

## **Supplementary online appendix**

### **Appendix A: Open-ended responses coding procedure**

The open-ended responses on loyalty were derived from MOB's study 2 and applied in the same way, except that we used the expert-coding to distinguish formal-sector from informal-sector responses. The measure consisted of the generation of 20 statements that began with the words "I am loyal to..." by each respondent. Each of the statements was coded twice: first, self-assessed by respondents themselves and second, rated by two expert-coders. After respondents generated the 20 statements, they rated each of them on binary scales in response to the question "Indicate whether the object of loyalty in each of your statements is more like a person (indicated with P) or more like a group (indicated with G)". The open-ended response measure of loyalty to individuals versus groups objects referred to as self-assessed loyalty is represented by the number of statements (out of 20) that are self-assessed as either referring more to individuals or to groups objects. We coded the self-assessed statements referring more to individuals objects as  $P = 1$  and those referring more to groups objects as  $G = 0$ .

Subsequently, two expert coders, independently, rated all statements on whether they were more person-like, group-like entities or neither. Person-like statements were further sub-categorized in terms of whether the object relates to an individual person in personal relationships coded as (1) (e.g. I am loyal to my mother), a specific employee / service provider coded as (2) (e.g. I am loyal to my teacher), or other individual coded as (3) (e.g. I am loyal to my neighbor). Likewise, statements coded as being group-like were further sub-coded as objects referring either to a group of people coded as (4) (e.g. I am loyal to my friends), a company or organization coded as (5) (e.g. I am loyal to my school) or to a community coded as (6) (e.g. I am loyal to my village). Statements considered as neither were coded as (7) (e.g. I am loyal to my book or my home). The coders' independent

categorizations matched for 96% of the statements. Divergences in categorization were solved by discussion between the coders. The open-ended measure of loyalty referred to as expert coded loyalty, is the number of statements (out of 20) referring to person-like (individual person, a specific employee / service provider and other individual) and group-like (group of people, company or organization and community) loyalty objects respectively.

We further grouped open-ended responses measure of loyalty (referred to as expert coded loyalty object) into formal and informal relations. Formal relations were coded as they are link to formal groups' objects (company or organization coded as 5) and link to formal individuals' objects (specific employee / service provider coded as 2), which is similar to MOB's coding. Informal relations contained relations linked to informal groups' objects (group of people and community coded respectively as 4 and 6) and those linked to informal individuals' objects (individual person and other individual coded respectively as 1 and 3).

### **Appendix B: Comparing our means to MOB's means for open-ended responses**

We test whether our results for the open-ended responses measure are significantly different from those of MOB for the same measure. A t-test was used for the comparison of both studies for each single comparison. We first compute MOB's standard deviations for their means, given that they only reported t-values of their comparison between males and females in their results (page 85). Building on Field (2013), MOB's standard deviations are obtained as follow:

$$\text{As } t = \frac{\bar{X}_F - \bar{X}_M}{S_{p_{MOB}} * \sqrt{\frac{1}{n_F} + \frac{1}{n_M}}} \text{ Eq. (B.1)}$$

$$\text{Then } S_{p_{MOB}} = \frac{\bar{X}_F - \bar{X}_M}{t * \sqrt{\frac{1}{n_F} + \frac{1}{n_M}}} \text{ Eq. (B.2)}$$

Where  $\bar{X}_F$  = mean for females and  $\bar{X}_M$  = mean for males

$n_F$  = sample size for females = 19 and  $n_M$  = sample size for males = 19

$S_{p_{MOB}}$  = MOB's standard deviation of the difference

Next, we compute the standard deviation of each comparison between our means and those of MOB as follow:

$$S_p = \sqrt{\frac{(n_{Rep}-1)S_{p_{Rep}}^2 + (n_{MOB}-1)S_{p_{MOB}}^2}{n_{Rep} + n_{MOB} - 2}} \quad \text{Eq. (B.3)}$$

Where  $n_{Rep}$  = sample size for our study (Rep) and  $n_{MOB}$  = sample size for MOB for either females when comparing our study's females' means to MOB's females means or respectively the samples sizes for males for both studies when comparing males' means.

