NC STATE UNIVERSITY

JTATM

JOURNAL OF TEXTILE AND APPAREL, TECHNOLOGY AND MANAGEMENT

Volume 4, Issue 2, Fall2004

Modeling of Niche Market Behavior of US Textile and Apparel Firms

Erin D. Parrish, Assistant Professor
University of Alabama,
Department of Clothing, Textiles, & Interior Design
Tuscaloosa, AL

Nancy L. Cassill, Professor
William Oxenham, Professor/Associate Dean for Academic Programs
Michelle R. Jones, Assistant Professor
North Carolina State University, College of Textiles
Raleigh, NC

ABSTRACT

Intense competition from low cost producing countries, particularly China, presents a number of challenges for US textile and apparel firms. In order to remain competitive, these firms must find strategies in order to adapt to the changing dynamics. One direction in which US firms are moving is to focus on specialization, or niche marketing. By implementing a niche strategy, US textile and apparel firms are better positioned to insulate themselves from lower priced, commodity products. The current research examined how companies can identify, implement and maintain a successful niche strategy. The data collection consisted of two phases. Phase I used an industry survey with an aim to clarify niche strategy issues and to obtain information to develop Phase II of the study. Phase II used in-depth interviews conducted with US textile and apparel executives of companies deemed to have profitable niche products. The study resulted in an overall niche strategy model in addition to sector models [fiber and yarn producers, mill producers, sewn good manufacturers, "auxiliary" companies]. These models can be used for the identification and implementation of niche markets and/or products that can be used as a global competitive strategy.

Keywords: Niche marketing, competitive strategy, US textile and apparel industry, textile and apparel management

Introduction

Over the past few years, the United States textile and apparel industry has become less competitive in the global marketplace. There are many reasons for this, including overcapacity and low profitability; however, the dramatic increase in imports from low cost producing countries, particularly China, has potentially had the greatest negative impact on the domestic industry (Johnson, 2004). The increase in textile and apparel imports into the US marketplace is the result of various occurrences including: the Asian financial crisis; liberalized trade agreements; currency manipulation by some exporting countries; and lack of enforcement of trade laws

(Johnson, 2004; Standard & Poor's, 2003; *Textiles*, 2000). In combination with these, US consumers are demanding lower prices, and goods imported from China and other developing countries are oftentimes less expensive than domestically produced equivalents (Dickerson, 1999). Perhaps even more threatening to the US industry is the fact that the Multi-Fiber Arrangement is set to expire in 2005, at which point quotas on textile and apparel products will be eliminated, resulting in "free" global trade among the 147 countries that are members of the World Trade Organization (World Trade Organization, n.d.). This will put the US at even less of a price-based competitive advantage.

Recently, even *with* a relatively protected market, many US textile and apparel "giants" have declared bankruptcy, including Burlington Industries, Malden Mills, CMI Industries, and Galey & Lord, while others are overhauling their business practices and looking for other markets in which they will be more competitive (Parrish, Cassill, & Oxenham, 2004). With the foreboding of 2005, companies are looking for those particular business strategies that will allow them to compete in the global marketplace, especially against China (and other formidable competitors). One way in which the industry is doing this is by moving away from the traditional commodity and mass markets and specializing on more focused, niche markets (Standard & Poor's, 2003). A niche market is "a more narrowly defined group seeking a distinctive mix of benefits" (Kotler, 2003, p. 280). Figure 1 illustrates the progression from traditional commodity products and mass markets to more focused, niche products and markets.

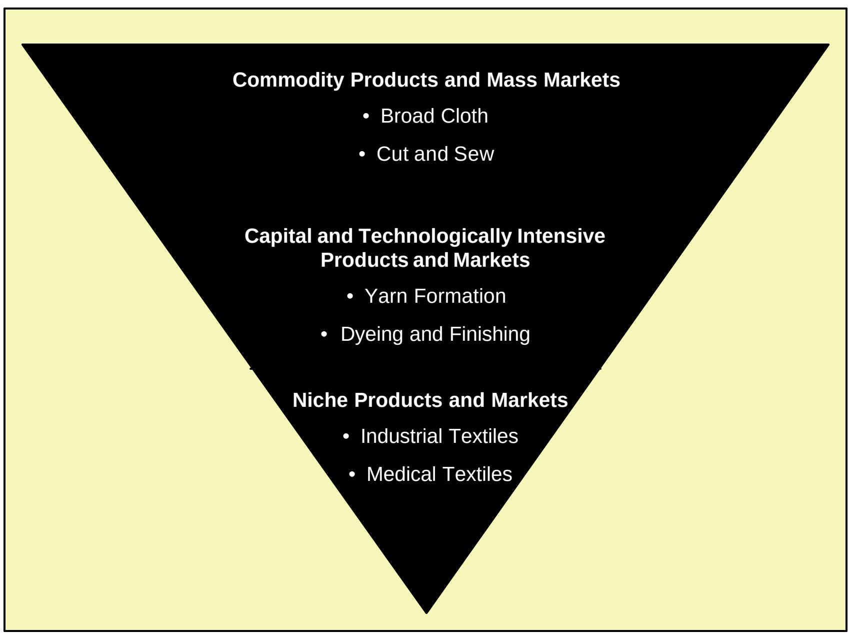

Figure 1: Progression from commodity markets to niche markets for the US textile and apparel industry *Source*: (Parrish, Cassill, & Oxenham, 2004)

Although the identification and implementation of a niche strategy has been identified as a key competitive strategy in the fight against lower priced imports, little is know about how this strategy can be utilized by the US textile and apparel industry. More information is needed about how US textile and apparel companies can identify, implement and maintain a successful niche strategy.

