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Reference points and risky decision-making in agricultural trade firms: A case study in Germany

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Abstract

Due to the increased uncertainty within the whole agribusiness industry, managerial decision-making has become a critical success factor during the last decades. Since agricultural trade firms are faced with multiple existence-threatening risks today, the present paper analyzes decision-making processes under dramatically tightened external conditions, using the example of Germany's agricultural trade industry. By employing a qualitative research design, the empirical study examines two questions: Which determinants do impact the farm dealers' risky decision-making, and how are these factors interacting? For clarifying these issues, guideline-based in-depth interviews with industry experts are conducted on the basis of a thorough literature review. The results, gained from a qualitative content analysis, help us to better understand how decisions in farm dealing firms are made and which forces are driving them. As especially a decision maker's reference point plays a prominent role, the present study examines its configuration under different situational and dispositive conditions. The resulting implications provide a useful basis for further research and to a lesser extent some insights for decision makers themselves.

Keywords

Agricultural trade, reference points, risky decision-making, qualitative case study design

1 Introduction

Owing to a massively changed environment, agricultural trade firms are actually faced with substantial hazards, even threatening the future existence of the whole industry. Despite an obvious relevance to practice, there is only a very small body of current literature which deals with topics related to management issues in these businesses (for an overview see Gollisch and Theuvsen, 2015). What the few former studies clearly suggest, however, is on the one hand the increasing importance of management competencies within the agricultural trade industry. There is a widely held view that the quality of a dealer's decision-making under conditions of increased uncertainty has become a critical success factor by now (Suhren, 1999; Weber, 2002; Frentrup and Hottendorff, 2012; Spinne, 2013). On the other hand, some research hints at the possibility that a part of the farm dealers are badly adjusted to these changes (e.g. Busch, 1976; Weber, 2002), which may be the result of major structural disparities between small and large companies (e.g. Osterholzer, 1981; Nienhoff, 1982; Voss and Spiller, 2008). Indeed, only little is known about *how* the managers of agricultural trade firms deal with all the external and internal challenges their companies face and whether there are really any differences between different firm sizes (see chapter 2.2). For this reason, we carried out a qualitative study by conducting interviews with industry experts in Germany (as a relevant example for the structural trends within industrial nations at least) and investigated causal mechanisms by employing an inductive research approach in a first step. Instead of adopting a "naïve empiricism" (Brüsemeister, 2008, p. 24), we follow Sutton and Staw (1995, pp. 374–375) who claim that not only quantitative but also qualitative researchers must consider established theoretical concepts and "develop causal arguments to explain *why* [original emphasis] persistent findings have been observed". Our examination, therefore, draws upon a thorough literature review. As we aim to explore the diversity of decisions, rather than mainstream decision-making of the whole industry, we face an unavoidable trade-off between in depth insights and generalizability.

The remainder of the paper is organized as follows: A short overview of the current state of research on individual decision-making behavior in general as well as on its influences in agricultural trade firms in particular will be given in the next section. Then the methodology is introduced. Against this background our empirical results are presented and discussed. Our study closes with some propositions for future research studies.

2 Current state of research

2.1 Individual decision-making behavior under uncertainty

A substantial share of management research is based on the paradigm of plan determination and the assumption of fully rational human decision-making behavior (Steinmann et al., 2013). But the inherent shortcomings of the rational choice theory (“homo oeconomicus”) persuaded organizational sociologists and psychologists to look for a more relevant concept of human choice behavior under uncertainty. Under the paradigm of “bounded rationality” suggested by Herbert A. Simon (e.g. Simon, 1972), some fundamental approaches were developed. One of the most famous works within descriptive decision theory was published by Kahneman and Tversky (1979) several decades ago. Under their “Prospect Theory” the authors subsumed some distortive effects of gain and loss evaluation and deduced – based on experimental evidence – that (risk) perception is always dependent on the position of a decision maker’s reference point. According to Shoham and Fiegenbaum (2002, p. 127) such “reference points are critical elements in strategic choice since they predict that individuals and organizations exhibit a mixed [sic] of risk-assertive and risk-averse behaviors when an outcome is below or above their reference point, respectively“. In recent years, many scientists have been contributing to the enhancement of reference point theory, which is why a large body of literature that considers multiple reference points is available today (e.g. March and Shapira, 1987; Wang and Johnson, 2012; Koop and Johnson, 2012). One key assumption of theorists within this field is that single reference points are chosen situationally from a multidimensional reference state and that an individual’s strategic decisions are strongly affected by this choice (e.g. Fiegenbaum et al., 1996; Fiegenbaum, 1997). Yet, there is a lack of empirical research, which explores this issue until today.

Instead of showing the relationships between risky situations and risk behavior (for instance mathematically with the aid of gambling experiments), another stream of research aims to explain behavioral differences by the variation of an individual’s personal attitudes towards chance and risk (Lopes, 1987). Though there is a lot of evidence in economic research that a manager’s risk propensity significantly influences his or her business behavior (e.g. Noy, 2001; Baldauf and Rank, 2008), “no single measure of risk propensity is adequate to capture the complexity of risk taking behavior“ (MacCrimmon and Wehrung, 1990, p. 432). Hence, many empirical studies also provide indications that successful decision-making in business organizations is dependent on further dispositive factors instead of only a manager’s pure risk seeking. While, for instance, Hambrick and Mason (1984) mentioned socio-economic charac-

teristics like age and education, Acedo and Florin (2007) found that a manager’s “proactive disposition” (which can be seen as a kind of “meta-capability” for managing uncertainty successfully) plays an important role in decision-making. Based on the findings of Hambrick and Mason (1984), we therefore reason that dispositive factors influence the decider’s perception by filtering the information flow and giving these data a special meaning; risk must thus be seen as a perceived phenomenon (Holton, 2004). Moreover, we conclude on the basis of the above mentioned multiple reference point theories that the relative meaning of single reference points varies between different situations as well as between different deciders’ dispositions. The following illustration clarifies these relationships:

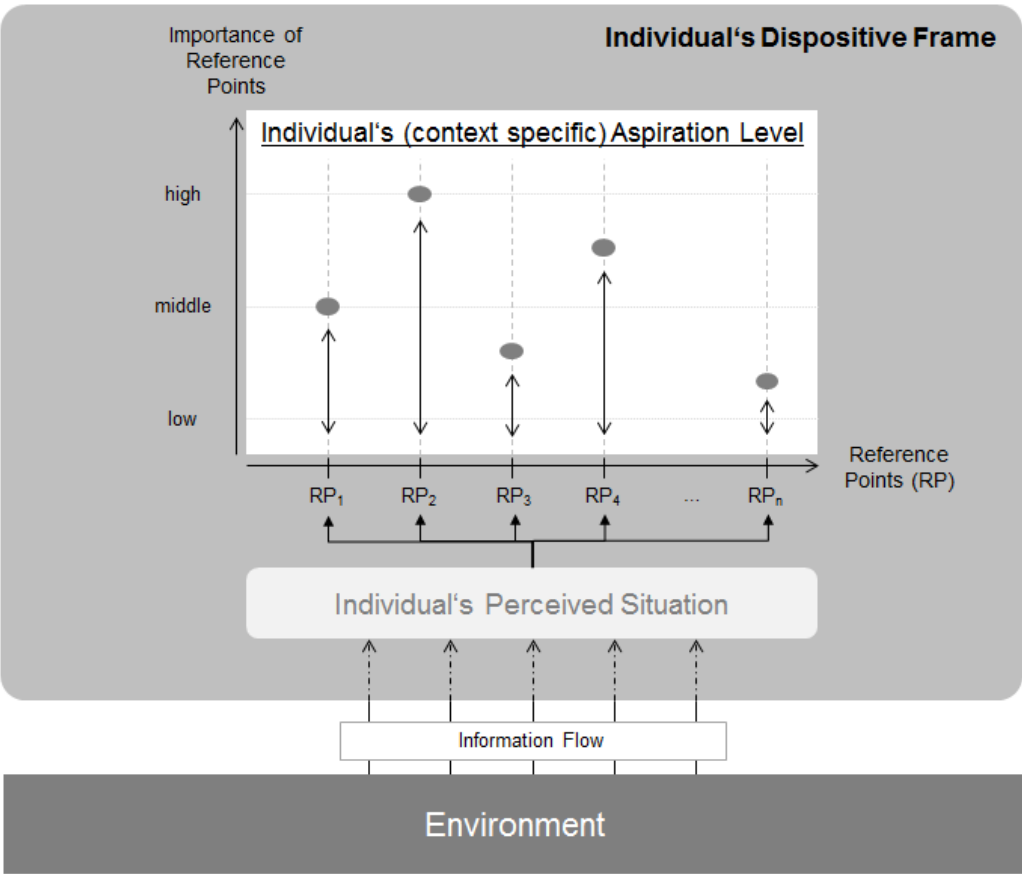


Figure 1: The constitution of an individual’s aspiration level.

Source: Own Illustration; Basis: Hambrick and Mason, 1984; Lopes, 1987; Koop and Johnson, 2012.

The descriptions of the two main streams of risk behavior research, which were made beforehand, show that importance must be attached to both situational and dispositive factors when decision-making behavior in agricultural trade firms is explored. As there is an increasing empirical evidence by now that “the dispositional risk propensity interacts with situational factors in determining risk taking behaviour“ (Das and Teng, 2001, p. 516), our investigation follows an integrative research approach (e.g. Lopes, 1987). The study at hand, therefore,

aims to examine pertinent situational and dispositive variables in agricultural trade firms looking at their influence on the decider's choice of reference points. In the following section, these variables will be derived from the small body of existing literature about agricultural trade firms before their effect on decision-making will be studied.

2.2 Influences on executive decision-making in Germany's agricultural trade firms

a. External Influences

Nowadays agricultural trade firms are, on the one hand, mainly exposed to product risks which are caused by new climatic conditions and the appearance of products influencing the present range of goods sold by farm dealers (e.g. biogas production which has led to an increasing competition for crop areas in Germany). On the other hand, economic-technological changes (like the continuing process of globalization) and political changes (like the liberalization of the EU Common Agricultural Policy) induce a higher volatility of prices (Heyder et al., 2010; Spinne, 2013). Furthermore, dramatic structural changes within the agricultural sector resulting in fewer but much larger farms must be seen as a main problem area for farm dealing businesses (Kuron, 1993). These market developments went along with a fundamental change concerning the relationships between dealers and farmers. Several decades ago, the collaborations between these two business partners could be characterized as very close (Abel, 1960; Jessen, 1976). Abel's (1960) empirical findings show, for example, that the main reason of former long term business relations was the good service of the trader. Traditionally, dealers attempted to increase this connectedness by influencing the farmers' preferences with the help of further benefits like custom-made consulting or crop trade-in (Kühl, 1985; Jessen, 1976). Furthermore, the farmers' information seeking behavior was not pronounced at all (Kühl, 1982) which suggests that formerly customer risks for dealers referred rather on changes in the customers' individual relationships to their dealers than on changes in prices (Gollisch and Theuvsen, 2015). These tradition-driven market conditions have been decreasing incrementally during the last decades (Hollstein, 2000). As, for instance, the elasticity of agricultural income referring to prices of working funds increased between 1960 and 1980 from 1.21% to 3.31% (Hanf, 1985), contemporary empirical studies see the farmers' shift of preferences in favor of the price as a main feature of the "new" relationships between farmers and dealers (e.g. Kühl, 1982; Nienhoff, 1982). Besides these influences, induced by general market uncertainties and customers, also other stakeholders play a vital role for agricultural traders. Since, for instance, a high amount of logistic and personnel costs are characteristic of these firms (Gollisch and Theuvsen, 2015), farm dealers must be seen as highly dependent on, for instance, working time directives and other cost relevant changes of the legal framework

and other external institutions. This is why Schulze-Düllo (1995) calls governmental regulations as one critical success factor in the industry under analysis. Another point frequently mentioned in the pertinent literature is the competitive market structure within this industrial sector. Since the continuing concentration in agriculture has also fostered the oligopolization process in the farm dealing industry, increasing competition pressures have been observed for several years (Hanf, 1985; Strecker et al., 2010). While, however, dealers formerly attempted to influence markets by price conditions which led to a certain level of intransparency (Leyrer, 1971), the higher interconnectedness, induced by the emergence of the internet, also has found its way into the agricultural sector (Voss and Spiller, 2008). As a result, lower transaction costs and a high level of market transparency promote the decrease of customer loyalty – even in such a traditional sector – today (Schulze, 2012).

b. Internal Influences

The often-quoted “trend to more soft assets and fewer hard assets” (Boehlje et al., 1995, p. 499) in agribusiness firms is strengthened by some accounting facts which historically distinguish farm dealers from dealers in other industries. On the one hand, farm dealers are characterized by an extraordinary high capital-intensity (Hochmuth, 1951) which causes highly leveraged balance sheets (Fuhrmann, 2012; Gollisch and Theuvsen, 2015). On the other hand, these firms traditionally exhibit a high share of fixed costs (Abel, 1960; Wiese, 1968) and very low margins. For Bavarian farm dealers, for instance, Osterholzer (1981) measured already in 1981 EBIT-rates between only 0.2% and 0.3% in relation to their net sales. Furthermore, the farm dealing industry traditionally is, despite an ongoing oligopolization process, characterized by a high share of small and medium-sized firms (Abel, 1960; Wiese, 1968; Kuron, 1993; Suhren, 1999). Though all dealers (are forced to) follow a similar competitive strategy (Harling and Funk, 1987; Strecker et al., 2010), especially smaller firms are faced with disadvantages like less financial power and a lack of product-specific knowledge today (Voss and Spiller, 2008). Small and medium sized agribusiness dealers therefore are characterized by special internal circumstances, particularly resulting from comparatively narrow margins and their “simple” (Mintzberg, 1979, p. 312) organizational structures.

