Entrepreneurs are from Mars, bankers from Venus: Representational gaps between struggling entrepreneurs and loan officers

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Abstract
Although abundant, the literature on entrepreneurial failure has thus far overlooked the period of financial difficulty prior to bankruptcy when entrepreneurs run the risk of failure and depend on the support of their financial partners to prevent it. This research aims to address this gap with an in-depth analysis of the loan officer-entrepreneur relationship under these specific circumstances. Using cognitive mapping, we compare the mental representations of both parties to understand to what extent successful collaboration is possible in this situation. Relying on a framing approach, this study provides a new understanding of the features of the loan officer-entrepreneur relationship, their representational gaps, and the tendency of each to externalize problem-solving.

Keywords
struggling entrepreneurs, loan officers, frame analysis, representational gaps, cognitive maps

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Introduction

The literature on entrepreneurial failure has been prolific in the last twenty years, proposing a variety of models regarding the nature, causes, forms, and stages of business/entrepreneurial failure, and the consequences for the business and the entrepreneur (Khelil, Brédart and Levratto, 2020; Klimas, Czakon, Kraus, Kailer and Maalaoui, 2021). Shepherd, Wiklund and Haynie's (2009:135) widely used definition of business failure contends, "Business failure occurs when a decline in revenues and/or increase in expenses are of such magnitude that the firm becomes insolvent, and is unable to attract new debt or equity funding. Consequently, the business cannot continue to operate under the current ownership and management". It follows that, prior to bankruptcy, the business goes through a period of financial difficulty and underperformance, but could still avoid bankruptcy by renegotiating its financing conditions (Khelil, 2016).

Such difficulties are a key moment in the life of small- and medium-sized enterprises (SMEs) (Shepherd et al., 2009; Zemis and Demil, 2020), and the ability to overcome them determines their survival (Wu and Young, 2002). In view of the highly personal nature of entrepreneurship, a "struggling entrepreneur" might thus be considered as being in a situation of business difficulties, that is, after the entrepreneur (henceforth EP) has started encountering financial difficulties, but before the firm needs to halt operations or the EP has to step down from running the business (Ucbasaran, Shepherd, Lockett and Lynn, 2013). The abundant literature on entrepreneurial failure focuses mainly on the post-bankruptcy period, while the time when the EP faces the risk of bankruptcy due to financing problems remains under-investigating. Beyond the financial dimension, bankruptcy is an extremely stressful psychological experience for EPs (Lechat and Torrès, 2011), and it is therefore crucial to ensure that the difficulties they face do not lead to bankruptcy. All this calls for further research on struggling EPs and how they can overcome such traumatic situations.

Small businesses depend heavily on banks (Howorth and Moro, 2006; Moro and Fink, 2013), as bank lending constitutes the most common source of funding for EPs (Bruns, Holland, Shepherd and Wiklund, 2008). The quality of the relationship between the SME and the bank will thus determine access to financing for struggling EPs (Freel, Carter, Tagg and Mason, 2010; Wilson, 2016). In this vein, the EP-loan officer (henceforth LO) dyad has been studied as a balance of trust and control (Howorth and Moro, 2006), and a way to increase credit access (Moro and Fink, 2013). However, these studies do not really enter into the heart of the relationship between the two representations. This is all the more surprising as the quality of the support provided is known to determine access to financing for entrepreneurs in difficulty (Freel et al., 2010; Wilson, 2016). Indeed, we lack a thorough understanding of how the two parties can coordinate to exit from the crisis in a mutually beneficial way.

This ability to coordinate arguably plays a central role in the EP-LO relationship, particularly when both the business' survival and the bank's balance sheet are at stake. Moreover, despite playing a determining role, the literature does not specify how the parties make sense of their relationship in this very particular situation. Yet, the representations the actors adopt are decisive in their ability to find a favorable outcome. It is therefore essential to better understand these representations to circumvent a banking commitment model based on the stigmatization of struggling EPs and avoid an often fatal outcome (Ucbasaran et al., 2013).

The rich organizational literature grounded in the work of Goffman (1974) shows that the way in which the parties "frame" their relationship affects their respective behaviors, emphasizing the role of mental representations in their coordination process (Cornelissen and Werner, 2014). Research using "frame analysis" has therefore contributed to generating important knowledge in various fields, including stakeholder management (Bridoux and Stoelhorst, 2016), financial advising (Giorgi and Weber, 2015), and accounting decisions in retailing (Lorino, Mourey and Schmidt, 2017). In particular, individual frames enable giving meaning to the different facets of problematic and/or conflictual situations (Pinkley and Northcraft, 1994).

Despite the potential relevance of the frame analysis theoretical lens, to the best of our knowledge, it has yet to be adopted in the specific context of the relationship between EPs and LOs. As both play a "role" in the sense of Goffman (1974), namely expected to exhibit a set of behaviors in a typical "social situation", this theoretical framework could help enlighten whether and how the success of the EP/LO relationship is closely linked to the compatibility of their mental representations. In practice, only the convergence of these interpretive schemes can ensure compatibility of the individuals' actions, especially if other incompatible strategies appear attractive. This is all the more crucial for a struggling EP.

Taking this perspective, our goal is to contribute to knowledge on how LOs and EPs manage to coordinate in difficult times. Specifically, we investigate the parties' cognitive frames once they have been transformed by business difficulties. In other words, we examine how EPs and LOs frame their relationship stakes in struggling situations to determine whether their interpretations are compatible with fostering an ongoing cooperative relationship. While the quality of the relationship between LOs and EPs is a key element of the lending process (Freel et al., 2010; Wilson, 2016), the perceptions of this relationship might differ among the two parties, leading to representational gaps or inconsistencies in their understanding of the problem (Cronin and Weingart, 2007). In this research, we thus attempt to highlight the differences in LOs' and EPs' understanding of a beneficial relationship in a context of business difficulties.

To bridge this gap in our knowledge, we develop a general framework through qualitative research using experts as respondents, interpreted with insights from generalized theories derived from Goffman's (1974) frame analysis. To do so, we implement the cognitive mapping technique (Khelil, 2021; Khiari, Khelil and Zouaoui, 2011; Scavarda, Bouzdine-Chameeva, Goldstein, Hays and Hill, 2006) to analyze the mental maps of 12 struggling EPs and 15 LOs. Our study shows that, in case of entrepreneurial difficulty, both parties appear to aim for the same objective (exiting the crisis). However, their different understanding of the situation and the behaviors to adopt in the relationship (that is, their tendency to "externalize" the problem) reinforces information asymmetry and could hinder beneficial coordination to resolve the situation.

1. Literature Review

In this section, we show to what extent the difficulties encountered by the EP can lead to a change in the framing of the relationship by the EP and the LO. Moreover, we highlight how representational gaps between the two parties challenge the way they deal with this new situation.

1.1. "Framing" the Relationship between Entrepreneurs and Loan Officers

When interacting, actors use "frames" to interpret the situations they face and manage their relationships (Goffman, 1974). Indeed, according to Goffman (1974: 11), people do not build their reality from scratch each time, but use frames or "principles of organization which govern the subjective meanings we assign to social events" to structure their ongoing experience in social situations. Frames are the outcomes of social construction processes occurring at several levels (micro, meso, and macro), with a wide range of uses in the management literature to account for individual, organizational, and institutional phenomena (Cornelissen and Werner, 2014). "Framing" is thus the ways in which people use language or other means to either reinforce existing frames or introduce new ones. Overall, social relationships can be considered multi-move games where actors interact and seek to make the best out of the framed situation.

The evolution of the situation depending on the other party's behavior is typical of the EP-

LO relationship, especially in terms of information sharing. On the one hand, the interdependence between the two parties influences the way LOs understand the EPs' environment, needs, and resources (Ennew and Binks, 1995). On the other hand, the question arises as to the extent that EPs try to understand the issues their LOs have to deal with. Whatever the situation, the EP and LO adjust their mental representations of the business venture over time, as well as its funding and their relations (Liberti and Mian, 2009), fully knowing that each party reacts according to her/his subjective interpretation of the other's thoughts and behavior (Klaussner, 2012). In particular, their attribution of the causes of the business difficulties evolves according to both the situation and the relational strategies in which they engage (Weiner, 1979; Zackarakis, Meyer and DeCastro, 1999). One can therefore legitimately question to what extent the locus of control of either party influences their respective representations of the relationship (Kibler, Mandl, Kautonen and Berger, 2017; Shepherd and Zacharakis, 2018).