Purpose of Study

The objectives of the reported research were to:

1. Determine the prevalence of the use of niche marketing as a competitive strategy within the US textile and apparel industry;
2. Define niche market behavior of US textile and apparel firms;
3. Determine how niche markets are identified;
4. Determine what variables need to be in place for niche markets to be successful; and
5. Develop a model, incorporating the results of research objectives 2 through 4, for the identification and implementation of niche markets and/or products that can be used as a global competitive strategy.

Research Framework

The conceptual framework for this research was based on the view of trade economists, that specialization is the natural result of trade liberalization. These economists believe that as trade barriers decrease, countries and firms will focus on their core competencies and become more specialized. One way these theories could be applied to the US textile and apparel industry is through the development of a niche strategy. Table 1 illustrates popular trade economists' theories on specialization.

Table 1: Summary Table of Trade Theories

Era	Trade Theory	Contribution	Specialization
Classical Trade Theory	Ricardo's Theory of Comparative Advantage	Introduction of a one factor model	Countries will tend to specialize in those products in which they enjoy low relative labor costs.
Neo-Classical Trade Theory	Heckscher-Ohlin Trade Theory of Factor Proportions	Introduction of a multi-factor model	Countries will specialize in those goods which are intensive in production in its abundant factors and import those goods which are intensive in its relatively scarce factors.
Post-Neo-Classical Trade Theory	Posner's Technology Trade Gap Theory Vernon's Product Life Cycle Theory	Introduction of technology as a factor	Developed countries will tend to specialize in new products. Developing countries will tend to specialize in those products which are more standardized.
Modern Trade Theory	Porter's Competitive Advantage of Nations Model	Introduction of the importance of the firm	Countries will specialize in those industries in which the main determinants are favorable for the firm.

Source: (Parrish, 2003)

Each of these trade theories advocate specialization as a result of trade (Heckscher & Ohlin, 1991; Porter, 1998, Posner, 1960; Ricardo, 1911; Vernon, 1970). This study sought to find out not only if US textile and apparel firms are indeed focusing on specialization, but also how those companies with successful niche products are managing and formulating their business strategies.

Niche Marketing as a Competitive Strategy

The main claimed advantage of implementing a niche market strategy is increased profits (Linneman & Stanton, 1992). One of the reasons why niche markets are so profitable, despite the smaller market size, is that the company gets to know the customers' needs so well that it is better positioned to meet those needs. As a result, the company can charge a substantial markup over costs because of the added value, and therefore, earn higher margins for the niche product (Kotler, 1989).

Besides profits, an additional benefit of niche marketing is that this strategy provides an easier defense against potential competitors (Dalgic & Leeuw, 1994). Kotler (2003) explains that whereas segmented markets are fairly large and normally attract several competitors, niche markets are fairly small and attract only one or two. Jain (1985) in (Dalgic & Leeuw, 1994) points out that a niche marketing strategy can be used to not only avoid competition, but also for survival. In addition, this strategy can be used to penetrate large markets or existing segments (Dalgic & Leeuw, 1994).

Despite the many advantages associated with niche marketing, there are inherent risks in choosing this strategy, and it is important that companies are aware of these. They include:

- attack by a competitor who wants to be a part of a profitable niche (Shani & Chalasani, 1992);
- erosion of the niche because of a change in consumer preferences (Shani & Chalasani, 1992); and
- risk of cannibalization (Linneman & Stanton, 1991).

Cannibalization is when a company introduces a new product that "eats away" at one of its own established markets. However, Linneman and Stanton (1991) suggest that the more narrowly defined the niche, the easier it is to differentiate a product or service, and therefore, avoid cannibalization.

Niche Market Definitions

Based on a review of the literature pertaining to niche marketing, researchers have concluded that a niche approach contains three aspects: market, product, and strategy [Kara & Kaynak, 1997; Linneman & Stanton, 1991; Parrish, Cassill, & Oxenham, 2004; Shani & Chalasani, 1992; Weinstein, 1994]. Figure 2 illustrates the relationship between the three different aspects.

