperation affects business performance. Other studies have found similar results as this study, that there is a relationship between cooperation and business performance (See for example: Mafini and Loury-Okoumba, 2016; Simatupang and Commandeur, 2003; Hatch, 2006; Hanfield and Tyler, 2007; Mesquita, Anand and Bush, 2008; Horta, Brito and Brito, 2009). Other studies on the other hand, found no significant relationship between buyer-seller cooperation and business performance (see for example: Sleuwaegen, Schep, dan Hurtog and Commandeur, 2003; Song, Di Benedicto and Zhao, 2008).

Rich data from the interviews with the sellers revealed that cooperation between buyers and sellers is critical to the sellers' business performance. Cooperation among other things incorporated the ability of the seller to be flexible in serving the customers' needs at the time of transaction. Another area of cooperation includes the seller being fully present in fulfilling social obligations like attending local funerals, weddings and participating in social groups. Customer cooperation with the seller was perceived by the sellers as the ability of the customers to have tolerance on certain things about the seller. For example, when a buyer's needs cannot be fully met by the seller, the buyer is considered as cooperative if he chooses to remain loyal to that seller and maybe provide suggestions on what needs to be improved.

From the interviews, the sellers perceived cooperation as a mutual assistance from either party in different situations, either transactional or non-transactional. For example many of them perceived it as the ability of the seller to assist a customer when the customer is in need of a product from the shop but is in no position to afford such product at that time. Or when the customer is tolerant to buy an alternative item because the item he wants is out of stock in the seller's shop. Others associated cooperation between the buyers and sellers in social activities like weddings or funerals happening in the area. The interviews revealed that the majority of the sellers believe that mutual cooperation with the customers significantly influences business performance. It was noted that some shop owners believed that cooperation leads to customer commitment and that customer commitment greatly influences how well their business performs. For example R5 said:

Cooperation between me and the customer is of course important. What I do in my shop is that I make sure I cooperate very well with very customer who visits here. It does not matter whether they are buying something small or large. The level of cooperation I give is equally the same... I know for a fact that good cooperation with the customer will somehow influence their commitment to my shop in particular and eventually increase my sales.

The interviews also revealed that some sellers believe that communication is an important aspect that facilitates cooperation potentials. Most of them argued that it is essential that they communicate well with their customers verbally in both transactional and non-transactional settings so that they understand each other well and eventually create a cooperative environment when they can. R7, for example said:

Through good cooperation with the customers, the business has a greater chance of succeeding in terms of sales and customers loyalty. Good cooperation in terms of my role as a seller being flexible in attending customers' needs can leave a great impact in the customers' eyes... communicating well with the customers and living with him in our area long enough is a prerequisite of establishing a good cooperation because only then would I be able to fully know the customer

and whether it is worthwhile to establish a prolonged cooperative relationship with him or not.

R2 also said this about cooperation:

First of all, in order for me to cooperate well with such customer there has to be good communication between us beforehand. I would also need many months of actually knowing the customer before I commit myself to him. I want to be sure that I do not waste my hospitality to a customer who is not committed to my shop or a temporary customer. So usually I would be able to cooperate with such customer not only on transactional aspects but also on other social issues. This means our relationship would be strengthened and it would lead to more sales in my shop

Table 26 Buyer-seller cooperation and business performance

Significant impact on performance	Fair impact on business performance
R1, R2, R6, R8, R9, R10, R9, R7	R3
Has no impact on performance	Has negative impact on performance
R4	-

Source: Study findings, 2018.

The qualitative analysis has also revealed an emergence of new paths between cooperation and other variables in the model. It was discovered that in order for cooperation to take place there needs to be good communication between the two transacting parties. Communication would enable the buyer and the seller to understand each other intentions, objectives and needs and hence a decision of whether to be cooperative or not is ascertained. Another path which was discovered was between

cooperation leading to commitment, whereby customer commitment leads to greater sales and hence good business performance.

5.6 To Assess the Influence of Buyer-seller Commitment on Business Performance

From the structural equation model analysis, buyer-seller commitment was found to significantly influence business performance. The findings have also shown that higher levels of shared commitment between a buyer and a seller are associated with higher business performance. These findings are similar to the findings by Mafini and Loury-Okoumb(2016)who discovered a positive association between commitment and business performance. The results are also supported by another study by Kim (2006) who found that effective commitment among supply chain partners is an important driver of business performance. Also, Pinho, Rodriguez and Sally (2014) concluded that the exchange partners who manifest dedicated commitment attitudes towards achieving mutual objectives are able to meet performance contrary to those who do not show commitment. Other studies which discovered a relationship between commitment and business performance include Yam and Chan(2014), Krause, Handfield and Tyler, (2007).

The data from the qualitative part of this study indicated that the sellers perceived commitment as an important determinant of buyer-seller relationship. The argument was that if the sellers portrayed a sense of commitment to their customers in a market area in terms of making sure that the customer needs are understood and genuinely met by the seller, the customers will eventually reciprocate such initiative by being committed to buying or meeting their daily or meeting their daily needs at that particular shop.

The findings from the interviewed sellers revealed that buyer-seller commitment is significantly related to business growth. A majority of the sellers linked buyer-commitment to the ability of the buyer to establish dedicated loyalty to a specific shop by making repetitive purchases there. Many sellers who were interviewed also seemed

to possess a belief that commitment is a product of trust between a buyer and a seller. R10 for example made the following remark:

To me, buyer-commitment is when a buyer only wants to buy from a specific shop in an area due to certain factors maybe honesty, affordable prices and hospitality received from the seller.

On the other side, the majority of the sellers perceived seller-commitment as the ability of the sellers to be dedicated to their customers by ensuring that the customers' needs are attended to and the customers are listened to. For example R2 said:

Seller-commitment I believe is when that seller is dedicated to his customers in the market area and he is doing as much as he can to satisfy their grocery requirements and hence attract even more customers

Some interviewed sellers advocated that business performance is also dependent on commitment, among other factors, provided that such commitment exists mutually between a buyer and a seller. Their argument basically is that mutual commitment improves buyer-seller relationship and eventually promotes sales growth and improved business performance. R9 had the following to say:

Well... when there is a mutual commitment between a buyer and a seller a really good relationship between them can stem out... I believe it is through such relationship that at some point facilitates good sales performance on the sellers business

R4 made the following remarks

If I am committed in serving my customers well in making sure all their demands are available in my shop, the customers will reciprocate this commitment. This means I would retain my current customer base and even attract more customers. This means I would not only increase sales, but also it gives my business an opportunity to grow.

Table 27 Buyer-seller commitment and business performance

Significant impact on performance	Fair impact on business performance
R1, R2, R4, R8, R9, R10,R3	R7, R5
Has no impact on performance	Has negative impact on performance
-	R6

Source: Study findings, 2018.

CHAPTER 6

SUMMARY, CONCLUSIONS AND POLICY IMPLICATIONS

6.1 Introduction

This chapter presents the summary of the dissertation, conclusion on all specific objectives, and implications of the study to various stakeholders. The summary gives a brief insight of what the study was about, the approach used to conduct the study and ultimately what was discovered by the researcher. Conclusions entail on the details of how the study objectives were met. Finally the policy implications part elaborates on how this study may potentially impact the concerned stakeholders such as theorists, entrepreneurs, customers, policy makers and training institutions.

6.2 Summary

The focus of this study was on understanding the influence of buyer-seller relationship on business performance. In fulfilling this general objective, the influence of buyer-seller trust, buyer-seller communication, buyer-seller interdependence, buyer-seller cooperation and buyer-seller commitment on business performance were studied. The scope of this study was limited on downstream supply chain examining micro-retailers and their customers. This study relied on a survey it conducted online from ordinary people who have been customers of the local retail shops at some point. The study also collected qualitative data from shop owners/sellers across Dar es Salaam city which was used to triangulate the findings from the quantitative results. Structural equation modeling was applied as a method of analyzing the quantitative data; whereas grounded approach theory was applied in analyzing the qualitative data.

6.2.1 Trust and Business Performance

The first objective of this study sought to know the influence of buyer-seller trust towards the seller's business performance. From a detailed review of the literature, a hypothesis (H1) in support of a relationship between buyer-seller trust and business

performance was formed. The findings of this study based on the quantitative and qualitative data collected have shown a strong positive relationship between buyer-seller trust and business performance.

6.2.2 Communication and Business Performance

The second objective of this study sought to know the influence of buyer-seller communication on the seller's business performance. From a detailed review of the literature, a hypothesis (H2) in support of a relationship between buyer-seller communication and business performance was formed. The findings of this study based on the quantitative and qualitative data collected have shown a strong positive relationship between buyer-seller communication and business performance.

6.2.3 Interdependence and Business Performance

The third objective of this study sought to know the influence of buyer-seller interdependence on the seller's business performance. From a detailed review of the literature, a hypothesis (H3) in support of a relationship between buyer-seller interdependence and business performance was formed. This hypothesis was rejected based on the quantitative and qualitative findings which exhibited no significant relationship between buyer-seller interdependence and business performance.

6.2.4 Buyer-seller Cooperation and Business Performance

The objective number 4 of this study sought to know the influence of buyer-seller cooperation towards the seller's business performance. From a detailed review of the literature, a hypothesis (H4) in support of a relationship between buyer-seller cooperation and business performance was formed. The findings of this study based on the quantitative and qualitative data collected have shown a strong positive relationship between buyer-seller cooperation and business performance.

6.2.5 Buyer-seller Commitment and Business Performance

The fifth objective of this study sought to ascertain the influence of buyer-seller commitment and business performance. The quantitative and qualitative findings of this

study have shown a strong support for hypothesis 5 (H₅) that there is a significant relationship between buyer-seller commitment and business performance.

These findings certainly give a new insight on supply chain complimentary theories (SET and NT). The scope of application of these theories can now be extended to be used in the broader spectrum of the supply chain, including downstream chains in examining buyer-seller relationship dynamics. The theoretical implication of this study is that the driving assumptions of the supply chain complimentary theories have an almost similar effect on downstream supply chain as much as they have on upstream supply chain. The factors that affect business performance in supplier-manufacturer relationship for example, are similar to those that affect buyer-seller relationship downstream at retailer-customer level. There has not been adequate research about buyer-seller relationship dynamics at seller-customer level downstream the supply chain, particularly in developing countries like Tanzania. This study is therefore a cornerstone in getting an insight in that area.

6.3 Conclusion

The findings of this study are important to be put in to consideration by both, prospective entrepreneurs who wish to start their own retail shops; as well as those entrepreneurs who are already in the micro-retail industry. These empirical findings are also essential to the body of knowledge in understanding buyer-seller relationship dynamics and their influence on business performance. The following are therefore conclusions of the findings on all five objectives of this study.

6.4 Implication of the Findings

This section of the research provides the implications of the findings to the concerned stakeholders in the micro-retail business community in Tanzania. This segment therefore highlights both theoretical implications as well as practical implications of the findings.

6.4.1 Theoretical Implications

As it was discussed in the previous sections, this study has integrated two supply chain complimentary theories NT and SET. This is the first study to have utilized these theories in the Tanzanian setting to explain buyer-seller dynamics at the very end of the supply chain. Most literature was dominantly focused buyer-seller relationship in the upstream context, like supplier-manufacturer relationship, but this study has gone further to examine the dynamics in retailer-customer level whilst using the same theoretical framework used in studies focused on upstream chains. The most interesting fact about the findings of this study is that there is no great difference in terms of effectiveness of the buyer-seller relationship factors on business performance either upstream or downstream. This was ascertained after making a comparison of the previous empirical studies and the findings of this study as discussed in Chapter 5.

6.4.2 Practical Implications

Practical implications refer to the extent to which the discoveries made by this research can be applied or used to make practical intervention in the current state of affairs. This section therefore discusses the implications of the findings to four major stakeholders of the retail business community: entrepreneurs, customers, policy makers, training institutions.

6.4.2.1 Implications for Entrepreneurs

This study has found that the factors that influence performance of the business are trust, communication, competencies and treatment. There is a need therefore for the existing entrepreneurs in the retail business, as well as the aspiring entrepreneurs who want to pour investment in the micro-retail business to understand these four important things beforehand. The sellers must work really hard to improve their skills in the aforementioned factors and to come up with strategies that are geared to improve business performance a bit more sustainably. Most importantly, the focus should be on establishing trust with the customers and to have very good communication skills to positively impact their businesses. Also, to survive in the competitive world, the sellers

need to make sure that they distinguish themselves by having competencies to attract more customers.

6.4.2.2 Implication for Customers

For regular household customers of retail shops, the key to adding value to their relationship with the sellers is through having good communication with their sellers and being trustworthy to them. It is easier for the seller to understand comprehensively the customers' requirement or concerns through good communication. Good communication does not necessarily mean that the buyer and the seller should constantly talk to each other, but rather on how they make the most out of the time they get a chance to converse and how beneficial the content of such conversation is for their transactional relationship. When it comes to trust, the customer needs to be aware that it is important they exhibit a trustworthy character to their sellers. It is highly imperative that the customers respect the trust that the sellers give them so as their businesses would continue to be successful.

6.4.2.3 Implication for Policy Makers

The discoveries made by this study should be pivotal to the policy making bodies in Tanzania to design policies that are inclined to improve the wellbeing of the micro-retail businesses in the country. This study is only one step towards enhancing our scientific understanding of the facets of the retail business particularly in the micro-category. The policy makers need to invest more in studies like these to thoroughly understand different dynamics about the sector since it contributes greatly to the economy at individual and national level. Investing more on research and development in this sector would enable the policy makers to make policies that are informed and based on comprehensive understanding of the prevalent issues in the sector for its betterment

6.4.2.4 Implications for Training Organizations

This study has found that interdependence does not influence business performance. In simplest terms, it means that the respondents do not think that a balanced power

relationship between buyers and sellers is healthy for business performance. As discussed in chapters 4 and 5, the reason that the respondents do not think of interdependence as being an influential factor in business performance is that the sellers want to exercise more power over their customers so that they can dictate certain elements like price to their advantage.

It is important that these entrepreneurial training and capacity building institutions to explicitly address this issue in their training sessions with their stakeholders, informing them about why there needs to be a consensus between buyers and sellers in terms of power balance. They need to train the concerned stakeholders that dominance on any side of the relationship can bring some short-lived satisfactory business performance but not a sustainable one.

It is also highly imperative that these training institutions to build entrepreneurial skills to their stakeholders about the role of trust, good communication, excellence and good customer service in order to bring about impactful results in business.

6.5 Study Limitations

This was a deductive study which sought to discover the degree to which buyer-seller relationship factors affect the performance of the business. Despite having strong validations from both theoretical and empirical perspectives, the findings should be conceived with some degree of caution because it is the first of its kind in the Tanzanian context. Also, a myriad of buyer-seller relationship literature constitutes of a wide range of some other factors or determinants that may affect the results. This on the other hand, may be a great opportunity for other researchers to include such factors in the framework and ascertain how they affect business performance. The following is a highlight of some limitations that are worthwhile to be carefully taken in to consideration when inferring to the findings of this study.