$S_{p_{Rep}}$  and  $S_{p_{MOB}}$ , are respectively our study and MOB's standard deviation for each comparison.

$S_p$  is pooled standard deviation between our study and MOB study for each comparison.

Finally, we compute the t-statistics for the comparison of our different results and those of MOB as follow:

$$t = \frac{\bar{X}_{Rep} - \bar{X}_{MOB}}{S_p * \sqrt{\frac{1}{n_{Rep}} + \frac{1}{n_{MOB}}}} \quad \text{Eq. (B.4)}$$

Where  $\bar{X}_{Rep}$  and  $\bar{X}_{MOB}$  are respectively the mean from our study and MOB's mean that are in comparison;  $n_{Rep}$ ,  $n_{MOB}$ , and  $S_p$  as defined above. The details of the computations and the results of the t-test are in Table B.1.

### *Results of the comparison*

The results show that females score higher for individual persons in our sample than in MOB's sample when the object of loyalty is coded by coders ( $t(111) = 8.62, p = .000$ ). In addition, males score higher for individual persons (whether self-coded or coded by coders) in our sample than in MOB's sample (respectively,  $t(110) = 3.11, p = .001$  and  $t(110) = 9.31, p = .000$ ). The results for companies/organizations and employees/service providers relations show that females and males score higher for employees/service providers in our sample than

in MOB's sample (respectively,  $t(111) = 4.23, p = .000$ ) and  $t(110) = 6.90, p = .000$ ). But there is no significant difference between both samples according to females' and males' loyalty towards companies/organizations. Overall respondents scored higher for individuals in our sample than in MOB's sample. This finding probably reflects that in Benin one-to-one relationships are therefore important to access opportunities and resources (Viswanathan, Rosa, & Ruth, 2010).

[Table B.1 here]

### **Appendix C: Closed-ended responses results per category**

To test whether males and females differ in their closed-ended loyalty scores in direct comparison between levels of loyalty to an organization versus an employee, MOB compare their mean loyalty scores (mean of their scores for items on attachment, commitment, switching behavior and word-of-mouth) in seven economic categories. These are reported by MOB in study 4. We skipped this analysis in our replication paper due to space constraints. Instead, we report the results below.

#### *Results of the descriptive statistics on the closed-ended responses*

The descriptive statistics on the closed-ended loyalty scores expressed by males and females for employee-based vs company-based loyalty objects are shown in Table C.1. Overall levels of loyalty between males and females do not differ to great extent with the exceptions of school ( $t(95) = -1.807, p < .10$ ), transport ( $t(95) = 2.600, p < .05$ ) and bank ( $t(95) = -1.830, p < .10$ ) (see Table C.1). In these exceptions, males indicate that they relate stronger to groups that denote formal organizations (banks and schools) with the differences being only marginally significant whereas, females score higher than males for transport company, a category that women often use for their micro-enterprises. We find no categories in which women relate significantly stronger to persons than men.

These results are not in line with MOB, who found that males score higher than females in all categories for groups, whereas females score higher than males in all categories for individuals.

[Table C.1 here]

#### **Appendix D: Comparing our regression coefficients to MOB's regression coefficients**

In this Appendix we test (1) whether the effects of gender on loyalty in our study are significantly different from the effects of gender on loyalty in MOB's study, (2) whether the effect of gender on loyalty to employees is different from the effect of gender on loyalty to organizations in our data, and (3) whether the effects of gender on loyalty in formal sectors are significantly different from the effects of gender on loyalty in informal sectors in our data. As recommended by Paternoster et al. (1998), a z- test was used for comparing regression coefficients across both subsamples. The z-test is also appropriate for this comparison because both subsamples include more than 100 respondents (Cohen, 1983). We followed Paternoster et al.'s (1998) procedure in computing z-statistics (refer to Table D.1 for results).