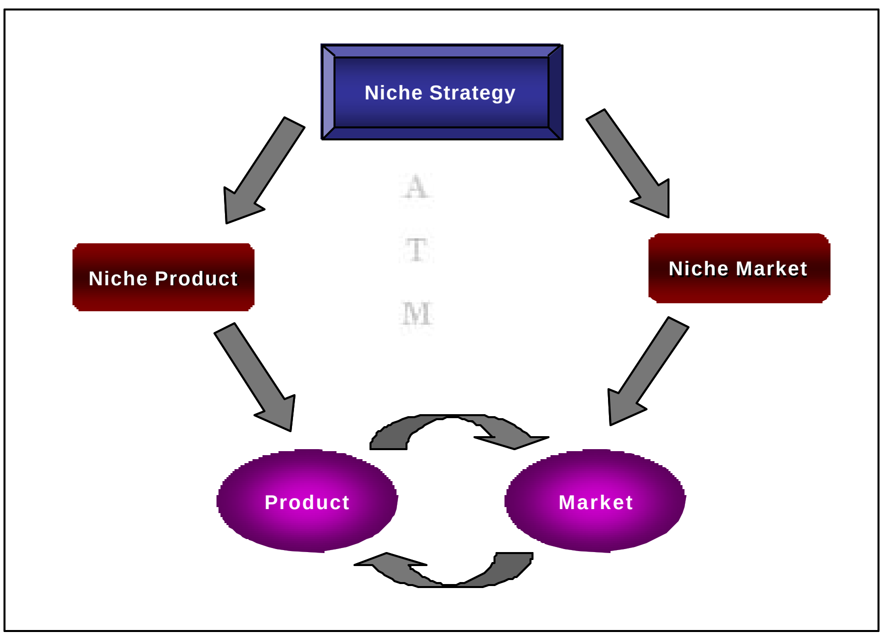

Figure 2: Relationship of Niche Strategy, Market and Product
Source: (Parrish, 2003).

A niche market focuses on the particular people/consumers who are included in that segment and then the firm finds a product related to *that* niche, also referred to as pull marketing (Shani & Chalasani, 1992; Weinstein, 1994). A niche product focuses on a specialized good, and the firm then markets the product to all segments hoping that the product creates a niche, also referred to as push marketing (Kara & Kaynak, 1997). A niche strategy focuses on the firm and how they implement a niche approach (Linneman & Stanton, 1991). Kotler (2003) stated that the key issue in the success of a niche strategy, regardless of whether it focuses on push or pull marketing, is specialization.

The final niche market/product is characterized by the following:

- The customers in the niche have a distinct set of needs;
- The customers will pay a premium price to the firm that best satisfies their needs;
- The niche is not likely to attract other competitors;
- The nicher gains certain economies through specialization; and
- The niche has size, profit; and growth potential (Kotler, 2003).

Little research currently exists that examines the use of a niche approach as a competitive strategy by the US textile and apparel industry, particularly when intended to compete with imports. It was apparent that more information was needed about how to implement and maintain a niche strategy. For the present study, Kotler's (2003) characteristics of a niche market and/or product were used as the guidelines for the identification of potential firms to participate in this study. The framework for the research design was based on the idea that a niche strategy is comprised of both a market and product perspective.

Research Design

Because the identification and implementation of niche markets has been suggested as a key competitive strategy, a research study was conducted at North Carolina State University during Spring/Summer 2003 in order to discern the niche strategy behavior of US textile and apparel firms. This study combined in-depth interviews (i.e. case studies) with industry surveys (Parrish, 2003). The research design consisted of two phases: deductive and inductive. The deductive phase aimed at clarifying niche strategy issues and providing breadth on the subject. Once the important issues related to niche markets were identified, the inductive phase was implemented in order to gain more depth on this subject.

Instrument Development

Phase I utilized a survey research methodology (deductive) and included a quantitative survey. The research instrument was a self-administered online survey developed by the researchers. This approach was selected for Phase I since it was believed that there was a need for breadth of descriptive data from the respondents. Because there is limited research on niche markets, the survey was used to obtain the necessary information to develop Phase II.

Phase II used a case study methodology (inductive), collecting qualitative data from a select number of US textile and apparel company personnel. A case study methodology was chosen for Phase II due to the necessary depth and exploratory nature of the required data. The research instrument for Phase II was a researcher developed 2-page questionnaire. The data was collected in the following ways: face-to-face interview, phone interview, or email interview. The actual methodology selected was dependent upon the location of the company and the option that offered the most convenience to the interviewee. More information on the instrument development in addition to the questionnaires used in both phases of the research is available at http://www.lib.ncsu.edu/theses/available/etd-06242003-091046.

Sample Selection

The study included companies from various sectors of the US textile and apparel supply chain, and included fiber and yarn producers, mill producers, sewn good producers, and "auxiliary companies." Examples of those companies categorized as auxiliary include consulting firms, technology centers, and research organizations. These companies were included because of their tendency to guide firm strategy within all sectors of the industry.

For Phase I, 52 companies were selected for participation in this study based on the following criteria: 1) the company had to be from the US textile and apparel complex (a producer of fiber/yarn, mill products, sewn goods, or auxiliary); 2) the company had to be deemed to have an affinity toward niche markets, which was determined by looking at the literature for the characteristics of companies with niche markets (Kotler, 2003); and 3) the contact information for the most appropriate respondent had to be accessible. Participants were categorized based on the firm's Standard Industrial Classification (SIC).

The sample for Phase I was selected from the *North American Textile Red Book*; the "CBI SourceKit" produced by Unifi, Inc.; Cotton, Inc.'s directory of mills, knitters and converters; in addition to literature searches. Also, suggestions of names and companies from industry and university personnel were incorporated into the sample when applicable.

The final sample represented top US textile and apparel companies who are leaders in their sector, by sales. The survey was completed by executives within those companies (e.g. president, vice president, marketing manager/director) with extensive textile and apparel marketing knowledge.

For Phase II of the research, two companies were selected from each of the following sectors for case studies: fiber and yarn, mill products, sewn goods and auxiliary. This resulted in a final sample of 8 case studies. The companies selected had to have a currently strong and successful niche market or guide companies in the development of niche markets (i.e. consulting, technology development). This was determined based on the findings of the literature review of the characteristics of strong niche markets (Kotler, 2003). For some companies, the survey results yielded evidence of a creative niche strategy; therefore, these companies were included in Phase II of the study.