6.5.1 Data was Collected in Only One Administrative Region

The data was collected in only one administrative region, Dar es Salaam in three districts of Ilala, Temeke and Kinondoni. This was convenient for data collection but it also limits the generalizability if more area was to be covered in scope (for example, the Northern zone, Lake zone, Central and Southern zones) the generalizability of the findings could be more reliable. Using only Dar es Salaam region as the area of study was caused by the fact that the financial, human and time resources very limited to expand the scope of the study in terms of geography.

6.5.2 The Buyers Had Many Shops to Buy From

The buyers in an area had many shops to which they could buy their items from. The respondents in the quantitative part of this study were therefore required to provide their perceptions of trust, communication, competence, treatment and interdependence with respect to their “major seller” or “the shop from which the customer frequently buys”. Through this, the researcher hoped to capture data on what kind of relationship that exists between one buyer and his/her shop that he/she always buys things from regularly. This limitation may have hindered the respondent’s perception of other shops around them on the five aspects.

6.6 Suggestions for Future Research

For future studies the researcher recommends more research to be done but it should involve a wider scope geographically to improve reliability of generalization of their findings. But of course, more focus of such studies should be placed in areas with diverse socio-economic characteristics, not just in cities. This would allow the research community to have a wider understanding of the buyer-seller relationship dynamics, how they affect businesses and the mediating effects of socio-economic characteristics.

This study focused only on buyers and seller relationship downstream the supply chain. Other researchers can incorporate a similar theoretical framework and approach as used in this study to examine other forms of exchange relations like relational transactions at peer-to-peer level. This would ultimately facilitate an extensive understanding of the

buyer-seller relationship factors and how they affect different aspects of business in downstream value chains.

REFERENCES

- Alooma, L.G. and Lawan, L.A. (2013). Effects of Consumer Demographic Variables on Clothes Buying Behaviour in Borno State, Nigeria. *International Journal of Basic and Applied Sciences*. 01 (04) 791-799
- Alshenqeeti, H. (2014). Interviewing as a Data Collection Method: A Critical Review. *English Linguistics Research*. 3 (1) 39-45
- Axelsson, S. and Karlsson, S. (2014). Buyer-Supplier Relationships: Factors Characterizing Successful Collaborations. Unpublished masters degree paper. University of Gothenburg.
- Banihashemi, S.A. (2011). The Role of Communication to Improve Organizational Process. *European Journal of Humanities and Social Sciences* 1 (1): 13-24.
- Bankowska, K., Osiewicz, M. and Perez-Duarte, S. (2015). Measuring non-response bias in a cross-country enterprise survey. European Central Bank.
- Basu, C. (2018). What Core Competencies Give an Organization a Competitive advantage? Retrieved February 25, 2018 from the World Wide Web: <http://www.smallbusiness.chron.com/core-competencies-give-organization-competitive-advantage-2456.html>
- Best, S., Krueger, B., Hubbard, C. and Smith, A. (2001), "An assessment of the generalizability of internet surveys", *Social Science Computer Review*, Vol. 19, pp. 31-145.
- Blau, P.M. (1964). *Exchange and Power in Social life*. New York: Wiley.
- Blunch, N. 2008. *Introduction to structural equation modelling using SPSS and AMOS*. London: Sage
- Brito, L.A.L., Brito, E.P. and Hashiba, L.H. 2014. What type of cooperation with suppliers and customers leads to superior performance? *Journal of Business Research* 67: 952-959.

- Business Communication (2013). Importance or Role of Business Communication. Retrieved February 25, 2018 from the World Wide Web: <http://thebusinesscommunication.com/importance-or-role-of-business-communication/>
- Caniels, C.J. and Golderman, C.J. (2007). Power and interdependence in buyer supplier relationships: A purchasing portfolio approach. *Industrial Marketing Management* (36) 219 – 229
- Cannon, J.P. and Perrault, W.D. (1999). Buyer-Seller Relationships in Business Markets, *Journal of Marketing Research*. 36 (4) 439-460
- Cao, M. and Zhang, Q. 2011. Supply chain collaboration: Impact on collaborative advantage and firm performance. *Journal of Operations Management*, 29(3): 163-180.
- Carmines, E.G. (1981). Analyzing Models with Unobserved Variables. In Bohrnstedt, G.W. and Borgatta, E.F. *Social Measurement: Current Issues*. Beverly Hills: Sage.
- Carter, S. and Jones-Evans, D. (2000). *Enterprise and Small Business: Principles, Practice and Policy*. 1st Edn., Financial Times, Harlow.
- Chaiyasoonthorn, W. and Suksa-ngiam, W. (2011). Factors Affecting Customers Using Modern Retail Stores In Bangkok. Presented at The International Conference on Business and Economics Research, Singapore.
- Chang, L., Ouzrout, Y., Nongailard, A., Bouras, A. and Jiliu, Z. 2014. Multi-criteria decision making based on trust and reputation in supply chain. *International Journal of Production Economics*, 147: 362-372.
- Chen, J. (2014) How do Switching Costs Affect Market Concentration and Prices in Network Industries? University of California, Irvine
- Chen, J.V., Yen, D.C., Rajkumar, T.M. and Tomochko, N.A. 2011. The antecedent factors on trust and commitment in supply chain relationships. *Computer Standards and Interfaces*, 33: 262-270.

- Chinomona, R. and Pretorius, M. 2011. SME manufacturers' cooperation and dependence on major dealers' expert power in distribution channels. *South African Journal of Economics and Management Sciences*, 12(2): 170-187.
- Chittithaworn, C., Islam, A., Keawchana, T., Hasliza, D., Yusuf, M. (2011). Factors Affecting Business Success of Small & Medium Enterprises (SMEs) in Thailand. *Asian Social Science*. 7(5):180-190.
- Coates, G. (2009). NOTES ON COMMUNICATION: A FEW THOUGHTS ABOUT THE WAY WE INTERACT WITH THE PEOPLE WE MEET. Creative Commons Copyright 2009 by Dr Gordon Coates.
- Coote, L.V., Forrest, E.J., and Tam, T.W. (2003). An Investigation into Commitment in Non-Western Industrial Marketing Relationships, *Industrial Marketing Management* 32(7): 595-604
- Cropanzano, R. and Mitchell, M.S. (2005). Social Exchange Theory: An Interdisciplinary Review. *Journal of Management* 31 (6).
- Damlin, A., Dietersdóttir, K.S., Fornander, D., Brykt, J.M., Sundquist, D. and Polyantseva, E. (2012). Measuring buyer-Supplier Relationship Performance. Chalmers University of Technology.
- Darwish, T.K. and Singh, S. 2013. Does strategic human resource involvement and development enhance organisational performance? *International Journal of Manpower*, 34(6): 674-692.
- Das, A. H. and Imon, R. (2016). A Brief Review of Tests for Normality. *American Journal of Theoretical and Applied Statistics*. 5 (1) 5-12.
- David, F.R. (2011). *Strategic Management: Concepts and Cases*. Prentice Hall: New Jersey.
- Defranza, S.E. (2012). Why use demographic questions in surveys. Retrieved January 8, 2018 from the World Wide Web: www.snapsurveys.com/blog/demographic-questions-surveys.
- Dimensional Research (2013). Customer service and business results: A survey of customer service from mid-sized companies. Dimensional research.

- Dörnyei, Z. (2007). *Research Methods in Applied Linguistics: Quantitative Qualitative, and Mixed Methodologies*. Oxford: Oxford University Press.
- Dwyer, F.R., Schurr, P.H. and Oh, S. (1987). Developing Buyer-Seller Relationships. *Journal of Marketing*, Vol. 51, No. 2 (Apr., 1987), pp. 11-27
- Emmerson, R. (1976). Social Exchange Theory. *Annual Review of Sociology*. (2) 335-632
- Eswaramoorthy, M. and Zarinpoush, F. (2006). Interviewing for research. Canada volunteerism initiative.
- Etikan, I., Musa, S.A., and Alkassim, R.S. Comparison of Convenience Sampling and Purposive Sampling. *American Journal of Theoretical and Applied Statistics* 5 (1) 1-4.
- Eurocommerce (2017), Contribution of retail and wholesale SMEs to the EU economy. Position paper.
- Field, A. (2006). *Discovering statistics using SPSS (2nd Edition)*. London: Sage.
- Forsstrom, B. and Tornroos, J. (2005). The Role of Interdependencies for Value Co-creation in Buyer-Seller Partnerships in Business Markets. A Working Paper Presented for the 21st Annual IMP Conference, Rotterdam, 2005.
- Gerba, Y.T. and Viswanadham, P. (2016). Performance Measurement of Small Scale Enterprises: Review of Theoretical and Empirical Literature. *International Journal of Applied Research* 2(3): 531-535
- Goodman, L.E. and Dion, P.A. (2001). The Determinants of Commitment in the Distributor-Manufacturer Relationship. *Industrial Marketing Management*. (30): 287-300)
- Griffin, C.L. (2014). *A first look at communication theory*. McGrawHill: London.
- Ha, B.C., Park, Y.K. and Cho, S. 2011. Suppliers' affective trust and trust in competency in buyers: its effect on collaboration and logistics efficiency. *International Journal of Operations and Production Management*, 31(1): 56-77.
- Hamisi, S. (2010). Challenges and opportunities of Tanzanian SMEs in adapting supply chain management. *African Journal of Business Management*. 5 (4) 1266-1276

- Hess, D.R. (2004). How to Write an Effective Discussion. *Respir Care* 49 (10) 1238–1241
- Hollardson, A., Kotzab, H., Mikkola, J.H., Lasen, T. S. (2007). Complementary Theories to Supply Chain Management. *Supply Chain Management: An International Journal* 2(4) 284-296
- Holthausen, (2013, June). Scientific review of the social exchange theory and its contribution to solving purchasers' decision making issues. A paper presented at The 1st IBA Bachelor thesis Conference. Enschede, The Netherlands.
- Homans, G.C. (1961). *Social Behavior*. New York: Harcourt Brace.
- Hooper, D., Coughlan, J. and Mullen, M. R. "Structural Equation Modelling: Guidelines for Determining Model Fit." *The Electronic Journal of Business Research Methods*. 6 (1), 53 – 60.
- Hox, J.J. (2007). An introduction to structural equation modeling. *Family science review*. (11) 354-373.
- Hoyle, R.H. (2000). *A handbook of applied multivariate statistics and mathematical modeling*. Academic Press.
- Inayatullah, Narain, R. and Singh, A. (2012). Buyer-Supplier Relationship and Organizational Performance. *Delhi Business Review*: 13 (2): 73-82
- Ireland, R.D. and Webb, J.W. (2007). A multi-theoretic perspective on trust and power in strategic supply chains. *Journal of Operations Management*, 25, 482-497.
- Jääskeläinen, A., Thitz, O., Heikkilä, J. and Nenonen, S. (2017). Value in buyer-supplier relationships: the impact of relational purchasing practices. Unpublished paper. Tampere University of Technology, Finland.
- Kang, J. and Hyun, S.S. (2012). The Impact of Communication on Customer Relationship Marketing among Cellular Service Providers. *International Journal of Hospitality Management* 31 (2012) 772–785
- Kennedy, J.R., Vargo, S.L., Degger, T. and Sweeney, J.C. (2009, June). Customers as Resource Integrators: Styles of Customer Co-creation. Paper presented at the

- 2009 Naples Forum on Services: Service-Dominant Logic, Service Science, and Network Theory. Australia.
- Khan, F.A. and ChanchalChawla, (2015). Impact of Age on Purchase Decision from organized and unorganized retail stores – A research report in Indian context. *International Journal of Commerce, Business and Management*. 4(2) 1102-1108.
- Kim, K. (2001). On the Effects of Customer Conditions on Distributor Commitment and Supplier Commitment in Industrial Channels of Distribution. *Journal of Business Research* 51(2): 87-99
- Kim, K. and Oh, C. (2002). On Distributor Commitment in Marketing Channels for Industrial Products: Contrast between the United States and Japan. *Journal of International Marketing*. (10(1): 72-97
- Kim, S.W. 2006. Effects of supply chain management practices, integration and competition capability on performance. *Supply Chain Management: an International Journal*, 11(3): 241-248.
- Kline, R. B. (2011). *Principles and Practice of Structural Equation Modelling*. Third Edition. The Guildford Press: New York
- Koh, T.K., Fichman, M. and Kraut, R.E. 2012. Trust across borders: buyer-supplier trust in global business-to-business e-commerce. *Journal of the Association for Information Systems*, 13(11): 886-922.
- Kothari, C.R. (2004). *Research Methodology Methods and Techniques* Third Edition. Mumbai: New Age International (P) Ltd.
- Krause, D.R., Handfield, R.B. and Beverly, B. 2007. The relationships between supplier development, commitment, social capital accumulation and performance improvement. *Journal of Operations Management*, 25(2): 528-545.
- Lahaut, C.J., Jansen, A.M., Mheen, D. and Garretsen, F.L. (2002). Non-response bias in a sample survey on alcohol consumption. *Alcohol and alcoholism*. 37 (3) 256-260

- Lakshmi, V.V., Niharika, D.A., and Laahari, G. (2017). Impact of Gender on Consumer Purchasing Behaviour. *Journal of Business and Management (IOSR-JBM)* 19, (8). PP 33-36.
- Linh, T. and Duc, V.H. (2014). Factors Affecting a Long-Term Relationship Between A Retailer and A Supplier A Case Study From Vietnam. *International Journal of Economics, Commerce and Management* Vol. II, Issue 10, 1-13
- Liu, C.L. 2012. An investigation of relationship learning in cross-border buyer-supplier relationships: the role of trust. *International Business Review*, 21(3): 311-327.
- Lloyd, S.H. (2001). Building trust and Commitment in the Buyer-Seller Adaptation Process. Paper presented at the 17th IMP Conference. Oslo, Norway.
- Luhmann, N. (1979). Trust and Power – Two works by Niklas Luhman. Great Britain: John Wiley & Sons Ltd.
- Lunenburg, F.C. (2010). Communication: The Process, Barriers, And Improving Effectiveness. *SCHOOLING VOLUME 1, NUMBER1*, 2010.
- Mafini, C.& Loury-Okoumba, W.B. (2016). Buyer-Supplier Commitment, Trust And Cooperation As Influencing Factors To Business Performance In The Fast Moving Consumer Goods Industry. Paper presented at the 28th Annual Conference of the Southern African Institute of Management Scientists. South Africa.
- Maurer, T.J. and Lippstreu, M. (2008), "Who will be committed to an organization that provides support for employee development?", *Journal of Management Development*, Vol. 27 Iss: 3 pp. 328 – 347
- Mavondo, F.T. and Rodrigo, E.M. (2001). The effect of relationship dimensions on interpersonal and organizational commitment in organizations conducting business between Australia and China. *Journal of Business research* 52 (2) 111-121
- Mehta, R., et al. (2006). 'The impact of cultural differences in U.S. business-to-business export marketing channel strategic alliances', *Industrial Marketing Management*, Vol. 35, pp. 156-65.