In this perspective, their framing can give several meanings to their interactions, hence the issue of selecting the frames and their compatibility. In a context involving a struggling EP, this might imply a "frame break" in the interpretations used to understand the relationship (Goffman, 1974). This could lead to questioning the very foundations of the relationship and threaten or misspecify the pre-established frames to account for the new situation (Martignoni, Menon and Siggelkow, 2016). The (re)framing of the difficulties thus plays a pivotal role for the struggling EP as well as the LO. To make sense of the situation, EPs and LOs might thus focus on certain aspects of the reality as they represent it and look for alternative strategies (Csaszar and Levinthal, 2016). This is particularly the case in a context of significant influx of interpreted information that requires proper processing (Hong and Page, 2009). Their mental representations help them understand the situation and find an appropriate response (Kellermanns, Floyd, Pearson and Spencer, 2008). The issue then arises of how such heuristics serve as good predictors of future actions for the two parties (Rouse and Morris, 1986) that are useful rather than detrimental.

1.2. Business Difficulties, Frame Changes, and Relationship Effectiveness

How individuals frame their relationship affects their behaviors. Given the role of mental representations in the coordination between parties, the interactions between the EP and LO depend on their interpretation schemata, and thus the uncertainty of whether a struggling EP will correctly capture the LO's implicit framing changes due to business difficulties. In this sense, according to the notion of "secondary" frames, we assume that business difficulties will lead to changes in the EP's and LO's framing, a process called "keying" or "the set of conventions by which a given activity, one already meaningful in terms of some primary framework, is transformed into something patterned on this activity but seen by the participants to be quite something else" (Goffman, 1974: 43). In such situations, EPs and LOs may go through similar changes in framing their relationship and transform it into a sub-framework of the first frame (Goffman, 1974).

Entrepreneurial difficulty can thus be taken into account as a sub-framework of the banking relationship. In practice, however, only the convergence of interpretation schemata ensures the ongoing compatibility of each individual action. In this case, the EP-LO relationship remains functional if there are not too many gaps between their respective mental representations. However, the changes may not be shared. This is the case with "fabrication", which Goffman (1974: 93) defines as "deliberate efforts, individual or collective, intended to disorient the activity of an individual or a group of individuals and which go so far as to distort their beliefs about the course of the world". Unlike "keying", which implies the understanding of both parties, "fabrication" manifests on one side of the relationship with the goal of fooling or hiding things from the other. However, this hidden part of the EP-LO relationship has been largely ignored in the literature.

As the shared representation of the entrepreneurial difficulty is crucial for a positive outcome, how do EPs and LOs attempt to adopt a shared representation of the issue that brings them together, especially from the perspective of mental models (Kellermanns et al., 2008)? The question ultimately boils down to whether struggling EPs can develop a shared understanding with their LOs, that is, a common meaning shaped over the course of their interactions (Thompson and Fine, 1999). In this case, the "shared" characteristics imply that the stakeholders' individual representations contain similar information and that they similarly understand the links between the elements. These compatible interpretations of the situation may then contribute to effective and coordinated decisions (Cannon-Bowers and Salas, 2001). Resonating with this literature, we focus on how EP's and LO's representations compare when the EP is beginning to struggle.

1.3. Representational Gaps between Entrepreneurs in Difficulty and Loan Officers

EPs, especially novices, tend to adopt an optimistic and naive approach to business, while banks have access to higher-quality information and efficient decision-making processes (Meza and Southey, 1996). Nevertheless, to our knowledge, no studies have examined the differences in the representations of the EP-LO relationship. This is all the more surprising given that a deteriorating situation generally implies reassessing the relationship between the parties. Studies comparing the representations of different stakeholders show that lack of or gaps in shared representations are liable to cause coordination problems or even conflict (Cronin and Weingart, 2007). Having different mental models of what needs to be done means the parties will find it difficult to coordinate. This problem may also arise in relations between LOs and EPs in difficulty where interaction is the main means of sharing mental models.

According to this view, the similarities between the LO's and EP's characteristics may provide a significant indicator of the likelihood of wide representational gaps and the possibility of agreement (Bruns et al., 2008). Indeed, different representations limit the ability of stakeholders to absorb the input from others, leading to information loss and misunderstanding. This point is crucial, as the emergence of shared mental models depends on the specific features of individual mental representations, and determines the quality of decision-making (Cannon-Bowers and Salas, 2001). Research generally confirms the impact of diverging values in the way EPs and LOs perceive the risk associated with their relationship. While EPs tend to focus on controlling the market, ignoring the risk-minimization aspect, LOs see risk as negative and try to minimize it (Behr, Drexler, Gropp and Guettler, 2020; Moro, Fink and Kautonen, 2014). The parties are thus likely to be influenced by actions that aim to align the EP's and the bank's goals (Stiglitz and Weiss, 1981), such as past experience (Puri, Rocholl and Steffen, 2011), respecting commitments and information transparency (Harhoff and Körting, 1998; Lehman and Neuberg, 2001), or a third party's influence on the relationship (Howorth and Moro, 2006). These factors help optimize contracts and generate better credit conditions (Moro and Fink, 2013).

In addition, the parties are influenced by other factors that can be impactful in both normal and difficult times. For instance, the EP's background has a substantial effect on the way she/he frames the relationship (Busenitz, Moesel, Fiet and Barney, 1997). In the same way, the LO's perspective cannot be neutral in highly structured banking organizations where hierarchy and standards are important (Trönnberg and Hemlin, 2014). Finally, emotions linked to difficulties and moreover failure, imply a strong psychological and affective dimension that can change the representations formed by EPs and LOs (Lechat and Torrès, 2011; Lipshitz and Shulimovitz, 2007). In particular, situations of emotional reassessment, as is certainly the case in difficult times, lead to reducing exposure to loss and being more risk-averse in decision-making

(Cheung and Mikels, 2011).

2. Method

Our goal is to identify similarities and differences in LOs' and EPs' representations of what would be a beneficial relationship in a context of business difficulties. To do so, we adopt the cognitive mapping technique (Khelil, 2021; Khiari et al., 2011; Scavarda et al., 2006) to build "causal maps" of the LO-EP relationship. Causal maps are structured representations of individual beliefs about an issue being addressed (Bryson, Ackermann, Eden and Finn, 2004). They enable picturing an individual's perceptions or ideas through a network of explanations and processes about a particular situation or problem (Cunha and Morais, 2016). When causal maps from multiple individuals are combined into a collective causal map, researchers use it to build a shared understanding of the topic (Scavarda et al., 2006; Cunha and Morais, 2016). This method enables investigating a general phenomenon, filling a gap in knowledge *via* a general framework generated through a mapping tool using a limited number of experts as informants in a particular domain (Nelson, Nadkarni, Narayanan and Ghods, 2000). The method we use in this study is based on Scavarda et al. (2006), following the classic stages for eliciting individual maps and aggregating these into two final collective maps (EPs and LOs).

2.1. Stage 1: Creating the Concepts

We selected the concepts to be integrated in the causal maps over three stages. First, we identified 33 research articles on business failure and/or bank financing. A careful reading of these academic texts enabled us to identify a preliminary list of 95 variables that we provisionally grouped into 33 distinct categories. For example, words such as "discredit", "stigma", "culprit", "black spot", "judgment", "stereotype", and "discrimination" were grouped into one and the same category, namely "discredit".

In the second stage, we conducted six exploratory interviews of an average duration of 22 minutes. We carried out three interviews with struggling EPs accompanied by a French association helping them to avoid bankruptcy, and three interviews with LOs working for one of the main French mutual banks. We submitted the same framework of questions to each (Table 1). The interviews were fully transcribed and form a total corpus of 29 pages.

Table 1. Interview Guide used in the Exploratory Interviews.

[EP] Brief presentation of your company and its current situation. **[LO]** Do you regularly face EPs in difficulty? What percentage of your client portfolio do they account for? In terms of time spent, does this represent a big workload? **[EP]** Do you have multiple banks? In times of difficulty, what is the frequency and nature of your interactions? Do you feel supported? **[LO/EP]** In times of difficulty, do you feel that there is specific support from the bank? Is the relationship changing from your point of view? **[LO/EP]** How would you qualify the LO/EP relationship during difficult times? **[LO/EP]** What do you expect from a struggling EP/LO? **[LO/EP]** Symmetrically, what do you think is expected of you? **[LO/EP]** What makes the relationship work or not work? What are the main points of attention? **[LO/EP]** In summary, what are the 5 key variables of a successful LO/EP relationship?

A careful reading of the interviews allowed us to identify 35 initial variables on the EP side (reduced to 18 after grouping) and 54 initial variables on the LO side (reduced to 28 after grouping). We also found that the concepts were systematically selected in the interviews, thus quickly reaching data saturation. After exploring both the academic literature and our exploratory interviews, we formulated two lists of 33 and 46 concepts, respectively.

