**Online Appendix**

We used the *runMI* function of the *SemTools* package (Jorgesen et al., 2022) to conduct the structural equation models (SEMs) with imputed data, based on five imputations. The *runMI* function takes data with missing observations, multiple imputes the data, runs a SEM and combines the results using Rubin's (1987) rules.

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| **Table A1**  Study 3: Parameter estimates of the direct relationship between T1 financial stress and T2 quit intention (Step 1), and of the relationship between T1 financial stress and T2 quit intention mediated through T1 affective commitment (Study 3) based on imputed data | | | | | | |
| Predictor | *B* | SE | 95% CI*B* | | *p* | *β* |
| Step 1: Direct effects (DV: Quit intention) | | | | |  |  |
| T1 Financial stress | 0.40 | 0.12 | 0.15 | 0.64 | .002 | .23 |
| T1 Age | -0.01 | <0.01 | -0.03 | -0.00 | .044 | -.15 |
| T1 Gender | -0.08 | 0.13 | -0.33 | 0.18 | .543 | -.04 |
| T1 Business age | -0.00 | 0.01 | -0.02 | 0.02 | .927 | -.01 |
| T1 Co-ownership | 0.14 | 0.18 | -0.22 | 0.50 | .448 | .05 |
| Step 2: Mediation through affective commitment | | | | |  |  |
| T1 Financial stress → T2 Quit intention | 0.23 | 0.12 | -0.01 | 0.46 | .057 | .13 |
| T1 Financial stress → T1 Affective commitment | -0.38 | 0.11 | -0.60 | 0.17 | <.001 | -.29 |
| T1 Affective commitment → T2 Quit intention | -0.52 | 0.11 | -0.58 | -0.17 | <.001 | -.26 |
| T1 Financial stress → T1 Affective commitment → T2 Quit intention | 0.17 | 0.06 | 0.04 | 0.29 | .009 | .10 |
| Total effect | 0.39 | 0.12 | 0.15 | 0.63 | .002 | .23 |

*Notes*. *N* = 363. *B* = unstandardized estimate; 95% CI*B* = 95% bootstrap confidence interval (5,000 samples); *β* = standardized estimate; DV = dependent variable. Code for gender: 1 = male, 2 = female; code for co-ownership: 1 = not co-owned, 2 = co-owned; business age = years passed since business foundation.

Control variables were included in both analyses. We report control variable estimates only for Step 1 because none of the control variables predicted T1 affective commitment or T2 quit intention in Step 2.

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| **Table A2**  Study 3: Parameter estimates of the relationship between T1 financial stress and T2 quit intention, mediated through T1 continuance commitment (Model 1) and T1 continuance and T1 affective commitment (Model 2) based on imputed data | | | | | | |
| Predictor | *B* | *SE* | 95% CI*B* | | *p* | *β* |
| Model 1: Mediation through continuance commitment | | | | | | |
| T1 Financial stress → T2 Quit intention | 0.47 | 0.12 | 0.23 | 0.71 | <.001 | .28 |
| T1 Financial stress → T1 Continuance commitment | 0.26 | 0.10 | 0.06 | 0.45 | .010 | .19 |
| T1 Continuance commitment → T2 Quit intention | -0.24 | 0.09 | -0.42 | -0.06 | .012 | -.19 |
| T1 Financial stress → T1 Continuance commitment → T2 Quit intention | -0.06 | 0.04 | -0.13 | 0.01 | .095 | -.04 |
| Total effect | 0.41 | 0.12 | 0.17 | 0.64 | .001 | .24 |
| Model 2: Mediation through continuance and affective commitment | | | | | | |
| T1 Financial stress → T2 Quit intention | 0.29 | 0.12 | 0.06 | 0.52 | .014 | .17 |
| T1 Financial stress → T1 Affective commitment | -0.38 | 0.10 | -0.58 | -0.18 | <.001 | -.26 |
| T1 Affective commitment → T2 Quit intention | -0.42 | 0.09 | -0.61 | -0.24 | <.001 | -.36 |
| T1 Financial stress → T1 Continuance commitment | 0.26 | 0.10 | 0.06 | 0.45 | .009 | .19 |
| T1 Continuance commitment → T2 Quit intention | -0.20 | 0.09 | -0.37 | -0.03 | .024 | -.16 |
| T1 Financial stress → T1 Affective commitment → T2 Quit intention | 0.16 | 0.06 | 0.05 | 0.27 | .007 | .09 |
| T1 Financial stress → T1 Continuance commitment → T2 Quit intention | -0.05 | 0.03 | -0.11 | 0.01 | .115 | -.03 |
| Total effect | 0.40 | 0.12 | 0.16 | 0.64 | .001 | .24 |

*Notes*. *N* = 363. *B* = unstandardized estimate; 95% CI*B* = 95% bootstrap confidence interval (5,000 samples); *β* = standardized estimate; DV = dependent variable. Code for gender: 1 = male, 2 = female.

Control variables were included in both analyses. We report control variable estimates only for Step 1 because none of the control variables were related to T1 affective commitment, T1 continuance commitment, or T2 quit intention.

**References**

Jorgensen, T. D., Pornprasertmanit, S., Schoemann, A. M., & Rosseel, Y. (2022). semTools: Useful tools for structural equation modeling (R package version 0.5-6) [Computer software]. <https://CRAN.R-project.org/package=semTools>

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