- Mofulu, G., Pan, A. and Li, P. (2015). Indirect Reciprocity: Its Antecedents and Consequences in Social Entrepreneurship. *Rationality and Society*, 1-35.
- Mohr, J.J. and Nevin, J. (1990), "Communication strategies in marketing channels: A theoretical perspective", *Journal of Marketing*, Vol. 54, pp. 36-51.
- Morgan, D. L., (1998), *Practical strategies for combining qualitative and quantitative methods: Applications to health research: Qualitative Health Research*, v. 8, no. 3, p. 362-376.
- Muduli, A. 2015. High performance work system, HRD climate and organisational performance: an empirical study. *European journal of Training and development*, 39(3): 239-257
- National Bureau of Statistics (2013). 2012 Population and Housing Census: Population Distribution by Administrative Areas
- National Bureau of Statistics Ministry of Finance Dar es Salaam and Office of Chief Government Statistician President's Office, Finance, Economy and Development Planning Zanzibar (2013). Population Distribution by Age and Sex: Dar es Salaam.
- Nebo, C.S., Nwankwo, P.N., and Okonkwo, R.I. (2015). The Role of Effective Communication on Organizational Performance: A Study of Nnamdi Azikiwe University, Awka. *Review of Public Administration and Management* (4)8:131-148
- Ngwalungwalu, I. (2016). Sababu Zinazoweza Kufanya Biashara Yako Ikafa, Hata Kama Ina Mtaji Mkubwa. Retrieved February 6, 2018 from the World Wide Web: <http://entrepreneurs.or.tz//sababu-zinazoweza-kufanya-biashara-yako-ikafa,-hata-kama-ina-mtaji-mkubwa-/?lang=sw>
- Omar, N. (2014, October). Communication Competence during the Preparation Phase of the Direct Selling Communication Activities. A paper presented at The International Conference on Communication and Media 2014, Langkawi, MALAYSIA

- Oosterhuis, M. (2009). Communication in Buyer-Supplier Relationships: The Value of Shared Perceptions: PrintPartners Ipskamp B.V, Enschede.
- Panayides, P.M. and Lun, Y.H.V. 2009.The impact of trust on innovativeness and supply chain performance. *International Journal of Production Economics*, 122(1): 35-46.
- Pinho, J.C., Rodrigues, A.P and Sally, D. 2014. The role of corporate culture, market orientation and organisational commitment in organisational performance.*Journal of Management Development*, 33(4):374-398.
- Poovaingam, K. and Veerasamy, D. (2007).The Impact of Communication on Customer Relationship Marketing among Cellular Service Providers
- Prahinski, C. (2001). Communication strategies and supplier performance evaluations in an industrial supply chain.Unpublished PhD dissertation, The Ohio State University, Ohio.
- Punwatkhar, S. and Varghese, M. (2014). Impact of Competencies on Sales Performance: Empirical Evidence on Salesmen at a Furniture Mart in Central India. *Pacific Business Review International* 6 (12) 80-86.
- Rasbult, C.E. (1983). Commitment and satisfaction in romantic associations: A test of the investment model. *Journal of Experimental Social Psychology*. (16) 172-186.
- Reips, U.D. (2000), "The web experiment method: advantages, disadvantages, and solutions",in Birnbaum, M.H. (Ed.), *Psychological Experiments on the Internet*, Academic Press, SanDiego, CA, pp. 89-117.
- Saleh, M.A., Alothman, B. and Alhoshan, L. (2013). Impact of Gender, Age and Income on Consumers' Purchasing Responsiveness to Free-Product Samples. *Research Journal of International Studies*. (26) 83-94
- Shahadat, K. (2003). Supplier choice criteria of executing agencies in developing countries. *The International Journal of Public Sector Management*.16 (4) 261-285

- Simpson B and Willer R (2008) Altruism and indirect reciprocity: the interaction of person and situation in prosocial behaviour. *Social Psychology Quarterly* 71(1): 37–52.
- Sohail, M.S. (2015). Gender differences in mall shopping: a study of shopping behaviour of an emerging nation. *Journal of Marketing and Consumer Behaviour in Emerging Markets* 1(1) 36-46.
- Starling, B.D. (2003). *World Class Supply Chain Management*, 7th edition. McGraw-Hill
- Stuart, I., Verville, J. and Taskin, N. (2009). *Trust in Buyer-Supplier Relationships: Supplier Competency, Interpersonal Relationships and Outcomes*.
- Tabachnick, B. G. and Fidell, L.S. (2001). *Using Multivariate Statistics* (4th edn). New York: HarperCollins.
- Tarimo, P.A. (2014). Jifunze Ujasiriamali. Retrieved April 6, 2018 from the World Wide Web: www.Jifunzeujasiriamali.co.tz/2014/10/uaminifu-ni-mtaji-mkubwa-katika.html?m=1
- Tarimo, P.A. (2015). Aina za Bidhaa Zenye Faida Ndogo Lakini Hutoka Haraka Haraka. Retrieved February 6, 2018 from the World Wide Web: <http://www.jifunzeujasiriamali.co.tz/2017/04/aina-za-bidhaa-zenye-faida-ndogo-lakini-hutoka-haraka-haraka>
- Teijlingen, E. (2014, December). Semi structured interviews. PGR workshop at Bournemouth University.
- Thibaut, J. and Faucheux, C. (1965).The development of contractual norms in a bargain- ing situation under two types of stress. *Exp. Soc. Psychol.* (1) 89-112
- Thibaut, J. and Gruder, C. L. (1969).Formation of contractual agreements between parties of unequal power. *J. Pers. Soc. Psychol.* (11) 59-65.
- Thibaut, J., and Kelley, H. H. (1959).*The Social Psychology of Groups*. New York: Wiley

- Vehkalahti, K. (2000, November). Reliability Of Measurement Scales: Tarkkonen's General Method Supersedes Cronbach's Alpha. Academic Dissertation Discussed at The University of Helsinki. Helsinki.
- Voges, K.W. (2014) Improving Performance in For-Profit Contracts: A Study of Buyer-Supplier Communication and Red Tape. *Management and Marketing. Challenges for the Knowledge Society*, 9(4): 385-402
- Waithaka, P.M and Waiganjo, E. (2015). Role of Buyer Supplier Relationship on Supply Chain Performance in Kenya's State Corporations: A Case Study of Kenya Tea Development Agency. *International Journal of Academic Research in Business and Social Sciences*, Vol. 5, No. 4
- Wales, W.J., Plarida, V. and Patel, P.C. 2013. Too much of a good thing? Absorptive capacity, firm performance, and the moderating role of entrepreneurial orientation. *Strategic Management Journal*, 34(5): 622-633.
- Warner, C. and Engel, K. (2010). Introduction to Structural Equation Modeling with LISREL { Version February. Unpublished paper. Gothe University, Frankfurt.
- Weston, R. And Gore, P.A. (2006). A Brief Guide to Structural Equation Modeling. *THE COUNSELING PSYCHOLOGIST*, Vol. 34 No. 5, September 2006 719-751
- Williamson, O. (1975), *Markets and Hierarchies: Analysis and Antitrust Implications*, The Free Press, London.
- Williamson, O. (1985), *The Economic Institutions of Capitalism: Firms, Markets, Relational Contracting*, The Free Press, New York, NY.
- Williamson, O. (1996), *The Mechanisms of Governance*, Oxford University Press, Oxford.
- Wood, H. (2006). The Internal Predictors of Business Performance in Small Firms. *Journal of Small Business and Enterprise Development*. 13(3):441-453.
- Yam, RCM. and Chan, C. 2015. Knowledge sharing, commitment and opportunism in new product development. *International Journal of Operations and Production Management*, 35(7): 1056-1074.

- Yamane, T. (1967). *Statistics: An Introductory Analysis*. 2nd ED., New York, Harper and Rao 886
- Yildiz, S. 2010. A study on measuring business performance in banking sector. *Erciyes University, Faculty of Economy and Administrative Sciences Journal*, 36: 179-193.
- Zhang, C., Viswanathan, S., John W. and Henke (Jr), J.W. 2011. The boundary spanning capabilities of purchasing agents in buyer-supplier trust development. *Journal of Operations Management*, 29(4): 318-328.
- Zineldin, M. and Jonsson, P. (2000). An examination of the main factors affecting Trust/commitment in supplier-dealer relationships: An empirical study of the Swedish wood industry. *The TQM Magazine* 12(4). 245-265

APPENDICES

APPENDIX I: ONLINE SURVEY QUESTIONS

A STUDY ON BUYER-SELLER RELATIONSHIP AND THE PERFORMANCE OF MICRO-RETAIL BUSINESSES

A Survey Prepared for a MSc. Dissertation



MZUMBE UNIVERSITY

SCHOOL OF BUSINESS

DEPARTMENT OF PROCUREMENT AND LOGISTICS MANAGEMENT

Your completion of this survey is greatly appreciated.

All information you will provide will be treated with utmost confidentiality.

This study is conducted by:

PRINCE FREDSON FOYA

An MSc. Procurement and Supply Chain Management student

If you have any question(s) regarding this survey or the study, please contact me through: Mobile 0789 378 783 or 0653 138 785 email: princefredson91@gmail.com

Your completion of this survey shall be taken to indicate your consent to participate in this study. Thank you.

A Note to Respondent

Dear respondent, thank you so much for agreeing to be a part of this great project. Please bear in mind that the purpose of this study is to understand the influence of buyer seller relationship on business performance. I am therefore humbly seeking relevant information from you through this questionnaire.

SECTION A: DEMOGRAPHICS AND PURCHASE CHARACTERISTICS

Please provide the following general information about yourself by ticking in the correct box:

Code	Question	Answers
SEX	Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
AGE	Age group	16-25 <input type="checkbox"/> 26-34 <input type="checkbox"/> 35-43 <input type="checkbox"/> 44+ <input type="checkbox"/>
EDU	Education level	Primary <input type="checkbox"/> Secondary <input type="checkbox"/> University/College <input type="checkbox"/>
BUYFROM	Do you buy from small shops near you?	Yes <input type="checkbox"/> No <input type="checkbox"/>
FREQBUYF- ROM	If yes, how often do you buy from these shops on a daily basis?	Rarely <input type="checkbox"/> Few times <input type="checkbox"/> Quite often <input type="checkbox"/>
NATUREIT EM	What kind of things do you usually buy from these shops?	Food stuffs <input type="checkbox"/> Non-foodstuffs <input type="checkbox"/> Both <input type="checkbox"/>
CONTACT	What kind of contact do you mostly have with the shop when you want to buy things?	I go buy by myself <input type="checkbox"/> I send someone <input type="checkbox"/> Both <input type="checkbox"/>
DISTANCE	How do you describe the distance from your household to the shop you frequently buy your needs from?	Nearby <input type="checkbox"/> Average <input type="checkbox"/> Far <input type="checkbox"/>

SECTION B

1. Think of one shop that you frequently buy your daily needs from in your street, then for EACH item below indicate your level of agreement or disagreement by putting a circle on the number that best represents your opinion about that shop. Each number indicates the following opinion:

<p>1 = Strongly disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly agree</p>

Code	Question	Response				
Trust1	There is a high degree of mutual honesty between the seller and myself	1	2	3	4	5
Trust2	The seller is always as truthful as I am in our transactions	1	2	3	4	5
Trust3	I can rely on the seller the same way he relies on me when it comes to our transactions	1	2	3	4	5
Trust4	The shop seller has high level of integrity, so am I when it comes to our exchange relationship	1	2	3	4	5
Trust5	The seller and I are both open to each other on matters concerning our exchange relationship	1	2	3	4	5

2. Think of one shop that you frequently buy your daily needs from in your street, then for EACH item below indicate your level of agreement by putting a circle on the number that best represents your opinion about that shop. Each number indicates the following opinion:

1 = Strongly disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly agree
------------------------------	---------------------	--------------------	------------------	---------------------------

Code	Question	Response				
Comm1	I always tell the shop seller about the changes in my needs in general	1	2	3	4	5
Comm2	The seller and I always exchange information that fulfills my needs and his promote his business growth	1	2	3	4	5
Comm3	The shop seller and I always talk about new possibilities for his business and how he can improve his customers satisfaction	1	2	3	4	5
Comm4	The shop seller and I keep each other informed about different events like product offers or prizes	1	2	3	4	5
Com5	The shop seller always informs me about any problems regarding a product I want to buy if there are any.	1	2	3	4	5

3. Think of one shop that you frequently buy your daily needs from in your street, then for EACH item below indicate your level of agreement or disagreement by putting a circle on the number that best represents your opinion about that shop. Each number indicates the following opinion:

1 = Strongly disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly agree
------------------------------	---------------------	--------------------	------------------	---------------------------

Code	Question	Response				
		1	2	3	4	5
Dep1	Most of my household needs are fulfilled by this particular shop, and I am a frequent customer there					
Dep2	Many of the items that shop sells are essential to my needs, the seller constantly replenishes such products because he benefits from them					
Dep3	I support the shop because there aren't many people who buy from it					
Dep4	I only buy from this shop because there aren't many shops around my street					
Dep5	I feel like the shop seller needs my support in terms of buying there frequently because he doesn't have many customers					

4. Think of one shop that you frequently buy your daily needs from in your street, then for EACH item below indicate your level of agreement or disagreement by putting a circle on the number that best represents your opinion about that shop. Each number indicates the following opinion:

<p>1 = Strongly disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly agree</p>

Code	Question	Response				
Coop1	There is mutual flexibility between my seller and I in terms of fulfilling our transaction duties	1	2	3	4	5
Coop2	My seller and I have a shared problem-solving arrangement	1	2	3	4	5
Coop3	My seller and I regularly exchange information	1	2	3	4	5
Coop4	My seller and I control ourselves so as not to make irrational decisions (ie switching a shop or seller neglecting my requirements)	1	2	3	4	5

5. Think of one shop that you frequently buy your daily needs from in your street, then for EACH item below indicate your level of agreement or disagreement by putting a circle on the number that best represents your opinion about that shop. Each number indicates the following opinion:

1 = Strongly disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly agree
------------------------------	---------------------	--------------------	------------------	---------------------------

Code	Question	Response				
		1	2	3	4	5
Commit1	The shop seller and I are devoted to help each other out	1	2	3	4	5
Commit2	The shop seller and I respond quickly to each other's problems	1	2	3	4	5
Commit3	I intend to continue buying items from this particular shop	1	2	3	4	5
Commit4	I intend to buy more things from this shop	1	2	3	4	5
Commit5	The relationship with the shop owner does not require maximum effort	1	2	3	4	5
Commit6	The seller and I have intentions to strengthen our relationship	1	2	3	4	5

6. Think of one shop that you frequently buy your daily needs from in your street, then for EACH item below indicate your level of agreement or disagreement by putting a circle on the number that best represents your opinion about that shop. Each number indicates the following opinion:

1 = Strongly disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly agree
------------------------------	---------------------	--------------------	------------------	---------------------------

Code	Question	Response				
Perf1	I am generally very satisfied with this shop	1	2	3	4	5
Perf2	The shop serves many customers on a daily basis	1	2	3	4	5
Perf3	The shop has all the necessary equipment for running shop business	1	2	3	4	5
Perf4	From my observations, as time goes, the seller just keeps on making improvements and his business is generally growing	1	2	3	4	5

7. In general, would you regard the performance of the shop you have with that seller as being 'good' in terms of satisfying your needs, having the necessary products at the shop and other aspects?? (Code: PerfLogistic)

Yes No

APPENDIX II: INTERVIEW PROTOCOL

Ref: MU/DPGS/INT/38/Vol.IV/73

Strictly confidential

INTERVIEW MANUAL FOR QUALITATIVE DATA



MZUMBE UNIVERSITY

SCHOOL OF BUSINESS

DEPARTMENT OF PROCUREMENT AND LOGISTICS MANAGEMENT

BYER-SELLER RELATIONSHIPS AND THE PERFORMANCE OF MICRO RETAIL BUSINESSES

Study conducted by:

Prince Fredson Foya

An MSc. Procurement and Supply Chain Management student

Code No:	
Location	
District	
Ward	
Date of interview	

A Note to Interviewee

Dear respondent, thank you so much for agreeing to be a part of this great project. Please bear in mind that the purpose of this study is to understand how the buyer seller relationship determinants affect retailer's business performance. I am therefore humbly seeking relevant information from you through this interview. This interview should take approximately 30 minutes of your time.

