

Franchisees' commitment in times of crisis: the role of fairness and brand equity

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Abstract: The COVID-19 pandemic has underscored the necessity of reconstructing international business relationships. Achieving this objective relies heavily on the commitment of international business partners during periods of crisis. The study examines the moderating roles of international brand equity and procedural fairness in the relationship between franchisees' satisfaction dimensions and their commitment to the relationship. A survey involving 243 franchisees was conducted within a mobile money service provider network in Côte d'Ivoire, a West African nation. The conceptual model was estimated using partial least squares-structural equation modeling (PLS-SEM). The findings indicate that only social satisfaction positively influences franchisees' relationship commitment, while brand equity amplifies the association between satisfaction dimensions and commitment. Conversely, procedural fairness specifically enhances the relationship between social satisfaction and commitment. Consequently, franchisors should intensify efforts to foster strong relationships with franchisees and the franchise brand, a specific investment. By implementing fair procedures, franchisors are better positioned to retain valuable franchisees during crises.

Keywords: franchising, satisfaction, commitment, brand equity, fairness, crisis.

L'engagement des franchisés en temps de crise : le rôle de l'équité et du capital marque

Résumé : La pandémie de COVID-19 a rendu nécessaire la reconstruction des relations commerciales internationales. Pour atteindre cet objectif, l'engagement des partenaires commerciaux internationaux en temps de crise est crucial. L'objectif de cet article est d'étudier les effets modérateurs du capital marque internationale et de l'équité procédurale sur les relations entre les dimensions de la satisfaction des franchisés et leur engagement relationnel. Une enquête a été réalisée auprès de 243 franchisés dans le réseau international de transfert d'argent en Côte d'Ivoire, un pays d'Afrique de l'Ouest. Le modèle conceptuel a été estimé à l'aide de la méthode des moindres carrés partiels et de la modélisation des équations structurelles (PLS-SEM). Dans l'ensemble, cet article révèle que seule la satisfaction sociale a une influence positive sur l'engagement relationnel des franchisés et que le capital marque renforce la relation entre les dimensions de la satisfaction des franchisés et leur engagement relationnel. Cependant, l'équité procédurale n'améliore que la relation entre la satisfaction sociale des franchisés et leur engagement. Par conséquent, les franchiseurs doivent faire davantage pour promouvoir une relation forte entre les franchisés et la marque de franchise qui représente un investissement spécifique. Des procédures équitables des franchiseurs pourraient permettre de conserver les meilleurs franchisés en temps de crise.

Mots clés : franchise, satisfaction, engagement, capital marque, équité, crise.

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1. INTRODUCTION

Franchising is a strategic model whereby a parent company replicates its business methodology by granting independent contractors the right to utilize its system in exchange for a fee (Davies et al., 2011). It is among the most favored approaches for international expansion due to its flexibility and ability to generate economies of scale across global operations (Contractor and Kundu, 1998). The tangible effects of franchising on income, employment, and the attainment of social objectives are particularly pronounced in emerging and developing economies (Elango, 2019; Naatu et Alon, 2019). The growth of franchise networks offers significant hope for African youth, who are increasingly tempted to immigrate to Europe. However, the COVID-19 pandemic has profoundly affected the franchise sector, inducing substantial economic instability (Dung, 2020). Challenges such as elevated risk levels and uncertainty regarding decision-making speed are prominent (Bui, Jambulingam, and Nguyen, 2021). In Côte d'Ivoire, 98% of small businesses, including franchise outlets, reported an average sales decline of 75% during the pandemic (UNCTAD (United Trade and Development), 2023). The economic fallout has been acutely felt by franchisees, many of whom have seen profits vanish or businesses close, as well as by franchisors, whose markets for new franchises have diminished and royalty revenues have contracted due to slowed or halted franchise operations (Fournaris and Burstein, 2022). Most franchisees exited the network owing to the crisis and decreasing income (Fournaris and Burstein, 2022). Consequently, franchising entities are focused on contract renegotiation and strategic planning for post-crisis recovery. Many franchisees report that most franchisors have not proposed viable long-term solutions (Bretas and Alon, 2020). The relational dimension in business markets is traditionally rooted in long-term organizational interests and rational knowledge (Guenther and Guenther, 2020). Nonetheless, emotional factors such as commitment and satisfaction are also integral to business relationships (Brodie et al., 2019). These emotions are considered fundamental to relationship success, with commitment defined

as a partner's belief that maintaining the relationship warrants maximal effort (Morgan and Hunt, 1994), and satisfaction as a positive emotional response arising from the overall evaluation of the relationship (Gaski and Nevin, 1985; Frazier, Gill, and Kale, 1989). Empirical research within marketing channels and franchising indicates that satisfaction positively affects relational performance, enhances commitment, and sustains long-term cooperation (Anderson et Narus, 1990; Ganesan, 1994; Morgan and Hunt, 1994). This study emphasizes the positive impact of long-term supplier relationships on success, fostering long-term orientation and continuity within marketing channels and franchise networks (Geyskens, Steenkamp, and Kumar, 1999; Constantaras, Mostert, and Svensson, 2025). Nonetheless, research examining the distinct roles of economic and social satisfaction, particularly within crisis contexts (Geyskens and Steenkamp, 2000; Rodríguez, Pérez, and Gutiérrez, 2005; Cortez and Johnston, 2020), remains limited, especially in franchise networks where brand significance is paramount.