The number of respondents of Phase I and Phase II from each sector (fiber/yarn, mill products, sewn goods, auxiliary) is shown in Table 2. While the response rate for Phase II was 100 percent, the response rate for Phase I was 30.2 percent. Dillman (2000) states that the average response rate for industry surveys is 21 percent; therefore, a 30.2 percent response rate was deemed acceptable.

Table 2: Number of Respondents from Each Sector

	Phase I: Deductive (industry survey)	Phase II: Inductive (case studies)
Fiber and Yarn Producers	7	2
Mill Product Producers	5	2
Sewn Good Producers	4	2
Auxiliary Companies	3	2
Total	**19**	**8**

Data Analysis

Data analysis was completed in six stages. First, the data for Phase I was collected through an online survey and coded. Second, the interviews conducted for Phase II were transcribed into paragraph form. Third, the results of Phase I and II were incorporated. Fourth, the data was organized according to the four primary sectors (fiber and yarn producers, mill producers, sewn good producers, and auxiliary companies) allowing for comparison within sectors. Fifth, the four sectors were compared for similarities and differences in niche market strategies allowing for an across sector comparison. Sixth, the results of both Phases I and II were used to a) identify variables for the model, b) identify the relationships among the variables, and c) build a niche strategy model based on Figure 2. (Note: The model depicted in Figure 2 was developed by the researchers because of the void of a niche market model in the literature.)

Results

All of the companies that participated in this research project utilized a niche strategy at some level [Research Objective 1]. This finding concurred with the assumption of trade economists that specialization would result from increased trade liberalization.

Research results showed that upstream (fiber/yarn, mill products) and downstream (sewn goods, auxiliary) firms used both a push and pull marketing approach. [Auxiliary companies were categorized as downstream due to their consumer knowledge.] Upstream companies were more likely to use push marketing, and downstream companies were more likely to use pull marketing. However, at some point in time, all firms within the sample utilized both approaches [Research Objective 2].

In order to identify the market potential of a niche market, the most commonly used strategy was *market research*. Other strategies used were *customer interviews, interaction with retailers, brand expansion*, and *analysis of the competition*. On the other hand, to identify the market potential of a niche product, the most commonly used strategy was *research and development*. Other strategies used include *trial and error*, *innovation*, and *brand expansion* [Research Objective 3].

Once the market potential of a niche market/product has been determined, the research uncovered certain variables that need to be in place in order for success. Some variables overlapped between niche market and product, and the most important variable in the success of both is *knowledge of the consumer*. Other success variables which overlapped between market and product were the formation of *strategic alliances* and *demand*. Respondents emphasized that there had to be demand for the product at the consumer/market level for a niche strategy to be successful. For the niche market, the success variables are *barriers to entry*, *customer service*, *percentage market share*, *communication to the consumer*, *a loyal consumer base*, and the ability to create *perceived value on a subjective level*. Because the US textile and apparel market is oversaturated, there is minimum ability to differentiate based on price. Therefore, it is vital to create "perceived value". Subjective value are attributes that cannot be defined but add value. For example, a brand name adds subjective value. For a niche product, the success variables are *quality*, *brand image*, the *4 P's of marketing* (product, price, promotion, placement), *differentiation*, and the ability to create *perceived value on an objective level*. Objective value are those product attributes which can be measured such as quality and less shrinkage [Research Objective 4].

By incorporating the findings of research objectives 2 through 4, an industry model [Figure 3] was developed [Research Objective 5].