Last, we merged the two lists that largely converged. After successive iterations, we obtained a final comprehensive list of 26 variables to limit the cognitive load of future participants in the study. Each of these variables was accompanied by a synthetic definition (see Appendix A) to reveal other underlying and similar concepts. For example, the variable "availability of the banker" was defined as "The banker is attentive to the EP and is involved in following-up the file (that is, responsiveness, commitment)". This enabled associating the variable "availability of the banker" with other concepts such as "listening", "involvement", "responsiveness", or "commitment". As such, our definitions reflect the groupings detailed above. Finally, we submitted this grid to two specialists (the director of commitments of a large French mutual bank and the president of the association specialized in supporting struggling EPs). After minor adjustments to some definitions, the two specialists validated our choices.

2.2. Stage 2: Building the Individual Maps

We held two separate 2-hour workshops: one with 12 struggling EPs accompanied by the aforementioned association (in November 2019), the other with 15 LOs from the mutual bank (in December 2019). The two workshops were structured in the same way:

1) Introduction (10 min): We provided simple explanations of the causal maps using practical illustrations on subjects different from that under study here.

2) Development of causal maps (50 min): After completing an identity card, participants were subjected to the scenario below (Table 2).

Table 2. Scenario submitted to LOs and EPs.

Scenario for LOs: You are an LO and are dealing with a small business EP. He/she is already part of your client portfolio, and his/her financial situation has deteriorated. You must build the causal map that best fits your representation of a beneficial LO/EP relationship in the event of entrepreneurial difficulties. Scenario for EPs: You are a small business EP whose financial situation has deteriorated and are dealing with your usual LO. You must build the causal map that best fits your representation of a beneficial LO/EP relationship in the event of entrepreneurial difficulties.

Participants then had to develop individual causal maps by answering the following question: "What is your representation of a beneficial LO-EP relationship in the event of entrepreneurial difficulties?" In practice, after having read the list of 26 variables and their definitions, the participants had to select between 10 (min) and 15 (max) concepts, then transfer them to Post-It notes that they could position on an A2 sheet to build their individual causal map. They therefore had to initially prioritize certain concepts while abandoning others, then highlighting the causal links specific to their own representation.

3) Collective debriefing in a "focus group" format (1h): Participants were asked to compare their mental representations and provide meaning to their respective causal maps. These exchanges were recorded and fully transcribed (forming a total corpus of 32 pages).

2.3. Stage 3: Analyzing and Constructing the Collective Maps

We converted each individual causal map into a matrix format and analyzed it in terms of the chosen concepts and their links. The analysis of individual maps aimed to ascertaining their similarities and differences within each population and between the two populations. Following Bryson et al. (2014) and Scavarda et al. (2006), we computed 14 indicators for the analysis of the individual maps and the construction of the collective causal maps (Appendix B).

The aggregated *assembled map* was built as an adjacency matrix with frequency data in each cell, corresponding to the causal links for all individual participants. Based on the computed indicators, we built three other collective causal maps (Fig. 1):

- The *unanimity map* includes the concepts and relationships chosen by all participants.
- The *majority map* includes the concepts and relationships chosen by the majority of participants.
- The *enlightened majority map* includes the concepts and relationships chosen by the majority of participants and those concepts and links considered most important based on

the domain-centrality principle.

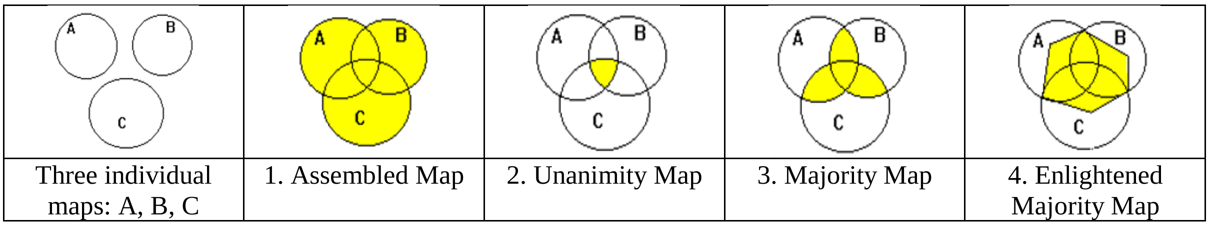

Fig. 1. Four types of collective maps (adapted from Scavarda et al., 2006).

2.4. Stage 4: Qualitative Data Analysis

In addition, we analyzed the qualitative data collected in the exploratory interviews and focus groups. We coded these different corpuses under NVivo in accordance with the grid of 26 variables to generate a verbatim base for each variable and shed light on the phenomena through the analysis of the causal maps. We combined this qualitative data with the results from the causal map analysis to put our findings into perspective.

3. Findings

In this section, we provide a description of the representations of the LO-EP relationship in a context of business difficulties. Overall, our analysis highlights marked differences between each group’s perceptions. Respondents’ quotes are provided in Appendix C as qualitative evidence supporting the research findings.

3.1. The Perceptions of EPs

The 12 EPs who participated in Stage 2 of the study (M_{age} = 55.2 years; 66% female) cumulated a total 21 business venturing experiences with an average expertise level of 13.3 years in business. We deemed the respondents’ areas of expertise provided good coverage.

The 12 maps created by the EPs used a total 161 concepts and 245 links, with an average of 20 links per map. The authors worked independently to verify the constructed maps and checked the results for interrater agreement. 23 of the initial 26 concepts were retained (88%), and three were not chosen by EPs (“Denial”, “Discredit”, and “Opportunism”); only one chose the concept “Emotions”. The EPs’ large consensus on “Action Plan” (Table 3) confirms the extreme importance of this concept for all participants.

Table 3. Impartial Plebiscite of the Concepts chosen by EPs.

EPs' agreement on the choice of concepts							
Action Plan	100%	LO profile	83%	Transparency	75%	Information	58%
Communication	92%	Continuity of financing	75%	Alert	75%	Interpretation of the difficulty	58%
Support	92%	Availability	75%	Solutions	67%	Trust	50%
Benevolence	83%	Ecosystem of the EP	75%	EP competences	58%	Effort of the EP	50%

The unanimity map consists of the single variable "Action Plan", as there was no common agreement on the other concepts or on the causality links among the concepts. No other associations and links were unanimously chosen by all participants, as is frequently the case (Scavarda et al., 2006). The aggregated EP map, which we obtained by summing up all the individual maps, contains the 23 concepts and 245 links. The six concepts found in the majority of EPs' individual maps with the highest number of incoming and outgoing links were used to build the majority map of EPs (Fig. 2). Reciprocally, the most important concepts and links for the majority of participants reveal first that LO profile and benevolence are the basis of the expected "Communication" and "Support", while "Entrepreneur Competences" are considered a cornerstone of "Support" and contribute to elaborating an "Action Plan". While the tails represent the starting points, the heads correspond to the final goals in the perceptions (Bryson et al., 2004).

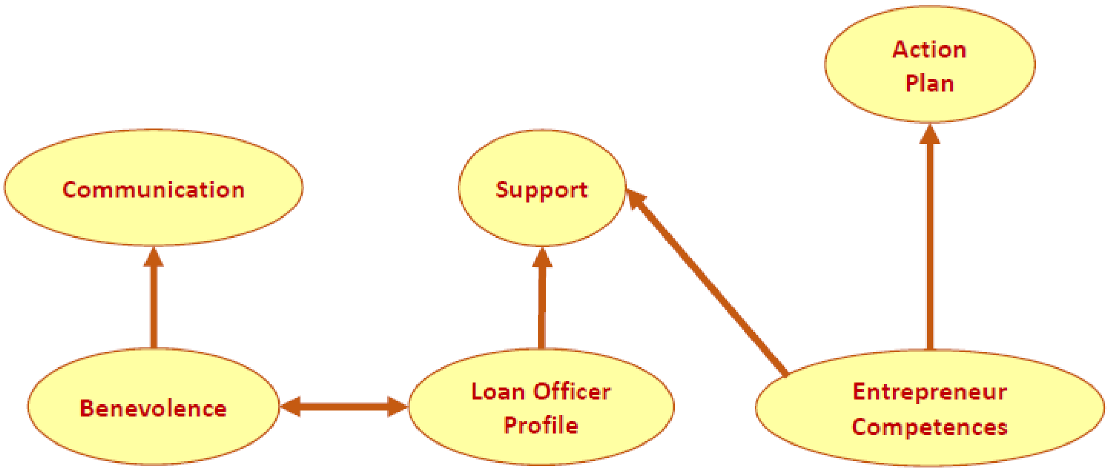

Fig. 2. The majority map of EPs' perceptions representing the concepts and links that were important for the majority of participants

The enlightened majority map complements the majority map with the concepts and links of significant importance in the individual maps (Fig. 3), and therefore richer, more inclusive, and likely to be the fullest and most relevant for our analysis. In addition, the emerging concepts, such as "Alert" and "Transparency" that both parties expect in order to share the information they possess, enable a better understanding of the beneficial relationship, while concepts such as "Interpretation of Difficulties" complete the stipulation for beneficial "Communication".