##### *Results of the regression coefficients comparison*

The results in Table D.1 show that the effect of gender on loyalty to organization is significantly higher for MOB than in our study ( $z = 2.04, p = .021$ ). A similar result is found when we compare our informal sector organizations with MOB's organizations ( $z = 2.46, p = .007$ ).

When comparing our regression coefficients for the gender-effect in the various distinctions of our study, the results show that the effect is significantly higher for formal-sector organizations than for informal-sector organizations ( $z = -2.17, p = .015$ ). The test for employees versus organizations reveals that the effect of gender is lower for loyalty towards employees than loyalty towards organizations when all sectors are considered ( $z = 2.50, p =$

.006), as well as when the sectors are considered separately (for formal sector,  $z = 2.71$ ,  $p = .003$  and for informal sector,  $z = 1.72$ ,  $p = .043$ ). These results suggest that Beninese respondents relate less to groups than respondents from New Zealand.

[Table D.1 here]

### **Appendix E: Interaction results for gender, object of loyalty and formality of the sector**

To understand why men aren't stronger than women in relating to groups in our data, we conduct an ANOVA including gender, object of loyalty and formality of the sector. In this Appendix we first explain how we distinguish the sectors between more formal and more informal categories. Next, we explain how we conducted the ANOVA, followed by the results.

#### ***1- Classification of the economic categories***

To check whether the seven economic categories that we used in our study pertain either to more informal-oriented or formal-oriented sectors of the economy and to examine whether the differences between the sectors are mainly due to the level of formality and not to other aspects such as utilitarian vs. hedonic, necessities vs. luxuries, and the frequency of contact with these categories, we collected data from 44 under-graduated and post-graduated Beninese students based on questionnaires. We use a sample of students as a conservative way of estimating the classification, because they are representative of the middle class people of Benin. Middle class people are well-educated (Ncube & Shimeles, 2012) and may equally use formal and informal sectors' categories. We asked respondents to classify the seven economic categories that we used for the closed-ended responses, into (1) formal versus informal sectors, (2) utilitarian versus hedonic, and (3) necessities versus luxuries categories,

asking for example “To what extent do you perceive your bank as being informal-oriented or formal-oriented?” on a 6-point scale ranging from 1= highly informal to 6 = highly formal.

To ensure that every respondent rated the categories on the same basis, we gave a short description of the economic categories. Bank was described as all services like savings, credits, or bank overdrafts that people can purchase/access through traditional banks and micro-finance institutions. Administration was defined as all public services that people are given from public offices such as municipalities, ministries, law offices (courts), and social support. School termed all education services that people can be provided with by primary, secondary, and higher schools as well as universities both in conventional and non-conventional angles (religious-related or disabled-related). Mobile phone designated communication services such as phoning, internet and mobile money transferring. Bar labelled all services and products that people can use for fulfilling their catering needs such as eating, drinking, and having fun. Clothing covers all the products and services that are available in the market which aimed to feed people dressing needs such as individual cloth sellers in markets, clothing stores and fabrics sellers. Transport encompasses all transport services providers such as taxis, and coaches when people want to move from one point to the other or to carry heavy stuffs.

Following Helmke & Levitsky (2004), we describe formal economic categories as “based on rules that are created, communicated and enforced through channels widely accepted as official such as courts, legislatures, constitutions, laws, regulations, and organizations’ rules”, and as “registered to Chamber of Commerce and usually declared in the tax payment system”. Informal economic categories were described as “governed by socially shared rules, usually unwritten, that are created, communicated, and enforced outside of officially sanctioned channels” and as “not registered to Chamber of Commerce and not usually declared in the tax payment system”.