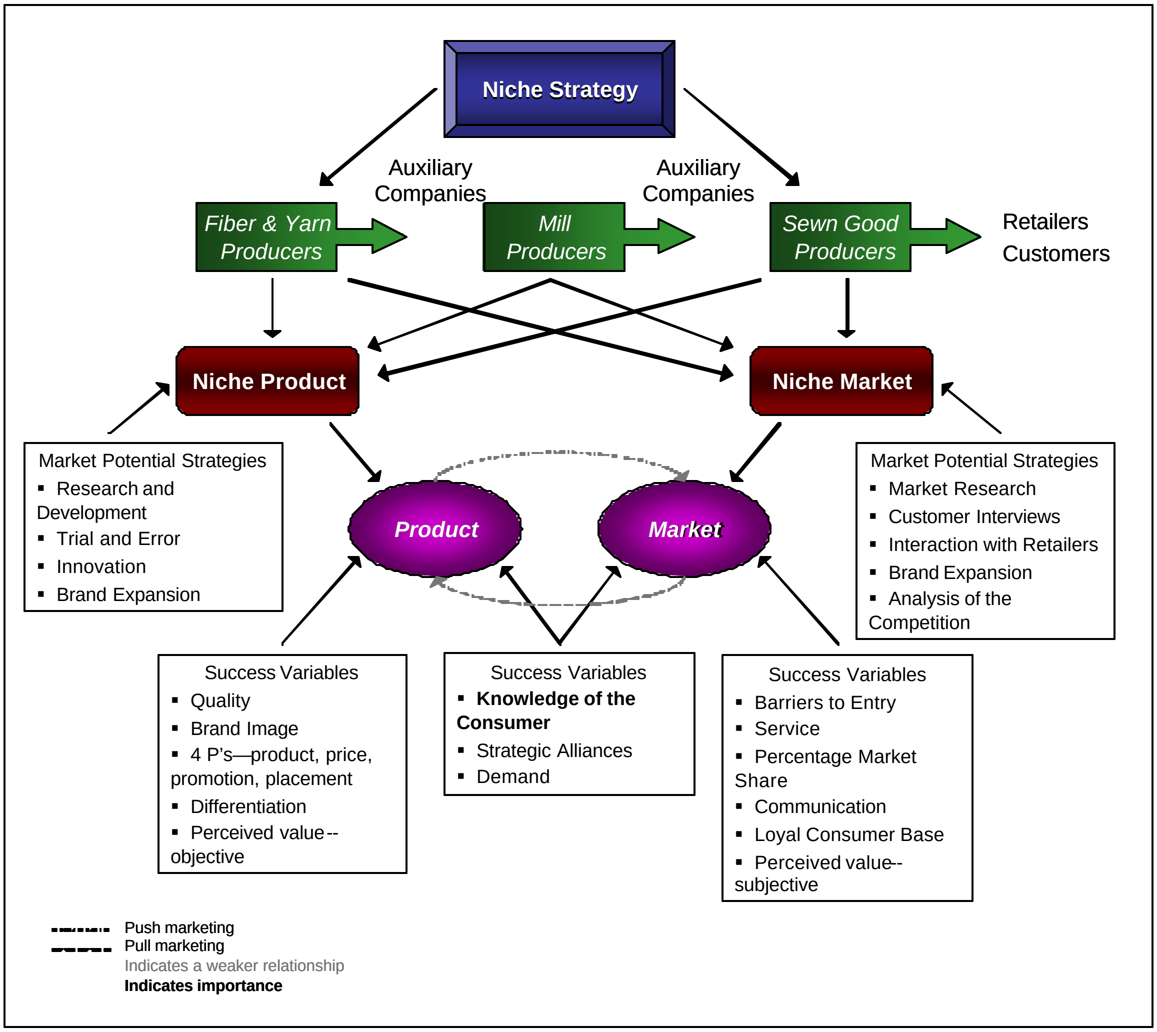

Figure 3: Model for the Identification and Implementation of Niche Markets
Source: (Parrish, 2003).

This model incorporates the niche strategy behavior of all sectors and can be used by both upstream and downstream textile and apparel firms in the identification and implementation of a niche strategy. However, research results did show that niche strategy behavior varied among sectors. Based on the research findings specific to each individual sector, models were developed separately for fiber and yarn producers [Figure 4], mill producers [Figure 5], sewn good producers [Figure 6], and auxiliary companies [Figure 7].

Fiber and Yarn Producers

The research showed that fiber and yarn producers tend to use more of a niche product strategy. The main method this sector uses to discover niche products is through trial and error. One reason for this could be related to the fact that this sector focuses on research and development, and niche products are sometimes "accidents" which are discovered through the development process. In order for the niche product to be successful, fiber and yarn producers felt that quality was extremely important in addition to the 4 P's of marketing (price, product, promotion, and placement). Even through fiber and yarn producers predominately used this type of niche strategy, the research uncovered that they also used a niche market strategy. In order to identify a niche market, fiber and yarn producers conducted market research and interviews with customers and retailers. In order for a niche market to be successful, the market had to be protected from competition by some sort of barrier to entry. This is most likely because of the capital investment required at this point in the supply chain. Research results also showed that it was important for a company to have knowledge of the market in order to make sure that the right product was getting the right market the right way. For either a niche market or a niche product to be successful, the research sample stressed that the company had to commit time and resources to the overall strategy.

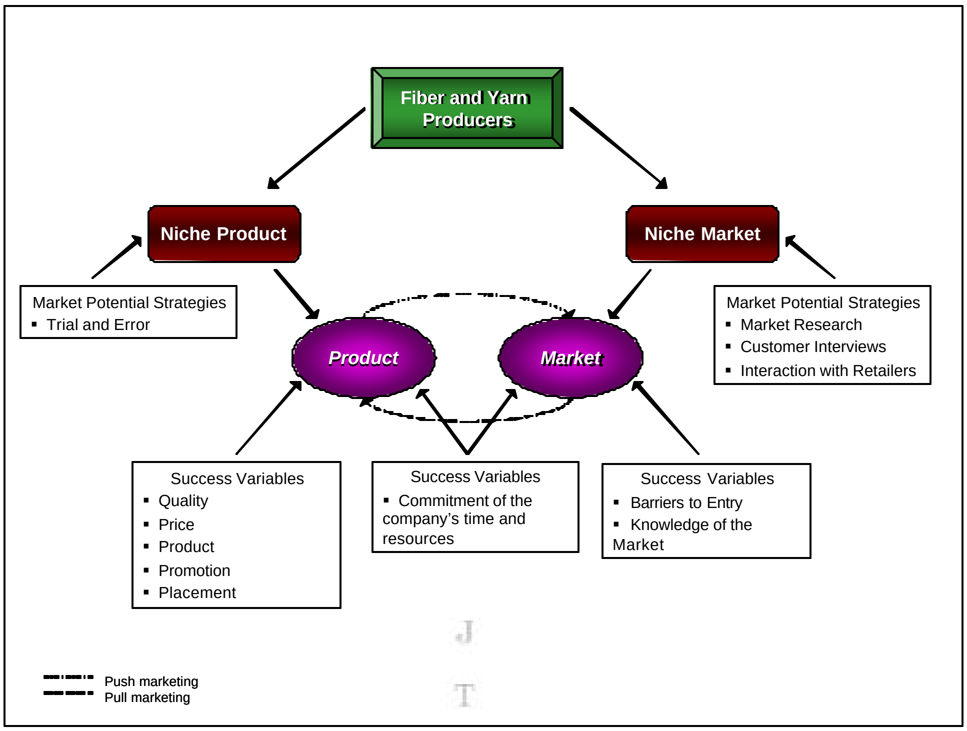

Figure 4: Niche Strategy Model for Fiber and Yarn Producers
Source: (Parrish, 2003).