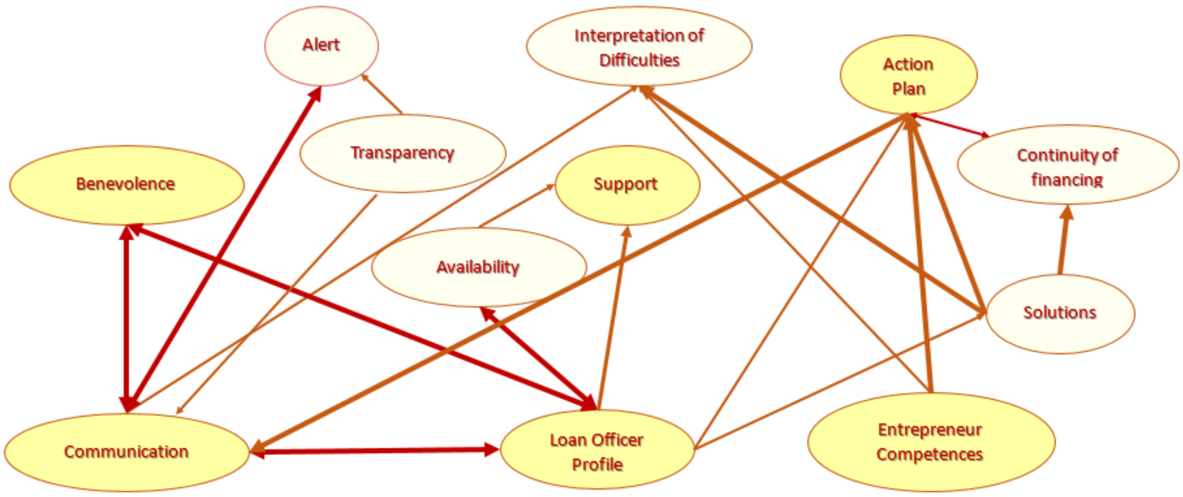

Fig. 3. The enlightened majority map that illustrates EPs' perceptions of the beneficial relationship with LOs.

We calculated the distances between the EPs' individual maps using the squared Minkowski distance. If the minimal found distance D (E_i, E_j) is 5.12, the maximal measured value corresponding to D (E_i, E_j) = 6.8. On average, these distances vary from 5.83 to 6.32, showing a dispersion of individual representations. The distances between the individual and collective maps (majority and enlightened majority) are larger. On average, the distance between the EPs' individual maps and the collective majority map is 10.72, while increasing to 17.57 for the enlightened majority map.

To measure the similarities between the maps, we implemented the following procedure. As each map placed in the matrix format is composed of 0's (no link) and 1's (a link between the concepts), multiplying two matrices will show 1 only when both respondents chose the same link. If only one indicated the link, there will be 0 in the respective position in the product matrix. Therefore, to calculate the similarity indices σ between two matrices, we used a multiplicative model and calculated the sum of all the elements of this product matrix. The bigger the value obtained, the closer the two maps, the smaller the value obtained, the more differences in the maps. Applying this approach to measure the similarities of perceptions among EPs, we obtained a value σ (E_i, Ej) equal to 9. Together, these findings support the claim of the rather prolific representations of the LO-EP relationship by EPs.

3.2. The Perceptions of LOs

The 15 LOs who participated in Stage 2 (M_{age} = 48.7 years; 47% female) had an average experience of 23 years in the banking sector, a strong level of expertise in entrepreneurial difficulties, indicating an average 3.73 on a scale of 5. They created 15 individual cognitive maps using 186 concepts with an average 22 links per map. The LOs retained 100% of the concepts, and while there was no full agreement among the concepts, both "Action Plan" and "Transparency" were at the top of their choices. The results (Table 4) on the agreement among LOs are in line with the EPs' agreement on the importance of the "Action Plan" for all, and the "Transparency" concept for 75% of EPs. "Action Plan" is thus the most retained variable (positioned at the "head" of the map), which can be interpreted as a shared goal for EPs and LOs.

Table 4. Impartial Plebiscite of the Concepts chosen by LOs.

LOs' agreement on the choice of concepts					
Action plan	93%	Communication	67%	Interpretation of the difficulty	60%
Transparency	93%	Difficulty	67%	Continuity of financing	53%
Alert	80%	Effort of the EP	67%	Information	53%
Trust	73%	Risk management	67%		
Availability	73%	Solutions	67%		

The unanimity map remained empty, which as explained above is a common situation. This confirms the heterogeneity of individual perceptions of LOs. The aggregated map of LOs, obtained by summing up their individual maps, contains all 26 concepts and 199 links. The majority map (Fig. 4) consists of two distinctive patterns of six and five concepts each. One part of the map emphasizes the basis of discussion, with information and communication concepts linked to "Availability" and "Transparency" requested by LOs. The other part of the majority map represents the final goals "Action Plan" and "Solutions" to put in place, supported by "Trust", "Effort of the EP", and "Interpretation of the Difficulty". Regarding the last concept, the main challenge for LOs is determining whether the difficulty is circumstantial (for example, unpredictable or unfortunate event) or structural (for example, lack of entrepreneurial skills) (see Appendix A).

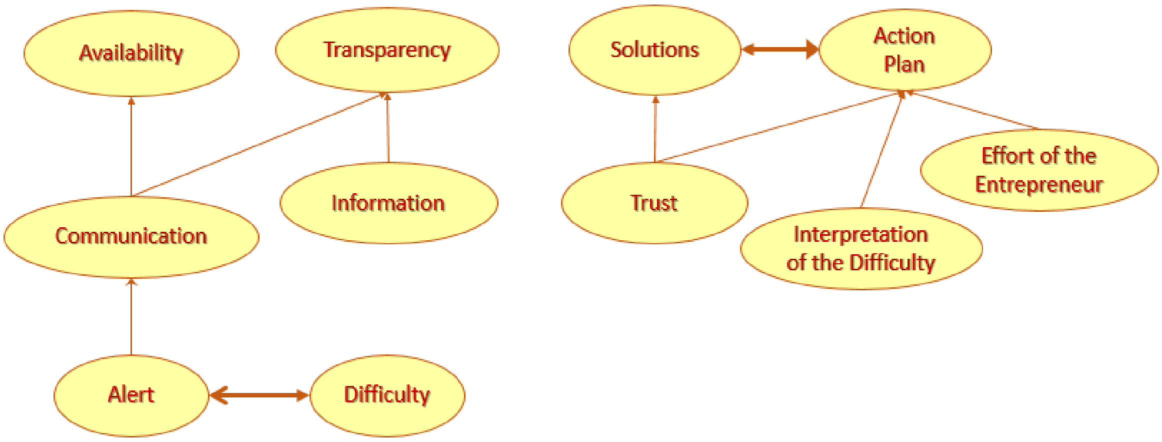

Fig. 4. The majority map of LOs representing the concepts and links that were important for the majority of participants

The enlightened majority map (Fig. 5), which supplements the majority map with concepts and links of significant importance in the individual maps, presents a wider perception of the LO-EP relationship of LOs. The four concepts “Action Plan”, “Solution”, “Effort of the EP”, and “Continuity of Financing” are the distinctive “heads” of the aggregated map and represent the final goals in the LOs’ perception of the LO-EP relationship. The two concepts “Information” and “Communication” are distinctively positioned as “tails” and form the basis of the map, the grounds for discussion perceived by LOs. Noteworthy is that some concepts (“Trust”, “Interpretation of the Difficulty”, “Risk management”, and “Transparency”) do not have a distinctive “head” or “tail” position in the map, meaning they are seen as necessary conditions for a beneficial relationship. This is explained by the fact that many respondents used bi-directional arrows for these concepts. We also observe the crucial role of “Alert” about the difficulty, which whether signaled by the LO or EP will determine the continuity of the business relationship. If the EP spontaneously informs the LO of the worsening situation, it creates a favorable mental predisposition in the latter (and vice versa).

