



TEACHING MATERIALS ON BRAZILIAN DAIRY PRODUCER NEGOTIATION

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ABSTRACT

This article addressed an agricultural business negotiation case in Brazil, aiming to improve the negotiation skills of financial agents, through a two-party role-play simulation. In 2018, approximately 63 million customers had past overdue accounts. To negotiate debt collections is sometimes a hard but necessary task. Therefore, this work shed more light on the subject under review, and presents a complete set of teaching materials, useful for scholars, instructors, managers, creditors and other practitioners. The subject was chosen because of replicability in business scenarios in general, especially in agricultural ones. This case was designed essentially to prevent the conflict escalation that generally ends in the court of law. Key findings with a purposive sample of N=56 financial agents evidenced the necessity of improvement on negotiation in general, such as understanding the customer's underlying interests, value creation before value distribution, to prevent losing both client and credit, among others. Further implications suggest that the current teaching case may be useful for developing negotiation skills, which can also be harnessed in other business scenarios. Discussion and future research recommendations compile the present study.

Keywords: Debt collection, Negotiation, Customer Satisfaction, Teaching materials, Dairy producer, Agriculture business

INTRODUCTION: -

This article addressed the issue debt collection negotiation that occurred at Paraná state, southern Brazil, as unit of analysis (Yin, 1988). The aim was to discuss best practices on debt collection negotiations, with the following objectives: (i) to prevent debt negotiation escalation, usually ending in the court of law; (ii) to avoid loss of valuable customers; (iii) to provide systematic approach designed to prepare creditors to future negotiations; (iv) to throw more light in the discussion of business negotiations; (v) to anticipate real life scenarios on debt collections through previous preparation; (vi) to offer scholars, instructors and other practitioners in general a full set of tools designed to help negotiators facing such real life situations on negotiations.

By exploring multiple methods, such as single case study, this paper presents as a contribution to the field of science composed of teaching materials for debt collection negotiations through two-party role play simulation, with a full set of instructions (See Appendixes I and II).

Nevertheless, role play simulations are important tools for modelling real case scenarios. Even artificial scenarios are good source of preparation for future negotiations, because core values can be tested prior to real life negotiation.

This research will be beneficial to: (i) scholars; (ii) negotiators; (iii) professors (iv) instructors; (v) financial agents; (vi) facilitators and mediators; (vii) debtors and creditors; (viii) negotiators and practitioners in general.

Originally this work was conceived to provoke debates on the negotiation issues, especially debt collections. They can

also be useful to (a) executive education trainings in general, such as (b) executive seminars, (c) workshops, (d) financial executive education courses among others, with the purpose of preparing negotiators for real life scenarios on debt collection negotiations.

Debt collection in emerging countries are a significant research topic (Dias, M.O, Ribeiro, and Albergarias, 2019). Default rates in Brazil reached approximately 63 million debtors in Brazil, more than the entire population of many European countries (SPC, 2018)¹.

Negotiation has been extensively studied in the last 50 years and has been defined as a “process of communication by which two or more parties seek to advance their interests or those of the persons they represent through an agreement on the desired future action” (Salacuse, 2003, p. 11). Dias, M.O. (2016) also defined negotiation as “a social interaction process, which involves two or more persons, regarding their interests, identity, and cognition, and dedicated to reaching an agreement over the substance negotiated through mutual gains” (p.29).