c. Dispositive Influences

In academic research there is currently no clearness about “the role that strategic risk propensity and personality traits play in affecting risk-taking behaviour“ (Cooper and Faseruk, 2011, p. 27). Hence, the present study aims to empirically examine the influence of three selected variables which were identified in a previously conducted literature review as potential main influences on a farm dealer’s personal disposition: risk appetite, economic skills and personal

commitment. A person's risk preference or appetite can be defined "as the tendency to be attracted or repelled by alternatives that are perceived as risky" (Weber and Milliman, 1997, p. 142). Yet, the results of past economic research about its appearance and influences draw a differentiated and often ambiguous picture. Damodaran (2008) reveals, for instance, that leaders of small enterprises are more willing to take risks whereas Brockhaus (1980) states that entrepreneurs have the same risk attitudes like other managers. Particularly for farm dealers, however, no empirical evidence concerning their risk appetite is available. Besides a decider's risk attitude, many previous studies have shown that business behavior is also influenced by his or her economic education (e.g. Gibson and Cassar, 2002; Richbell et al., 2006). In the field of agricultural economics several years ago an experimental investigation of small and medium-sized dealers in agribusiness noted a clear lack of basic financial and managerial knowledge as their main problem area (Babb and Bohl, 1975). Today, the falling number of farmers and an increased share of service providing forces all dealers in agribusiness to use their resources economically (Busch, 1976; Strecker et al., 2010) which is why basic economic skills must be seen as more important than ever for an appropriate management of future business risks (Gollisch and Theuvsen, 2015). A meta-analysis of two older empirical studies even shows that management competency has to be seen as the most critical success factor in agricultural trade businesses today (Suhren, 1999). The third dispositive factor which promises to influence decision-making behavior in agricultural trade firms can be summarized as the dealer's personal commitment to his work. As mentioned above, the farmers' level of price sensitivity has increased during the last decades and at the same time a distinct decline of the personal relationships to their dealers was observable (Abel, 1960; Köhl, 1982). According to an earlier empirical study, however, private dealers explicitly see their own commitment (especially during harvest) as a competitive advantage over cooperatives which exhibit an increasingly inflexible behavior, primarily concerning their opening hours (Straaten, 1985). The reason that private dealers generally offer a higher service level, lies for Leyrer (1971) in their own responsibility for financial results. A dealer's personal commitment therefore seems to be a critical dispositive factor on decision-making, since it has a great stake in building up personal preferences at the farmers (Gollisch and Theuvsen, 2015).

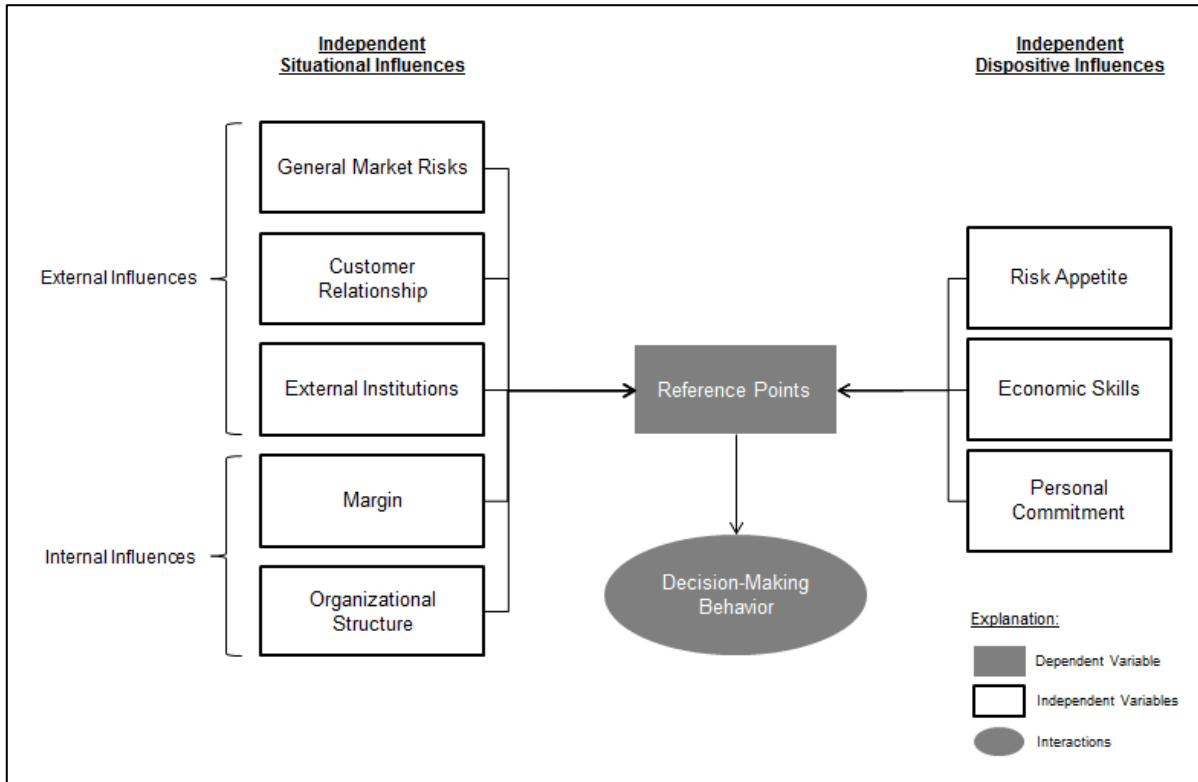


Figure 2: Comprehensive model of assumed influences on decision-making in agricultural trade firms.

Source: Own Illustration.

All in all, the implications arising from the literature review contribute to operationalizing the preliminarily defined research question. When examining a farm dealer's decision-making behavior one must consequently consider two issues: the aforementioned (independent) situational and dispositive frame conditions and his (dependent) reference points (see figure 2). For attaining new insights within a comparatively complex field of research, we focus on an exploratory qualitative procedure which will be explained in the following section.