Previous literature identifies brand and brand equity as critical determinants of supplier power in marketing channels (Anderson and Narus, 1990; Glynn, 2010), influencing the nature of business relationships (Glynn, Brodie, and Motion, 2012; King, Grace, and Weaven, 2013; Nyadzayo, Matanda, and Ewing, 2011, 2016). Brand equity, representing the franchisee's investment in the relationship with the franchisor, encompasses the brand's value to franchisees and the strength of the brand built within the franchise network. However, the moderating effects of brand equity have received limited scholarly attention in both business-to-business and franchise contexts. Within franchise relationships, satisfaction has been linked to franchisee commitment and intent to continue the relationship, with an emphasis on fairness (Chiou, Hsieh, and Yang, 2004; Shaikh et al., 2018; Lee et al., 2021; Grace, Frazer, and Weaven, 2023). In business relationships, the vulnerable party expects fairness from its partner, conceptualized as comprising three dimensions: interactional, distributive, and procedural (Bies and Moag, 1986; Colquitt, 2001). Procedural fairness, in particular,

enhances cooperative outcomes by improving relational value and mitigating relational risks within environments characterized by both economic and social exchanges (Luo, 2008). It pertains to perceptions of fairness regarding the franchisor's policies and procedures, influencing outcome distribution in franchisor-franchisee relationships. Similarly, despite its importance, limited research has examined the moderating role of perceived procedural fairness within franchise relationships, marking a significant empirical gap in international franchising research. This study aims to address this gap by exploring how brand equity and procedural fairness moderate the relationship between franchisee satisfaction and their commitment to the franchisor. Consequently, this raises an important question: What roles do brand equity and procedural fairness play in enhancing the franchise relationship and maintaining stability during crises? To sustain franchisees in the long term, particularly during times of crisis, three complementary theories were employed: social exchange theory (SET), psychological ownership, and commitment. SET is grounded in the progressive development of relationships within relatively stable environments (Anderson and Narus, 1984; Blau, 1964; Dwyer et al., 1987; Emerson, 1976; Thibaut and Kelly, 1959), but it lacks explanatory power regarding relationship evolution and management amid crisis conditions (Zafari, Biggemann, and Garry, 2023). During such periods, parties are more susceptible; rapid responses and swift access to resources necessitate close cooperation between partners (Zafari, Biggemann, and Garry, 2023). Consequently, organizational fairness is considered a critical trigger, whereby, through social exchange mechanisms, it fosters psychological ownership and, by extension, enhances franchisee commitment. SET provides a foundational framework for understanding the economic and social exchanges between franchisors and franchisees (Constantaras, Mostert, and Svensson, 2025a) and significantly influences franchisee satisfaction with the franchising brand, supplemented by economic exchange and mutual interest (Ting and Ahn, 2023). The findings of this study contribute meaningfully to the existing literature on franchising relationship

management, offering both theoretical and managerial insights. Firstly, during crises, social satisfaction—encompassing franchisees' social well-being and community relations—serves as a vital factor in fostering franchisee commitment and facilitating adaptation to shocks. Secondly, the moderating role of brand equity is pivotal; it positively enhances the relationship between franchisee satisfaction and commitment. This indicates that a robust franchise brand can mitigate adverse effects during crises, reinforced by the emotional connection that franchisees develop with the brand, which they psychologically own. Thirdly, procedural fairness amplifies the link between franchisees' social satisfaction and their commitment. Even when economic outcomes are unfavorable, perceptions of fair procedures positively influence franchisees' ability to adapt during crises.

From a managerial perspective, it is essential for both franchisors and franchisees to collaboratively manage brand equity. They must share responsibility for fostering a strong brand and cultivating a resilient community capable of withstanding crises. Additionally, procedural fairness must be prioritized; fair procedures, transparently practiced by franchisors, enhance the likelihood of retaining franchisees who align with the community's values during crises. Procedures should be clearly communicated, consistently applied, and perceived as fair by franchisees.

The structure of this article is as follows: first, the theoretical and conceptual foundations of the research model are presented. Second, the methodology employed is described. Third, the results are analyzed and discussed. Finally, the contributions, alongside strategic and managerial implications, are outlined.

2. LITERATURE REVIEW

2.1 Social exchange theory, organizational justice, and psychological ownership in understanding franchise relationships

This study integrates three theoretically complementary constructs: Social Exchange Theory

(SET), organizational justice, and psychological ownership. SET (MacNeil, 1980) offers a compelling framework for analyzing franchise relationships (Davies et al., 2011), emphasizing reciprocal exchanges between parties that often generate mutual obligations (Emerson, 1976). According to SET, firms engage, sustain, or terminate relationships based on anticipated rewards (Blau, 1968; Thibaut and Kelley, 1959). Fundamentally, social interactions are grounded in a cost-benefit analysis that fosters reciprocity, wherein perceived fairness prompts obligations to reciprocate. Organizational justice and psychological ownership complement SET in elucidating franchise dynamics (Jnaneswar and Ranjit, 2021; Tian et al., 2025). Organizational justice pertains to employees' perceptions of fairness concerning resource distribution within firms (Greeberg, 1987), influencing not only organizational performance but also employee well-being and the quality of employee-employer relationships. Psychological ownership refers to employees' developing feelings of possessiveness towards their organization (Dyne and Pierce, 2004), influencing work attitudes and behaviors. Organizational justice manifests as a mechanism of equitable exchange and organizational investment, reinforcing psychological ownership (Jnaneswar and Ranjit, 2021). When employees perceive dignity and fairness, they internalize these recognitions, feeling more valued and adopting an "owner" mindset regarding their contributions (Tian et al., 2025). A just organization engenders positive exchange dynamics, strengthening psychological ownership. This ownership is further enhanced when employees perceive that the organization invests in them, fostering commitment and a reinforcing cycle of equitable exchange (Dyne and Pierce, 2004; Tian et al., 2025). In marketing science, co-creation of value leads consumers to perceive the brand as their property (Li and Joo, 2023). The reputation of a franchise brand results from a co-construction process involving both franchisor and franchisee. Employing social exchange theory, organizational justice, and psychological ownership offers a relational perspective to appreciate the value and significance of brand co-creation in franchise relationships (Magnoni, 2016; Tian et al., 2025).