Role play simulations have been attracting scholars’ attention for the last decades in different businesses, not restricted to: (a) Non-governmental organizations (Paradela.; Dias, M. O.; Assis; Oliveira, J.; Fonseca, R. (2019); (b) carmaker industry (Dias, M. O., Navarro and Valle, 2013, Dias, M. O., et al., 2014; Dias, M. O., et al., 2013); (c) aircraft manufacturer industry (Dias, M., Teles, and Duzert, 2018; Dias, M.O. and Duzert, 2018); (iii) public agents (Dias, M. O., 2018); (d) copier manufacturer industry (Dias, M.O., 2012); (e) non-market forces (Dias & Navarro, 2018); (f) retail business (Dias, M. O., et al., 2015; Dias, M. O. et al., 2015, 2014); (g) Craft beer industries (Dias, M.O. and Falconi, 2018; Dias, M. O., 2018); (h) social mediation (Dias, M. O. & Teles, 2018); (i) governmental business relations (Dias, M. O. & Navarro, 2017); (j) generational interactions (Aylmer & Dias, M. O., 2018); (k) e-business negotiation (Dias & Duzert, 2017); (l) streaming video industry, such as Netflix (Dias, M. O., & Navarro, 2018); (m) mining industry (Dias, M. O., & Davila, 2018); (n) civil construction (Dias, M.O., 2016), finally (o) debt collection negotiations (Dias, M.O., 2019, 2019b; Dias, M.O. and Albergarias, 2019).

The case was initially designed to Brazilian credit unions, in turn attracting scholars’ attention recently (Dias, M.O., Ribeiro and Albergarias, 2019; Dias, M.O. 2019h Dias, M.O. & Teles, 2019; 2019b; Dalacosta, Dias, M.O, Meirelles, 2019; Dias, M.O., 2018; Dias, M.O & Craveiro, 2019; Dias, M.O, Krein, Streh, Vilhena, 2018; Dias, M.O. & Ramos, 2018; Dias, M.O & Teles, 2018).

METHODS AND RESEARCH LIMITATIONS: -

This study is a multiple method-qualitative, inductive with interpretivistic approach. It involved single case study, in-depth interviews, direct participation and observation, and archival research. The case took place at Francisco Beltrão, Paraná state, southern Brazil. Three interviews were conducted, with 100 percent rate response, through semi-structured questionnaire. The real case occurred with a local dairy producer and one financial agent from the local credit union. Real identities are here preserved because of compliance issues, at interviewees request.

The present research is primarily restricted to the Brazilian cooperative legislation, especially regarding credit unions, such as Law 5.746/71 (Brasil, 1971), which activity is legally foreseen at the Brazilian Constitution (Brasil, 1988). Figure 1 depicts the entire legislation on credit unions in Brazil:

Goffman's dramaturgical theory (1959, 1961), Karpman's drama triangle (Karpman, 1968), and transactional theory (Berne, 1961) limit the theoretical framework of the current investigation.

One implication is that the case followed Brazilian legislation on credit unions. Other countries may have different laws or normative instructions may vary from country to country.

Finally, this case is ultimately limited by Central Bank Resolution no. 2682/99 (Bacen, 1999), regarding clients risk classification.

¹ The SPC Brazil (Credit Protection Service) is largest database on credit information system in Brazil.

Normative	Publication	Subject
Law nº 4.594	Dec 31, 1964	Creates Monetary, Banking and Credit Policy and Institutions, creates the National Monetary Council
Law nº 4.829	Nov 05, 1965	Institutionalizes rural credit
Law nº 5.764	Dec 16, 1971	National Cooperative Policy and establishes the legal regime of cooperative societies in Brazil
Brazilian Federal Constitution	Oct 05, 1988	Article 5, which recognizes the activity, (c) Article 146, which establishes the co-operatives taxation, (d) Article 174, issuing the co-operatives regulation and normalization, and (e) Article 192, which regulates the national financial system
Law no 8.394	Nov 18, 1994	Provide Public Register of Mercantile Companies and Related Activities and provides other measures (including cooperatives registering)
Decree 3.017	Apr 06, 1999	Approves the Regulation of the National Service of Learning of Cooperativism - SESCOOP
Provisional Measure MP 2.168-40	Aug 24, 2001	Provides for the Program of Revitalization of Cooperatives of Agricultural Production - RECOOP, authorizes the creation of the National Service of Learning Cooperativism - SESCOOP.
Law no 10,406 Brazilian Civil Code	Jan 10, 2002	Chapter VII, articles 1093, 1094, 1095, and 1096 establishes the Cooperative Societies, its limits and scope
Complementary Law nº 130	Apr 17, 2009	Law of Credit Cooperatives Complementary Law - National Cooperative Credit System and repeals provisions of Laws 4,595, December 31, 1964 and 5,764, December 16, 1971
Law nº 12.690	Jul 19, 2012	Provides for the organization and operation of Labor Cooperatives; establishes the National Program for the Promotion of Labor Cooperatives - PRONACOOOP; and repeals the sole paragraph of art. 442 of the Consolidation of Labor Laws - CLT, approved by Decree-Law No. 5,452, dated May 1, 1943
Decree 8.163	Dec 20, 2013	Establishes the National Program of Support to Associativism and Social Cooperativism - Pronacooop Social.