3 Methodology

This study follows an inductive research approach. Since the paradigm of falsification shows flaws especially in those areas of research where theory is not well developed or not all of the influencing factors of a phenomenon can be controlled (Homburg, 2000), the portfolio of classical quantitative methods quite often reaches its limits. In such cases the inductive methodology can be seen as a powerful resource for creating new knowledge (Kelle, 2003; Bitsch, 2005). For an in-depth study (Kennedy, 1979) of risk behavior in agricultural trade – a very heterogeneously structured industry (Jessen, 1976) – we therefore employ a qualitative case study approach which generally offers a great potential in applied agribusiness research (Sterns et al., 1998) and especially in the field of agricultural economics (Bitsch, 2000).

Despite the process of interpretative social research is fundamentally characterized by the principle of openness (which means that any theoretical considerations in the run-up to the interviews are omitted; e.g. Hoffmann-Riem, 1980), case study designs use – in opposition to other qualitative research strategies (like Grounded Theory, compare Glaser and Strauss, 1967) – a theoretical base from the beginning of the research process (Yin, 1994). Meinefeld (1997) fundamentally argues that a scientist's ex-ante assumptions can never be completely eliminated anyway, while Kelle and Kluge (1999) consider a theoretical framework of qualitative case studies as absolutely necessary in terms of a “theoretical sensitizing” for distinctive features within the data. Thus, the interview guideline used in the expert interviews is based on preliminary theoretical considerations. After an introduction about the background and personal experiences, the interviewees were asked about former environmental developments within their business and their reactions to them. We especially wanted to know which environmental changes triggered entrepreneurial actions, how these decisions came off and which were the promoting influences. We closed the interviews with a set of personal questions about the interviewees' outlook on possible future developments and individual risk attitudes.

Data collection comprised interviews with nine executives in German agricultural trade firms (only non-cooperatives for ensuring transferability of literary evidence about managers' decision-making behavior). All interviewees were CEOs who have been working in their jobs for at least 20 years. The length of the interviews varied between 40 and 120 minutes. In order to avoid a sampling bias, interviewees were chosen according to a selective sampling strategy which was determined beforehand. Kelle and Kluge (1999) postulate that the goodness of the qualitative sample is not characterized by its representativeness but rather by the absence of a theoretical bias. Patton (2002, p. 230) moreover claims the examination of “information-rich cases (...) from which one can learn a great deal about issues of central importance to the purpose of inquiry“. As aforementioned, the German agribusiness dealing industry is characterized by a great heterogeneity regarding its forms of organization and internal firm structures (Riessen, 2008). Hence, we preliminarily defined the firms' size as the crucial parameter for case selection (measured by the amount of total assets) and then determined its possible values (small, medium and large sized). Within each of the three groups at least two cases were selected. Furthermore, not only promising firms but also dealers in acute danger of extinction were considered. By including these “outliers” as well, we intended a maximum variation sampling strategy (Patton, 2002) which, on the one hand, offers a great value in organization theory building (Daft and Lewin, 1990) and, on the other hand, increases even the limited generalizability of our findings (Kennedy, 1979; Miles et al., 2014).

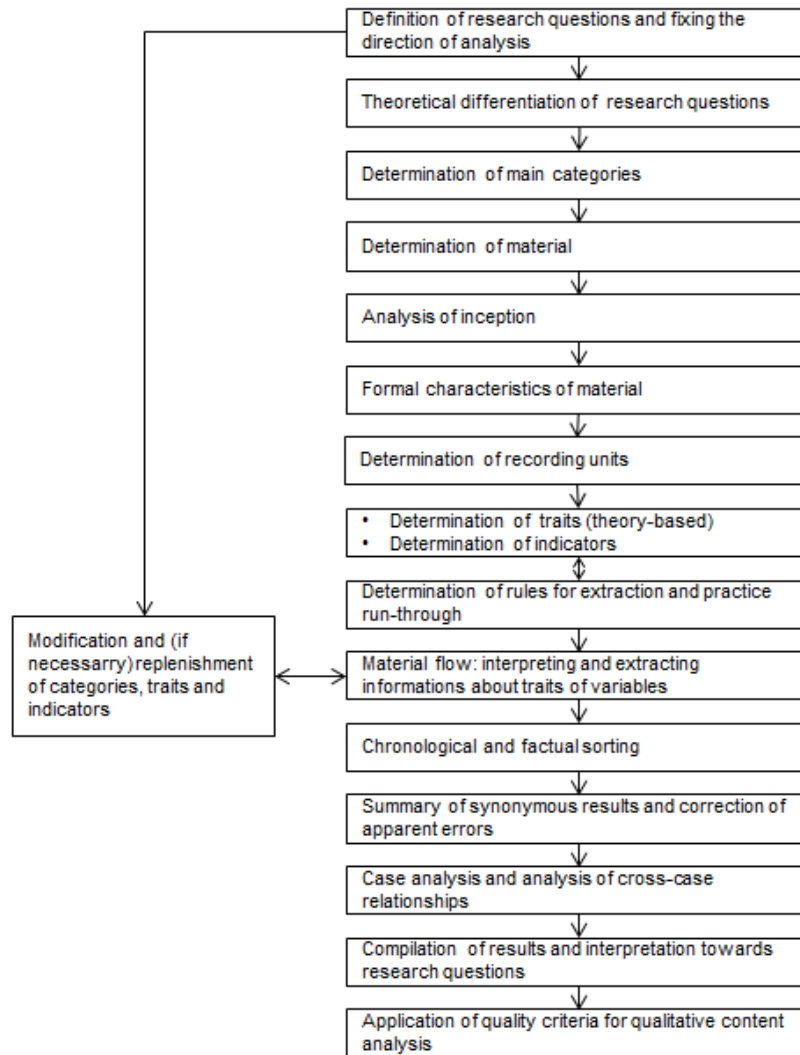


Figure 3: Analytical process steps.

Source: Gläser and Laudel, 2010; Mayring, 2015.

The interviews were tape-recorded and their framing conditions were documented. After transcription, the data were measured by means of qualitative content analysis which distinguishes itself through a stringent step-by-step model (see figure 3) and the possibility of extracting data and analyzing them separately from the main text (Mayring, 2015). The extraction was conducted with the help of the MIA software developed by Gläser and Laudel. Although these authors built their own tool following the methodological framework of Mayring, they criticized this well-known approach due to its closed set of categories and its neglect of the qualitative information base after coding it. As well as Gläser and Laudel, we refused existing tools for qualitative data analysis like Atlas.ti or NVIVO because of their strong focus on coding and a lack of providing support for qualitative data extraction. We foremost constructed a provisional causal model and defined its variables (see for an example figure 4) which are based on our foregoing theoretical considerations (Gläser and Laudel, 2010). One

variable has multiple traits which should be selected in a way that variety is described at its best (Kelle and Kluge, 1999). Compared to Mayring’s approach, however, these variables must not be seen as static but rather as flexible in such a manner that existing dimensions will be replenished (instead of changed or refused) during the analytical process. This adjustment of the method enables the adaption of established theory (according to the principle of openness), without neglecting previous knowledge during the analyzing process (Gläser and Laudel, 2010).