2.2 Franchise brand: a strategic asset for both franchisors and franchisees

In marketing channels, establishing sustainable competitive advantage often hinges on cultivating brand equity (Calantone and Benedetto, 1993). Strong brands serve as key differentiators (Aaker, 1996) and are critical to effective brand management, which is increasingly recognized as a vital factor in franchise network performance (Calderón-Monge and Huerta-Zavala, 2014). Brand equity creates value for all channel members, benefiting both franchisors and franchisees. For franchisors, brand strength correlates positively with profits, sales growth, and organizational survival (Gillis and Combs, 2009; Inma and Debowski, 2006; Shane and Spell, 1998). For franchisees, brand strength enhances satisfaction, operational success, and longevity (Falbe and Welsh, 1998; Hing, 1996; Knight, 1986; Michael and Combs, 2008; Pitt et al., 2003; Tuunanen and Hyrsky, 2001; Watson and Johnson, 2010). A franchise brand's viability depends critically on its success, as it constitutes a pivotal asset that differentiates franchise firms from competitors (King, Grace and Weaven, 2013; Nyadzayo et al., 2016). Brand value manifests as the transfer of a reputation credit to franchisees, incentivizing engagement (Calderón-Monge and Huerta-Zavala, 2014). Consequently, prospective franchisees typically pursue agreements with established brands to leverage this value and generate higher revenues (Jang and Park, 2019; Gillis and Combs, 2009). The construct of brand knowledge variability, often termed brand equity (Keller, 2003), has been conceptualized in franchising as a strategic tool influencing franchise performance (Nyadzayo, Matanda and Ewing, 2016, 2011). Brand equity encompasses the set of brand-related assets and liabilities that affect franchisee businesses positively or negatively, with franchisees playing a crucial role in its development and reinforcement (King, Grace and Weaven, 2013). It also serves as a strategic lever for enhancing franchisee satisfaction (Glynn, 2010; Davis and Mentzer, 2008). The emotional attachment of franchisees to their brands, conceptualized as psychological ownership,

significantly influences their perceptions and behaviors (Nyadzayo, Matanda and Ewing, 2011; Hou, Hsu and Wu, 2009). Empirical evidence supports the importance of psychological ownership in fostering franchisee loyalty and identification with the brand. The franchisee-based brand equity model underlines affective commitment, including loyalty, identification, and affiliation, as core elements (Nyadzayo et al., 2011, 2016). Additionally, fairness practices employed by franchisors serve as mechanisms to implement organizational change within franchise networks (Croonen, 2010).

2.3 Fairness in franchise networks

In academic discourse, justice and fairness are often considered synonymous, with some scholars asserting that no meaningful distinction exists between these concepts (Dwyer, Schurr, and Oh, 1987; Cohen-Charash and Spector, 2001; Husted and Folger, 2004; Byrne and Miller, 2009). Consequently, these terms are used interchangeably (Croonen, 2010). For the purposes of this research, the concept of fairness is employed, encompassing three dimensions: interactional, distributive, and procedural (Bies and Moag, 1986; Colquitt, 2001).

Interactional fairness pertains to the fluidity and quality of interpersonal relationships between partners (Colquitt, 2001). It is evaluated based on four criteria: justification, sincerity, respect, and civility. This dimension emphasizes effective communication, courtesy, credibility, mutual respect, and active participation in decision-making processes.

Distributive fairness involves the subjective assessment of resource allocation within the franchise system, primarily focusing on the relationship between the franchisee's contributions and the rewards received (Kumar, Scheer, and Steenkamp, 1995). It is influenced by multiple factors, some within the control of the franchisor, some by the franchisee, and others external to the relationship. This dimension reflects the perceived equity in the distribution of resources within the organizational network (Colquitt, 2001).

Procedural fairness pertains to the perception that decisions and procedures are applied fairly, with

parties feeling they have influence over these processes (Thibault and Walker, 1975). It rests on the adherence to established criteria by the involved parties (Colquitt, 2001) and involves organizational policies and procedures (Thibaut and Walker, 1975). According to Shaikh (2016: 30), in franchise networks, procedural fairness is defined as "the franchisee's perception of the fairness of the franchisor's policies and procedures that influence outcome distribution in the franchise relationship." This dimension enhances cooperative outcomes, increasing both economic and social satisfaction, by strengthening relational value and reducing relational risks (Luo, 2008; Lee and Lee, 2022). A positive perception of procedural fairness fosters a stable environment conducive to asset development (Shockley and Turner, 2016). This study specifically examines the moderating effects of procedural fairness within industries where franchisees operate on a commission basis, with income directly tied to performance.

2.4 Franchisee economic and social satisfaction

The economic interests of franchisors and franchisees are highly interdependent, owing to their contractual relationship (Nyadzayo, Matanda, and Rajaguru, 2018). Satisfaction within marketing channels is characterized as a positive affective state resulting from a comprehensive appraisal of all aspects of the relationship (Gaski and Nevin, 1985; Frazier, Gill, and Kale, 1989). Satisfaction with the franchise system potentially encompasses both economic and social outcomes, reflecting appreciation across various dimensions of the relationship.

Despite its importance, limited research has distinguished between franchisee's economic and social satisfaction as separate constructs (Rodríguez, Pére, and Gutiérrez, 2005). Geyskens, Steenkamp, and Nirmalya (1999) conducted a meta-analytical review revealing that satisfaction is a multidimensional construct comprising distinct yet related facets: economic and social satisfaction. Economic satisfaction pertains to evaluations of tangible outcomes such as sales volume and profit margins, while social satisfaction involves personal perceptions of the social and psychosocial aspects

of the relationship, including collaboration and intangible attributes (Constantaras, Mostert, and Svensson, 2025b).

Their research suggests that considering both dimensions provides a more comprehensive understanding of relationship development and sustainability, particularly in times of crisis. For example, a franchisee might experience declines in economic satisfaction during turbulent periods but still maintain social satisfaction, which can serve as a basis for long-term relationship preservation. Furthermore, social satisfaction is positively influenced by information exchange activities (Constantaras, Mostert, and Svensson, 2025a).