Building on Babin, Darden, & Griffin, (1994), we describe a utilitarian service or product as “a service or a product that provides people with a sense of accomplished mission, rationality or efficiency; for example, people may say “*to me, shopping is like a mission, and if I find what I am looking for, I am satisfied...mission accomplished*”, if they think that shopping has a utilitarian meaning for them”. A hedonic product or service was described as “a product or service that is playful, fun for people and causes them to express excitement, captivation, escapism, spontaneity and enjoyment; for example, people may say “*I enjoy shopping as it helps me to forget my problems*”, if they see shopping as hedonic”.

Following Bearden & Etzel (1982) and Mortelmans (2005), we define necessities as “products that are needed for day-to-day living and are ordinary, widespread and not often of high prices”. Luxuries were described as “products or services that are not needed for ordinary day-to-day living, and are characterized by their price, quality, aesthetics, rarity, extraordinariness, and symbolic meanings”.

Next, we asked respondents to indicate their age, gender and the frequency of contact with each of the seven categories on a six-point scale from 1 = once a week to 6 = never.

We classified the economic categories by comparing their means with cut off values in a t-test. For instance, to be part of informal-oriented sectors, the economic category mean for the distinction informal versus formal should be significantly lower than 4, or should be significantly higher than 3, to be considered as formal-oriented sectors' category.

### *Results of the classification*

The results of the classification (Table E.1) show that all the economic categories are considered by respondents as being utilitarian and necessities and are used approximately once in two months. As expected, the results show that bank ( $M_{\text{bank}} = 5.5$ ,  $t(43) = 18.38$ ,  $p = .000$ ), administration ( $M_{\text{administration}} = 5.48$ ,  $t(43) = 23.53$ ,  $p = .000$ ), school ( $M_{\text{school}} = 4.57$ ,  $t(43) = 9.77$ ,  $p = .000$ ) and mobile phone ( $M_{\text{mobile phone}} = 4.32$ ,  $t(43) = 5.75$ ,  $p = .000$ ) are

significantly more formal-oriented sectors. Bar ( $M_{\text{bar}} = 2.59$ ,  $t(43) = -7.40$ ,  $p = .000$ ), clothing ( $M_{\text{clothing}} = 2.57$ ,  $t(43) = -7.99$ ,  $p = .000$ ), and transport ( $M_{\text{transport}} = 3.27$ ,  $t(43) = -3.36$ ,  $p = .002$ ) are significantly more informal-oriented sectors.

[Table E.1 here]

## **2- ANOVA analysis**

We conduct an ANOVA including gender, object of loyalty and formality of the sector to understand why men do not show higher levels of loyalty towards organizations than women do. We use ANOVA because of the design of our study that combines repeated measures with object of loyalty as a between-participants factor and the formality of the economic sector as both a between- and a within-participants factor. By using seven economic categories to test participants' loyalty to either an employee or a company, we have repeated measures of loyalty scores. For each economic category, participants either scored their loyalty to the company or to the employee. For example, if participants score for their bank as an organization, they will score for employee in the administration category and so forth. As explained in the previous section of this Appendix, four economic categories (bank, administration, school, and mobile phone) are classified as pertaining to the formal-oriented sector whereas three others (bar, clothing, and transport) are classified as informal-oriented sectors.

Given that the formality of the economic sector is overarching to the economic categories, we should use two models to be able to test the effect of the object of loyalty on the economic categories and its effect on the formality of the economic sector. In the first model labelled as “non-contrasted model”, we include all the categories without any distinction about the formality of the economic sector. The non-contrasted model permits us to test the three-way interaction effect for gender, object of loyalty, and economic categories. In the second model named “contrasted model”, the formality of the economic sector is

included without any distinction of economic categories. The contrasted model allows us to test the three-way interaction effect of gender, object of loyalty and the formality of the economic sector. As, people differ at individual level on their general level of loyalty, we use the difference from the respondents' mean loyalty score computed over all seven categories as dependent variable for both models. If the mean difference for respondent *i* for a category *k*, such as bank is  $MD_{i\text{bank}}$ , we have:

$$MD_{i\text{bank}} = MLS_{\text{bank}} - \left( \frac{\sum_{k=1}^7 MLS_k}{7} \right) \text{ Eq. (E.1)}$$

Where *k* is the economic category and varies from 1 to 7, and  $MLS_k$  = mean loyalty score of the category *k*.