Figure 1 Brazilian Laws on credit unions. Source: Dias & Teles, 2019. Reprinted under permission

ROLE PLAY SIMULATION: DAIRY PRODUCER DEBT COLLECTION NEGOTIATION: -

CASE RESULTS AND ANALYSIS: -

The dairy producer debt collection, two-party role play simulation² has been applied to N=56 participants, divided in 28 debtors and 28 creditors (See Figure 2). This configuration was attained due to the request of the participants who manifested their interest in playing in couples, since the similarity with this specific daily basis operation. Originally the case

² In some cases, a third party maybe added, id the scope of training is to practice mediation, for instance.

was designed to one debtor and on creditor per group. Nevertheless, adaptations are welcome, since they do not overpass the case usability, or according to the local facilities' availability.

Figure 1 shows the results gathered on August 2019. The preparation session took 45 minutes and included: (a) case reading and preparation; (b) discussion amongst groups (all debtors discussing among them and vice-versa, all creditors discussing their joint strategies, before negotiating with the other parties (30 minutes); (c) negotiation (45 minutes); (d) de-briefing session (30 to 45 minutes). See also appendixes I and II for further instructions.

To the negotiation, attended 75 percent accountants, 5 percent managers, and 20 percent lawyers, from which 30 percent male and 70 percent female. Average group age between 25-35 years old. Eventually 100 percent were business analysts, in low level positions. Out of the N=52 subjects, 80 percent is married and 20 percent single. The total outcomes are illustrated in Figure 2, as follows:

#	Value (BRL)	Installment value (BRL)	# installments	Installment period	Time contract	Interest rate	Grace period	transfer in lieu of payment	property evaluation (BRL)	Debt judicialization	Assets as guarantee	Bank application
1	350.000,00						10 days	•	400.000,00		apartment	
2	350.000,00						10 days			•	apartment	
3	340.314,74	56.719,12	6	annual	6 years	1,7% a.y.	24 months				apartment	
4	435.050,00	3.955,00	110	month	10 years	1,7% a.y.	10 days				apartment	28.000,00 for 90 days
5	372.000,00						5 days	•	350.000,00		apartment	
6	475.000,00							•	500.000,00		apartment	
7	359.000,00						20 days	•	350.000,00	•	apartment	
8	468.000,00	3.900,00	120	month	10 years	1,5% a.y.	180 days				apartment	
9	346.000,00	6.000,00	135	month	10 years	1,5% a.y.	60 days				apartment	
10	350.000,00							•	350.000,00	•	apartment	
11	380.000,00							•	380.000,00	•	apartment	
12	390.000,00	19.000,00	20	month	5 years	1,5% a.y.	7 days				apartment	
13	450.000,00							•	450.000,00	•	apartment	
14	380.000,00							•	380.000,00	•	apartment	
Total	388.954,62	35%	35%	35%	35%	35%	70%	57%	57%	43%	100%	7%

Figure 2 Case results of the N=56 participants.