2.5 Franchisee commitment in the franchise relationship

In the literature on marketing channels, commitment is widely recognized to encompass three primary dimensions: affective, continuance, and normative. These dimensions correspond to relational commitment, where retailers develop emotional attachment (affective), dependence (continuance), or a sense of ethical obligation (normative) toward a supplier. Such commitments influence loyalty, investment behaviors, and the long-term success of the relationship beyond mere transactional exchanges. However, Morgan and Hunt (1994), prominent scholars in the field, describe overall relationship commitment as “an exchange partner believing that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it” (Morgan and Hunt, 1994: 23). This denotes a desire to sustain a significant exchange relationship with a business partner, accompanied by a willingness to invest resources to preserve and develop it (Makaoui, Nagait, and Paché, 2014). As such, relationship commitment is central to relationship marketing theory; it inherently involves an implicit promise of relational continuity (Casidy and Mohan, 2025) and serves as a key differentiator between social and economic exchanges (Cook and Emerson, 1978). The presence of relational commitment is often indicated by an explicit or implicit intent to forge a long-term partnership (Dwyer, Schurr, and Oh, 1987; Morgan and Hunt, 1994). In this study focused on franchisee commitment, we adopt the

concept of overall relationship commitment as the primary outcome of interest, given the franchise network's emphasis on long-term sustainability.

Within the franchise context, relationship value predominantly pertains to the franchisor-franchisee relationship, which emphasizes the long-term costs and benefits inherent to the partnership (Harmon and Griffiths, 2008). The development of relationship value depends on franchisees' cumulative appraisal of franchisor efforts to sustain the relationship (Frazier, 1983). These efforts, in turn, influence franchisee commitment, a key construct within social exchange theory (Rylander, Strutton, and Pelton, 1997). According to Social Exchange Theory (SET), franchisors seeking growth and retention of existing franchisees must examine each dimension of commitment to understand the factors that motivate franchisees to remain engaged (Meek et al., 2011). Relationship commitment is a pivotal construct within SET, providing insight into the processes by which franchisees and franchisors initiate, maintain, and dissolve relationships (Meek et al., 2011; Mignonac et al., 2015; Colla et al., 2019; Ting and Ahn, 2023; López-Fernández and López-Bayón, 2018). Taking these considerations into account, the subsequent subsection analyzes the relationships between relevant constructs and proposes hypotheses for further investigation.

3. RESEARCH HYPOTHESES

3.1 Franchisee satisfaction and its relationship with commitment

Previous research within marketing channels has established that a retailer's relationship satisfaction directly influences commitment (Rodríguez, Péré and Gutiérrez, 2005; Hennig-Thurau, Gwinner and Gremler, 2002; Ganesan, 1994; Bolton, 1998). Satisfaction influences partner morale within marketing channels and is vital for sustaining long-term viability (Dwyer, 1987; Stern and Reve, 1980; Frazier, 1983). In the context of franchising, however, studies analyzing the differential effects of economic and social satisfaction remain limited (Rodríguez, Péré and Gutiérrez, 2005; Ting and Ahn, 2023; Jeong and Oh, 2017; Kim, 2018). Both types of satisfaction significantly enhance commitment by fulfilling different needs; however, their influence

varies over time. Economic satisfaction often drives initial commitment (Ting and Ahn, 2023), while social satisfaction becomes increasingly important for long-term relationships, as stronger social ties tend to foster commitment and resilience (Chang et al., 2012). Both forms are important, but emphasizing social aspects can facilitate enduring bonds beyond transactional benefits, particularly as relationships mature. Satisfaction thus correlates with franchisee commitment (Ting and Ahn, 2023; Jeong and Oh, 2017). Kim (2018) examined the impact of economic and social satisfaction on commitment, finding a significant effect for economic satisfaction, but not for social satisfaction. Strong social connections can also mitigate economic threats (Geyskens and Steenkamp, 2000). This study investigates the influence of social and economic satisfaction on franchisee commitment within a crisis context, addressing a gap identified in COVID-19-related studies, which have largely overlooked the pandemic's impact on work relationships and environments (Dalessandro and Alexander, 2024). Based on these considerations, we propose the following hypotheses:

H1: Franchisee economic satisfaction is positively related to relationship commitment.

H2: Franchisee social satisfaction is positively related to relationship commitment.

3.2 The moderating effect of franchise brand equity on satisfaction-commitment relationships

Existing literature in business-to-business contexts has called for further research into how brand strength moderates the satisfaction-commitment relationship, notably Glynn (2010). Goall et al. (2014) investigated this in the context of manufacturer brands, with a survey of 140 large retailers, demonstrating that strong brands augment retailer commitment—particularly when economic satisfaction is involved—by providing greater benefits. Their findings indicated that brand strength amplifies the relationship between economic satisfaction and commitment but does not significantly affect the social satisfaction-commitment link. It is important to note that their study was conducted outside a crisis context.

In the franchise domain, however, the moderating role of brand equity has not been sufficiently explored, especially under crisis conditions. This research aims to empirically examine how franchise brand equity moderates the relationship between franchisee satisfaction—both economic and social—and commitment. From a theoretical perspective, brand dependence confers non-coercive power and a source of referent power (Anderson and Narus, 1990). Rodríguez, Pére, and Gutiérrez (2005, p. 7) suggest that dependence influences satisfaction levels and can exert a moderating effect on relationships among variables. In franchising, dependence reflects the franchisee's need to maintain the relationship to attain desired outcomes (Frazier, 1983). Accordingly, franchise brand equity represents a form of dependence and power dynamic between franchisee and franchisor. Building on Glynn (2010) and Goall et al. (2014), we hypothesize:

H3: Franchise brand equity moderates the relationship between franchisee economic satisfaction and commitment.

H4: Franchise brand equity moderates the relationship between franchisee social satisfaction and commitment.