Risk Appetite	
Definition	*Tendency to be attracted or repelled by alternatives that are perceived as risky“ (Weber/Milliman (1997), p. 142)
Indicators	Explicite and implicite statements about own risk appetite *Tendency to speculation, hedging level, preference for satisfying risky customer wishes
Time Dimension	Point or period to which the interviewee refers
Factual Dimension	Reference to... Extent of risk appetite (strong/weak)
Effects	...on reference state

Figure 4: Operationalization of the construct “risk appetite”.

Source: Own Illustration.

After extracting and preparing, the data were analyzed. In doing so, we employed a mixture of the variable-oriented and the case-oriented strategy (Miles et al., 2014). For a start we identified the causal mechanisms of each case by analyzing the deciders’ reference points and the interrelationships between independent variables and reference points. Subsequently, the aggregated mentions of relations between situational factors and reference points (divided in firm groups, see table 1) and the mentioned reference points, ordered by values of the deciders’ dispositive factors (see table 2), were tabled. On this basis all cases were compared and patterns within case-groups and between the decision makers’ dispositive characteristics were identified. As the results are not generalizable in a statistical manner, we followed Yin’s concept of “analytic generalization” which claims that “a previously developed theory is used as a template with which to compare the empirical results of the case study“ (Yin, 1994, p. 31). During the analysis we used the four-eyes-principle for ensuring the intercoder reliability and one farm dealer’s professional judgements for enhancing semantic validity. Mayring (2015) sees these issues as two important quality criteria of qualitative content analysis. Though striving for a high rigor within our qualitative research process, we know, however, that our results have to be considered with caution due to the analytical limitations of the case study approach per se (Liebold and Trinczek, 2009). Nevertheless, they may provide a necessary informative basis for future research projects.

4 Results

4.1 Situational Influences

According to Spengler (2009) environmental changes force primarily firms in dynamic sectors to ongoing reviews of their current strategies and their adaptations to changing conditions if necessary. In order to analyze the farm dealers' perceived situational frame (which determines a decision as risky or not), at first six reference points were derived from the empirical material:

- (1) Future gains: oriented on augmenting income or profitability,
- (2) Ensuring equity: oriented on saving capital,
- (3) Ensuring survival: oriented on achieving economic survival,
- (4) Customer retention: oriented on augmenting customer retention,
- (5) Capacity: oriented on ensuring sufficient performance for satisfying market needs,
- (6) Work-life balance: oriented on satisfying the farm dealer's personal desires.

	Future Gains				Ensuring Equity		
	Small	Medium-sized	Large		Small	Medium-sized	Large
Customer Relationship	1*	2		Customer Relationship	2		1*
General Market Risks	2*		1*	General Market Risks	1*	2	3
External Institutions	2	3	2*	External Institutions	3	6	7
Margin		1*	2*	Margin		1*	1*
Organ. Structure				Organ. Structure			2

	Ensuring Survival				Customer Retention		
	Small	Medium-sized	Large		Small	Medium-sized	Large
Customer Relationship				Customer Relationship	7	1*	1*
General Market Risks				General Market Risks		1*	
External Institutions	2*			External Institutions	5	1*	1*
Margin				Margin	1*		
Organ. Structure				Organ. Structure			

	Capacity				Work-Life Balance		
	Small	Medium-sized	Large		Small	Medium-sized	Large
Customer Relationship				Customer Relationship	1*		
General Market Risks	2	1*		General Market Risks			
External Institutions	1*			External Institutions			
Margin				Margin			
Organ. Structure				Organ. Structure			

* All mentions came from one interviewee.

Table 1: Situational influences on reference points (absolute frequencies of mentions per firm group).

Source: Own results.

Afterwards, the interviewees' reported flashpoints for their decisions were classified under these reference points and referred situational influences were collated. As a result we received six tables which show the impact of situational variables on each reference point (see table 1). However, we deliberately do not see these tables as a basis for statistical evaluation, but rather as an aggregate overview which helps to identify important themes. Those will be presented in the following sections by using some distinctive quotes.

a. Customer Relationship

Regarding the reference point "future gains" only interviewees of small and medium-sized agricultural trade firms referred to changes concerning the relationship to their farmers and adapted their strategies, triggered by the desire of being a more professional business partner for their customers. One trader commented with the expansion of his car pool in mind: *"And I often heard from my customers that they're glad to have someone who offers logistics or who...well...who quite is delivering on Saturday afternoon or partly on Sunday...if needed...who...well...who is able to deliver them or who calls their goods"*. Similarly, also strategic actions concerning "customer retention" are driven by the leading thought of more professionalism in a medium-sized and a large firm. Small firm interviewees' decisions are framed through more personal components of the relationship to the farmers (e.g. the dealer's personal reliability). Under the paradigm "ensuring equity", however, especially small dealers fear misallocations of scarce equity capital and, thus, are hesitating to invest into future projects (for example one dealer is reluctant to expand his car pool; another resigned from buying a retired dealer's firm). One small trader even decided to reduce his opening hours in favor of his leisure time (reference point "work-life-balance"). Insofar, the situational influence of the relationship to the farmers seems to cause an opposing effect particularly in small farm dealing businesses. Though there are actions observable which target at an increased level of service providing, it also contributes to a decreasing personal commitment and the forbearance of strategic investments which can be explained by the dealers' fear that their personal and financial efforts will not be paid by their customers in the future.

b. General Market Risks

As mentioned above, the increasing concentration of farmers leads to business risks which fundamentally threaten the dealers' business models and have forced them already earlier to enlarge their sales territory (Nienhoff, 1982). One interviewed small trader remarked laconically: *"You had to go along with it or just quit your business."* Regarding price risks, Emmann and Theuvsen (2012) assert that especially for agribusiness firms a rise in grain price volatility has essentially contributed to the enhancement of risk management systems. Our

results confirm this hypothesis especially for the interviewed medium-sized and large dealers (reference point “ensuring equity”). For respondents of smaller organizations market uncertainty rather takes effect on decisions concerning their capacity (reference point “capacity”). As, for instance, one small trader asserted: *“In 2000...the biogas boom just had started...and I ever had reached my capacity limit [during harvest] after two days. (...) And then I read up [on how much an enlargement of my warehouse capacity would be costing]. But then I noticed that development...I had already two or three customers who wanted to invest in biogas and one said to me...he always delivered forty hectare...between 250 and 200 tons: “Hey guy, in the next year I will not deliver my crops to you, I need them for fermentation” (...) Then I raised only three instead of six silos”*. Moreover, market uncertainty also offers unexpected opportunities. One dealer who additionally pursued a feed mixing business benefited from decreased prices and the concentration process in agriculture, which resulted in a higher demand of self-mixed animal feed (reference point “future gains”). For another dealer a slug infestation of his customers’ rapeseed crop was the flashpoint to invest into a new technology which has made him to a global market leader in that business today (reference point “customer retention”). All in all, besides the described effect on risk management processes, market risks also create entrepreneurial opportunities which were especially used by the interviewed small and medium sized dealers.