I can assure you that the information you will be providing will be used with utmost confidentiality and for scientific purposes only. This project has received a clearance from Mzumbe University's Department of Postgraduate Studies (DPGS). If you encounter any unethical conduct in due course, please contact the department through 255 023 293 1212 or email: vc@mzumbe.ac.tz

Your cooperation will be greatly appreciated.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'Prince Fredson', is written over a horizontal line.

Prince Fredson
MSc. PSCM candidate
Mzumbe University.

1. What is trust and what does it mean in your daily interactions with your customers??

2. Trust contributes significantly to the success of any business, yours inclusive. How true is this statement?

Totally agrees	Agrees
Does not agree	Completely disagrees

3. What are your reasons for your response in question 2?

4. What are trust-related challenges are you facing in your encounters with your daily customers?

5. Buyer-seller communication, what does it mean to you as a business owner?

6. How would you describe the communication with your regular customers??

7. How does communication with your customers influence the success of your business?

Very significant influence	Average influence
Small influence	No influence

8. Provide a description why you chose the answer to question 7

9. Do you face any communication-related challenges with your regular customers?

10. How does mutual cooperation between you and your regular customers impact your business??

Very significant impact	Average impact
Small impact	No impact

11. What are the reasons for your choice in question 10?

12. Are there any challenges with respect to mutual cooperation between you and your regular customers?

13. What does commitment mean to you as a business owner and with respect to your daily interactions with your regular customers?

14. Do you think mutual commitment with your customers is essential for your business performance?

15. To what degree is mutual commitment with your customers is essential to the growth of your business as a retail shop owner?

Very important	Average importance
Of little importance	Not important at all

16. What are your reasons for the answer in question 15?

17. What are the challenges do you face with respect to buyer-seller commitment?

18. As a business owner/administrator, what is your understanding on buyer-seller interdependence?

19. Buyer-seller interdependence is crucial to business growth. What is your take on this?

Completely agrees	Agrees
Does not agree	Strongly disagrees

20. What are your reasons for choosing the answer to question 19??

21. Which one among the following contributes greatly to your business' growth

1	2	3	4	5
Mutual Trust	Mutual Communication	Mutual Cooperation	Mutual Commitment	Interdependence

APPENDIX III: INTERVIEWEE DESCRIPTION, EXPERIENCE AND LOCATION

ID	Seller description	Experience	District	Ward
R1	Owens a small shop with approximated business capital of 3 million TZS	6 years	Kinondoni	Kijitonyama
R2	Shop keeper with approximated business capital 4 million TZS	9 years	Kinondoni	Magomeni
R3	Shop keeper with approximated business capital 2.5 million TZS	7 years	Kinondoni	Mburahati
R4	Shop keeper with approximated business capital 2 million TZS	10 years	Ilala	Ukongga
R5	Owens a small shop with approximated business capital of 3.5 million TZS	13 years	Ilala	Ukongga
R6	Owens a small shop with approximated business capital of 2 million TZS	6 years	Ilala	Kitunda
R7	Owens a small shop with approximated business capital of 12 million TZS	15 years	Ilala	Buguruni
R8	Owens a small shop with approximated business capital of 2 million TZS	12 years	Temeke	Tandika
R9	Shop keeper with approximated business capital 4.5 million TZS	17 years	Temeke	Tandika
R10	Owens a small shop with approximated business capital of 2.5 million TZS	15 years	Temeke	Yombo

APPENDIX IV: DEMOGRAPHIC CHARACTERISTICS OF THE SAMPLE

Sample Demographics

The target population for this study involved people of all genders in the working age (15-64), who frequently buy from local retail shops. These three qualities among others, are some of the things that make up what is known as demographic characteristics (DeFranzo, 2012). Previous studies have indicated that there is a connection between demographic characteristics and buying behaviors of people (see for example, Lakshmi, Niharika and Laahari, 2017; Khan and ChanchalChawla, 2015; Saleh, Alothman and Alhoshan, 2013; Aloomaa and Lawan, 2013).

Demographics refer to the characteristics of the sample or population being surveyed (DeFranzo, 2012). It is essential that when designing a survey, the researcher needs to put in mind what type of people or target population needs to be studied. By using demographic characteristics of the sample, the researcher is able to confirm whether or not the sample is relevant for the study as planned (DeFranzo, 2012). For the quantitative design part of this study, the researcher wanted to know the following demographic details of the selected sample size: gender, age, education level of the respondent, whether the respondents buy from local shops, the frequency of buying from the local shops, the nature of items usually bought by respondents from the local shops, nature of buyer-seller contact (direct or indirect) and the distance from the respondent's household to the nearest retail shop

4.5 Respondents' Gender

Males and females approach purchasing with different motives. They have a differential thinking when it comes to buying their needs from shops (Lakshmi, Niharika and Laahari, 2017; Sohail, 2015). However, while gender participation will not be used as a basis for analysis later in this chapter, the information will give an insight of which

gender has participated more in this survey. Males seem to have participate more (57.2%) than females (42.8)

Table 28 Respondents' Gender

Sn	Category	Count	Per cent
1	Male	87	57.2
2	Female	65	42.8
	Total	162	100

4.6 Respondents' Age Group

According to Aloomaa and Lawan (2013), age has a significant influence on buyers' buying behavior. In this study, the respondents were presented with five age groups (15 and younger, 16-25, 26-34, 35-44, 44 and older) and they were required to indicate which age group each respondent belongs to. In this assessment, the researcher found that the majority (53.3%) were aged between 16-25, followed by the second largest group (41.4%) who were aged between 26-34. The researcher further found that the respondents who were aged between 35-44 made up 4.6% of the total sample and those aged from 45 and older were only 0.7% of the total sample. With these figures the researcher was confident that the targeted working age of 16-54 (NBS, 2010).

Table 29 Respondents' Age Group

Sn	Category	Count	Per cent
1	15 and younger	0	0
2	16-25	81	53.3
3	26-34	63	41.4
4	35-44	7	4.6
5	45 and older	1	0.7
	Total	162	100

4.7 Buy From Local Shops

The researcher wanted to determine whether the respondents have ever purchased anything from retail shops nearby them. It is important to have this information because as chapter 3 elaborated, the unit of analysis is customers of retail shops. The respondents were therefore required to indicate whether they have ever purchased from their local retail shops. The data after omission of non-respondents indicated that all (100%) of the respondents have made purchases with their local retail shops. This implies that the sample is indeed relevant under this category.

Table 30 Respondents Buying from Shops

Sn	Category	Count	Per cent
1	Yes	162	100
2	No	0	0
	Total	162	100

4.8 Frequency of Buying

This is a subsequent question to the previous one discussed in section 4.7. In this question, the researcher wanted to know the frequency to which the respondents make purchases to their local retailers on a daily basis. The respondents were presented with three multiple choices, i.e. rarely, few times and quite often. The majority of the respondents (66.7%) said they make purchases from local retailers quite often. It was also found that 17.9% of the respondents make purchases only a few times, whereas 15.4% of the respondents said they rarely made purchases from their retailers. These findings indicate that the sample is satisfactory.

Table 31 Frequency of Buying from Shops

Sn	Category	Count	Per cent
1	Rarely	25	15.4
2	A few times	29	17.9
3	Quite often	108	66.7
	Total	162	100

4.9 Nature of Items Usually Bought by Buyers

The respondents were asked to tell what kind of items they usually buy from these shops. They were presented with three categories to choose from, which were foodstuffs, non-foodstuffs and both (foodstuffs and non-foodstuffs). The findings reveal that most (83.3%) individuals usually buy both types of items, foodstuffs and non-foodstuffs. The people who said they only buy foodstuffs comprised of 13% of the total sample, whereas only 3.7% of the respondents indicated that they only buy non-foodstuffs from the local retailers.

Table 32 Nature of Items Usually Bought by Respondents from Shops

Sn	Category	Count	Per cent
1	Foodstuffs	21	13.0
2	Non-foodstuffs	6	3.7
3	Foodstuffs and non-foodstuffs	135	83.3
	Total	162	100

4.10 Nature of Buyer-Seller Contact during a Transaction

In order to understand the degree to which the customers and the sellers usually meet, the respondents were required to indicate the kind of contact they have with the shop/sellers when they want to buy things. The respondents were therefore presented with three multiple choice responses to choose from, which were direct contact (buyer goes to buy to shop by him/herself), indirect (buyer sends someone to the shop), both direct and indirect. The findings from this assessment is that the majority of the respondents (83.3%) answered that they make both types of contacts, direct and indirect purchasing. 13% of the respondents said they only buy directly, and finally 3.7% of the respondents said they always buy indirectly by sending someone to the shop.

Table 33 Nature of Buyer-Seller Contact

Sn	Category	Count	Per cent
1	Direct (buyer goes to a shop by him/herself)	21	13.0
2	Indirect (buyer sends someone to the shop)	6	3.7
3	Both, direct and indirect	135	83.3
	Total	162	100

4.11 Distance from Respondent's Household to Nearest Shop

According to Chaiyasoonthorn and Suksa-ngiam (2011), a far distance between where the buyer lives to where the shop is located can have a negative impact on a choice of a retail shop by reducing the number of times to which buyers visit a particular shop. In this case, the researcher wanted to ascertain the distance from the buyer's household to where the shop where they regularly buy their supplies is. The respondents were presented with three options to choose from, the shop is 'nearby', 'there is an average distance', and 'very far'. The respondents were therefore required to describe the distance from their household to the shop where they buy their needs. The findings of this assessment show that the majority (60.5) of the respondents lives nearby the retail shops, 38.9% reported that there is an average distance from their homes to where the shop is, and finally 0.6% indicated that they live very far from where the shop is.

Table 34 Distance from Household to Shop

Sn	Category	Count	Per cent
1	Nearby	98	60.5
2	Average distance	63	38.9
3	Very far	1	0.6
	Total	162	100

APPENDIX V: INNTRODUCTORY LETTTER



**MZUMBE UNIVERSITY
(CHUO KIKUU MZUMBE)**

OFFICE OF THE VICE CHANCELLOR

E-Mail: vc@mzumbe.ac.tz
Tel: +255 023 2931212
Fax: +255 023 2931213
Cell: +255 0754694029
Website: www.mzumbe.ac.tz

P.O. Box 1
Mzumbe
TANZANIA

Ref. No. MU/DPGS/INT/38/Vol. IV/73

Date: 26th February, 2018

TO WHOM IT MAY CONCERN

RE: INTRODUCTION OF MR. PRINCE FREDSON

The bearer of this letter Mr. Prince Fredson whose registration number is 12412012/T.16 is a postgraduate student at our University (Mzumbe University) pursuing **Masters of Science in Procurement and Supply Chain Management (MSc. PSCM)**. As part of requirements for completion of his studies, he is collecting information on: **Buyer-Seller Relationship and the Performance of Micro-Retail Business**.

This letter serves to achieve three purposes. Firstly, to introduce him to you, secondly, to request you to grant him permission to undertake the mentioned research at your Institute, and thirdly to request you to facilitate any form of assistance he might need in order to successfully pursue this noble exercise at your organization/institute. We can assure you that this activity is entirely for academic and will never be used for any other purposes.

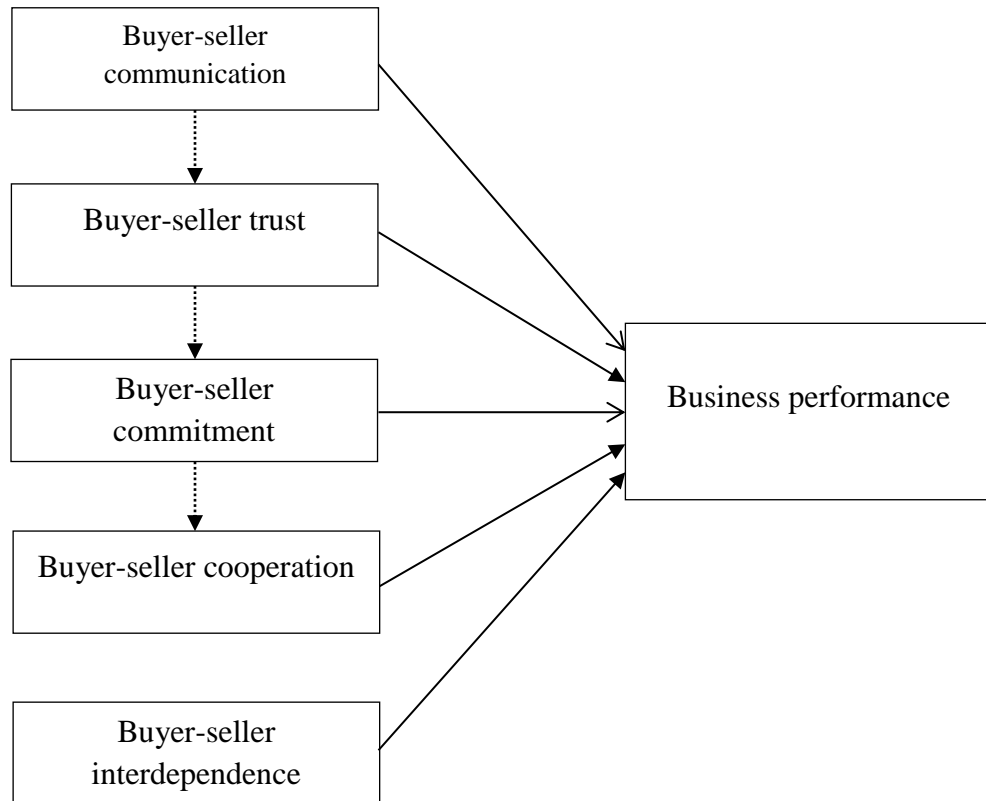
We trust that you will accord our student with necessary assistance.