3.3 The moderating role of fairness in satisfaction-commitment dynamics

Research by Dwyer, Schurr, and Oh (1987) underscores fairness as essential for developing inter-organizational relationships. Procedural fairness, in particular, has been shown to significantly impact relationship quality (Byrne and Miller, 2009; Kumar, Scheer, and Steenkamp, 1995) and to support long-term franchisee commitment (Shockley and Turner, 2016; Kumar, Scheer, and Steenkamp, 1995; Shaikh et al., 2018; Sung and Ryu, 2025; Lee and Lee, 2021). The importance of procedural fairness escalates with the longevity of the relationship (Kumar, Scheer, and Steenkamp, 1995; Krishnan, Martin, and Noorderhaven, 2006; Croosen, 2010). During economic downturns, fairness principles such as consistency and bias mitigation help strengthen social stability and franchisee resilience, notably during crises like the COVID-19 pandemic (Putra, Hardyansah, and Wibowo, 2022). Strategic applications of procedural

fairness are especially pertinent during organizational changes driven by crises (Croosen, 2010). Therefore, we hypothesize:

H5: Procedural fairness moderates the relationship between franchisee economic satisfaction and commitment.

H6: Procedural fairness moderates the relationship between franchisee social satisfaction and commitment.

Then, a conceptual model is proposed (see Figure 1)

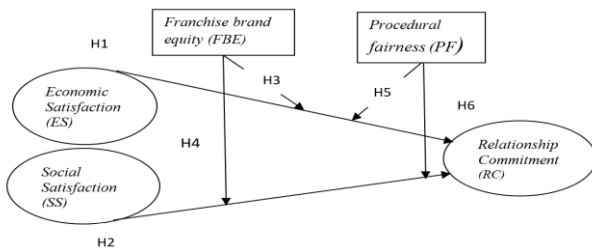


Figure 1: Conceptual model

4. DATA AND METHODOLOGY

4.1 The money transfer industry in covid-19 context and data collection

Since its inception, franchisees have become significant actors within money transfer networks in Côte d'Ivoire, a West African nation. They play a vital role in expanding payment and financial services across the country. Recently, however, the average income of franchisees has markedly declined due to the COVID-19 pandemic, exposing underlying systemic vulnerabilities (Doan, Carrino, and Rota, 2025). Recognized as influential catalysts for business, crises compel these actors to reinvent themselves and enhance internal processes and collaborations with partners (Ageron and Lavastre, 2015). Exchanges during such crises entail heightened risks owing to the dynamic nature of situational factors, which can alter business relationships and challenge commitments (Zafari, Biggemann, and Garry, 2020). Consequently, new exchange practices with business partners have emerged as critical strategies to mitigate COVID-19-related risks (Doan, Carrino, and Rota, 2025).

Against this backdrop, a survey was conducted between January 15 and February 20, 2021, among

money transfer franchisees in Côte d'Ivoire. Participants selected the timing and location of their exchanges based on personal availability and preferences. During this period, the decline in economic activity across multiple sectors due to COVID-19 led to a reduction in transaction volumes both nationally and internationally. According to the World Bank, the pandemic has significantly decreased the flow of remittances from the African diaspora to the continent by 23.1%. Data collection was carried out within this industry in Côte d'Ivoire through collaboration with the Economics and Management Research Laboratory. A face-to-face approach was employed to ensure data quality. A total of 243 respondents, chosen through convenience sampling due to the constraints imposed by COVID-19, were interviewed.

4.2 Instrument's measurement

The concepts within our model were operationalized based on prior research. All items were measured using 5-point Likert scales, anchored from 'strongly disagree' to 'strongly agree'. Consequently, the items employed to assess economic and social satisfaction were derived from Rodríguez, Pére, and Gutiérrez (2005). These satisfaction dimensions were measured respectively by five-item and three-item scales, developed in relation to franchise relationships and built upon existing scales (Baucus, Baucus, and Human, 1996; Geyskens and Steenkamp, 2000). Economic satisfaction encompassed business performance, while social satisfaction reflected relationship quality. The procedural fairness dimension was assessed through six items based on Kumar, Scheer, and Steenkamp's (1995) study of the supplier-retailer relationship, with fairness evaluated from the retailers' perspective.

Moreover, franchise brand equity was measured using a scale from the business-to-business literature, which has limited application to industrial branding. Therefore, we utilized the scale developed by Yoo, Donthu, and Lee (2000) to gauge overall brand equity, comprising four items rated on a 5-point Likert scale. To measure commitment, Dwyer, Schurr, and Oh (1987) identified three types: inputs, durability, and consistency. Anderson and Weitz (1992) emphasized stability and sacrifice as

core elements of relationship commitment but did not specify attitudinal components. Gundlach, Achrol, and Mentzer (1995), aligning with Allen and Meyer (1995), conceptualized relational commitment as a multidimensional construct including affective, continuance, and normative dimensions. According to Rylander, Strutton, and Pelton (1997), "commitment is difficult to isolate as a unique construct due to its close relation to other similar constructs." Despite this complexity, Morgan and Hunt (1994) defined commitment as a broad construct within marketing channels. In this study, we utilized the scale developed by Morgan and Hunt.

4.3 Measurement and structural models

The subsequent step following the assessment of the measurement model's robustness involves evaluating the structural model. The conceptual model was estimated using partial least squares-structural equation modeling (PLS-SEM) (Hair et al., 2017). This approach, a type of structural equation modeling, employs latent variables to represent complex interacting systems (Hair et al., 2017; Jarvis, Mackenzie, and Podsakoff, 2003). PLS-SEM has been identified as suitable for predictive causal analysis in contexts characterized by high complexity and limited theoretical information (Akter, Fosso Wamba, and Dewan, 2017; Jöreskog and Wold, 1982). Consequently, its application is particularly appropriate for this research. Additionally, PLS-SEM is well-suited to analyze moderating effects (Vinzi et al., 2010). Before executing the PLS-SEM algorithm, the sample data were analyzed, as shown in Table 1. The results of this analysis are discussed in the following section.