c. External Institutions

Our empirical findings confirm that competitors are highly important for traders’ decisions in all size ranges which are directed towards future gains. One who described the competition as *“lacerative”* thereby saw himself as forced to implement an aggressive growth strategy and the enlargement of his sales territory. Another expert perceived the investment lags of his tightest competitors as a chance and decided on this basis to build up a new grain storage. A different pattern emerges for the reference point “ensuring equity”. For interviewees from small businesses competitors are particularly seen as an object for benchmarking (for actions which one should not do) whereas for such from medium-sized and large firms also further external institutions (here particularly the government) play an important role. Yet, contrasts concerning the consequences attract attention here: According to the respondents from medium-sized firms these influences frequently cause strategic actions (like the resettlement on a new place of location) whereas large dealers’ decisions rather tend to the adaption of internal control systems like risk or quality management. In comparison, an analysis of the reference point “customer retention” showed that external institutions appear to be especially important for small farm dealers. Although one of his closest competitors does that, one dealer decided,

for instance, not to collect grains free field without fee charging, because his customers demand equal rights: *“I cannot go there and carry a container to somebody without fee charging because he is ten miles away and another who is only five miles away has to come to me. Because someday you will get into trouble...you will be looking hard for an excuse then.”* Finally, competitors also influence decisions focusing “ensuring survival” and “capacity” from interviewees in small trading firms. One trader saw one of his competitors as an essential chance when he went into self-employment by buying a used machine from him; another saw it as helpful that some of his closer competitors resigned when he decided to build a large grain storage. Summing up, we hypothesize that competitors especially play a fundamental role in decision-making processes of small and medium-sized farm dealers while deciders of large firms seem to see themselves also influenced by further external impacts, like legal restraints.

d. Margin

The empirical results show that especially decisions of medium-sized and large dealers are triggered by aspects concerning their revenue situations. Regarding the reference point “future gains”, for instance, one medium-sized dealer saw himself forced to invest in product areas which offer higher margins (namely the spelt market). For another (large) dealer the low margins in agricultural trade business were the flashpoint to cut unit costs by expanding his trading area. For decisions targeting “ensuring equity” also no small dealer saw decreasing revenues as a driving force for actions. In contrast, a medium-sized dealer tinkered with the idea of selling his company within the next few years: *“I fear, this problem [of decreasing margins] will not disappear or change but it will become more important. And then you have to make a decision.”* Only one small dealer saw the narrow margins explicitly as a crucial factor for promoting customer loyalty (reference point “customer retention”) by launching frequently transmitted circulars: *“I must achieve that customers – even if my products are more expensive sometimes [than those of my competitors] – give me the opportunity to make a deal. If I always have to be the cheapest, my business will not succeed.”* Summing up, though farm dealers of all sizes are faced with the problem of low margins, this issue particularly appears to bother medium-sized and large ones.

e. Organizational Structure

Besides the above mentioned influences, we also found empirical evidence that decisions in large firms are affected by structural conditions. Under the paradigm “ensuring equity”, for both of the interviewed managers who mentioned that structure impacted their decisions, the other firm’s shareholders had a great stake in launching an overall risk management system.

One dealer said: “In 2004 we incurred losses in rapeseed trade. (...) But even at that time we said: ‘Hey, we do not like to repeat that scene.’ And then we jointly constructed this [the risk management system]. However, the shareholders did not force that to me but they said: ‘Please come forward with a proposal to avoid that problem in the future.’” The explanation of this finding is obvious: While the adoption of professional risk management systems in large agricultural trade firms was essentially initiated and promoted by the shareholders’ meeting, small and medium-sized firms frequently do not possess such an authority which jointly discusses and evaluates strategic decisions.

4.2 Dispositive Influences

For analyzing the influence of the three dispositive variables, we divided interviewees – according to their statements during the *whole* interview – into five groups on an ordinal scale and classified their decisions with respect to the corresponding reference points in each case (see table 2).

	Risk Appetite				
	none	low	medium	high	very high
Future Gains		2	5	2*	3*
Ensuring Equity	1*	11	4	4*	2*
Ensuring Survival			2		
Customer Retention	2*	2	6		
Capacity	2*	2	3		
Work-Life Balance	1*		1		

	Economic Skills				
	none	low	medium	high	very high
Future Gains	1*	1*	4	5	1*
Ensuring Equity	2*		5	11	4*
Ensuring Survival		1*	1		
Customer Retention	1*	3*	5		1*
Capacity	1*	1*	4	1	
Work-Life Balance			2		

	Personal Commitment				
	none	low	medium	high	very high
Future Gains	5	1	3*	1*	1*
Ensuring Equity	6	3	2*		2*
Ensuring Survival		1		1*	
Customer Retention	2	3		3*	1*
Capacity	2	2		1*	1*
Work-Life Balance		2			

* Class contains only one interviewee.

Table 2: Absolute frequencies of chosen reference points, ordered by values of the interviewees’ dispositive factors.

Source: Own results.

On the basis of former empirical studies (e.g. Weber and Milliman, 1997; Nicholson et al., 2005; Dohmen et al., 2006), we assume that these traits are temporally and factually stable apiece and “that the effect of situational variables on choice may be the result of changes in (...) perception“ (Weber and Milliman, 1997, p. 142) instead of such in disposition. On these grounds, similar decisions between different deciders will be compared in the following sections, besides analyzing the distribution of reference points with respect to the value of the interviewees’ personal traits.

a. Risk appetite

Since in each examined size range both risk-seeking and risk-averse dealers were located, we are not able to identify any pattern of risk preference over company sizes. However, we found evidence that a dealer’s risk attitude can influence the (unconsciously happening) choice of reference points. As the first table in table 2 shows, the reference points “customer retention”, “capacity” and “work-life balance” are especially chosen by rather risk averse deciders, whereas the reference point “future gains” tends to be preferred by more risk seeking ones. An obvious explanation for this finding could be that the latter are intrinsically more driven by the chance of attaining gains while the former are anxious to realize sustainable future working situations and work-live balance. This conclusion can be illustrated by the case of two medium-sized dealers who both had decided to expand their portfolio. The more risk-averse said: *“We are diversified because, be it that you get into trouble, you are able to survive anyway”* whereas the more risk-seeking dealer asserted: *“It [i.e. the dealing with more products in a larger trading area] is much more exciting as if I only have warehouse customers.”* For the first one this step consequently was important in order to diversify risks and reduce risk exposure whereas the other one saw it as a nice chance for working in a more challenging environment and earning more money. We therefore hypothesize that a dealer’s attitude towards risk occasionally may influence his business behavior fundamentally by affecting his choice of reference points.