Mill Producers

The sample of mill producers that participated in this research project, similar to the fiber and yarn producers, also used more of a niche product strategy versus a niche market strategy. To identify potential niche products, they used research and development and innovation. Specific variables which contribute to the success of the niche product are quality, brand image, differentiation from competitors' products, and pricing strategies. Similar to the fiber and yarn producers, mill producers also use market research and customer interviews in order to identify niche markets. Those variables which contribute to the success of a niche market are customer service and the size of the market. However, the formation of strategic alliances between the niche producers and another company contribute to the likely success of either a product or a market. One possible reason for this is that by forming a strategic alliance with another company, the niche company can gain access to certain markets which might otherwise be closed to them. One interesting idea which emerged from the sample of mill producers is that the difference between a niche product and a niche market is not quite clear, meaning that there is oftentimes an overlap between a successful specialized product and the specialized market for that product.

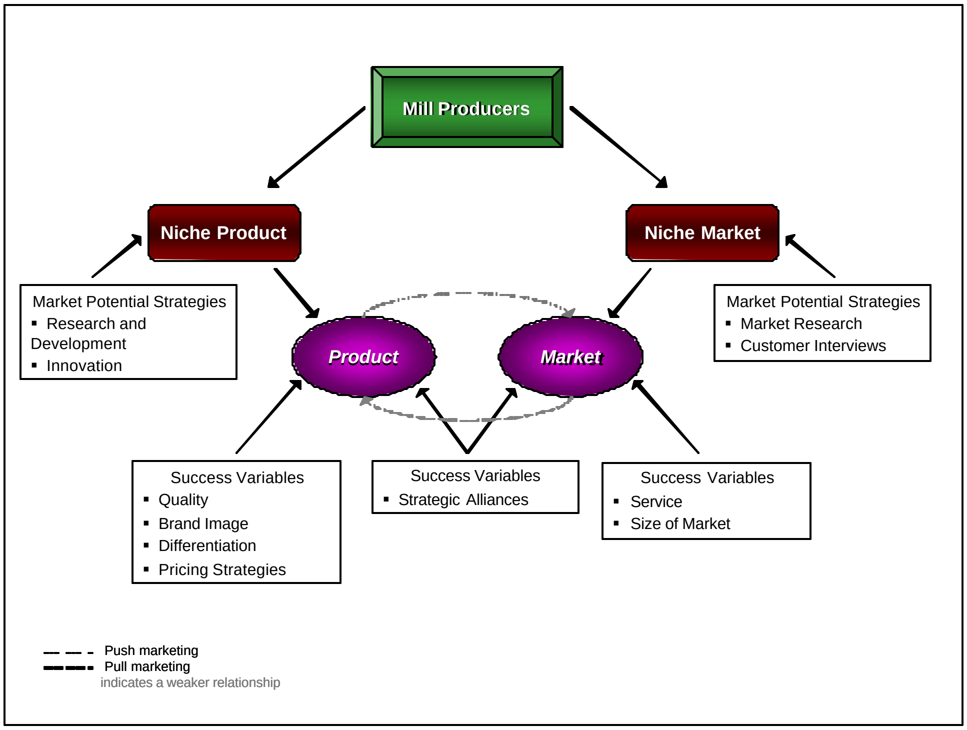

Figure 5: Niche Strategy Model for Mill Producers
Source: (Parrish, 2003).

Sewn Good Producers

Unlike the upstream companies in the research sample, sewn good producers used more of a niche market strategy. As stated earlier, one reason for this is the fact that these downstream companies are closer to the consumer and better able to monitor market trends and preferences. To identify these potential markets, sewn good producers used market research and customer interviews, which is similar to the techniques used by the upstream companies. However, sewn good producers also analyzed the competition in order to identify markets. For these markets to be successful, sewn good producers stressed that customer service, percentage market share, communication to the consumer, knowledge of the market and the ability to create perceived value at the subjective level were important factors in the success of a niche market. Like the upstream manufacturers, sewn good producers also used a niche product strategy, although to a lesser degree than a niche market strategy. To identify these products, sewn good producers also used product development and innovation. For the niche product to be successful, important variables were brand image, differentiation, pricing strategies, and the ability to create perceived value at the objective level. However, for a niche strategy to be successful, a company's product must match the market.