5. RESULTS

5.1 Descriptive analysis of the sample

Tableau 1 : descriptive analysis of sample

Sample = 243 Franchisees			
Demographic			Percentage (%)
Sex	Male	190	78
	Female	53	22
Age	18-25	7	3
	25-35	158	65
	35-45	44	18
	Above 45	34	14
Graduation	Undergraduate	44	18
	Graduate	180	74
	Master	19	8
Companies	Western Union	93	38
	MoneyGram	85	35
	RIA	65	27

The descriptive analysis indicates that the study sample consists of 22% women and 78% men. This suggests that the context of money transfer within this sample is predominantly associated with male participants. In such an environment, individuals are often motivated by self-fulfillment, material success, and social mobility (Doney, Cannon and Mulien, 1998). This outcome may be attributable to Ivorian cultural norms that prioritize male social achievement, as well as characteristics related to the education level of the interviewed franchisees. Money transfer franchising appears to be particularly appealing to young graduates: an age range between 25-35 years, and approximately 74% are graduate. Consequently, these franchisees are more inclined to seek partners who demonstrate clear procedures and offer equitable opportunities.

5.2 Measure analysis

The first step was to evaluate the measurement model by examining the external loadings of the indicators, as well as their reliability and validity. We provide an overview of the external loadings for each indicator, along with the reliability statistics for the measurement model. Although loadings of 0.70 or higher are recommended. Hair et al. (2019) recommended that very low loadings (below 0.40) be eliminated from the construct in nearly all instances. However, loadings between 0.40 and

0.70 should only be removed when the indicator's deletion increases the internal consistency reliability or convergent validity above the suggested threshold (Hair et al., 2022). The items of the various concept measurement scales take into account the specific characteristics of the franchise relationship and have been adapted to this field of application. The scales have cronbach's alpha coefficients greater than 0.7, which means that they have acceptable internal consistency. The loadings of between 0.6 and 0.7 are conserved in this research because its deletion do not increase the internal consistency reliability of the concepts.

Secondly, the validity of the constructs of the conceptual model was verified. A comprehensive evaluation was conducted on the measuring model to ascertain the precision of the scales, composite reliability (CR), average variance extracted (AVE), and Rho (ρ) of Joreskog. To evaluate the internal consistency reliability (Hair et al., 2019), we used Joreskog's (1973) recommendations. Values between 0.70 and 0.90 are good; values below 0.60 indicate a lack of internal consistency reliability (Hair et al., 2019). Value above 0.95 are problematic because it denotes redundant items (Diamantopoulos et al., 2012). In Table 2, the Joreskog's values of all constructs are between 0.70 and 0.90. Thus, the internal consistency reliability is established. We observed the convergent validity of each variable, using the average variance extracted (AVE) as suggested by Hair et al. (2019). All variables had AVE scores above 0.50 (see Table 2). CR values were employed as indicators to evaluate the structural reliability of the data.

Tableau 2 : Summary of the factor loadings

Constructs	Rho (ρ) of Joreskog	AVE	CR
<i>Economic Satisfaction (ES)</i>	.77	.64	.69
<i>Social Satisfaction (SS)</i>	.78	.56	.72
<i>Relationship Commitment (RC)</i>	.88	.58	.73
<i>Franchise brand equity</i>	.80	.68	.71
<i>Procedural fairness</i>	.83	.72	.68

Thirdly, each construct demonstrated greater variance with its own measures than with other constructs within the structural model. This was

assessed by comparing the square root of the Average Variance Extracted (AVE) of each construct to the inter-correlations among constructs (see Table 3). The findings indicate that, in all cases, the square root of the AVE exceeded the inter-construct correlations. Therefore, these results support the presence of discriminant validity according to the criteria established by Fornell and Larcker (1981). Furthermore, we analyzed a reflective measurement model. Hair et al. (2019) recommend using the heterotrait-monotrait (HTMT) ratio of correlations to evaluate discriminant validity. The threshold for discriminant validity is HTMT < 0.85 for conceptually distinct constructs. All HTMT ratio values listed in Table 3 were below this threshold, confirming the discriminant validity of the constructs.

Tableau 3 : Assessment of discriminant validity with HTMT ratio and Fornell-Larcker criterion

HTMT ratio					
Constructs	RC	ES	SS	PF	BE
<i>Relationship Commitment (RC)</i>	.452				
<i>Economic Satisfaction (ES)</i>	.215	.547			
<i>Social Satisfaction (SS)</i>	.375	.364	.427		
<i>Procedural Fairness (PF)</i>	.425	.325	.324	.652	
<i>Brand Equity (BE)</i>	.321	.213	.214	.320	.635

Fornell-Larcker criterion (Square root of AVE on diagonal.)

Constructs	RC	ES	SS	PF	BE
<i>Relationship Commitment (RC)</i>	.72				
<i>Economic Satisfaction (ES)</i>	.15	.77			
<i>Social Satisfaction (SS)</i>	.25	.24	.77		
<i>Procedural Fairness (PF)</i>	.24	.25	.24	.72	
<i>Brand Equity (BE)</i>	.23	.13	.14	.20	.75

Finally, because the data for this study were collected from a single source, a full assessment of collinearity was performed to test for common method bias. Various methods have been proposed to control variance associated with common methods (Podsakoff et al., 2003). The two main approaches are study design and statistical controls.

First, we followed Podsakoff et al. (2003) and counterbalanced the order of measurement of predictors and criteria to avoid introducing common method bias during data collection. This could help neutralize some of the method's biases. Second, we used the statistical control method proposed by Kock and Lynn (2012), automated in the software WarpPLS. Table 4 shows the VIFs obtained for all the latent variables in our model.

Tableau 4 : Full collinearity Variance inflation factors (VIFs)

Latent variables	RC	(ES)	(SS)	(PF)	(BE)
(VIFs)	2.178	2.732	2.647	2.434	2.376

Variance inflation factors (VIFs) were computed for all latent variables within the model. All VIF values resulting from the full collinearity assessment must not exceed 3.3 to confirm that the model is free from common method bias (Kock, 2012). Based on this criterion, it was concluded that the model did not exhibit collinearity issues. Following the execution of the PLS-SEM algorithm, estimates for the relationships within the structural model were obtained (see Tables 5 and 6).