Observe the findings in Figure 2 that only 57 percent deals were reached, with 43 percent of the overall debts going into the court of justice. In these cases, the apartment (the guarantee) was taken as collateral. Conversely, negotiations #3, #4, #8, #9 and #12 reached deals including: (i) grace periods; (b) monthly installments [110 (negotiation #4), 120 (negotiation #8), 135(negotiation #9), 20 months (negotiation #12)], and annual installments (6 years, negotiation #3).

Note that the property given as guarantee (the apartment) was also evaluated differently amongst participants (all of them credit union professionals dealing on daily basis with similar negotiations). The evaluations varied from BRL 350,000.00 (the amount due) to BRL 500,000.00. Grace period also varied from five days (negotiation # 5) to two years (negotiation # 3).

Finally, only negotiation #4 brought an investment the credit union (BRL 28,000.00 (approximately USD 7,000) for a period not superior to 90 days.

Key findings evidenced that preparation played a significant role in deal-making, regarding such complex case. However, evidence suggested value creation applied to the case produced better results than positional bargaining.

DISCUSSION

This is a particular case of rescue and victim case (Karpman, 1968. See also Dias, M.O. and Albergarias, 2019, and Dias, M.O., 2019. Evidence suggested debtors playing victims and creditors playing rescuers in most cases, alternating sometimes during the negotiation their drama roles.

The case was originally designed for Brazilian audience and legislation. Other countries may have to adapt the case to indigenous reality. This case was also conducted with 100 per cent creditors, who might behave differently from real debtors. On the bright side, some creditors had the chance of practicing empathy, once they inverted roles. From these, evidence showed 100 percent of satisfaction with the exercise outcome, and 100 percent participants gave positive feedbacks when asked about the relevance of this exercise to their careers.

The artificial environment, or the absence of real case scenario may have contributed in some proportion to the variety of agreements, with wide ranges. On the other hand, the real bank instructions give creditors some room of flexibility to close deals according to the local circumstances.

One observation regarding the exercise is about their generosity on dealing with the other parties: despite the instructions mentioned a tough environment, the negotiators ultimately played softer with debtors than in real life, as feedbacks evidenced after the conclusion of the exercise.

In some extent, this case is unique because it was conceived to encompass a negotiation domain very specific, although relevance and replication in Brazil.

Finally, 100 percent participants declared the exercise as a positive learning experience. Some debtors revealed understanding for the first time what is to be in the other side of the table (i.e., as debtors), and how frustrating is the entire situation. These players affirmed that in the future will be far better prepared to deal with similar circumstances because they now realized how the other party might feel in such difficult circumstances.

FUTURE RESEARCH AND CASE LIMITATIONS

As stated in the Introduction, the research was undertaken in order to deepen insights on debt collection negotiations. Nevertheless, the results are limited to the Brazilian legislation on credit unions, it may be adapted to be used in different countries or scenarios, such as individual or small firms, or even overall business negotiations.

This research should be tested in different business negotiations and other countries, for future research. It is also encouraged the investigation on real life practitioners' performance, assessed before the training and after the training, to evaluate performance improvement.

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APPENDIX I

Teaching notes

Scenario: the case illustrates the difficulties faced daily by financial agents who work on credit recovery department within financial institutions. In this case, credit unions or credit cooperatives in Brazil. For other countries, different credit laws and particular issues, such as different negotiation processes should be taken into consideration.

Mechanics: Parties should take 30 min to 1 hour to read the case and to prepare themselves to negotiate. Negotiation maps are encouraged to be used additionally to help planning the negotiation. 30 min to 1 hour of negotiation plus 30 to one-hour de-

briefing session. In total, one hour and a half to three hours' total time for this exercise.

Major Lessons:

To migrate from distributive into integrative negotiations; to map and focus on underlying interests; to practice empathy towards each other; to develop promptness in creating mutual value to be later distributed. To regain the client for the financial institution, preventing client evasion to competitors.