Sincerely yours,

Dr. Fred Alfred (PhD)
For: **VICE CHANCELLOR**

QUOTATION OF REF. NO IS ESSENTIAL

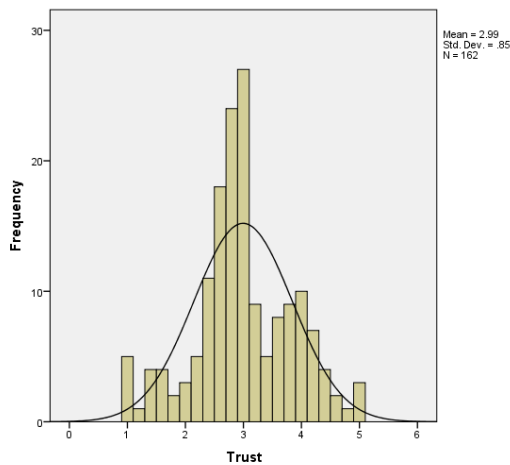
APPENDIX VI: ADDITIONAL PATH DIRECTIONS DISCOVERED FROM QUALITATIVE DATA



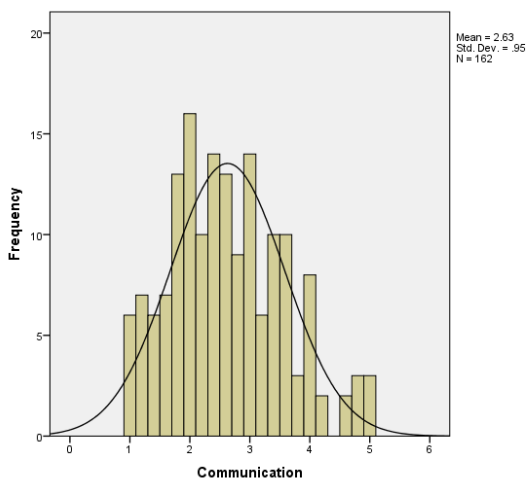
.....> **New Path**

——> **Original path**

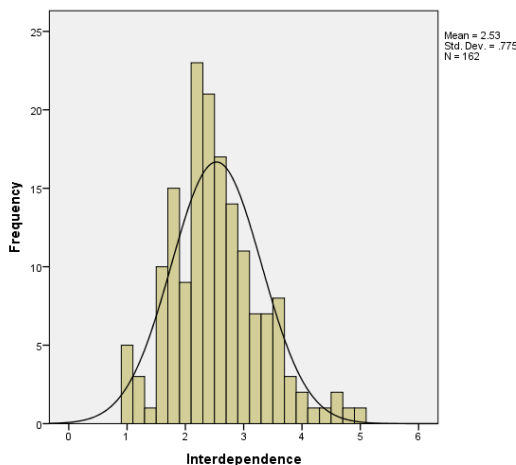
APPENDIX VII: NORMALITY TESTS



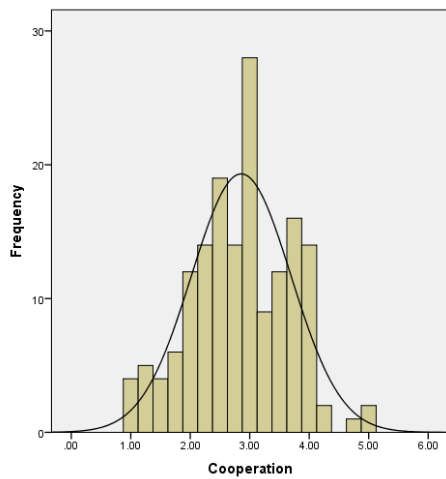
Median (Trust)	3.00	
Variance	.722	
Std. Deviation	.850	
Minimum	1	
Maximum	5	
Range	4	
Interquartile Range	1	
Skewness	-.061	.191
Kurtosis	.149	.379



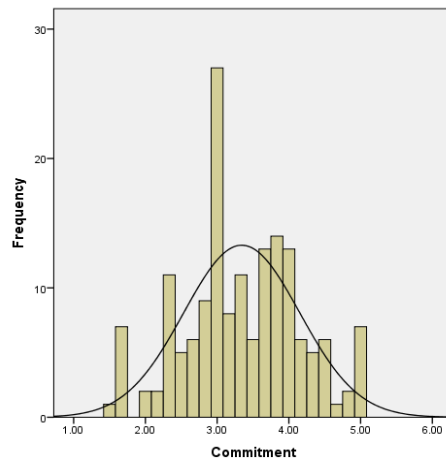
Median (Communication)	2.6000	
Variance	.913	
Std. Deviation	.95527	
Minimum	1.00	
Maximum	5.00	
Range	4.00	
Interquartile Range	1.40	
Skewness	.419	.191
Kurtosis	-.320	.379



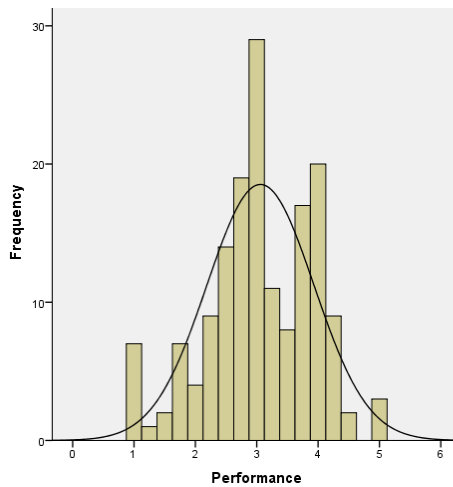
Median (Interdependence)	2.4000	
Variance	.601	
Std. Deviation	.77508	
Minimum	1.00	
Maximum	5.00	
Range	4.00	
Interquartile Range	1.00	
Skewness	.576	.191
Kurtosis	.601	.379



Median	3.0000	
Variance	.699	
Std. Deviation	.83629	
Minimum	1.00	
Maximum	5.00	
Range	4.00	
Interquartile Range	1.25	
Skewness	-.085	.191
Kurtosis	-.275	.379



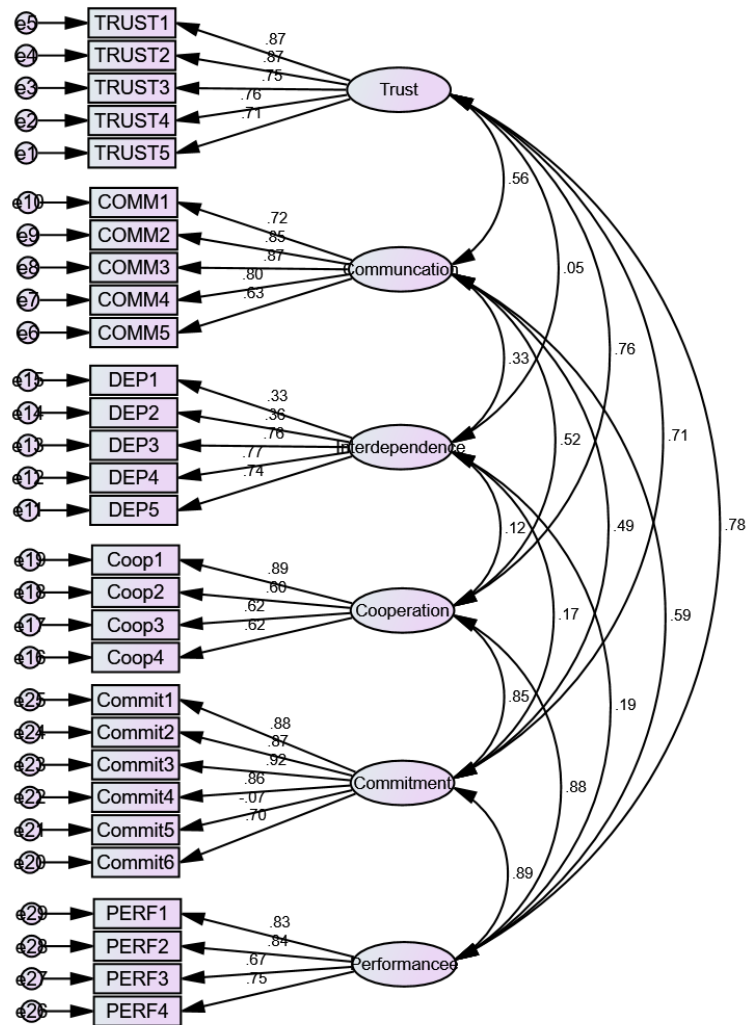
Median (commitment)	3.3333	
Variance	.656	
Std. Deviation	.80997	
Minimum	1.50	
Maximum	5.00	
Range	3.50	
Interquartile Range	1.04	
Skewness	-.019	.191
Kurtosis	-.349	.379



Median	3.0000	
Variance	.761	
Std. Deviation	.87219	
Minimum	1.00	
Maximum	5.00	
Range	4.00	
Interquartile Range	1.25	
Skewness	-.352	.191
Kurtosis	-.063	.379

APPENDIX VIII

CONFIRMATORY FACTOR ANALYSIS BEFORE MODIFICATIONS: STRUCTURE AND INDICES



CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	73	674.218	362	.000	1.862
Saturated model	435	.000	0		
Independence model	29	3368.578	406	.000	8.297

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.126	.788	.746	.656
Saturated model	.000	1.000		
Independence model	.439	.183	.125	.171

Baseline Comparisons

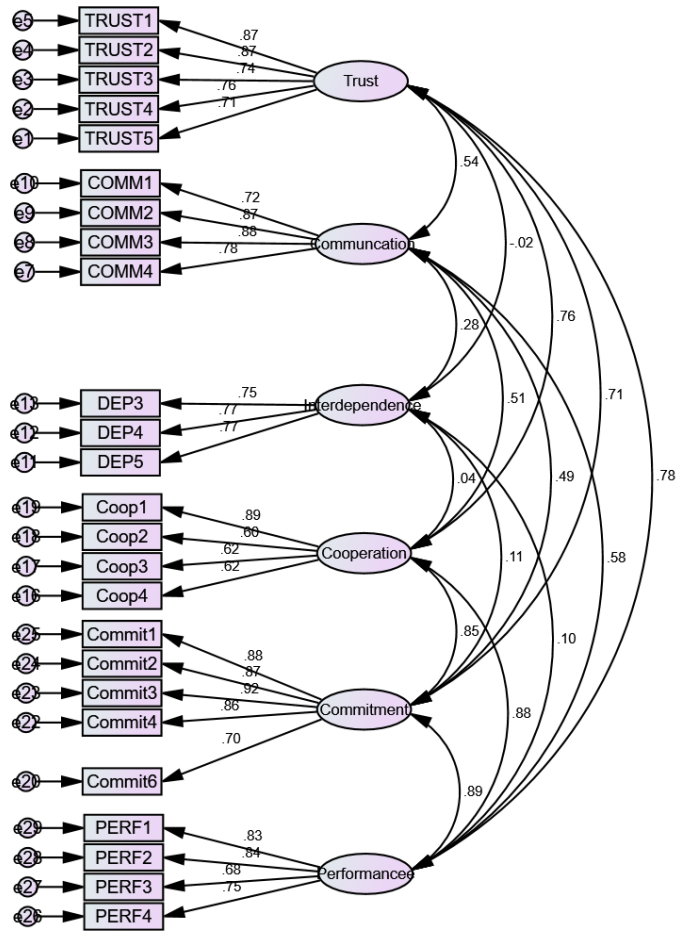
Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.800	.776	.896	.882	.895
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.073	.065	.082	.000
Independence model	.213	.206	.220	.000

APPENDIX IX

CONFIRMATORY FACTOR ANALYSIS AFTER MODIFICATIONS: STRUCTURE AND INDICES



CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	65	389.895	260	.000	1.500
Saturated model	325	.000	0		
Independence model	25	2985.637	300	.000	9.952

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.064	.843	.804	.675
Saturated model	.000	1.000		
Independence model	.467	.183	.115	.169

Baseline Comparisons

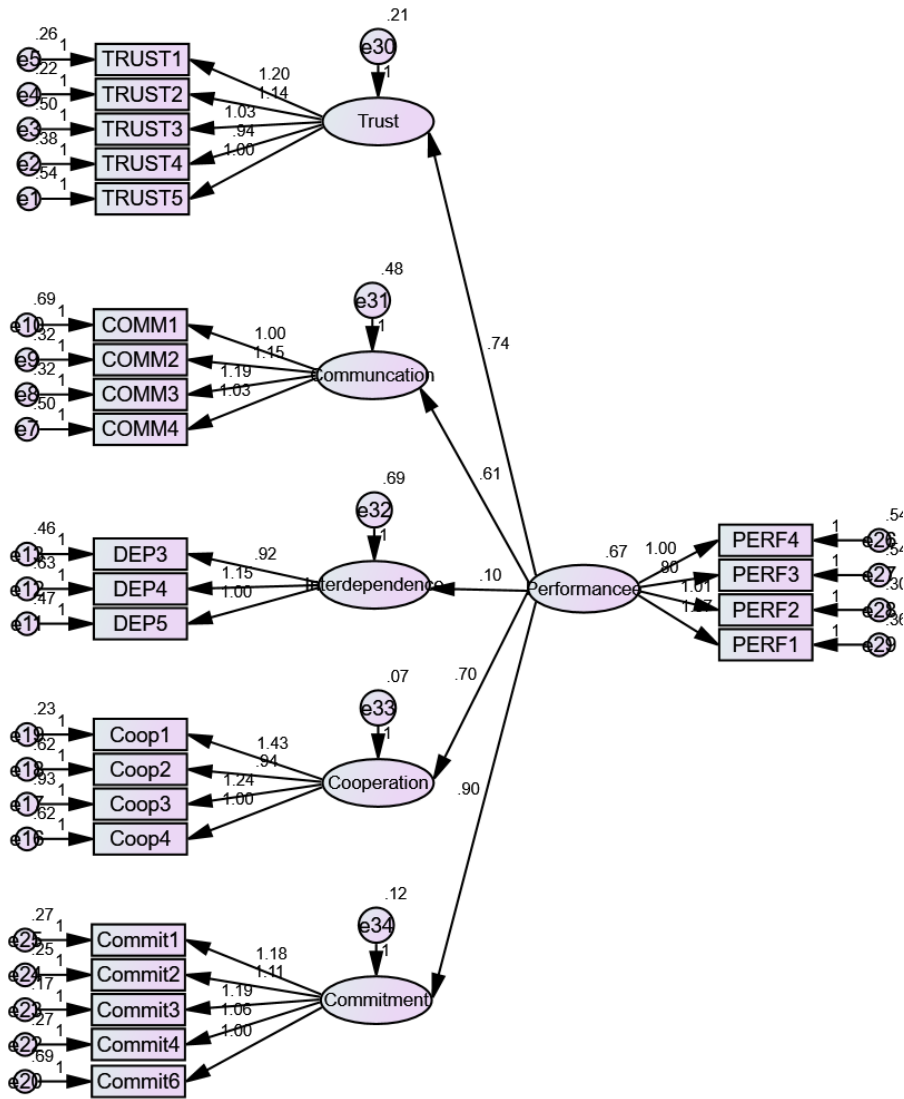
Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.869	.849	.952	.944	.952
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.056	.044	.067	.202
Independence model	.236	.228	.244	.000

APPENDIX X

STRUCTURAL EQUATION MODELING PROPOSED MODEL: STRUCTURE, REGRESSIONS AND FIT INDICES



Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Trust	<---	Performancee	.735	.094	7.834	***	
Commitment	<---	Performancee	.898	.107	8.431	***	
Communcation	<---	Performancee	.610	.099	6.133	***	
Cooperation	<---	Performancee	.697	.095	7.351	***	
Interdependence	<---	Performancee	.099	.093	1.067	.286	

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	55	413.325	270	.000	1.531
Saturated model	325	.000	0		
Independence model	25	2985.637	300	.000	9.952