Because we use mean differences for loyalty in the analysis we cannot include a direct effect of gender as gender pertains also to individual level differences. As the program still considers that gender is a variable included in the model, the degrees of freedom of the error term given by the program should be corrected. Instead of 1281 degrees of freedom for the error term given by the program, we changed the error term degrees of freedom into 1096, based on the following computation:

$$df_{\text{error}} = 1281 - (n - 2) \text{ Eq. (E.2)}$$

$$df_{\text{error}} = 1281 - 187 + 2 = 1096$$

With *n*= sample size = 187, and *n* was subtracted for estimating individual means

$df_{\text{error}}$  = degrees of freedom of the error term.

We consequently recomputed the F statistics including the new degrees of freedom of the error term in the standard formula of F (Field, 2013).

$$F = \frac{SS_{\text{effNC}}/df_{\text{effNC}}}{SS_{\text{error NC}}/1096} \text{ Eq. (E.3)}$$

Where  $SS_{effNC}$  = Sum of Square of the effect in the non-contrasted model,  $df_{effNC}$  = df of the effect in the non-contrasted model, and  $SS_{errorNC}$  = Sum of Square of the Error in the non-contrasted model. For each F statistic the corresponding p-value was attached following the F distribution table (see Table E.2).

For the contrasted model, where we compared informal-oriented and formal-oriented sectors, we assumed that each sector's categories are homogeneous, which is not the case in the reality (for instance, within informal-oriented sector's categories, bars are different from clothing or banks are different from schools in the case of formal-oriented sector's categories). As a consequence, the error term in the contrasted model is also overestimated by the program as in the non-contrasted model. We therefore used also the 1096 degrees of freedom of the error term of the non-contrasted model to recompute the F statistic of the contrasted model. We computed the F statistics of the contrasted model as follows:

$$F = \frac{SS_{effC}/df_{effC}}{SS_{errorNC}/1096} \text{ Eq. (E.4)}$$

Where  $SS_{effC}$  = Sum of Square of the effect in the contrasted model,  $df_{effC}$  = df of the effect in the contrasted model, and  $SS_{errorNC}$  as defined above.

As well, for each F statistic the corresponding p-value was attached.

In addition, we corrected the Partial Eta Squares of the contrasted model using the error term of the non-contrasted model. We compute the corrected Partial Eta square as follow:

$$\eta^2_C = \frac{SS_{effC}}{SS_{effC} + SS_{errorNC}} \text{ Eq. (E.5)}$$

With  $\eta^2_C$  = Partial Eta Square of the contrasted model,  $SS_{effC}$  and  $SS_{errorNC}$  as defined above.

[Table E.2 here]

### 3- Results

The results show significant two-way interaction effects between (1) gender and the object of loyalty which confirms the theory ( $F = 6.36, p < .05$ ), (2) gender and the degree of formality of the sector, with women/men having higher levels of loyalty to informal/formal-oriented sectors' objects of loyalty ( $F = 5.43, p < .05$ ), and (3) the object of loyalty and the degree of the formality of the sector showing higher levels of loyalty to employees/organizations in informal/formal-oriented sectors ( $F = 6.44, p < .05$ ), suggesting that the gender-effect on loyalty may depend also on the degree of formality of the economic sector.