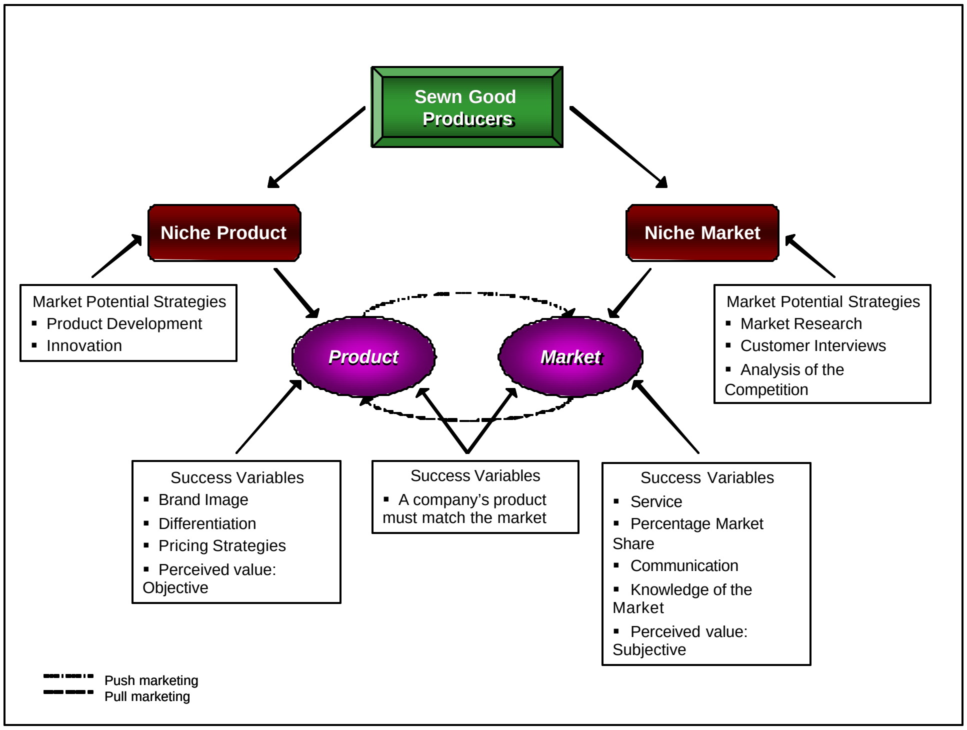

Figure 6: Niche Strategy Model for Sewn Good Producers
Source: (Parrish, 2003).

Auxiliary Companies

Auxiliary companies use both a niche product and a niche market strategy. Due to their proximity to the consumer, these companies tended to focus more on a niche market strategy. When trying to identify a potential niche market and/or product, the research results showed that by expanding a brand name to other products, a company can create a niche market and/or a niche product. Similar to sewn good producers, auxiliary companies also use market research in the identification of potential niche markets. Those variables which are important in the success of a niche market are knowledge of the market, a loyal consumer base, and barriers to entry. These results concur with the opinions of the other sectors in the study. Those variables, in addition to brand image, which are important in the success of a niche product, are value, differentiation and pricing strategies. However, there must be demand from the market for the product for either to be successful.

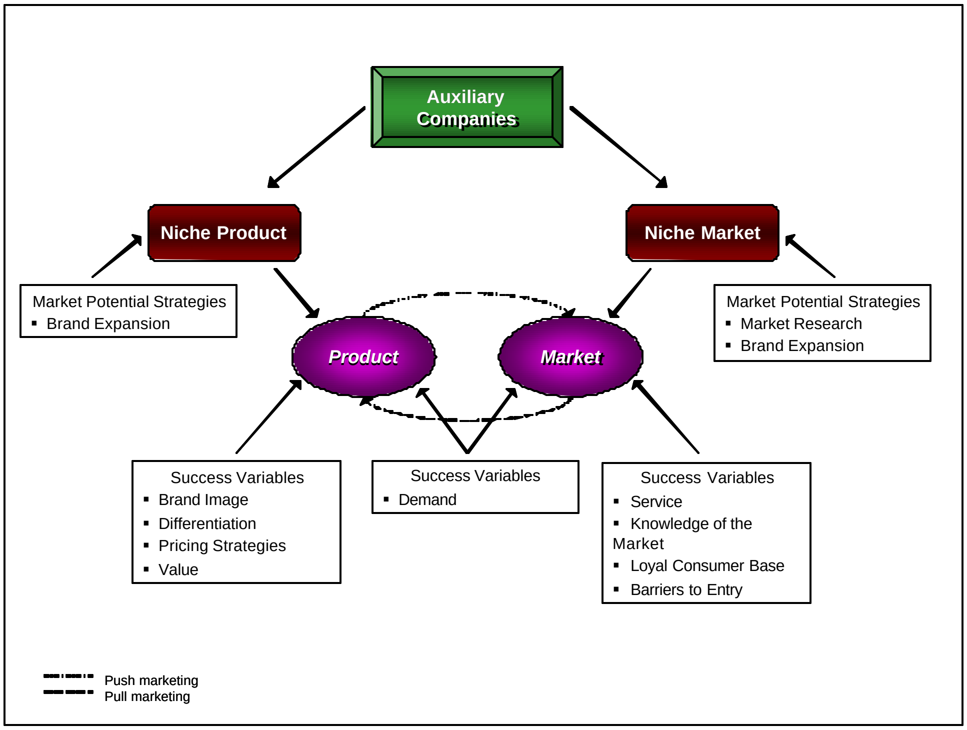

Figure 7: Niche Strategy Model for Auxiliary Companies
Source: (Parrish, 2003).