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.076	.836	.802	.694
Saturated model	.000	1.000		
Independence model	.467	.183	.115	.169

Baseline Comparisons

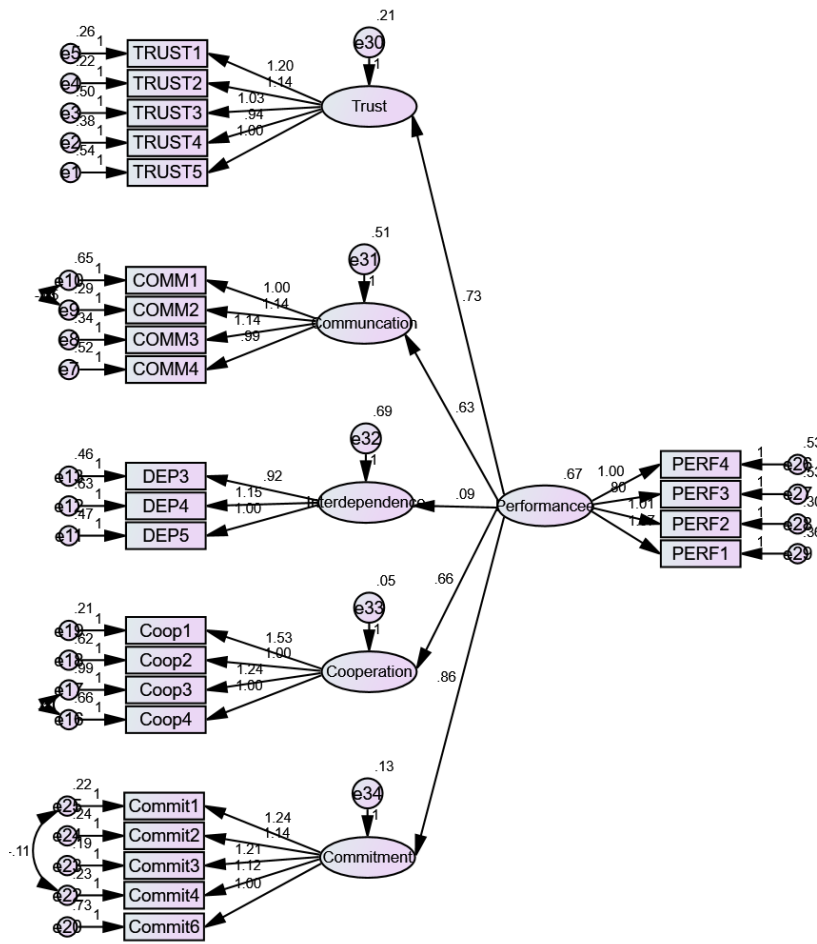
Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.862	.846	.947	.941	.947
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.057	.046	.068	.135
Independence model	.236	.228	.244	.000

APPENDIX XI

STRUCTURAL EQUATION MODELING MODIFIED PROPOSED MODEL: STRUCTURE, REGRESSIONS AND FIT INDICES



Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Trust	<---	Performancee	.733	.093	7.840	***	
Commitment	<---	Performancee	.861	.105	8.211	***	
Communcation	<---	Performancee	.630	.101	6.226	***	
Cooperation	<---	Performancee	.660	.095	6.940	***	
Interdependence	<---	Performancee	.093	.092	1.002	.316	

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	58	373.056	267	.000	1.397
Saturated model	325	.000	0		
Independence model	25	2985.637	300	.000	9.952

RMR, GFI

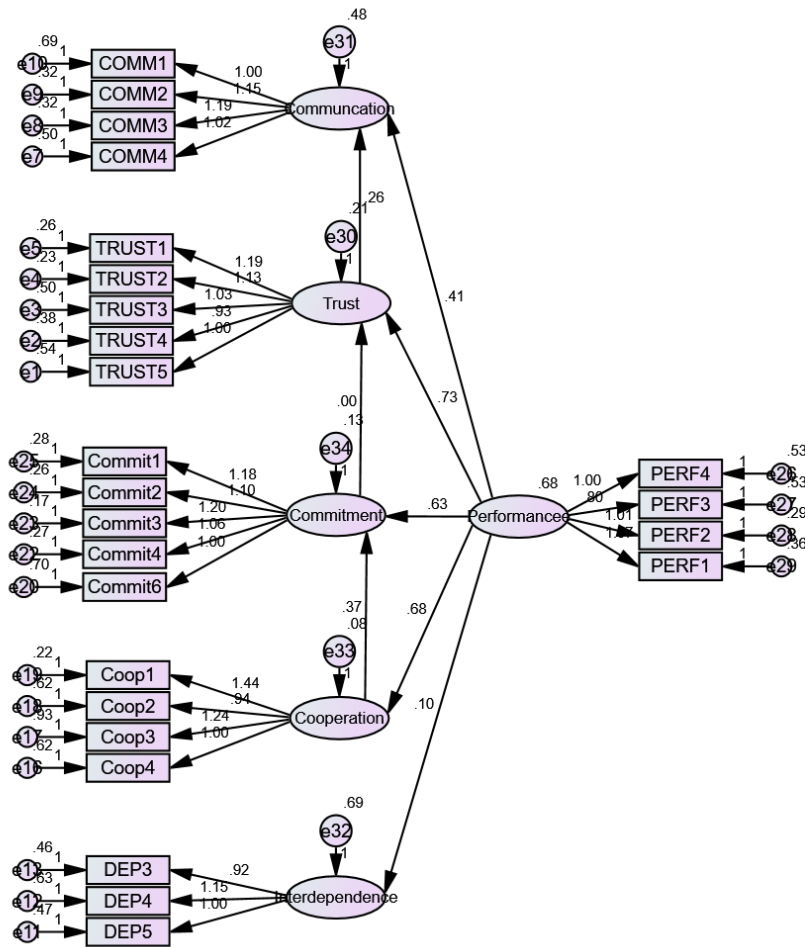
Model	RMR	GFI	AGFI	PGFI
Default model	.075	.848	.815	.697
Saturated model	.000	1.000		
Independence model	.467	.183	.115	.169

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.875	.860	.961	.956	.961
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

APPENDIX XII

STRUCTURAL EQUATION MODELING COMPETING MODEL: STRUCTURE, REGRESSIONS AND FIT INDICES



Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Cooperation	<---	Performancee	.676	.093	7.236	***	
Commitment	<---	Cooperation	.375	.221	1.695	.090	
Commitment	<---	Performancee	.626	.175	3.566	***	
Trust	<---	Commitment	.004	.168	.021	.983	
Trust	<---	Performancee	.727	.185	3.932	***	
Communcation	<---	Trust	.261	.158	1.652	.098	
Communcation	<---	Performancee	.410	.148	2.759	.006	
Interdependence	<---	Performancee	.097	.092	1.054	.292	

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	58	407.490	267	.000	1.526
Saturated model	325	.000	0		
Independence model	25	2985.637	300	.000	9.952

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.073	.837	.802	.688
Saturated model	.000	1.000		
Independence model	.467	.183	.115	.169

Baseline Comparisons

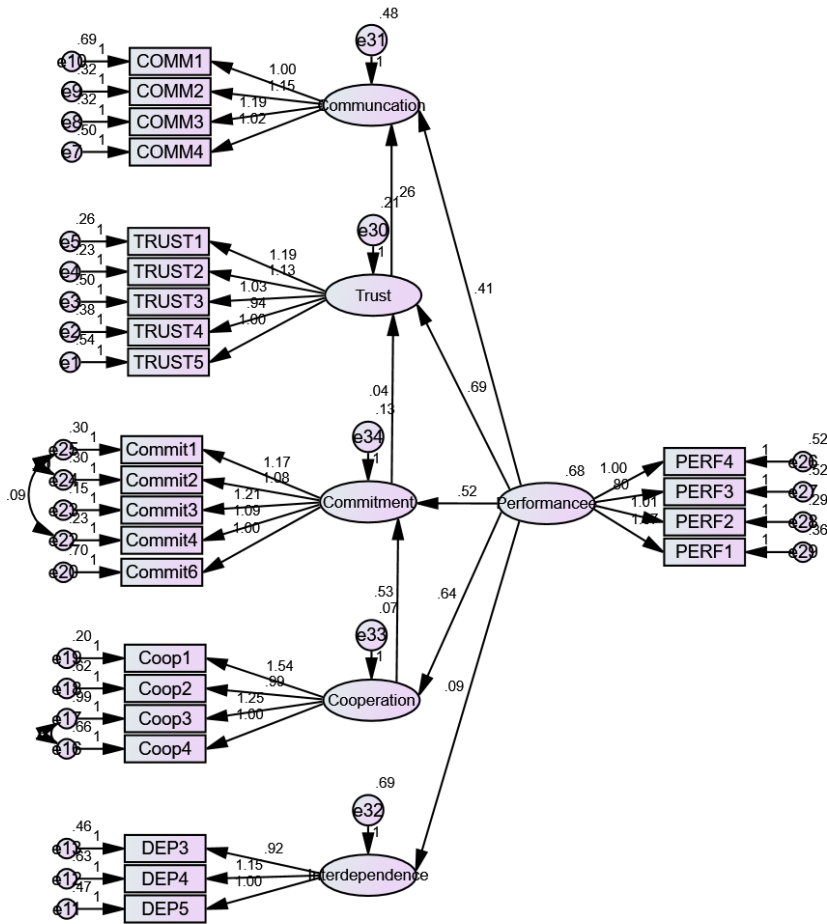
Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.864	.847	.948	.941	.948
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.057	.046	.068	.144
Independence model	.236	.228	.244	.000

APPENDIX XIII

STRUCTURAL EQUATION MODELING MODIFIED COMPETING MODEL: STRUCTURE, REGRESSIONS AND FIT INDICES



Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Cooperation	<---	Performancee	.639	.093	6.861	***	
Commitment	<---	Cooperation	.530	.254	2.085	.037	
Commitment	<---	Performancee	.522	.181	2.887	.004	
Trust	<---	Commitment	.039	.155	.250	.803	
Trust	<---	Performancee	.693	.171	4.059	***	
Communcation	<---	Trust	.258	.158	1.635	.102	
Communcation	<---	Performancee	.412	.148	2.779	.005	
Interdependence	<---	Performancee	.093	.092	1.012	.312	

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	61	355.969	264	.000	1.348
Saturated model	325	.000	0		
Independence model	25	2985.637	300	.000	9.952

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.072	.857	.823	.696
Saturated model	.000	1.000		
Independence model	.467	.183	.115	.169

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.881	.865	.966	.961	.966
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.047	.033	.058	.671
Independence model	.236	.228	.244	.000

APPENDIX XIV

CODEBOOK

Sn	Variable	Code	Coding Instructions
1	Gender	Sex	1 = Male 2 = Female
2	Age	Age	1 = 16-25 2 = 26-34 3 = 35-43 4 = 44 and above
3	Education	Edu	1 = Primary education 2 = Secondary education 3 = College/University
4	Buy from	BuyFrom	1 = Yes 2 = No
5	Nature of items bought	NatureItem	1 = Foodstuff 2 = Non-foodstuff 3 = Both
6	Nature of buyer-seller contact	Contact	1 = Direct contact 2 = Indirect contact 3 = Both
7	Distance from the shop	Distance	
8	Trust	Trust (1-5)	1 = Strongly disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree
9	Communication	Comm (1-5)	
10	Interdependences	Dep (1-5)	
11	Sellers' competences	Coop (1-4)	
12	Treatment	Commit (1-6)	
13	Performance (a)	Perf (1-4)	
14	Performance (b)	PerfLogistic	1 = Yes 2 = No

APPENDIX XV: SURVEY DATASET

ID	SEX	AGE	EDU	BUYFROM	FREQUBUYFROM	NATUREITEM	CONTACT	DISTANCE	TRUST1	TRUST2	TRUST3	TRUST4	TRUST5	COMM1	COMM2	COMM3	COMM4	COMM5	DEP1	DEP2	DEP3	DEP4	DEP5	COOP1	COOP2	COOP3	COOP4	COMMIT1	COMMIT2	COMMIT3	COMMIT4	COMMIT5	COMMIT6	PERF1	PERF2	PERF3	PERF4	PERFLOSTIC
1	1	2	3	1	3	3	3	1	4	3	4	4	3	4	1	1	2	4	4	4	2	4	1	4	2	3	4	4	3	3	3	3	1	2	4	2	3	2
2	1	2	3	1	3	1	1	1	5	4	3	4	5	2	2	1	1	1	1	4	1	2	1	5	3	2	3	5	5	5	5	1	5	4	4	5	5	1
3	1	2	3	1	2	1	1	1	4	5	4	4	4	3	2	3	1	2	2	4	4	4	4	3	2	1	3	4	4	4	3	1	1	4	4	1	2	2
4	1	2	3	1	3	1	1	1	3	3	3	3	4	2	2	1	3	2	4	4	3	4	3	3	4	2	4	4	3	4	3	2	4	4	4	3	4	1
5	1	2	3	1	3	3	3	1	5	5	5	5	3	5	3	3	2	5	3	5	2	1	1	4	5	3	5	5	5	5	1	5	5	5	5	4	3	1
6	1	1	3	1	3	1	1	1	3	3	2	3	1	2	2	1	1	3	2	3	1	1	1	3	3	3	2	3	3	3	2	1	3	3	2	3	1	
7	1	2	3	1	3	3	3	1	3	3	3	3	3	2	2	2	2	2	2	2	2	3	3	3	2	2	3	3	3	3	3	3	3	3	3	3	3	1
8	2	2	3	1	3	3	3	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	1	5	4	5	5	5	5	1	5	4	4	2	5	1
9	1	2	3	1	2	3	3	2	2	3	3	3	3	1	3	3	2	3	3	2	3	2	3	3	3	3	2	3	3	3	2	2	3	2	3	2	3	1
10	1	1	3	1	3	3	3	2	4	3	2	3	3	5	2	2	4	4	1	4	1	1	1	4	4	5	3	5	4	5	4	2	4	4	4	4	4	1
11	1	2	3	1	3	3	3	2	4	4	4	4	3	4	3	3	4	3	3	4	3	2	2	4	4	4	2	4	4	4	3	3	4	4	4	4	4	1
12	1	2	3	1	3	3	3	1	4	4	2	3	2	4	3	2	3	2	2	2	2	3	3	4	3	5	4	4	4	4	3	4	4	3	4	2	1	
13	1	1	3	1	3	3	3	2	1	1	1	3	1	1	1	1	1	1	3	2	2	3	1	3	2	2	3	1	2	1	3	1	3	1	2	1	3	2
14	1	1	3	1	1	1	1	1	3	3	1	3	2	2	3	2	3	1	3	3	2	2	1	1	3	3	2	3	3	1	1	3	3	3	3	3	3	1
15	2	1	3	1	3	3	3	2	3	4	3	3	4	4	4	4	4	4	2	3	3	3	2	4	4	4	4	4	4	3	4	2	4	4	4	3	4	1
16	2	2	3	1	1	3	3	1	4	3	4	4	4	5	4	5	3	1	4	4	1	1	1	4	3	4	4	5	4	4	4	1	4	4	4	4	5	1
17	1	2	3	1	3	3	3	1	4	4	3	3	4	4	3	3	4	3	2	3	2	2	2	4	3	4	4	4	4	4	3	4	4	4	4	3	4	1
18	1	2	3	1	2	3	3	2	4	3	3	4	2	5	4	5	4	2	1	2	1	1	1	4	3	4	2	4	4	3	3	3	2	3	3	3	3	1
19	2	2	3	1	1	3	3	1	3	3	4	3	1	4	4	3	1	1	2	3	1	4	2	3	4	1	4	4	5	4	4	1	2	4	4	4	4	1
20	2	1	3	1	3	3	3	1	4	4	3	3	3	2	1	1	1	1	3	3	1	3	1	4	3	4	3	4	4	3	2	2	3	4	4	4	4	1
21	2	2	3	1	2	3	3	2	5	4	3	4	3	3	4	1	3	3	1	3	1	1	2	4	4	3	3	5	3	4	4	3	4	4	5	4	4	1
22	2	1	3	1	1	3	3	1	3	3	3	2	3	2	2	1	1	3	3	3	1	1	1	3	3	3	3	3	3	3	1	3	3	3	3	3	3	1
23	2	1	3	1	2	2	2	1	3	3	3	3	3	3	3	2	2	2	3	2	2	2	1	2	3	2	1	3	2	2	2	3	3	2	3	2	2	1
24	2	1	2	1	3	3	3	1	3	3	3	2	3	3	2	3	2	1	2	3	1	2	3	3	3	3	2	3	3	3	3	1	3	3	3	2	2	1