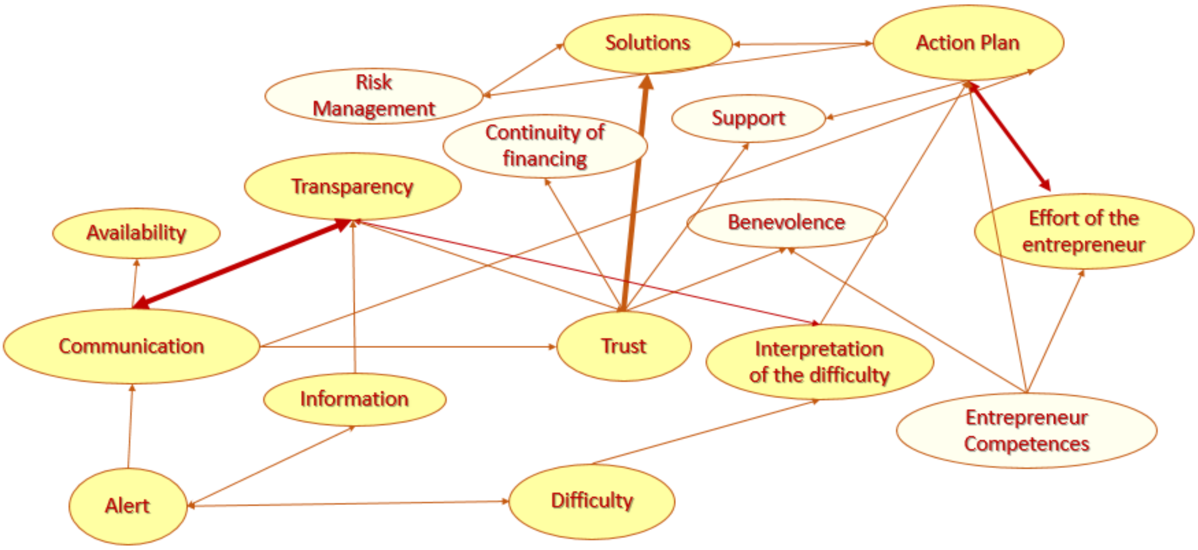

Fig. 5. The enlightened majority map of the LOs' perception of the beneficial relationship with EPs.

We calculated the distances between the individual maps of LOs using the squared Minkowski distance. If the minimal found distance D (B_i, B_j) is 4.47, the maximal measured value corresponds to D (B_i, B_j) = 7.81. These distances are larger than the distances between the EPs' maps, showing a slightly larger variation on average from 5.58 to 6.94. The distances between the LOs' individual maps and their collective maps (majority and enlightened majority) are definitely greater. On average, the distance between the LOs' individual maps and the collective majority map is 16.94, and in the case of the enlightened majority map 23.92.

We measured the similarities of perceptions among LOs using a simple multiplicative model and obtained a value σ (B_i, Bj) = 14.6, which is higher than in the case of EPs and shows a stronger similarity in the perceptions among LOs compared with the similarities of perceptions among EPs with σ (E_i, Ej) = 9. This result can be partly explained by the fact that LOs represented only one bank, and banking activities are highly processed. The EPs who participated in this study had less in common *a priori*.

3.3. Comparison of the Perceptions of EPs and LOs

The results in Table 5 show the comparison of the distances between the EP and LO maps. While the min D(B_i, E_j) = 5.22 and the max D(B_i, E_j) = 8.00, the average distance is 6.29. Compared to the average distance between the EPs' maps of 6.10 and the average distance between the LOs' maps of 6.32, it appears there is common ground in the perceptions of the two groups.

Table 5. The Distances between the LOs' and the EPs' Individual Maps.

	EP 1	**EP 2**	**EP 3**	**EP 4**	**EP 5**	**EP 6**	**EP 7**	**EP 8**	**EP 9**	**EP 10**	**EP 11**	**EP 12**
LO 1	6.26	6.63	6.48	6.32	6.32	6.65	6.93	6.32	6.32	6.24	6.00	6.56
LO 2	5.41	5.66	5.83	5.10	5.29	5.68	5.66	5.66	5.66	5.39	5.29	5.74
LO 3	6.87	7.21	7.35	6.78	6.93	7.37	7.35	6.93	7.21	7.00	7.21	7.55
LO 4	5.87	5.77	6.42	5.77	5.94	6.28	6.42	6.10	5.94	5.85	5.77	6.18
LO 5	6.02	6.24	6.24	6.08	6.08	5.77	6.56	6.24	6.40	5.83	6.08	6.16
LO 6	6.18	7.00	7.14	6.56	6.71	7.02	6.86	6.71	6.71	6.16	6.56	7.07
LO 7	6.18	6.40	6.40	6.24	6.24	6.73	6.86	6.56	6.40	6.16	6.40	6.78
LO 8	6.10	6.48	6.93	6.48	6.63	8.00	6.63	6.78	6.63	6.40	6.32	6.86
LO 9	6.95	7.28	7.14	6.71	6.86	7.02	7.00	7.00	7.14	6.78	6.86	7.07
LO 10	5.77	5.83	6.16	5.66	6.00	6.18	6.32	6.00	6.16	5.57	5.66	6.24
LO 11	6.18	5.92	6.71	6.56	6.40	6.87	6.86	6.71	6.40	5.66	6.24	6.78
LO 12	6.58	5.66	6.63	6.16	6.32	6.65	7.07	6.63	6.63	6.40	6.16	6.40
LO 13	5.77	5.66	5.83	5.83	6.00	6.02	6.48	6.00	6.16	5.74	5.66	5.92
LO 14	5.22	5.29	5.66	5.29	5.29	5.68	6.00	5.29	5.48	5.20	5.29	5.74
LO 15	5.94	5.00	6.32	6.00	6.16	6.34	6.16	6.16	6.00	5.74	5.66	6.24
Average	**6.09**	**6.14**	**6.48**	**6.10**	**6.21**	**6.55**	**6.61**	**6.34**	**6.35**	**6.01**	**6.08**	**6.49**

The comparison of distances between the EPs' and LOs' collective majority and enlightened majority maps confirms this finding (Table 6).

Table 6. The Comparison of the Distances between the Collective Maps of LOs and EPs.

	EPs' Majority Map	**EPs' Enlightened Majority Map**
LOs' Majority Map	20.49	23.32
LOs' Enlightened Majority Map	27.07	27.26

The analysis of the similarities between the individual and collective maps based on a simple multiplicative model enables comparing the patterns of the perceptions of the two groups. With the values $\sigma_{\text{Entrepreneurs}} = 9$ and $\sigma_{\text{bankers}} = 14.6$, there are more similarities among the LOs' collective maps, while the EPs' perceptions are more dispersed. The analysis of the similarities among the individual LO maps and the individual EP maps shows a value $\sigma (B_i, E_j) = 8.963$, implying even fewer similarities than among the LOs' maps and the EPs' maps. The mental structures of some LOs nevertheless appear to be less distant from those of certain EPs. Our debriefings through focus groups shed light on this finding, suggesting that these LOs have a close relationship with the world of EPs (family, personal history, etc.), and on the EPs' side, perceive support from their LOs.

As a major finding, the results show that the framing of the relationship focuses primarily on the business partner (on both sides), signaling a form of self-serving bias (Miller and Ross, 1975). This is the case for EPs whose causal maps initiate with the variable "Loan Officer Profile", and for LOs who view "Effort of the Entrepreneur" and "Interpretation of the Difficulty" as the determinants of the "Action Plan" needed to exit from the situation. Both EPs and LOs thus consider that the way out of the crisis first involves "external" elements, in the sense of attribution theory, and more precisely, controllability (Weiner, 1979). This finding confirms the general tendencies in human thinking that the attribution literature shows in various contexts, including business difficulties (Zackarakis, Meyer and DeCastro, 1999).

More specifically, the LOs' model reflected in the causal maps consists in starting from warning signals, the "Difficulty", and then an "Interpretation of the Difficulty" to reinterpret the relationship and adopt "contextual" framing, leading to potential confirmation of the initial situation of "Trust". In addition, LOs consider these elements to conduct their analysis in terms of "Risk Management", putting the relationship within the general context of the bank's policies and procedures. Importantly, LOs deem "Alert" and "Effort by the EP" to be crucial issues under the responsibility of EPs to exit from the situation.