Objectives:

This exercise intends to discuss the role of Client and credit recovery in the Negotiation Process. That negotiation should be seen not as an intrusion devoted to promote disruption, but one aid to promote consensus between two different parties. One important objective is related to the process control.

MAIN FEATURES	
Time required	1 hour - 2 hours
Number of participants	2 parties, one debtor, one creditor
Groups involved	No
Agent present	No
Third part present	No

APPENDIX II - PARTIES' ROLES

PART 1

◆◆ DEBTOR: ALCYR ◆◆

GENERAL INFORMATION

You are Alcyr, agronomist and chicken farmer, married under partial property. Along with two brothers, all married to the same regime of community property, are entrepreneurs for 12 years. You and your partners produce milk and dairy, with good amount of lactating cows with good yields and good genetics.

You and your two brothers, are members of Cresol³, eleven years ago. You have a credit line in Cresol approved with the following characteristics: R \$100,000.00 in special checks, R \$400,000.00 in installments and R \$75,000.00 on credit cards, totaling R \$475,000.00. You are the Chairman and ceo of the firm, as well as main debtor. His brothers and their wives are guarantors.

Occurs that your family is with a debt won by the Cresol from loans in the total amount of R \$355,950.00. You are experiencing delays in payments and have no idea how it will solve the issue, so far. You and your brothers-when the debt reached 30 days-signed a Confession of debt (TCD), for a period of over 30 days, again defeated-there are 9 days-being the guarantees the same. The loan was in the amount of R \$355,950.00, having been the original value of R \$350,000.00, fixed at a rate of 1.7% per month as members, you have the quota value of R \$9,000.00. Your gross sales declared to Cresol, in recent years, is the following so far:

Year	Value	Average/Month
2015	390,000.00	32,500.00
2016	420,000.00	35,000.00
2017	470,000.00	39,166.00
2018	480,000.00	40,000.00
2019 (*)	140,000.00	20,000.00

(*) until July 2019

With regard to equity, you proved to be owner of a property, valued at R \$400,000.00, located in the city of Shiraz. You just received a visit from Suzana, credit analyst of Cresol, whose links have not been able to meet.

You immediately take it because it solves knows that at any moment, the cooperative may protest your TCD, which would be bad for you, that has good name in the square and no record of delinquency in the SPC-Serasa.

The following dialog took place:

Suzana: -Mr. Alcyr, what's the point of this new delay? We are surprised by the lack of information these days. We've been trying to contact insistently, but without success. Your phone calls and no answer. What happened?

Alcyr:-excuse my absence, Suzana, but the fact is that we had a health problem, resulting from contamination in the bed of the aviaries and dispose of lots. Our income has been compromised in the last seven months, because we had to suspend activities. We're just the income from dairy cattle.

Suzana:-Alcyr, the cooperative is on your side and has helped you, as we are with a title won for 39 days, without information and without your credit on the square, negated what would be very bad for us all, right?

Alcyr: I need help and patience, because we are good payers, in the region. I'm trying to sell my property to settle the Bill.

Suzana: Mr. Alcyr, have many associates and we need to get our credits to serve them too. In this sense, we need a definitive position on this debt, to yesterday.

Alcyr: no way! At the moment, I don't have money to pay a cent!

Suzana then proposes the sale of dairy cattle heads, Alcyr denies promptly. Argues that this is the livelihood of the family and you can't give up. Suzana then informs you that, if there is no solution in the next 12:00 am, the title will be forwarded to protest.

Alcyr:-nonsense, I never expected that my Co-op! And proposed the payment of debt in fixed monthly installments 90, without interest, by the original value. This would give to pay ...

Suzana:-do you know that this proposal is unworkable. Here's the deal: I propose a pause in our conversation. How about we set tomorrow at ten there in Cresol?

Alcyr:-may be to think of a solution and we spoke there.