ID	SEX	AGE	EDU	BUYFROM	FRQB	NAT	CON	DIST	TRUST1	TRUST2	TRUST3	TRUST4	TRUST5	COMM1	COMM2	COMM3	COMM4	COMM5	DEP1	DEP2	DEP3	DEP4	DEP5	COOP1	COOP2	COOP3	COOP4	COMM1T1	COMM1T2	COMM1T3	COMM1T4	COMM1T5	COMM1T6	PERF1	PERF2	PERF3	PERF4	PERFLOSTIC	
25	1	2	2	1	2	3	3	2	3	3	3	3	3	3	4	3	3	2	2	2	2	4	2	4	4	4	2	4	4	4	2	3	3	4	2	4	1		
26	2	2	2	1	3	3	3	1	3	3	2	2	3	2	3	3	3	2	2	3	3	3	2	3	3	5	4	4	4	4	4	3	4	4	3	3	3	1	
27	1	2	2	1	3	3	3	1	4	5	3	4	4	4	4	4	4	4	3	3	2	4	3	3	2	2	2	2	4	3	5	4	1	4	4	4	4	3	1
28	1	3	3	1	1	1	1	1	3	4	4	3	4	4	3	5	4	3	4	4	3	3	4	4	4	4	3	4	3	4	3	1	4	4	4	4	5	1	
29	1	1	3	1	3	3	3	1	1	1	1	2	1	1	1	2	2	3	3	3	3	3	3	1	3	1	1	1	1	1	1	2	1	1	1	3	1	1	
30	1	1	3	1	3	3	3	1	3	3	2	3	3	2	3	2	1	1	2	3	2	3	1	3	2	3	2	3	3	3	3	3	3	2	3	2	3	2	
31	2	1	2	1	3	1	1	1	4	3	4	4	4	4	2	2	3	4	2	4	2	2	2	4	2	2	2	4	4	3	4	2	3	4	4	4	4	1	
32	1	2	3	1	3	3	3	1	3	3	2	2	2	3	3	2	2	2	3	2	2	2	2	2	2	2	2	3	2	3	3	3	3	3	3	3	3	1	
33	1	1	3	1	3	3	3	2	3	3	2	3	3	2	1	1	1	1	3	3	1	1	1	3	3	1	3	3	3	3	3	3	3	3	3	3	3	1	
34	2	1	3	1	3	3	3	1	3	3	1	1	2	1	1	1	1	1	2	3	3	3	3	2	2	1	2	3	3	2	2	3	1	2	2	3	3	1	
35	1	1	3	1	1	1	1	1	4	4	3	3	5	4	2	2	2	2	3	3	2	2	2	4	4	4	3	4	4	3	3	2	4	4	4	4	5	1	
36	1	1	3	1	3	3	3	2	3	2	2	3	2	3	3	3	3	3	1	2	3	2	2	2	3	3	2	3	3	3	3	2	2	2	3	2	3	2	
37	2	1	3	1	3	3	3	1	5	4	2	3	2	2	1	1	1	1	3	2	2	2	2	3	2	4	3	3	3	3	3	2	3	3	2	2	2	2	
38	2	1	2	1	3	3	3	1	3	3	3	3	3	3	3	3	3	3	3	2	2	3	3	3	3	2	3	3	3	2	2	1	1	3	3	3	3	1	
39	1	1	3	1	1	1	1	2	1	2	1	2	2	2	1	2	2	1	2	1	1	1	2	1	2	1	1	1	1	1	3	3	1	1	1	1	2	2	1
40	1	2	3	1	1	3	3	1	1	1	1	1	1	1	1	1	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
41	2	1	3	1	3	3	3	1	1	1	1	1	1	3	1	1	1	1	2	2	2	2	2	1	2	2	3	1	1	1	1	1	1	1	1	1	1	1	
42	2	1	3	1	3	3	3	1	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	1	
43	1	1	3	1	2	3	3	1	4	2	3	3	3	2	5	4	4	1	4	4	4	4	4	2	2	2	2	2	2	2	2	2	2	2	4	4	4	1	
44	2	1	3	1	3	3	3	1	3	1	5	3	1	4	4	4	4	3	5	5	2	2	4	4	2	5	5	3	2	4	3	5	3	3	5	3	4	1	
45	2	2	3	1	1	1	1	2	1	1	1	1	1	1	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
46	2	1	3	1	1	3	3	2	3	3	2	3	3	2	2	2	2	2	3	3	3	2	2	3	2	3	3	3	3	3	1	2	3	3	3	3	1		
47	1	2	3	1	3	3	3	2	4	4	5	4	4	3	2	2	2	2	4	4	3	3	3	4	4	3	4	4	4	4	4	3	4	4	4	2	5	1	
48	1	2	3	1	3	3	3	2	3	3	3	3	3	5	4	3	4	4	1	1	2	5	2	3	2	2	2	3	3	3	3	3	3	3	3	2	3	1	

ID	SEX	AGE	EDU	BUYFROM	FRQB	NAT	CON	DIST	TRUST1	TRUST2	TRUST3	TRUST4	TRUST5	COMM1	COMM2	COMM3	COMM4	COMM5	DEP1	DEP2	DEP3	DEP4	DEP5	COOP1	COOP2	COOP3	COOP4	COMMIT1	COMMIT2	COMMIT3	COMMIT4	COMMIT5	COMMIT6	PERF1	PERF2	PERF3	PERF4	PERFLOSTIC	
49	1	2	3	1	3	3	3	1	4	4	3	4	4	5	5	5	5	4	2	3	2	3	2	5	5	3	3	5	5	5	5	1	5	4	4	4	5	1	
50	2	1	3	1	3	3	3	1	4	4	3	5	5	4	5	4	3	1	3	4	2	2	2	2	4	5	5	3	4	5	5	1	5	3	4	5	5	1	
51	1	2	3	1	2	3	3	1	4	4	4	3	3	1	2	1	1	1	4	4	3	3	3	4	4	3	3	4	4	4	4	2	3	4	4	4	4	1	
52	1	2	3	1	3	3	3	2	5	4	5	4	4	5	5	4	5	4	3	2	2	2	4	5	4	4	3	5	4	5	5	1	3	5	4	3	5	1	
53	1	1	3	1	3	3	3	2	4	4	2	2	2	4	3	2	4	2	1	2	2	4	4	3	2	1	2	4	2	2	2	3	3	3	2	4	4	1	
54	1	2	3	1	3	3	3	1	5	5	5	5	5	5	5	5	4	5	4	4	2	2	1	5	4	3	4	5	5	5	5	1	5	5	5	5	5	1	
55	2	1	3	1	3	1	1	1	4	4	5	5	4	2	4	4	4	4	4	2	4	1	3	1	4	3	4	4	4	4	5	4	1	5	4	4	2	2	1
56	1	3	3	1	2	3	3	1	5	3	4	4	5	4	4	4	4	4	4	2	4	3	4	1	4	3	2	3	4	3	4	2	3	4	4	4	3	5	1
57	2	1	3	1	3	3	3	1	4	4	4	4	3	4	4	3	3	3	1	1	1	3	3	4	2	5	5	4	3	4	3	1	5	4	2	3	2	1	
58	1	2	3	1	3	3	3	2	5	5	5	5	4	4	5	5	5	5	4	5	1	1	1	5	4	2	4	4	5	4	4	1	4	5	4	4	5	1	
59	1	1	3	1	3	3	3	1	4	4	4	4	4	5	5	5	5	5	4	4	4	4	4	5	5	5	5	4	4	4	4	4	4	4	4	4	4	1	
60	1	1	3	1	3	3	3	2	3	3	2	3	1	3	4	4	1	1	2	4	3	1	2	4	3	5	4	4	4	4	4	2	4	4	4	3	4	1	
61	2	1	2	1	3	3	3	2	2	2	3	3	3	2	4	3	3	3	1	3	1	5	5	3	2	4	3	4	2	3	3	4	4	4	4	4	4	1	
62	2	1	2	1	2	3	3	2	3	3	3	3	3	3	4	4	3	4	2	2	4	3	3	2	2	4	3	3	3	3	3	3	3	2	2	2	2	2	
63	2	1	2	1	2	3	3	1	1	1	3	3	3	1	2	1	2	1	1	1	1	1	1	1	2	2	2	1	1	1	1	1	1	1	1	1	1	1	
64	2	1	2	1	3	3	3	2	4	3	2	3	2	1	1	1	1	1	5	4	1	4	4	4	4	2	3	4	4	3	3	2	3	4	4	3	4	1	
65	2	1	3	1	3	3	3	1	3	3	4	3	3	3	4	3	1	1	2	1	1	1	1	5	3	4	3	4	4	4	5	2	4	4	4	4	4	1	
66	2	1	3	1	3	3	3	1	3	3	1	4	3	5	4	3	4	1	5	4	5	5	4	5	1	5	5	5	5	5	5	1	5	3	5	3	5	1	
67	1	2	3	1	3	1	1	2	4	3	2	3	4	4	2	3	2	1	1	2	3	4	1	2	4	3	3	4	4	3	3	3	4	4	3	2	5	1	
68	1	1	3	1	1	3	3	1	1	1	2	1	2	1	2	2	2	1	2	1	2	2	2	1	2	1	1	1	1	1	2	2	1	1	1	1	1	1	
69	1	2	3	1	3	3	3	2	3	2	4	2	1	2	1	1	1	1	2	2	2	2	2	3	4	1	1	4	4	3	3	2	4	3	3	3	4	2	
70	2	1	3	1	3	3	3	2	3	4	4	4	2	3	3	1	1	1	3	3	1	1	1	3	3	3	2	5	5	5	5	1	5	4	3	4	5	1	
71	1	1	2	1	2	3	3	2	4	4	4	4	4	3	2	3	2	2	1	1	1	1	1	2	1	1	1	3	3	3	3	3	3	4	3	3	3	1	
72	2	1	2	1	3	3	3	2	3	3	2	3	2	3	2	3	3	3	3	4	2	3	2	2	2	1	3	4	3	4	3	4	3	2	2	4	3	4	1

ID	SEX	AGE	EDU	BUYFROM	FRQB	NAT	CON	DIS	TRU1	TRU2	TRU3	TRU4	TRU5	COM1	COM2	COM3	COM4	COM5	DEP1	DEP2	DEP3	DEP4	DEP5	COOP1	COOP2	COOP3	COOP4	COMMIT1	COMMIT2	COMMIT3	COMMIT4	COMMIT5	COMMIT6	PERF1	PERF2	PERF3	PERF4	PERFLOSTIC		
73	2	2	2	1	3	3	3	1	3	3	3	3	3	2	3	3	3	3	3	3	2	2	3	3	3	3	3	3	3	3	3	3	2	3	3	3	2	3	1	
74	1	2	2	1	1	3	3	2	5	5	5	4	4	3	4	3	4	4	3	3	2	2	2	4	3	4	4	5	4	5	4	2	4	4	4	4	3	5	1	
75	1	2	2	1	1	3	3	1	2	2	2	1	1	2	2	2	1	1	1	1	1	1	2	2	1	2	3	3	3	3	3	3	3	2	2	2	1	2	2	
76	2	1	3	1	3	3	3	1	2	1	1	3	1	2	3	3	3	2	2	3	2	3	3	2	3	3	2	3	2	3	3	2	3	3	2	2	3	1		
77	1	2	2	1	1	3	3	2	3	3	3	3	3	3	2	2	2	2	2	3	2	3	2	3	3	3	3	3	3	3	3	2	2	3	3	2	3	1		
78	2	1	2	1	3	3	3	2	3	3	3	2	2	2	2	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	1	
79	1	1	2	1	3	3	3	2	3	2	2	3	2	3	3	3	3	1	2	3	2	2	2	3	3	2	3	3	3	3	3	2	2	2	3	2	3	2		
80	1	1	2	1	3	1	1	1	5	4	3	4	2	2	3	4	2	5	1	4	2	5	4	4	5	5	5	5	5	5	5	4	1	3	4	4	2	2	1	
81	2	2	3	1	2	3	3	2	4	3	4	3	2	4	4	3	3	3	2	3	2	4	3	4	4	1	2	4	4	4	4	1	4	3	4	3	4	1		
82	2	1	3	1	2	3	3	1	3	3	3	2	2	2	3	2	2	2	2	3	2	2	2	3	3	3	2	3	3	3	3	3	3	3	3	2	3	2	1	
83	2	1	3	1	3	3	3	1	3	3	1	2	2	2	2	2	2	2	3	3	4	4	3	2	1	2	2	3	3	3	1	3	3	3	3	2	3	3	1	
84	1	2	3	1	3	3	3	2	3	3	3	2	3	3	2	2	2	2	2	3	3	4	4	3	3	4	4	4	3	4	3	2	4	3	3	2	3	2		
85	2	2	3	1	2	3	3	1	2	3	3	3	3	4	3	2	1	4	4	5	4	4	2	3	2	3	2	4	4	3	3	2	4	4	3	4	4	1		
86	1	2	3	1	2	1	1	1	3	3	2	2	3	2	3	2	2	3	3	3	2	2	2	3	2	2	2	5	5	4	4	2	2	4	4	4	4	4	1	
87	2	1	3	1	3	1	1	1	1	2	3	4	4	4	5	5	4	5	3	3	5	5	3	3	3	4	3	2	3	3	3	3	3	3	3	3	3	1		
88	2	1	3	1	3	3	3	1	3	3	2	3	2	1	3	2	1	1	3	3	2	2	1	3	3	3	3	3	2	3	2	1	1	3	3	3	3	1		
89	2	2	3	1	2	3	3	1	4	4	4	4	4	2	2	1	2	2	4	4	2	4	4	4	4	2	4	4	4	4	4	2	4	4	4	2	2	1		
90	1	1	3	1	3	3	3	1	4	4	4	3	4	1	1	1	3	3	4	3	1	1	1	4	3	4	4	4	4	4	4	1	3	3	4	3	4	1		
91	2	1	3	1	2	3	3	2	3	3	3	3	3	2	2	2	2	2	2	3	1	1	1	3	2	1	2	3	3	3	3	3	1	3	2	2	1	2	2	
92	1	2	3	1	3	3	3	2	3	3	3	2	3	2	3	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	1	
93	1	1	3	1	2	3	3	1	3	3	2	3	2	1	2	3		1	3	3	1	1	1	3	2	3	2	3	3	3	3	3	3	2	3	3	2	2	3	2