Symmetrically, the causal maps also show interesting results from the EPs' perspective. This is important because, while the literature is generally familiar with how LOs make decisions and define implicit contracts (Stiglitz and Weiss, 1981; Moro and Fink, 2013), it has hitherto remained silent on the specific expectations of EPs. Our informants highlight the crucial role of LOs' "Benevolence", "Support", and "Availability" as related to the "Loan Officer Profile" in their framing in the specific context of financial difficulties, in parallel to their "Entrepreneur Competences". EPs seem to use these mental patterns to describe the ideal behavior of LOs, and the way in which they should interact to establish the proper "Communication" needed to reach an "Action Plan" (Kellermanns et al., 2008; Reuveni and Vashdi, 2015). However, if they focus too much on these aspects, their failure to take into account the LO's specific expectations about "Alert" and "Effort by the EP" can make such interpretations counterproductive or even destructive for both parties.

While common, this representation gap is likely to lead to a "frame break" in the sense of Goffman (1974) if not properly managed. Therefore, "Communication" and the available solutions in the "Action Plan" depend on the way of framing. Identifying this gap sheds light on the issue of potential frame incompatibilities that could threaten the business relationship. We thus confirm the contingency of framing in struggling situations (Cheung and Mikels, 2011), that is, when the EP has everything to lose in the relationship and may be willing to take risks, the LO has little to gain and is unwilling to take risks (Tversky and Kahneman, 1981).

Overall, we observe that cognitive schemes simplify behavioral decisions (Martignoni et al., 2016), confirming in the context of the EP-LO relationship that such simplifications can lead to attribution biases/errors (Shepherd and Zacharakis, 2018). As the quality of the relationship also depends on the compatibility of frames inducing a potential lack of coordination (Goffman, 1974), the way EPs and LOs mobilize their frames offers new insights on their interaction. Correspondingly, EPs should communicate to structure their own representation of the relationship (Hong and Page, 2009; Csaszar and Levinthal, 2016). Indeed, “Communication” is clearly a central relational element for the two parties, related to “Trust” for LOs, and “LO Profile” signaled by “Benevolence”, “Support”, and “Availability” for EPs, hence the way to ultimately achieve the desired “Action Plan”.

4. Discussion

In this study, we have compared the way EPs and LOs frame their relationship in case of entrepreneurial difficulties. Comparing their mental maps enables a better understanding of their different interpretations, and that the shared representation of a problem to be solved increases relationship performance, in accordance with the literature (Cannon-Bowers, Salas and Converse, 1993; Thompson and Fine, 1999). Our analysis of the cognitive maps reveals significant representational gaps. Consequently, we first propose a re-reading of EP-LO information asymmetry in terms of the compatibility of frames about the relationship in a context of business difficulties. Next, we underline the different heuristics involved in this situation.

4.1. Representational Gaps of Information Asymmetry

In the context of EP-LO micro-interactions (Gray, Purdy and Ansari, 2015), information asymmetry plays a structuring role. Both parties look for signals confirming that the other shares the same frame and respects the contract of trust. For example, LOs seek signals to interpret and refine their representation of the context of difficulty (Ashforth and Humphrey, 1997; Fiske and Neuberg, 1990). For both parties, access to information, and more broadly transparency, have a symbolic and determining role in the EP-LO relationship in the particular context of business difficulty.

This finding contributes to our knowledge of the mechanisms involved in the parties' framing. In particular, LOs include the "Difficulty" itself in their causal maps, and in addition to a formal risk assessment, base their opinion on a broad spectrum of sources. In their mental representation, a "good feeling" (Hodgkinson and Sadler-Smith, 2018) ensures the link between the different variables retained. Our results thus highlight that the framing of the relationship goes beyond the technical dimension of information (Lipshitz and Shulimovitz, 2007). In fact, the LO's trust may be more related to the EP's perceived morality than to his/her technical skills, reflecting a tendency noted in other fields (Brambilla et al., 2011). Our findings also confirm that the LO's approach is based on a combination of situational ("Alert" and "Difficulty"), organizational ("Risk Management"), and individual ("Effort of the Entrepreneur") factors (Hogarth and Karelaia, 2007; Greifeneder, Bless and Pham, 2011). Symmetrically, the EP ignores whether the LO transmits all the information, what his or her true intentions are, and agrees to reveal "Information" if (and only if) the LO has earlier proven his/her "Benevolence". From this point of view, EPs may "slow down" the situation to assess their "Loan Officer Profile" and eventually disclose the information because they think the solutions proposed will be to their advantage. Such situations could lead to speculative games calling for cooperation, or at least the search for a common frame.

Both parties must arbitrate, on the one hand, a form of loyalty to the other while maintaining the initial relationship framework, and on the other, integrate the possibility that the other will "default". Indeed, EPs appear to place more importance on the relationship, assessing to what extent LOs are able to overcome the difficult situation. Conversely, LOs attribute more importance to verifying that EPs maintain the initial relationship framework. From this point of view, the two parties have the same goal, albeit using different frames. The expectation of "Support"[2] and "Availability" expressed by EPs as prerequisites of a successful relationship are symptomatic of a tendency to not take into account all the information analyses undertaken by LOs in the specific context of difficulty. Such relational scheme leads to a potentially sub-optimal balance whereby both wait until the other reveals information as a signal of trust. EPs engage in certain calculations based on their intuition of the continuity of the relationship.

[2] In the EP's representation, support is above all the expected posture of the LO, reflecting his/her human "values", while referring to "support solutions" (on an operational level) in the eyes of the LO.

Feeling weakened, EPs may want to avoid being stigmatized at all costs (Singh, Corner and Pavlovich, 2015), even if it sometimes means hiding or manipulating information[3].

This "fear of the banker" obstructs the interaction (Harhoff and Körting, 1998; Uzzi and Lancaster, 2003) between the LO and struggling EP, leading to information loss and mutual misunderstanding (Cronin and Weingart, 2007). In other words, by withholding information, the EP implicitly signals the lower quality of the project (Ennew and Binks, 1995; Liberti and Mian, 2009). Placed in a situation in which they are unable to refine their interpretation of the difficulty (Ashforth and Humphrey, 1997; Fiske and Neuberg, 1990), LOs then adopt a position of "detached support". As the EP's attitude creates the conditions leading to stigma (Goffman, 1963; Singh et al., 2015), which she/he specifically sought to avoid, this situation may fall into a self-fulfilling prophecy (Barr, Stimpert and Huff, 1992). Therefore, when mutual trust has not been previously established, it leads to a zero-sum defensive game (that is, the LO will cooperate if believing that the EP will do the same). Mobilizing the locus of control (Weiner, 1979) sheds interesting light on the strategies of both actors. In particular, if an EP adopts an internal locus of control, the context of business difficulties leads him to outsource responsibility for this situation (Kibler et al., 2017). Symmetrically, the banker may consider the EP solely responsible for the difficulties, and thus for finding the solution to exit the crisis.

This is all the more the case when the two parties do not share trust. Confidence is nevertheless necessary to consider the community of interest that binds them to a positive way out of the crisis. Indeed, both parties have an interest in cooperating by consolidating the relationship so that the EP emerges positively from the business difficulties. However, each has doubts about the other's ability to implement the required diligence to consider this exit, whether through opportunism (LO) or lack of competence (EP). If it is obvious that each has more to gain by cooperating, they will deem they have more to lose if they cooperate and the other party does not. Hence, sending signals of cooperation is important in a context of business difficulties.

4.2. Different Heuristics of Difficulty Resolution

Our results ultimately confirm the difficulties encountered by LOs and EPs in adopting a shared

[3] The following quote from our interviews illustrates this, where a struggling EP noted, "Obviously, I lied! Obviously, I made false forecasts! Otherwise, the company wouldn't be here anymore today. And luckily, I acted like that. If I had told the truth, I would not have had this funding. I would no longer have machines that work. And the company would be already dead. If we don't lie to them, it doesn't work!".

representation allowing them to identify joint approaches to successfully exit from the situation. First, EPs ignore the "Difficulty" variable, instead frequently considered by LOs for whom the context is far from neutral (Wiesenfeld, Wurthmann and Hambrick, 2008). This enables better understanding the challenges of framing the relationship and its impact on banking support for EPs, especially in difficult situations. Furthermore, the EP clearly hopes the LO will judge the situation regardless of the context of "Difficulty". This phenomenon stems from what Meza and Southey (1996) describe as the EP's optimistic approach, in opposition with the LO's use of "rational" and "efficient" approaches. This is also in line with studies emphasizing the "breed apart" dimension of the representation that EPs may have of their activity and relationship with their business environment (Ginsberg and Buchholtz, 1989). More specifically, the failure to take into account negative elements (Kim, Clelland and Bach, 2010) relates to different ways of perceiving the situation. Differences in the perceptions of risk associated with the EP-LO relationship reinforce the challenge for LOs to reduce information asymmetry and find incentive and relational control mechanisms (Stiglitz and Weiss, 1981; Liberti and Mian, 2009), otherwise leading to misunderstandings (Cronin and Weingart, 2007). In this sense, both sides seem locked into a zero-sum game. On the one hand, the banker mobilizes banking analysis solutions that do not appear to be adapted to the specific context of the struggling EP. On the other hand, the EP lacks transparency and does not send the signals on his or her rebounding that the banker expects.