Overall, as expected, the results from both models show no significant three –way interaction effects for (1) gender, object of loyalty, and the formality of the economic sector and for (2) gender, object of loyalty, and economic categories (Table E.2). We further test to what extent the duality of the sector rules out the gender-effect on object of loyalty. The Graph 1 (in the paper) show the plot of gender and object of loyalty when all sectors are pulled together. This Graph shows that women seem to display equal levels of loyalty to employees and to organizations. We test this finding using posthoc tests on loyalty scores of females and males for employees and organizations when all categories are pulled together. We run the posthoc tests using the mixed model's contrast subcommand<sup>1</sup>. Confirming the differences in the graph, the results in Table E.3 show that (1) women don't show any significant difference in their levels of loyalty to employees and to organizations ( $M_{\text{femaleemp}} = 3.54$ , and  $M_{\text{femaleorg}} = 3.64$ ,  $t(1301) = .81, p = .42$ ) while men do show significant higher levels of loyalty towards organizations than to employees ( $M_{\text{maleemp}} = 3.31$ , and  $M_{\text{maleorg}} = 3.75$ ,  $t(1301) = 4.16, p = .000$ ); (2) there is no gender difference in respondents' loyalty levels towards organizations ( $M_{\text{maleorg}} = 3.75$ , and  $M_{\text{femaleorg}} = 3.64$ ,  $t(1301) = -.88, p = .38$ ) while women do show significantly higher levels of loyalty towards employees than men do ( $M_{\text{maleemp}} = 3.31$ , and  $M_{\text{femaleemp}} = 3.54$ ,  $t(1301) = 2.49, p = .01$ ).

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<sup>1</sup> [https://www.ibm.com/support/knowledgecenter/SSLVMB\\_21.0.0/com.ibm.spss.statistics.help/syn\\_mixed\\_test.htm](https://www.ibm.com/support/knowledgecenter/SSLVMB_21.0.0/com.ibm.spss.statistics.help/syn_mixed_test.htm)

When considering formal-oriented categories separately (Graph 2 in the paper and Table E.3), women and men show significantly higher levels of loyalty towards organizations than to employees ( $M_{\text{femaleempfor}} = 3.51$ , and  $M_{\text{femaleorgfor}} = 3.75$ ,  $t(1301) = 1.94$ ,  $p = .05$ ;  $M_{\text{maleempfor}} = 3.42$ , and  $M_{\text{maleorgfor}} = 3.97$ ,  $t(1301) = 4.25$ ,  $p = .000$ ). Men show slightly higher levels of loyalty towards organizations than women at border line significance ( $M_{\text{maleorgfor}} = 3.97$ , and  $M_{\text{femaleorgfor}} = 3.75$ ,  $t(1301) = -1.70$ ,  $p = .09$ ) whereas; women do not show significant higher level of loyalty towards employees than men do ( $M_{\text{maleempfor}} = 3.42$ , and  $M_{\text{femaleempfor}} = 3.51$ ,  $t(1301) = .64$ ,  $p = .52$ ).

For informal-oriented categories (Graph3 in the paper and Table E.3), women don't show any significant difference in their levels of loyalty towards employees than to organizations ( $M_{\text{femaleempinf}} = 3.57$ , and  $M_{\text{femaleorginf}} = 3.48$ ,  $t(1301) = -.61$ ,  $p = .54$ ) while males show slightly higher levels of loyalty towards organizations than to employees at border line significance ( $M_{\text{maleempinf}} = 3.17$ , and  $M_{\text{maleorginf}} = 3.45$ ,  $t(1301) = 1.82$ ,  $p = .07$ ). There is no significant difference between males and females in their loyalty towards organizations ( $M_{\text{maleorginf}} = 3.45$ , and  $M_{\text{femaleorginf}} = 3.48$ ,  $t(1301) = .30$ ,  $p = .77$ ) while women do show significantly higher levels of loyalty towards employees than men do ( $M_{\text{maleempinf}} = 3.17$ , and  $M_{\text{femaleempinf}} = 3.57$ ,  $t(1301) = 2.75$ ,  $p = .01$ ).