Conclusions and Implications

In conclusion, the concept of niche is a complex issue, made up of three main components: strategy, product and market. A niche strategy can be characterized as both a pull marketing approach (market first) and a push marketing approach (product first). Whereas, upstream manufacturers (fiber and yarn producers, mill producers) are more likely to use a push marketing approach, downstream firms (sewn good producers, auxiliary companies) tend to use a pull marketing approach. One reason for this trend could be that fiber and yarn and mill product producers invest capital in research and development as well as technologically intensive production machinery. Oftentimes in this scenario a niche product is developed prior to market identification. On the other hand, downstream firms are closer to the consumer and more easily able to monitor trends and consumer preferences. Therefore, this segment of the supply chain identifies market possibilities prior to product development. However, the research results showed that despite tendencies, at some point in time upstream and downstream companies use both push and pull marketing approaches.

The most commonly used technique for the identification of a niche market is *market research*. The most commonly used technique for the identification of a niche product is *research and development*. However, in order to either of these to be successful a company must have *knowledge of the market/consumer*. This includes the notion that a company's product must match the market's needs.

Based on the findings of this research, a niche strategy model was developed for the entire US textile and apparel supply chain as well as for each sector. These models can be utilized by the industry to identify, develop and maintain niche markets and/or products, in order to compete with imports from China and other developing countries, particularly following the elimination of quotas in the year 2005. The niche strategy models can also be used for further academic research.

Limitations of Study

This study has several limitations which must be addressed. Due to the limited sample size, both the survey and case study results can only be generalized to those companies that participated in the study and not the entire US textile and apparel industry. In addition to sample size, problems arose due to the use of an online survey instrument. First, it was imperative to have the right person and email address (rather than a mailed survey which can be addressed to a title versus a specific person). Second, some companies were not able to access the website due to company firewalls. Sometimes, these companies contacted the researchers in order to get a faxed copy of the survey. In these cases, the survey responses were received. However, other companies that were able to access the website may have chosen not to contact the researchers. In these cases, respondents who were willing to participate in the study did not due to internet difficulties.

References

Dalgic, T. & Leeuw, M. (1994). Niche Marketing Revisited: Concepts, Applications, and Some European Cases [Electronic Version]. *European Journal of Marketing, 28*(4), 39-55.

Dickerson, K.G. (1999). *Textiles and Apparel in the Global Economy* (3rd ed.). Upper Saddle River, NJ: Prentice Hall.

Heckscher, E.F. & Ohlin, B. (1991). *Heckscher-Ohlin Trade Theory* (Flam, H. & Flanders, M. ed.). Cambridge, MA: The MIT Press.

Jain, C.S. (1985). *Marketing Planning and Strategy* (2nd ed.). Cincinnati, OH: South-Western Publishing.

Johnson, C. (2004). *The Textile Crisis*. Retrieved May 15, 2004, from http://www.ncto.org/textilecrisis/index.asp.

Kara, A. & Kaynak, E. (1997). Markets of a single customer: exploiting conceptual developments in market segmentation. *European Journal of Marketing, 31*(11-12).

Kotler. P. (1989). From mass marketing to mass customization [Electronic Version]. *Planning Review, 17*(5).

Kotler, P. (2003). *Marketing Management* (11th ed.). Upper Saddle River, NJ: Prentice Hall.

Linneman, R.E. & Stanton, J.L. (1991). *Making Niche Marketing Work: How to Grow Bigger by Acting Smaller.* New York, NY: McGraw-Hill, Inc.

Linneman, R.E. & Stanton, J.L. (1992). Mining for Niches [Electronic Version]. *Business Horizons, 35*(3).

Parrish, E. (2003). *Niche Market Opportunities in the Global Marketplace* (Doctoral Dissertation, North Carolina State University, 2003). Available at http://www.lib.ncsu.edu/theses/available/etd-06242003-091046.

Parrish, E., Cassill, N., & Oxenham, W. (2004). Opportunities in the International Textile and Apparel Marketplace for Niche Markets. *Journal of Fashion Marketing and Management, 8*(1), 41-57.

Porter, M.E. (1998). *The Competitive Advantage of Nations*. New York: The Free Press.

Posner, M.V. (1961). International Trade and Technical Change [Electronic Version]. *Oxford Economic Papers, 13*(3), 323-341.

Ricardo, D. (1911). *The Principles of Political Economy and Taxation*. London: Everyman's Library.

Shani, D. & Chalasani, S. (1992). Exploiting Niches Using Relationship Marketing [Electronic Version]. *The Journal of Services Marketing, 6*(4), 43-52.

Standard and Poor's. (2003). Textiles Industry Survey [Electronic Version]. *Monthly Investment Review, January.*

Textiles. (2000). *US Industry and Trade Outlook 2000.* McGraw-Hill Companies/ US Department of Commerce/International Trade Administration (Eds). New York: McGraw-Hill Companies.

Vernon, R. (1966). International Investment and International Trade in the Product Cycle [Electronic Version]. *The Quarterly Journal of Economics, 80*(2), 190-207.

Weinstein, A. (1994). *Market Segmentation: using demographics, psychographics, and other niche marketing techniques to predict and model customer behavior*. Chicago, IL: Probus Publishing Co.

World Trade Organization. (n.d.). Retrieved April 30, 2004, from http://www.wto.org.