However, on several points our research moderates previous work opposing – sometimes in a Manichean way – the representations of EPs and those of managers, in our case LOs (Keane, Cormican and Sheanan, 2018; Singh et al., 2015). While clear differences emerge in our results, there are nevertheless points of convergence in their representations. A central point of our study is that both parties seek an "Action Plan". Indeed, this finding means that the cognitive representations of EPs and LOs are theoretically compatible (Cronin and Weingart, 2007). In other words, they have a common representation of the problem they face, namely the purpose of the relationship in a contexts of business difficulties (Kellermanns et al., 2008; Reuveni and Vashdi, 2015). This shared frame opens up opportunities for both sides to make concessions and find a compromise (Healey, Vuori and Hodgkinson, 2015). Yet, the mental processing to reach this common goal differs for EPs and LOs, in that each expects different things from the other.

Finally, this research also argues that the representations of LOs and EPs converge in two interesting areas, running counter to the literature on entrepreneurial failure: learning opportunities and emotions. The idea of "learning" from failure (Cope, 2011; Khelil et al., 2020;

Singh et al., 2015) appears as a mantra in the literature, although neither EPs nor LOs actually seem to consider it in practice. This observation is explained by the sense of emergency that both parties perceive. EPs in particular look for quick wins to get them out of trouble, and are more into spontaneous reaction than learning. Moreover, EPs seem confident in their skills despite the difficulties they face. For their part, LOs do not see the struggling situation as an opportunity to strengthen the EPs' experience, but more as a risk. The findings also draw attention to something that is missing from the cognitive maps of both parties in the relationship. While the literature largely emphasizes the psychological consequences of business difficulties for EPs (Lechat and Torrès, 2011; Shepherd, 2003; Ucbasaran et al., 2013), the "emotions" variable has remained outside of the debate. This highlights the difficulties encountered on both sides to manage emotions. On the one hand, bankers do not want this dimension to take precedence over a banking analysis, and in this sense, deprive themselves of crucial decision-making elements. On the other hand, EPs are not aware of the influence their emotional state has on their posture and speech. Putting aside emotions rather than sharing them then contributes to distancing the two parties. The representations that we collected thus seem to completely disembody the relationship of "emotions", perhaps due to the method used, even though the psychological costs of failure are well known (Cope, 2011; Shepherd et al., 2009). On both sides, the absence of any emotional dimension can be interpreted as the desire to avoid stepping into a psychologically-loaded field. This research thus invites thinking that the actors neutralize, voluntarily or not, their emotions to avoid biases in their interpretation frames.

Nevertheless, our study has some limitations related to the specific socio-cultural context of the highly risk-averse country (France) where we conducted our study (Cardon, Stevens and Potter, 2011; Hofstede, Hofstede and Minkov, 2010). However, our research is an in-depth investigation, and we believe that these revelatory findings are rich and significant for further theory development. To generalize our findings, we thus encourage future research to extend the study to other countries. Moreover, the heterogeneity of each profile encountered in our empirical work confirms the limits of reasoning in terms of homogeneous blocks (Shepherd and Patzelt, 2015), as we do here. Our findings are in line with those of Baron (2006) underlining the heterogeneity of views within the entrepreneurial population, an observation that could be extended to bankers. These results thus offer research perspectives to better understand the influence of personality traits on shared cognition, and therefore effective support in the specific context of business difficulties, a situation of high tension for both parties. Similarly, the influence of the nature of the relationship on its representation could also offer new insights for future research. In particular, this emphasizes the necessary adaptability of LOs, therefore giving credit to the idea – defended by EPs themselves – that the LO's profile is decisive in managing entrepreneurial difficulties. In addition, this finding enables extending the conclusions (Bruns et al., 2008; Busenitz et al., 1997) that the similarity between the human capital of EPs and LOs is a significant indicator of the probability of reaching an agreement.

Conclusion

This research contributes to current theoretical knowledge on the relationship between LOs and struggling EPs in several ways. Adopting a cognitive mapping method, the study reveals the representational gaps in the perceptions of financial difficulties of LOs and struggling EPs. The parties converge on the purpose of their relationship (in this case, exiting the crisis) despite significant differences in their perceptions of how to achieve this common goal. Due to the different frames, both "externalize" the resolution of the problem, considering the profile and propensity to make the first move a key success factor. This research thus extends our understanding of the coordination difficulties traditionally observed in the literature studying relations between EPs and LOs.

On the methodological level, the use of cognitive maps to identify representational gaps between EPs and LOs is another contribution. While the causal map approach has already been used in the entrepreneurship literature (Khelil, 2021; Khiari et al., 2011), we go further by mobilizing it in an original way to study shared cognition and representational gaps, following the work of Scavarda et al. (2006) and Cunha and Morais (2016). We also extend studies analyzing the differences in the representation of EPs through qualitative methods (Meiar and Verstraete, 2020) by focusing on the EP-LO dyad.

Finally, at the managerial level, this study suggests the possibility of improving the relationship if both the EP and LO accept making adjustments. On the one hand, the LO must send signals of benevolence (listening, availability, non-judgment, etc.) to reassure the struggling EP, requiring banks either to select appropriate profiles (initial training, professional career, seniority, etc.) to deal with these types of sensitive cases, or simply train LOs to adopt the frame of reference of struggling EPs. On the other hand, EPs must agree to question themselves and meet the expectations of LOs in terms of information sharing to appear legitimate in their eyes (Kibler et al., 2017). More generally, one might question the operational methods of bringing together the reading grids of the two parties. If, at the macro level, associations (e.g., the "60 000 Rebonds" in the French context[4]) are already engaging in changing mentalities, the fact remains that LOs hold EPs responsible for their business difficulties and related outcomes. It therefore appears critical to change these representations by strengthening the managerial skills of EPs and the entrepreneurial skills of bankers. Professionals, such as court-appointed receivers and administrators, here have a role as mediators to emerge from the zero-sum game and reintroduce cooperation in the EP-LO relationship. Unlike associations, which are very clearly committed to one party, administrators position themselves as go-betweens and must remain neutral to maintain the bond of trust essential to exiting the crisis in the most positive way.

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[4] https://www.earlywarningeurope.eu/about/best-practices/60-000-rebonds

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Appendix A. List of 26 Concepts retained for the Development of the Causal Maps and their Synthetic Definition.

Concept	**Definition**
Action plan	The EP takes corrective actions to get out of difficulties (e.g., projects, objectives, prospecting).
Alert	Information is made available by a party (LO or EP) to prevent the other from encountering difficulties (e.g., the EP informs of past due loans, the LO informs of a debit balance).
Availability	The LO listens to the EP and is involved in following-up of his/her file (e.g., reactivity, commitment).
Bank process	The bank's organization (e.g., procedures, hierarchy, control) has an influence on the way the LO addresses the difficulty.
Benevolence	The LO adopts a favorable position toward the EP in difficulty.
Communication	The LO and EP have regular exchanges.
Continuity of financing	The LO decides to make a financial commitment (e.g., maintenance of bank loans, new financing) despite the EP's financial difficulties.
Denial	The EP does not admit the difficulties despite the facts and warnings.
Difficulty	The EP's financial situation is distressed.
Discredit	The EP is stigmatized by his/her distressed financial situation.
EP Ecosystem	The EP is in contact with other parties (e.g., customers, suppliers, accountant).
EP Effort	The EP is ready to make concessions to overcome difficulties (e.g., remuneration, personal contribution, guarantees).
Emotions	Entrepreneurial difficulties generate specific affective states (e.g., stress, affect, fear) that affect the LO-EP relationship.
EP competences	The EP masters the skills enabling him/her to overcome his/her difficulties.
External regulation	The LO's management of the difficulty is framed by the regulatory environment (e.g., Banque de France filing, banking profession standards).
Human relations	The parties have developed a relationship that goes beyond technical and financial dimensions.
Information	The LO has both objective (e.g., financial) and subjective (e.g., relationship history) data about the EP.
Interpretation of the difficulty	The difficulties are attributed to external (e.g., bad luck)/internal (e.g., management error) or cyclical/structural causes.
Learning	The EP learns from his/her experience and questions him/herself.
LO Profile	Both the personality and qualifications of the LO influence the way in which he/she accompanies the EP in difficulty.
Opportunism	The party (EP or LO) pursues personal interests before honoring his/her commitment.
Risk management	The LO analyzes the difficulty according to the risk policy of his/her organization.
Solutions	The bank offers the EP tools and business solutions to face his/her difficulties.
Support	The LO seeks to help the EP during his/her difficult time and defends the case internally.
Transparency	The parties share the information they possess in good faith (e.g., no hidden information or manipulation, honesty, sincerity).
Trust	The party (LO or EP) is assured of the other's ability to respect his/her commitments.