In conclusion, our findings do confirm the fact that males are more loyal to groups than to individuals, but not the fact that females are more geared towards individuals than groups. In addition, given that the results are roughly the same for formal- and informal-oriented sectors these findings are not due to the informal/formal divide of EMs context. The gender-effect theory is therefore partially confirmed in our study. Women in EMs seem to have difficulty to disentangle an employee from an organization. These findings may indicate that women in EMs have lower systemizing capabilities that help people to relate to more abstract objects such as organizations (Baron-Cohen, 2002).

[Table E.3 here]

## References

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**Table B1: Comparing our results to MOB's results for open-ended responses**

Gender	Comparisons	$\bar{X}_{MOB}$	$S_{pMOB}^2$	$\bar{X}_{Rep}$	$S_{pRep}^2$	$S_p$	t value	p value (RT)
Female MOB = 19 and Rep = 94	Individual persons by participants	10.16	9.40	11.3	8.58	2.94	1.55	0.062
	Groups by participants	8.21	19.02	8.7	8.58	3.21	0.61	0.271
	Individual persons by coders	3.16	2.62	10.28	12.53	3.30	8.62	0.000
	Groups by coders	7.63	3.64	8.05	7.45	2.61	0.64	0.261
	Individual persons in formal relations by coders	1.27	1.76	3.86	6.81	2.45	4.23	0.000
	Groups in formal relations by coders	3.37	5.54	3.23	4.41	2.14	-0.26	0.603
Male: MOB = 19 and Rep = 93	Individual persons by participants	7.53	9.40	9.95	9.55	3.09	3.11	0.001
	Groups by participants	11.95	19.02	10.05	9.55	3.33	-2.27	0.987
	Individual persons by coders	1.42	2.62	8.72	11.09	3.12	9.31	0.000
	Groups by coders	9.68	3.64	9.15	8.64	2.80	-0.75	0.773
	Individual persons in formal relations by coders	0.22	1.77	4.22	6	2.30	6.90	0.000
	Groups in formal relations by coders	5.11	5.54	3.68	6.35	2.49	-2.28	0.988

**Table C.1: Closed-ended responses per product category**

Category	Organization			Employee		
	Female	Male	t-value	Female	Male	t-value
Bank	3.54	3.96	1.83 <sup>#</sup>	3.45	3.23	.77
School	4.02	4.42	1.81 <sup>#</sup>	3.94	3.97	-.12
Administration	3.32	3.43	-.39	3.39	3.20	.67
Mobile phone	3.27	3.31	-.14	4.15	4.07	.45
Clothing	3.82	3.58	1.03	3.72	3.47	1.12
Bar	3.61	3.40	.82	3.32	3.52	-.84
Transport	3.39	2.67	2.60*	3.29	3.19	.38

<sup>#</sup> p < .10

\* p < .05

**Table D.1: Testing the significance of the regression coefficients for closed-ended responses**

		<b>Rep vs. MOB</b>				
		Comparisons	Rep's b (SE)	MOB's b (SE)	z score	p value one-tailed
All	sectors	Employee	0.11(.05)	0.23(.09)	-1.17	0.121
		Organization	-0.05(.04)	-0.27(.10)	2.04	0.021
Informal	sector	Employee	0.2(.07)	0.23(.09)	-0.26	0.488
		Organization	0.03(.07)	-0.27(.10)	2.46	0.007
Formal	sector	Employee	0.08(.07)	0.23(.09)	-1.32	0.093
		Organization	-0.17(.06)	-0.27(.10)	0.86	0.198
		<b>Rep's Formal vs. Rep's Informal</b>				
		Comparisons	Formal's b (SE)	Informal's b (SE)	z score	p value one -tailed
		Employee	0.08(.07)	0.2(.07)	-1.21	0.113
		Organization	-0.17(.06)	0.03(.07)	-2.17	0.015
		<b>Rep's Employee vs. Rep's Organization</b>				
		Comparisons	Employee 's b (SE)	Organization's b (SE)	z score	p value one-tailed
		All sectors	0.11(.05)	-0.05(.04)	2.50	0.006
		Formal sector	0.08(.07)	-0.17(.06)	2.71	0.003
		Informal sector	0.20(.07)	0.03(.07)	1.72	0.043