The subsequent steps involve the analysis and discussion of the structural model relationships. Initially, the direct relationships are examined and discussed. Subsequently, the moderating effects are analyzed and interpreted.

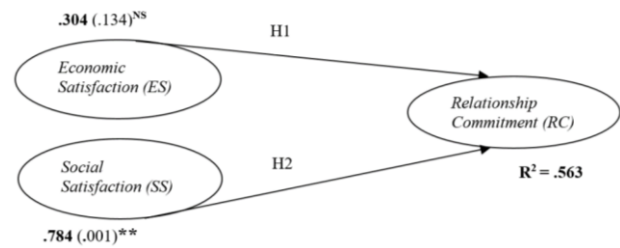
5.3 Direct relations analysis and discussion

Tableau 5 : Direct relationships model

H	Hypothesized	β	p-Value	Test results
H1	ES → RC	.304	.134	Invalidated
H2	SS → RC	.784	.001	Validated

The direct relations analysis examines the relationships between the direct effects of two exogenous latent variables (Economic Satisfaction and Social Satisfaction) on Relationship Commitment. The results of the estimation show that only Social Satisfaction positively influences franchisees' Relationship Commitment (.784(0.001)). Economic satisfaction does not influence relationship commitment (.304(.134)).

Thus, H1 is invalidated, and H2 is confirmed by the findings (see Figure 2).



Notes: **p ≤ .01; *p ≤ .05; NS (None Significant); t-values appear in parentheses

Figure 2 : paths and coefficients of direct relations

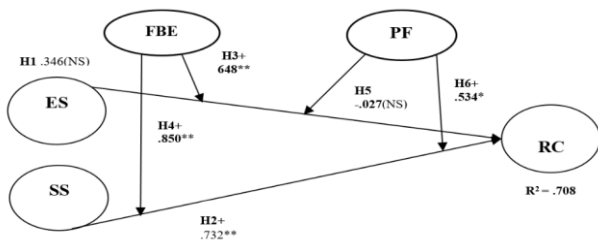
This result corroborates the findings of Geyskens and Steenkamp (2000), Garbarino and Johnson (1999), Sivadas, Holmes, and Dwyer (2012), and Goall, Perumal, and Noor (2014) in marketing channels. In franchise networks, Mohd and Jun (2014) demonstrated that, in the context of long-term orientation, franchisees exhibit lower satisfaction with economic gain goals but are fulfilled by personal goals related to family needs (social satisfaction).

5.4 Analysis and discussion of moderating effects of franchise brand equity and fairness

Tableau 6 : Global Structural model relationships

H	Hypothesized	β	p-Value	Test results
H1	ES → RC	.346	.105	Invalidated
H2	SS → RC	.732	.001	Validated
H3	FBE: ES → RC	.648	.006	Validated
H4	FBE: SS → RC	.850	.001	Validated
H5	PF: ES → RC	-.027	.446	Invalidated
H6	PF: SS → RC	.534	.032	Validated

The estimation of the global model shows that franchise brand equity has a moderating effect on both the relationship between social satisfaction and relationship commitment and the relationship between economic satisfaction and franchisees' relationship commitment. H3 (.648(.006)) and H4 (.850(.001)) are confirmed. Brand equity strengthens those relationships (see Figure 3).



Notes: ** $p \leq .01$; * $p \leq .05$; NS (None Significant); t-values appear in parentheses

Figure 3 : paths and coefficients of the global estimated model

This analysis highlights that three interaction terms—ES*FBE, ES*FBE, and SS*PF—are statistically significant, with significance levels at 5% and 10%. Additionally, a direct positive effect of social satisfaction on relationship commitment ($\beta = .732$, $p = .001$) is observed, whereas Economic Satisfaction does not show a significant effect ($\beta = .346$, $p = .105$). The influence of these significant interaction terms on relationship commitment (the dependent variable) is confirmed: ES*FBE \rightarrow RC ($\beta = .648$), ES*FBE \rightarrow RC ($\beta = .850$), and SS*PF \rightarrow RC ($\beta = .534$). Notably, the inclusion of moderating variables has increased the coefficient of determination (R^2) from .563 to .708, indicating an improved model fit. These findings align with previous research by Goail, Perumal, and Noor (2014); Glynn (2010); and Anselmi (2000), emphasizing the importance of brand strength in the relationship between satisfaction and commitment within marketing channels. However, there is limited research on the moderating effect of franchise brand equity. Nyadzayo, Matanda, and Ewing (2011; 2016) show that franchisees with strong relationships to their franchise brands are more likely to exhibit attitudinal and behavioral loyalty, surpassing contractual obligations. Therefore, cultivating a brand-centric relationship is crucial for franchise system success, as brand equity is closely linked to profitability for both franchisors and franchisees (Badrinarayanan, Suh, Kim, 2016). Furthermore, procedural fairness plays a significant role in developing inter-organizational relationships (Kumar, Scheer, and Steenkamp, 1995; Dwyer, Schurr, and Oh, 1987). Perceived procedural fairness positively affects relationship quality, corroborating the findings of Kumar, Scheer, and

Steenkamp (1995) regarding its role in fostering long-term relationships.

6. THEORETICAL AND MANAGERIAL CONTRIBUTIONS OF THE RESEARCH

6.1 Theoretical contributions

While extensive empirical research has examined the nature and structure of franchise relationships, the influence of behavioral (Nyadzayo, Matanda, and Ewing, 2016) and psychological factors remains insufficiently understood. Knowledge derived from traditional buyer-seller relationships cannot be directly applied to franchise relationships, as the two do not resemble each other (Grace and Weaven, 2011). This study aims to address this gap through three key contributions.