b. Economic skills

As the second table in table 2 exhibits, the reference point “ensuring equity” is especially chosen by dealers who possess rather higher levels of economic competence, whereas the other ones (except “future gains” and “work-life balance”) are selected from individuals with less economic skills. This (maybe not highly significant but nevertheless important) evidence can be explained by the fact that personal traits “serve to filter and distort the decision maker's perception of what is going on and what should be done about it“ (Hambrick and Mason, 1984, p. 195). Someone who does not have an overall economic background of a case will,

therefore, take many issues as a given or not know about all possible risks, not to mention the measures for managing them reasonably. This understanding also delivers an explanation for the above-mentioned finding that not each of the interviewed executives sees himself confronted with the issue of low margins. The comparison of interviewees who mentioned that any aspects of internal revenues contributed to establish entrepreneurial initiatives with these persons' specific levels of economic competence exhibits that at least a moderately high level of economic competence is available; interviewed dealers who possess no economic competencies at all (namely two small ones) did not mention this problem. We therefore conclude that economic skills may be an important dispositive variable of decision-making in agricultural trade firms since its value influences the sensing of latent strategic risks. Exemplarily this proposition is clarified by the following statement of one dealer (with high economic competence) who decided to establish his own car pool: *"Today, when you sell a larger quantity of fertilizers, (...) then you have a margin of 0.20 € per quintal. This makes 50 € per truck load. And that's it...and when you have an equivalent of about 10.000 €...what's all this good for? At the moment we have low interest rates. But formerly we had to pay about 6% or 8% or 10% interest rates for credits on an open item basis. (...) That's nonsense. For this little gaining I had not needed to go to college and start a new firm. (...) And then, I thought that you have to pay a carrying charge of 3 €. You will receive a margin of 0.20 € but you have to pay a carrying charge of 3 €. (...) And then I said: Ok, let's go and attend to the larger position."*

c. Personal commitment

Our findings suggest the assumption that many a dealers' high personal commitment to his work (inter alia resulting from the persistent inner connection to his customers) is still an important factor of decision-making today. Though we found no consistent picture among all size ranges we assert, however, that the value of a farm dealer's personal commitment may also affect the configuration of his reference points. As arising from the third table in table 2, the reference points "work-life balance" and "ensuring equity" play a major role when the interviewees' personal commitment was rather low, compared to higher values of that variable. An obvious explanation may be the dealer's subordination of his own goals (or those of his firm) in favor of his customers' goals. This shift of goals becomes apparent when the interviewed dealers' quotes about similar actions are compared. One small dealer said, for instance, with his opening hours in mind: *"They [the farmers] cannot go anywhere else that late...or on Saturday afternoon. (...) But I don't mind...when I am at home. I don't mind if anyone disturbs me during lunch."* Another one commented conversely: *"And because of that [the circumstance that a dealer always has to be available for his customers] you always*

have to [be available], if it is nice weather...if it is dirty weather, you have leisure time of course, but you cannot do anything outside if it is raining. This means, that always when it is nice weather you are needed. (...) You are quite limited in your personal timing.“ For the first quoted dealer a high personal commitment shifts his preference towards the reference point “customer retention” and the pursuit of a pronounced customer service strategy. The other one who is not as committed to his customers (which we had fixed as well by further comments during his interview) in contrast exhibits a shift towards the reference point “work-life balance” in a similar decision.

5 Discussion

The overall view on our results clarifies that there are disparities of perceived situational influences between different enterprise sizes. We found, for instance, that large dealers’ risky decisions are mainly driven by the perceived price volatility and the influence of governmental regulations, whereas smaller firms rather fear misallocations of their scarce resources, which they often try to avoid by means of competitive benchmarking. The supposed higher level of proactivity and early risk assessment in larger firms is, on the one hand, consistent with the finding of Spinne (2013) who states that executives in large agricultural trade firms see risk management competencies as more important than executives in smaller firms. He explains this issue with the comparatively higher capital intensity in larger companies which goes along with a higher risk exposure and, as a result, with an increased level of risk-sensitivity. On the other hand, our findings exhibit that the introduction of professional risk management systems in large firms is strongly promoted by the other firm’s shareholders. Despite simple structures within small firms may offer some advantages with regard to flexibility, one strategic apex means that strategic decision-making is done only by the CEO (Mintzberg, 1979). But what happens if this person is only busy with operative problem solving? On the basis of our results we therefore hypothesize that weaknesses in risky decision-making most likely may appear in small agricultural trade firms. Regarding the use of competitive benchmarking in decision-making, Blettner et al. (2015) found empirical evidence within the German magazine industry that especially firms in danger of bankruptcy choose their competitors as reference points. Let us assume that this finding is also appropriate for the agricultural trade business, our results strongly confirm the continuing trend towards the monopolization of the whole agricultural trade industry (Jessen, 1976; Hollstein, 2000; Strecker et al., 2010). Moreover, the fact that smaller firms rather follow “evasion strategies” for ensuring their equity base reveals their dilemma which Strecker et al. (2010) see in the absolute necessity to minimize their costs and to provide a high service standard simultaneously. As

we just stated above, the customers' desire for a professional service was one of the main reasons for smaller farm dealers to invest into future projects but at once the customers' increased price sensitivity also caused inhibitions towards new investments. This observation explains the monopolization process at the microscopic level.

A further interesting finding of the study at hand is the fact that environmental changes serve particularly for respondents of medium-sized firms as stimuli for fundamental strategic reactions (like the resettlement of the place of location). This can be explained with the assumption that especially such firms which are not quite small but neither large see an opportunity for their long-term survival mainly in strategic adaptations to environmental changes, whereas larger dealers (due to their internal organizational structure and market mindshare) can use their risk management and quality management systems as effective tools for avoiding undesired developments. Contrariwise, owing to their lean structure, smaller firms are more flexible than medium-sized ones and, therefore, not as prone to rapid environmental changes. Referring to the results of past empirical studies (e.g. Suhren, 1999), we therefore hypothesize that there is a "critical" size between small and large firms where the overall risk exposure hits its peak. This ascertainment is also supported by empirical studies which especially see medium-sized companies in a particular danger of financial distress (e.g. Creditreform, 2015).