**Table E.1: Results of the classification of the economic categories**

<b>Economic categories</b>	<b>Informal vs. formal Mean (SD)</b>	<b>Utilitarian vs. hedonic Mean (SD)</b>	<b>Necessities vs. luxuries Mean (SD)</b>	<b>Frequency of contact Mean (SD)</b>	<b>Conclusions</b>
Bank	5.50 (0.90)	2.64 (1.81)	2.39 (1.42)	3.36 (1.94)	Formal, utilitarian, necessity, and used once in 3 months
Administration	5.47 (0.70)	2.61 (1.97)	2.11 (1.20)	3.27 (1.81)	Formal, utilitarian, necessities, and used once in 3 months
School	4.57 (1.07)	2.30 (1.47)	2.20 (1.46)	2.55 (1.87)	Formal, utilitarian, necessity, and used once in 2 months
Mobile phone	4.32 (1.52)	3.05 (1.31)	2.86 (1.42)	1.93 (1.62)	Formal, utilitarian, necessity, and used once every month
Bar	2.59 (1.26)	3.41 (1.42)	3.23 (1.78)	2.43 (1.70)	Informal, utilitarian, necessity, and used once in 2 months
Clothing	2.57 (1.19)	3.27 (1.40)	3.16 (1.75)	2.27 (1.44)	Informal, utilitarian, necessity, used once in 2 months
Transport	3.27 (1.44)	3.30 (1.56)	2.57 (1.44)	2.25 (1.69)	Informal, utilitarian, necessity, and used once in 2 months

**Table E.2: Interaction results for gender, object of loyalty and degree of formality of the sector**

Source	Sum of Squares	df	Mean Square	F	p-value	Partial Eta Squared
Object loyalty (employee vs company)	22.35	1	22.35	18.02	P<.001	.02
Category	100.97	6	16.83	13.57	P<.001	.07
<i>Informal vs Formal</i>	19.43	1	19.43	15.67	P<.001	.01
Gender *Object of loyalty	7.89	1	7.89	6.36	P<.05	.01
Gender *Category	12.45	6	2.08	1.68	P>.05	.01
<i>Gender * Informal vs Formal</i>	6.73	1	6.73	5.43	P<.05	.01
Object of loyalty *Category	23.69	6	3.95	3.19	P<.01	.02
<i>Object of loyalty *Informal vs Formal</i>	7.98	1	7.98	6.44	P<.05	.01
Gender *Object of loyalty * Category	5.89	6	.98	.79	P>.05	.00
<i>Gender*Object of loyalty*Informal vs Formal</i>	.24	1	.24	.19	p>.05	.00
Error	1354.25	1096	1.24			
R-square for Non-cont. Mod				.12		

Italic sources are the contrasted model's variables.  
 Non-cont. Mod = non –contrasted model

**Table E.3: Posthoc tests results**

Contrast		Means	t-value	p-value
<i>All sectors together</i>				
Employees	Females	3.54	2.49	.01
	Males	3.31		
Organizations	Females	3.64	-.88	.38
	Males	3.75		
Females	Employees	3.54	.81	.42
	Organizations	3.64		
Males	Employees	3.31	4.16	.00
	Organizations	3.75		
<i>Informal-oriented sector</i>				
Employees	Females	3.57	2.75	.01
	Males	3.17		
Organizations	Females	3.48	.30	.77
	Males	3.45		
Females	Employees	3.57	-.61	.54
	Organizations	3.48		
Males	Employees	3.17	1.82	.07
	Organizations	3.45		
<i>Formal-oriented sector</i>				
Employees	Females	3.51	.64	.52
	Males	3.42		
Organizations	Females	3.75	-1.70	.09
	Males	3.97		
Females	Employees	3.51	1.94	.05
	Organizations	3.75		
Organizations	Employees	3.42	4.25	.00
	Organizations	3.97		