Prepare to negotiate after much resist, you think of offering the property in "restitution payment". After all, the cooperative has been a partner and you know you will need it in the future. However, you only shows up at the Agency, half an hour after the combined ... taking your brother, Almir. by surprise.

³ Cresol is a Brazilian credit cooperative, operating under Law 5.764/71,

PART 2
◆◆ CREDITOR: SUZANA ◆◆

GENERAL INFORMATION

Are you Suzana, accountant of Cresol in three years, having worked in commercial bank previously. Have in your wallet, Mr. Alcyr, agronomist and producer.

Alcyr is married under partial property. Along with two brothers, all married to the same regime of community property, are entrepreneurs for 12 years. He and his partners produce milk and dairy, with good amount of lactating cows with good yields and good genetics.

Alcyr and the brothers are members of Cresol, eleven years ago. They have a line of credit on Cresol approved with the following characteristics: R \$100,000.00 in special checks, BRL 400,000.00 in installments and BRL 75,000.00 on credit cards, totaling BRL 475,000.00. Alcyr is the Chairman and ceo of the firm, as well as main debtor. His brothers and their wives are guarantors.

It so happens that the family is with a debt won by the Cresol from loans in the total amount of BRL 355,950.00, won. You are experiencing delays in payments and have no idea how it will solve the issue, so far. When the debt reached 30 days - Alcyr and the brothers signed a Confession of debt (TCD), for a period of over thirty days expired 9 days-being the guarantees the same. The loan was in the amount of BRL 355,950.00, having been the original value of R \$350,000.00, fixed at a rate of 1.7% per month As members, they have the quota value of BRL 9,000.00. The declared gross revenues to Cresol, in recent years, is the following so far:

Year	Value	Average/Month
2015	390,000.00	32,500.00
2016	420,000.00	35,000.00
2017	470,000.00	39,166.00
2018	480,000.00	40,000.00
2019 (*)	140,000.00	20,000.00

(*) until July 2019

With respect to heritage, he has proven to be the owner of a property, valued at R \$400,000.00, located in the city of Shiraz.

You have connected to Alcyr, insistently, but he didn't answer. Decides to surprise you and go to your Office. He answers promptly, because you know that at any moment, the cooperative may protest your TCD, which would be bad for them, that have good name in the square and no record of delinquency in the SPC-Serasa. Lock the following dialog:

You:-Mr. Alcyr, what's the point of this new delay? We are surprised by the lack of information these days. We've been trying to contact insistently, but without success. Your phone calls and no answer. What happened?

Alcyr:-excuse my absence, Suzana, but the fact is that we had a health problem, resulting from contamination in the bed of the aviaries and dispose of lots. Our income has been compromised in the last seven months, because we had to suspend activities. We're just the income from dairy cattle.

You:-Alcyr, the cooperative is on your side and has helped you, as we are with a title won for 39 days, without information and without your credit on the square, negated what would be very bad for us all, right?

Alcyr: I need help and patience, because we are good payers, in the region. I'm trying to sell my property to settle the Bill.

You: Mr. Alcyr, have many associates and we need to get our credits to serve them too. In this sense, we need a definitive position on this debt, to yesterday.

Alcyr: no way! At the moment, I don't have money to pay a cent!

Suzana then proposes the sale of dairy cattle heads, Alcyr denies promptly. Argues that this is the livelihood of the family and you can't give up. Suzana then informs you that, if there is no solution in the next 12:00 am, the title will be forwarded to protest.

Alcyr:-nonsense, I never expected that my Co-op! And proposed the payment of debt in fixed monthly installments 90, without interest, by the original value. This would give to pay ...

You:-do you know that this proposal is unworkable. Here's the deal: I propose a pause in our conversation. How about we set tomorrow at ten there in Cresol?

Alcyr:-may be to think of a solution and we spoke there.

Prepare to negotiate with Alcyr. He has just arrived to the Cresol, half an hour after the deal, bringing the brother Almir. He seems emotional.



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