Appendix B. List of Indicators used for the Analysis and the Construction of the Collective Causal Maps.

1) Number of common concepts chosen by the participants of each population
2) Number of common relationships drawn by the participants of each population
3) Number of concepts with a maximum number of relationships
4) Causal weights for each relationship
5) Density of relationships in each causal map
6) Degree of complexity of each individual causal map
7) Total number of arcs or relationships for each concept chosen by an individual
8) Average number of relationships between concepts for each of the two populations
9) Analysis of ingoing vs outgoing arcs (head vs tails) per concept for each causal map
10) Concepts of the domain centrality principle for each population
11) Ranks of concepts in each individual map according to the above principle
12) Quantitative analysis of distances[5] between individual maps
13) Similarities among individual maps of each population[6]
14) Similarities between the collective maps of the two populations[7]

[5] The Minkowski square distance D(A,B) between the two matrices A and B is defined as $D(A,B) = \sqrt{\sum_{i=1}^{N}\sum_{j=1}^{N}((a_{ij} - b_{ij})^2}$, where A = $[a_{i,j}]$ and B = $[b_{i,j}]$ are the matrices representing the individual causal maps of participants A and B respectively.

[6] The similarity between two individual causal maps is defined using a simple multiplicative model $S(A,B) = \left(\sum_{i=1}^{N}\sum_{j=1}^{N} a_{ij}\, b_{ij}\right)2/N$, where A = $[a_{i,j}]$ and B = $[b_{i,j}]$ are the matrices representing the individual causal maps of participants A and B respectively.

[7] The similarity between the collective maps of the two populations is based on a multiplicative model (see above).

Appendix C. Selection of Verbatim Quotes for the Main Concepts retained by Participants.

Concept	**Loan officer**	**Entrepreneur**
Action plan	"*I made a diagram linking transparency and trust. To get to this transparency-trust diagram at the center, we start with a loan officer profile and an entrepreneur profile, and depending on the situation, if there are exchanges, that will establish transparency. From transparency, we will get to trust (…). And depending on trust, we get to support solutions and action plans.*"	"*In the ideal relationship with the banker, this should lead to a search for solutions and an action plan.*"
Alert	"*It's not always the client who comes to see us. It is sometimes us who realize that there are tensions on the account, that the overdraft is used too often, and especially that we never get by. We are sometimes the ones who notice it and make the client talk.*"	"*There is barely one contact per year. I did not try to solicit more because I have 20 years of experience. And I know that from the moment you start telling them you're not fine, they turn off the taps! They don't take any risks! They turn off the taps. So, I didn't speak.*"
Benevolence	"*When you put in some human relationship, empathy, benevolence, and when you are close to your client, the client will open up much more. And, as a result, we will have objective means to help him.*"	"*What I expect from a banker, at a minimum, is benevolence. That is to say, first of all, that he has to listen. For me, benevolence goes through listening. He is not there to cry with me. He is there to listen to all that I have to set up, my difficulties, etc.*"
Communication	"*He [entrepreneur] has to communicate. He must not keep the information. He has to pass it to us. He shouldn't wait until we find out things. There must be regular communication at the different stages with the client, when there are legal collective proceedings. By email, by phone. So, the client should be a little more open in communication and should not withhold the information*."	"*I'm the one who initiated the insolvency proceedings. When you have a large amount outstanding, it is better not to tell them [loan officers] about it, because otherwise your amount outstanding will be reduced! You need that but they reduce your outstanding amount. So, you cannot communicate!*"
Continuity of financing	"*Generally, the entrepreneur expects an increase in overdrafts. He's awaiting the establishment of an additional line of credit. And it is complicated.*"	"*This major unpaid debt caused us serious cash flow problems. So, we called our bank to compensate for this overdraft. We asked for a loan to be able to continue the activity serenely. The bank granted us this loan.*"
Effort of the entrepreneur	"*Efforts, which means putting money back in equity, lowering the salary of the spouse who is not always hyper justified. They can find sources of savings.*"	"*I did not put the efforts of the entrepreneur in the diagram, because we are talking about the relationship with the banker and because, as far as I am concerned, the efforts, I made them! I made them on my own, not to please a banker. I made them for myself, for my company, for my employees.*"
Entrepreneur competences	"*If he does not have a skills base, he will not be able to acquire them in a situation of difficulty. The guy made a mistake. Afterwards, thanks to his acquired skills, he will correct the error. But if he has no skills at the beginning, he will go to the wall.*"	"*When an entrepreneur has had a company for 20 years, we don't cut his legs just like that! Because he has experience. We can trust the entrepreneur, who has had his company for twenty years.*"

Information	"*It's basically based on a lot of communication, a lot of information, a lot of availability. This is one of our current constraints that we must know how to assume.*"	"*They [entrepreneurs] must be informed, as the company goes on, of the difficulties they encounter. It is important to communicate with them. If there is tension or something, you have to try to dispel any misunderstandings, so that, really, the communication is serene and we are transparent with them.*"
Interpretation of the difficulty	"*We are looking at whether these are temporary difficulties or not. Are they structural or not? Is it due to an event that the client could not foresee? We examine what is happening. We try to understand how he can get out of this situation. Then, depending on the reasons, we position ourselves favorably or not.*"	"*We can analyze and interpret all this information and where the financial difficulty comes from. Let's not forget that the financial difficulty is only the result of intrinsic difficulties to the company. Or, perhaps, the result of a certain banker's incompetence.*"
Loan officer profile	"*Above all, the entrepreneur expects to deal with a professional. Before having someone empathic, he wants a professional who knows how to support him in his development phase or who knows how to anticipate.*"	"*I find that when you're in trouble, it's not the first thing you want to hear: that there are rules, that there are norms, that there are ratios, etc. Instead of adding extra weight and tension, the banker can also - at least in appearance - have a posture, an attitude that doesn't complicate the situation.*"
Risk management	"*A banker can suggest solutions. These solutions must be offered in the context of strong external regulations and management risk in relation to the constraints of each establishment.*"	"*The goal of the bank is to reduce the risk! Because banks are rated based on their level of risk. The riskier the clients of a bank are, the lower the bank is rated. And so, they [banks] want to get rid of them.*"
Solutions	"*What we ask ourselves is how we can find common ground on what the customer wants and what can be done. To find an amicable solution or not. Sometimes we don't have a solution and sometimes we have it and we can accept the gap in cash flows.*"	"*They were much less available. And they weren't listening! And, above all, they did not provide any solution. A banker is not just someone who takes money. They are advisers. They didn't try to fix the problem.*"
Support	"*It's a meeting of two professionals: an entrepreneur and a banker, who assume their respective obligations. This is what will allow us to build, or not, solutions and develop a support plan.*"	"*For me, what is important is the human relationship between the two. I represented, as a priority, the values of this human relationship: trust, transparency, availability, support... For me, these are essential elements, which should be clear from the very beginning.*"
Transparency	"*There may be an absence of transparency. Because he [EP] doesn't want to tell us or doesn't have the ability to completely question himself about what is happening. This can be problematic, as when there is no transparency, there will be no trust. I think these two go together.*"	"*I think you have to be transparent and tell them [loan officers] things without waiting until the situation deteriorates. They must be informed of the evolving situation. I think that it is very important for the banker to be able to defend the case transferred to his hierarchy, if it can't be resolved at the agency level.*"
Trust	"*If the client does not want to tell us or if we believe that he is hiding things from us, we will not be confident and eager to help him. We will be more likely to let things go and end the relationship as soon as possible. Conversely, if we have a relationship based on trust, and if we know that the situation is temporary, we will*	"*We have to be honest with them [loan officers]. If we know that there are no contracts to come, we must tell them: "There is a big problem!". We shouldn't wait until we're really under the water to consult them. Or lying to them can be very badly perceived. Afterwards, the relationship degrades. I think if there is no longer trust*

	more easily seek to find where we could help.”	*between the two, it is no longer possible for them to help us*.”