ID	SEX	AGE	EDU	BUYFROM	FRQB	NATU	CON	DIS	TRU	TRU	TRU	TRU	TRU	TRU	COM	COM	COM	COM	COM	DEP	DEP	DEP	DEP	DEP	COO	COO	COO	COO	COM	COM	COM	COM	COM	PER	PER	PER	PER	PER		
94	2	1	3	1	3	3	3	1	1	1	1	1	1	1	2	2	2	2	2	2	1	2	2	2	4	2	3	3	5	5	5	5	2	5	5	4	4	4	1	
95	1	1	2	1	3	3	3	1	4	3	4	4	3	3	4	2	4	2	2	3	2	2	2	3	2	4	4	4	4	4	4	2	3	2	4	4	2	1		
96	1	1	2	1	2	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	5	2	1	1	1	1	2	2	2	2	3	1	1	2	1	1	2		
97	1	2	2	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	1	1	2	1	1	1	2	1	2	2	1	2	1	1	1	1		
98	1	3	2	1	1	3	3	2	1	1	2	2	1	1	2	2	2	2	2	2	5	5	5	5	3	3	1	1	5	5	5	5	3	5	1	3	3	2	1	
99	1	1	2	1	1	3	3	2	1	3	2	3	1	1	3	1	2	3	1	2	2	3	3	3	1	3	3	3	1	3	3	1	3	3	3	3	3	3	1	
100	1	4	2	1	1	2	2	2	3	1	2	3	2	3	3	1	2	1	2	3	1	2	3	2	3	1	1	1	2	3	3	1	2	2	3	3	1	2		
101	1	2	3	1	3	3	3	1	3	3	3	3	2	4	4	4	4	4	3	2	2	4	3	4	3	4	3	4	4	4	4	2	3	4	4	4	4	1		
102	2	1	3	1	3	3	3	2	3	3	3	3	3	3	3	3	2	3	2	3	2	2	2	3	2	1	2	3	3	3	3	2	3	3	3	3	3	1		
103	2	1	2	1	3	3	3	2	3	3	2	3	3	2	2	2	2	2	2	3	3	2	2	2	2	2	3	3	3	2	2	2	3	1	1	2	3	3	1	
104	1	2	3	1	3	1	1	1	3	3	1	3	3	2	2	2	2	1	3	3	1	2	1	3	2	2	1	3	3	3	3	1	3	3	3	3	3	3	1	
105	1	2	3	1	3	3	3	2	3	3	3	3	3	3	3	3	3	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	
106	2	1	3	1	3	3	3	1	3	3	3	3	3	2	2	2	2	3	3	3	2	3	2	3	3	3	3	3	5	5	5	5	5	5	3	3	3	3	1	
107	1	2	3	1	3	3	3	1	5	5	4	4	4	5	5	4	3	3	3	4	2	5	2	4	1	2	2	5	5	5	5	2	3	4	4	4	4	1		
108	2	1	3	1	3	3	3	1	3	3	3	3	3	3	3	2	2	3	2	3	2	2	2	3	2	3	2	3	3	3	3	2	2	3	3	2	3	1		
109	1	2	3	1	3	3	3	2	3	3	2	4	2	4	3	3	4	1	2	2	3	2	3	4	5	4	3	4	3	4	4	4	4	1	5	4	3	1	5	1
110	1	1	2	1	3	3	3	2	5	4	4	3	5	5	3	5	4	3	2	3	1	1	1	5	3	3	4	4	4	4	4	4	4	4	4	4	4	1		
111	1	1	2	1	1	3	3	1	4	4	3	3	4	2	4	3	4	4	3	3	4	2	4	4	4	4	4	4	4	4	1	4	4	4	4	3	4	1		

ID	SEX	AGE	EDU	BUYFROM	FRQB	BUYFROM	NATURE	CONTRACT	DISTANCE	TRUST1	TRUST2	TRUST3	TRUST4	TRUST5	COMM1	COMM2	COMM3	COMM4	COMM5	DEP1	DEP2	DEP3	DEP4	DEP5	COOP1	COOP2	COOP3	COOP4	COMM1T1	COMM1T2	COMM1T3	COMM1T4	COMM1T5	COMM1T6	PERF1	PERF2	PERF3	PERF4	PERFLOSTIC
112	1	2	2	1	3	3	3	1	5	4	4	4	4	4	2	2	2	5	2	4	4	1	1	1	5	5	5	5	5	5	5	5	1	4	5	5	5	5	1
113	1	2	2	1	3	3	3	1	3	3	2	3	3	3	2	3	3	2	2	2	3	1	1	2	4	3	2	2	4	4	4	4	2	3	3	3	3	3	1
114	2	2	2	1	3	3	3	1	4	4	4	4	4	4	3	3	3	4	4	2	3	3	4	2	4	3	4	4	4	4	4	4	2	4	4	4	3	4	1
115	1	2	3	1	3	2	2	2	3	2	3	2	2	3	2	2	2	1	2	4	4	4	3	4	2	1	2	4	2	4	3	3	2	4	2	3	2	1	
116	1	1	3	1	2	3	3	2	3	1	3	3	2	3	3	3	3	3	3	3	3	2	3	3	3	2	2	3	3	3	3	1	3	3	3	2	3	1	
117	2	1	3	1	3	3	3	1	4	3	4	4	5	4	5	4	4	4	4	5	5	1	1	3	4	4	1	1	4	4	4	4	4	1	4	4	4	4	1
118	1	1	3	1	3	3	3	2	4	4	4	3	4	3	2	4	3	4	4	2	3	4	4	3	4	2	3	4	3	4	2	4	5	3	5	3	4	1	
119	1	1	2	1	3	3	3	1	4	4	4	4	4	4	1	1	1	1	2	1	4	1	1	1	3	3	1	3	4	4	4	4	1	1	3	4	3	4	1
120	1	2	2	1	3	3	3	2	3	3	2	3	2	3	3	2	3	3	2	3	2	1	1	3	3	3	3	3	3	3	3	2	1	3	3	2	2	1	
121	1	1	2	1	3	3	3	2	2	3	3	5	4	3	2	2	2	2	4	4	4	2	3	2	3	3	4	4	4	4	4	4	1	3	4	4	4	3	1
122	1	2	2	1	3	3	3	1	4	4	2	2	4	2	2	2	2	2	2	5	4	4	4	4	2	2	4	4	4	2	2	4	4	2	4	2	2	2	1
123	2	1	2	1	3	3	3	2	3	3	2	2	3	4	3	2	2	2	2	2	4	2	2	2	4	4	4	4	4	4	4	3	3	2	4	3	4	1	
124	2	1	3	1	2	3	3	1	3	2	2	2	2	3	3	2	2	2	2	2	2	1	1	3	3	3	3	3	3	3	3	3	1	1	3	2	3	2	1
125	1	1	3	1	3	3	3	2	3	3	3	3	3	3	3	3	3	3	3	2	2	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	2	3	1
126	1	2	3	1	3	3	3	2	3	2	3	2	2	4	3	1	1	3	3	3	3	4	2	3	2	2	2	2	3	3	3	3	4	4	4	4	2	3	2
127	2	1	3	1	3	3	3	2	3	3	3	4	2	3	2	2	2	3	2	4	2	2	2	5	3	3	4	4	3	3	4	1	3	3	3	3	3	1	
128	2	2	3	1	3	3	3	1	3	3	2	3	3	3	3	1	1	1	1	2	3	1	1	1	3	2	2	3	3	3	3	3	3	3	3	2	3	1	

ID	SEX	AGE	EDU	BUYFROM	FRQB	NATU	CON	DIS	TRU	TRU	TRU	TRU	TRU	TRU	COM	COM	COM	COM	COM	DEP	DEP	DEP	DEP	DEP	COO	COO	COO	COO	COM	COM	COM	COM	COM	PER	PER	PER	PER	PER		
129	1	2	3	1	3	1	1	1	4	4	3	3	4	4	3	3	3	3	3	4	4	2	2	2	3	3	2	3	3	3	3	3	3	3	3	3	3	3	1	
130	1	2	3	1	1	3	3	1	3	4	3	3	3	3	3	4	4	2	3	3	5	5	5	5	3	2	3	3	2	3	3	3	3	3	4	3	3	4	2	
131	1	1	3	1	3	3	3	1	3	3	3	3	3	4	2	1	1	1	3	4	2	1	1	3	3	4	3	2	2	2	2	4	2	2	3	3	3	3	1	
132	2	1	3	1	3	3	3	1	3	3	2	3	2	4	4	4	3	3	2	4	2	2	2	4	2	4	2	4	4	4	4	2	4	4	4	4	4	4	1	
133	1	1	3	1	3	3	3	2	4	4	3	3	3	4	4	4	2	2	2	4	4	4	4	3	3	3	3	3	4	4	4	4	4	2	2	4	2	1	2	
134	1	1	3	1	2	2	2	1	4	4	4	4	4	3	4	4	3	4	3	4	2	4	4	3	3	4	4	4	4	4	4	2	4	4	4	4	4	4	1	
135	2	1	3	1	3	3	3	3	2	2	2	2	1	1	1	1	1	1	1	2	2	1	2	2	2	2	2	2	2	2	2	2	1	2	2	2	2	2	1	
136	2	3	3	1	2	1	3	2	2	2	3	2	2	4	2	2	2	1	2	3	3	2	2	3	1	2	3	3	2	3	3	2	3	2	2	4	4	2		
137	1	3	3	1	1	3	3	2	4	3	4	3	2	4	4	3	4	3	5	4	2	4	2	4	4	5	4	5	4	4	4	4	4	4	4	4	4	4	1	
138	2	3	3	1	2	3	3	2	1	1	1	1	3	1	1	2	2	2	1	1	2	2	2	1	1	1	1	3	2	3	3	3	1	2	2	2	2	2	1	
139	1	2	3	1	3	1	3	1	3	3	3	3	3	2	1	1	1	1	1	2	2	1	2	2	3	2	4	3	4	5	4	5	1	3	1	2	2	2	2	
140	1	2	3	1	3	3	3	2	3	3	2	3	2	3	3	3	3	3	3	2	3	2	2	3	2	2	2	3	2	3	2	3	3	2	3	3	3	1		
141	1	2	3	1	1	3	3	1	3	3	3	3	3	1	1	1	1	1	1	3	2	2	2	3	3	3	3	2	3	3	3	3	3	3	3	2	3	3	1	
142	2	3	1	1	3	3	3	1	2	2	3	1	1	1	1	1	1	1	5	5	3	5	1	3	2	2	3	3	3	2	2	3	1	1	3	1	2	2		
143	1	2	2	1	2	2	3	1	2	3	1	3	4	5	3	4	3	2	3	2	3	3	3	2	1	1	3	4	4	3	4	2	2	3	2	3	2	3	4	2
144	2	1	2	1	1	2	1	1	3	3	2	3	4	5	3	4	4	2	2	3	4	4	3	2	1	1	2	4	4	3	3	2	3	3	2	3	2	3	2	1
145	1	1	1	1	2	3	3	1	2	3	2	3	4	4	2	3	4	2	3	4	3	4	4	2	1	1	2	4	4	3	3	2	4	3	4	3	4	4	1	

ID	SEX	AGE	EDU	BUYFROM	FRQB	BUYFROM	NATURE	CONTRACT	DISTANCE	TRUST1	TRUST2	TRUST3	TRUST4	TRUST5	COMM1	COMM2	COMM3	COMM4	COMM5	DEP1	DEP2	DEP3	DEP4	DEP5	COOP1	COOP2	COOP3	COOP4	COMM1T1	COMM1T2	COMM1T3	COMM1T4	COMM1T5	COMM1T6	PERF1	PERF2	PERF3	PERF4	PERFLOSTIC		
146	2	1	3	1	1	1	1	1	1	3	3	3	2	3	2	2	2	2	3	3	3	3	2	3	3	2	2	2	2	2	2	2	2	2	2	3	3	3	3	1	
147	1	3	3	1	2	3	3	1	3	2	2	3	2	3	3	3	2	2	2	2	3	2	3	1	1	1	2	1	2	2	3	3	3	3	1	3	3	3	2		
148	1	2	3	1	1	3	3	1	3	3	3	3	2	2	1	2	2	2	2	2	2	2	3	3	2	2	2	2	3	3	3	3	2	3	2	2	2	2	2		
149	2	1	2	1	3	3	3	1	2	2	1	1	2	1	1	2	1	4	4	1	4	1	3	2	1	1	3	2	3	1	3	2	1	1	3	2	3	2			
150	1	1	3	1	3	3	1	1	3	3	3	3	3	3	1	1	1	2	1	2	1	2	2	2	2	2	2	2	1	3	2	3	3	3	2	2	2	3	1		
151	2	2	3	1	3	3	2	1	5	4	5	4	2	4	3	4	3	4	4	3	3	3	1	5	3	3	4	1	1	5	5	1	3	1	1	5	5	1			
152	1	1	3	1	3	3	1	1	3	3	3	3	3	3	1	1	1	2	1	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	1		
153	2	2	3	1	3	3	2	1	5	4	5	4	2	4	3	4	3	4	4	3	3	3	1	5	3	3	4	1	1	5	5	1	3	1	1	5	5	1			
154	2	2	3	1	3	3	3	1	3	3	3	3	3	3	2	2	2	2	2	2	1	2	1	3	3	2	2	3	3	3	3	3	3	2	3	3	2	3	1		
155	2	2	3	1	3	3	3	1	3	3	3	3	3	3	3	3	2	1	1	1	2	3	1	3	3	3	3	1	3	3	3	3	3	3	3	3	1	2	1	3	1
156	2	1	3	1	3	3	3	1	3	3	3	1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	2	3	2	3	2	2	3	2	1		
157	1	2	3	1	2	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	1	
158	1	2	3	1	3	3	2	2	3	3	3	3	2	1	2	3	2	1	1	2	3	2	2	2	3	1	3	2	1	1	1	1	1	3	2	1	3	1	1		
159	2	1	3	2	3	3	3	2	5	5	4	4	4	4	3	3	2	2	2	4	4	3	1	1	3	3	3	3	4	3	4	4	4	2	5	4	4	3	3	1	
160	2	1	3	1	3	3	3	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	1	1	1	5	3	5	3	5	5	5	5	4	5	5	5	5	5	1	
161	2	1	3	1	3	3	3	2	1	3	2	5	3	3	1	1	1	1	1	1	3	3	4	5	3	3	1	5	3	3	3	3	3	3	3	3	2	2	2	5	2
162	2	1	3	1	3	3	3	2	3	2	3	3	2	3	4	4	2	1	3	4	2	4	3	2	3	4	3	4	3	4	4	4	3	3	5	3	3	3	4	1	