First, it investigates how satisfaction dimensions—economic and social affect relationship commitment. The results indicate that, during crises, social satisfaction (related to franchisees' social well-being and community relations) holds greater significance than economic satisfaction in fostering commitment. Social satisfaction, through its impact on social well-being and community ties, facilitates adaptation to shocks and proves more stable than purely economic factors. For example, when income declines due to a crisis, the social status enjoyed by self-employed franchisees within their communities motivates greater commitment and sacrifices to preserve their businesses. In the context of African B2B companies, developing relationships and networks is a vital strategy for coping with extreme events such as the COVID-19 pandemic (Antai and Eze, 2023).

Second, the study explores the moderating role of brand equity in the relationship between satisfaction dimensions and commitment. A robust brand equity amplifies this relationship by buffering against the negative impacts of crises, owing to the emotional bond between the brand and franchisee (Frazer and Merrilees, 2012). Working for a reputable franchise that offers value and respect is particularly significant in the Ivorian context. Psychological ownership explains behaviors of Ivorian money transfer franchisees by accounting for variance in organizational self-esteem and citizenship behaviors, as perceived by peers and

supervisors (Dyne and Pierce, 2004). In the industrial relationship context, anchoring psychological contracts within Social Exchange Theory (SET) clarifies the underlying socio-psychological dynamics, shaped by expectations and interactions (Human and Laubscher, 2025).

Third, the study examines how procedural fairness moderates the relationship between satisfaction and commitment. Procedural fairness enhances this relationship during crises by mitigating the adverse effects of income reduction, such as during COVID-19. Even when economic outcomes are unfavorable, perceptions of fair procedures positively influence franchisees' adaptation by fostering commitment. Procedural fairness is crucial for acceptance of relational changes initiated by franchisors (Croonen, 2010). Ultimately, this research underscores the importance of social satisfaction and fair procedures alongside economic factors, highlighting their roles in securing franchisee commitment during challenging times.

6.2 Strategic and managerial implications

Firstly, brand equity alone is insufficient for recruiting the right franchisees; it is also essential to train franchisees to become brand champions (King, Grace, and Weaven, 2013) to foster a strong brand. Franchisors must therefore concentrate on cultivating their relationship with franchisees throughout the entire franchise network lifecycle, not only at the outset. Secondly, brand equity results from a co-constructed relationship between franchisor and franchisees (Nyadzayo, Matanda, and Ewing, 2011; 2016), rooted in a positive social exchange. Franchisees join the network to benefit from the franchise brand equity, while franchisors aim to gain through royalty fees in exchange for the use of this equity (Wu, 2015; Wang et al., 2020). Consequently, both parties share responsibility in managing brand equity as an intangible resource and must collaborate to enhance brand value. Brand management involves safeguarding intellectual property including operating systems, training manuals, promotional materials, and cultural initiatives specific to the franchise (Frazer, Merrilees, and Wright, 2007). Thus, brand equity represents psychological ownership for franchisees and constitutes a strategic investment for both

parties. It can strengthen franchisee commitment even if economic satisfaction declines after a crisis. Maintaining a strong global brand presence across diverse international markets offers a competitive edge in attracting local consumers initially, though this appeal may decline over time (Dant et al., 2016). Therefore, franchisors need to actively promote a robust relationship between franchisees and the brand, encouraging increased investment in brand management. Thirdly, practicing fair procedures enhances the franchisor's ability to retain valuable franchisees during crises. Procedures must be transparent, known, and fairly applied.

7. CONCLUSION

This research addresses a gap by examining the influence of social satisfaction, economic satisfaction, commitment, brand equity, and procedural fairness on franchise relationships during times of crisis. While few studies have explored these constructs individually in crisis contexts, even fewer have analyzed their interactions, which could enhance the resilience of franchise systems. Our findings suggest that social satisfaction serves as a critical alternative for maintaining franchise relationships and fostering franchisee commitment when profit margins are low and economic satisfaction declines. Therefore, franchisors should prioritize social satisfaction during crises.

Consistent with Geyskens and Steenkamp (2000), we posit that the positive effects of social satisfaction can improve franchise relationship functioning amid economic downturns, potentially facilitating a renewal phase post-crisis. Effective crisis management may lead to contract renewal, initiating a new cycle that enhances economic satisfaction among franchisees. Consequently, improving social satisfaction is essential as it may catalyze this redevelopment phase.

An innovative contribution of this study is the examination of the moderating effects of brand equity and procedural fairness. Results reinforce the importance of both factors in stabilizing franchise relationships during crises. Brand equity not only promotes relationship commitment but also strengthens the link between franchisee

satisfaction—both economic and social—and commitment. When economic satisfaction is low, brand equity may serve as a strategic resource to sustain relationships.

In line with Calderon-Monge and Huerta-Zavala (2014), brand equity is a key performance driver in franchise networks. While procedural fairness alone may not directly enhance relational commitment amid economic hardship, it can improve franchisee commitment grounded in social satisfaction. Notably, social satisfaction appears more critical than economic satisfaction during crises, such as the COVID-19 pandemic, where franchisees paid on commission depend on fair procedures to ensure equitable treatment.

This research underscores the significance of economic and social satisfaction, commitment, brand equity, and procedural fairness in crisis contexts. Crises offer opportunities for organizations to re-evaluate their operational approaches. Success in such environments relies on a people-centered strategy rooted in trust, fostering an environment conducive to idea sharing and collaboration (Amis and Janz, 2020).

Limitations of this study include the minimal effect of economic satisfaction on commitment within the COVID-19 crisis, which affected 98% of small businesses. Future research should explore these relationships in different crisis scenarios and industries. Additionally, the confinement measures during COVID-19 limited the ability to assess relationship fluidity and interactional equity from the franchisees' perspectives. Moreover, in the money transfer industry, franchisees are paid on commission, linking income directly to contribution, which aligns with distributive fairness principles. Exploring these dynamics in other industries could further elucidate the role of distributive fairness.

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