Besides the aforementioned situational and size-specific features, the results of our study also suggest that the farm dealers' decision-making behavior is influenced by three individual dispositive variables which control the choice of reference points. Our empirical findings firstly show (the intuitively clear fact) that the level of risk aversion influences the perception of situational circumstances substantially. While risk-averse interviewees consider unpredictable and ambiguous environmental conditions as risky and, thus, try to reach stable future situations, risk seekers rather tend to perceive them as a chance for earning more money. We therefore agree with the statement of Nienhoff (1982), whereby a farm dealer's risk preferences influence his behavior and shift his target function. The second distinctive feature is the fact that only dealers with a basic level of economic skills mentioned the restraining influence of low revenues on their decision-making. As we just assumed, the reason for this finding could be the lack of economic knowledge itself which was asserted particularly for smaller farm dealers. According to the current economic literature these skills are frequently missing in owner-managed firms (Henschel, 2007) which may cause barriers for using necessary methods of risk management practice (Colquitt et al., 1999). Thus, our results support the assumption that in agricultural trade firms basic economic skills can be seen as crucial for a successful strategic decision-making under conditions of high uncertainty, since "the key to

surviving strategic risks is knowing how to assess and respond to them“ (Slywotzky and Drzik, 2005, p. 80). At last, also the third predefined dispositive factor plays a role for the configuration of a farm dealer’s reference state, namely the magnitude of his personal commitment. As we found out, safety-driven and self-involved reference points are mainly chosen by those respondents who exhibit a low level of personal commitment to their work. Since this variable describes a dealer’s willingness to respond to customers’ needs and wishes, even in the case of his own disadvantage, there seems to be a trade-off between security-oriented and service-oriented decisions in agricultural trade firms which is mediated by a dealer’s personal commitment. We therefore agree with Gollisch and Theuvsen (2015) who reason that a dealer’s personal commitment is critical for building up personal preferences at the farmers and hypothesize that the higher their personal commitment, the lower their security-oriented decision-making behavior. Since the available strategic opportunities within this industrial sector are strongly limited today (Strecker et al., 2010), a dealer’s high personal commitment is frequently “one of the last remaining mediums” (Gollisch and Theuvsen, 2015, p. 5) for creating competitive advantage. On these grounds, an interesting question for future research may be if there is a causal relationship between a dealer’s personal commitment and his firms’ long-term survival. This specific issue in agricultural trade could also give some important implications for the often-required microfoundations of strategic management research in general (e.g. Foss, 2010; Molina-Azorín, 2014), since an empirical link between a firm’s strategic alignment and its decider(s) could be drawn.

6 Conclusions

Due to the extraordinary high business risks farm dealers are exposed to today, the objective of the present study was to explore decision processes in agricultural trade firms. By means of a review of agricultural and economic literature, we initially identified the theoretical framework for our empirical investigation. Subsequently, guideline-based interviews with farm dealers were conducted and transcribed. The following data analysis adhered to a predefined step-by-step model and the results were interpreted against the underlying theoretical background. The theoretical benefit of our findings includes, on the one hand, contributions to a specific theory of business behavior in farm dealing firms which might serve an example for further research possibilities in general management science. Since we empirically explored influencing factors of decision-making in farm dealing businesses for the first time, our results strongly support theory-building in this field of research. On the other hand, our investigation also supports the main assumptions of Lopes’ (1987) “Two Factor Theory”. Since we found empirical evidence that decision-making behavior via reference points is affected by

the agricultural traders' general situation as well as by their personal disposition, our study underpins the view that both independent influences have to be considered when decision-making behavior is explored. Furthermore, the results of the present study may also be a helpful practical support for decision-makers in farm dealing businesses inasmuch as they create a pronounced understanding about how their decisions are made and by what they are biased. Since a dealer's risk perception is mediated by his dispositive frame (which may also entail strong effects on firm performance (Helfat and Peteraf, 2015)), deciders should especially in strategic decision-making "engage in a process of reflection prior to selecting a particular alternative, with a view to debiasing their judgments arising from framing" (Hodgkinson et al., 1999, p. 983). The awareness of possible influencing parameters and their effects on the choice of reference points could therefore be a valuable heuristic aid for avoiding the main perceptual shortcomings in farm dealers' decision-making.

In this context an interesting implication for future research would be the question which relations persist between the configuration of an individual's personal reference points and the whole organization's strategic alignment (and how this relationship can be controlled). Despite first attempts were made to explore this problem (e.g. Chatterjee et al., 2003; Cooper and Faseruk, 2011), there are still a lot of blank spots in academic research today. Apart from that, future research activities could check and deepen the knowledge about the constitution of aspiration levels in agricultural trade firms by measuring the here-suggested influencing factors with statistical methods. Since qualitative interviews are characterized by their analytical narrowness (Liebold and Trinczek, 2009), and qualitative methodology as a whole by only a weak theoretical foundation (Gläser and Laudel, 2010), the resulting limitations of our research should not be ignored. For enhancing the credibility and transferability of our results (Bitsch, 2005), we therefore recommend a methodological triangulation (by quantitative or experimental studies) in future research. This combined strategy allows retaining the advantages of qualitative methodology as a medium for generating hypotheses and building theory (Mayring, 2015) while compensating its shortcomings by employing strategies of hypothesis testing. In doing so, also interrelations between all the above mentioned independent factors and the corresponding reference points can be checked and significant combinations between dispositive factors and the perception of situational influences can be identified. For this purpose the present study lays the foundation.

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1969/70 wurde durch Zusammenschluss mehrerer bis dahin selbständiger Institute das **Institut für Agrarökonomie** gegründet. Im Jahr 2006 wurden das Institut für Agrarökonomie und das Institut für RURALE ENTWICKLUNG zum heutigen **Department für Agrarökonomie und RURALE ENTWICKLUNG** zusammengeführt.

Das Department für Agrarökonomie und RURALE ENTWICKLUNG besteht aus insgesamt neun Lehrstühlen zu den folgenden Themenschwerpunkten:

- Agrarpolitik
- Betriebswirtschaftslehre des Agribusiness
- Internationale Agrarökonomie
- Landwirtschaftliche Betriebslehre
- Landwirtschaftliche Marktlehre
- Marketing für Lebensmittel und Agrarprodukte
- Soziologie Ländlicher Räume
- Umwelt- und Ressourcenökonomik
- Welternährung und rurale Entwicklung

In der Lehre ist das Department für Agrarökonomie und RURALE ENTWICKLUNG führend für die Studienrichtung Wirtschafts- und Sozialwissenschaften des Landbaus sowie maßgeblich eingebunden in die Studienrichtungen Agribusiness und Ressourcenmanagement. Das Forschungsspektrum des Departments ist breit gefächert. Schwerpunkte liegen sowohl in der Grundlagenforschung als auch in angewandten Forschungsbereichen. Das Department bildet heute eine schlagkräftige Einheit mit international beachteten Forschungsleistungen.

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