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IMPORTING ACCESSORIES FOR ELEC-
TRONIC PRODUCTS FROM CHINA TO
FINLAND

Case Product: Smartphone Cases

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TIIVISTELMÄ

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Tämän opinnäytetyön tavoitteena on tutkia elektronisten tuotteiden lisävarusteiden tuontia Kiinasta Suomeen ja sen toteutettavuutta ja menettelytapoja. Älypuhelimen kotelo on valittu case-tuotteeksi tutkittaessa suomalaisten käyttäjien mieltymyksiä empiirisessä tutkimuksessa. Opinnäytetyö esittää myös ehdotuksia niille, jotka haluavat perustaa tuontiyrityksen Suomeen. Opinnäytetyö on jaettu kahteen osaan: teoreettiseen tutkimukseen ja empiiriseen tutkimukseen.

Teoreettisessa tutkimuksessa tuontitoiminta on jaettu neljään prosessiin: markkinoille tulon strategiat, käyttäjämieltymykset, rahoituskanavat ja tuontitoiminnan johtaminen. Markkinoille tulon strategioiden edut ja haitat analysoidaan. Käyttäjämieltymysten suhteen ehdotetaan, että markkinoijan on ymmärrettävä kohderyhmän mieltymykset paremmin ennen kuin myynti alkaa. Tuoninjohtamisessa prosessi kuvataan viidestä näkökulmasta: vientisäännökset ja dokumentaatio, tuontisäännökset ja kaupan välittäjät, tuote- ja hinnoittelupäätökset, kuljetus ja toimituslausekkeet sekä markkinoille tulon prosessi ja maksumenetelmät.

Empiirisessä tutkimuksessa on käytetty kolmea eri tutkimustapaa: havainnointi, haastattelu ja kysely. Havainnoinnin tavoitteena oli etsiä elektronisen tuotteen lisävaruste, jolla on potentiaalia suureen kysyntään Suomessa, sekä tutkia hintoja ja tuotetietoja elektroniikkakaupoissa. Kokeneen liikemiehen haastattelulla pyrittiin saamaan tietoa ja neuvoja miten aloittaa tuontiyritys Suomessa. Kyselyn avulla kerättiin tietoa asiakkaiden älypuhelinkotelomieltymyksistä.

ABSTRACT

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This thesis aimed to study the feasibility and procedures of importing accessories for electronic products from China to Finland, and the smartphone case was taken as the case product to investigate the Finnish customers' preferences in the empirical research. In the end, the suggestions were given to those who want to start an importing business in Finland. The thesis is mainly divided into two sections: theoretical study, and empirical study.

In the theoretical study, importing business has been divided into four procedures: market entry strategy, customer preferences, financing channels, and importing management. In the marketing entry strategy, the advantages and disadvantages of different kinds of strategies were analysed. In the customer preferences, it was suggested that the marketer should understand the target customers' preferences better before starting to sell. In the importing management, the process was introduced in five parts: export regulations and documentations, import regulations and trade intermediaries, product and pricing decisions, transportation and incoterms, and the entry process and payment methods.

In the empirical study, three kinds of research studies were conducted: observation, interview, and survey. The observation aimed to investigate a potential electronic product which may have a great demand in Finland, and investigate the price and product information in the electronic shops. The interview was more concerned with how to start an importing business in Finland, and to get some advice from an experienced businessman. The survey was planned to investigate the customers' preferences about the smartphone cases by analysing the collected data.

Keywords Importing business, smartphone cases, marketing research

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1 INTRODUCTION

1.1 Background

As the world is becoming smaller and smaller, people can easily get access to various products from other countries. After the establishment of the World Trade Organizations (WTO) in 1995, trading globally has played an important part in the development of the world's economy over the past 20 years. Though there could be some side effects to the domestic companies and employment rate, the fact is that most countries in the world has joined the WTO and some countries even signed the bilateral free-trade agreements such as Association of Southeast Asian Nations (ASEAN), European Union, and Free Trade Agreement between China and Swaziland. Thus, international trade will keep on increasing and the globalization will continue to be the stream in the next decades.

Due to the abundance of cheap Chinese labor and other factors, China is known as “the world's factory” (Bajpai 2014), and some Chinese companies such as Huawei, Xiaomi and Yubo have acquired the advanced technology in the field of accessories for electronic products because of the dramatic development of high-educated workforce over the past years. Finland, known as one of the Nordic countries with a good welfare system, has a great demand for the accessories for electronic products since the collapse of Nokia, and the prices of the accessories for electronic products are relatively higher in Finland than in the other countries. Importing accessories for electronic products from China to Finland has become feasible and profitable business.

In order to simplify the research process and narrow the topic, the focus will be on one single type of electronic products, which is the smartphone case. Observation in the daily life has shown that nearly 80% of Finnish smartphone users have a smartphone case for their phones. However, there are not so many options in the local electronic shops and the price is much higher than in China. Importing cheap and many different smartphone cases will not only ensure the profit of the Finnish retailers or distributors, but will also be beneficial to the Finnish customers.

1.2 Research Problem and Objective

This thesis aims to investigate the feasibility and procedures of importing accessories for accessories for electronic products from China to Finland. As has been mentioned, importing accessories for electronic products from China to Finland is existing business. There are three main roles in this business model: Finnish customers, distributors & retailers and Chinese suppliers. They are inter-related, and the top is the Finnish customers as it can be seen in Figure 1. The distributors & retailers play the middleman's role (Ghuri & Cateora 2014). This research will stand on the point of view of the middleman to research how they enter the market, manage the importing process and sustain the business.

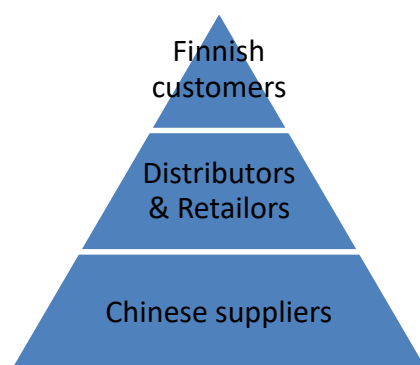


Figure 1. Main players in an importing business (Ghuri & Cateora 2014).

The objective of this thesis is to study this business model from the theoretical and empirical perspectives, and give suggestions to those who want to start importing from China to Finland. Above all, the aim is to apply the related theories into practice and prove the feasibility of this business model.

1.3 Structure of the Thesis

Under the research objectives, this thesis is mainly conducted in five sections. The first section is the introduction, and it introduces the background, the research problem and research objectives, and the structure of the thesis. The second section deals with the relevant literature and theories, and there are four parts in this section including marketing entry strategies, customer preferences, financing channels, and importing management. The third section gives the details about the framework of the empirical study including

the research methodology and research design; The next section presents the findings of the research including the observation and interview and holds survey research; The last section is the conclusion with a summary about the topic of importing accessories for electronic products from China to Finland. In the following Figure 2, the detailed structure of the thesis is represented.

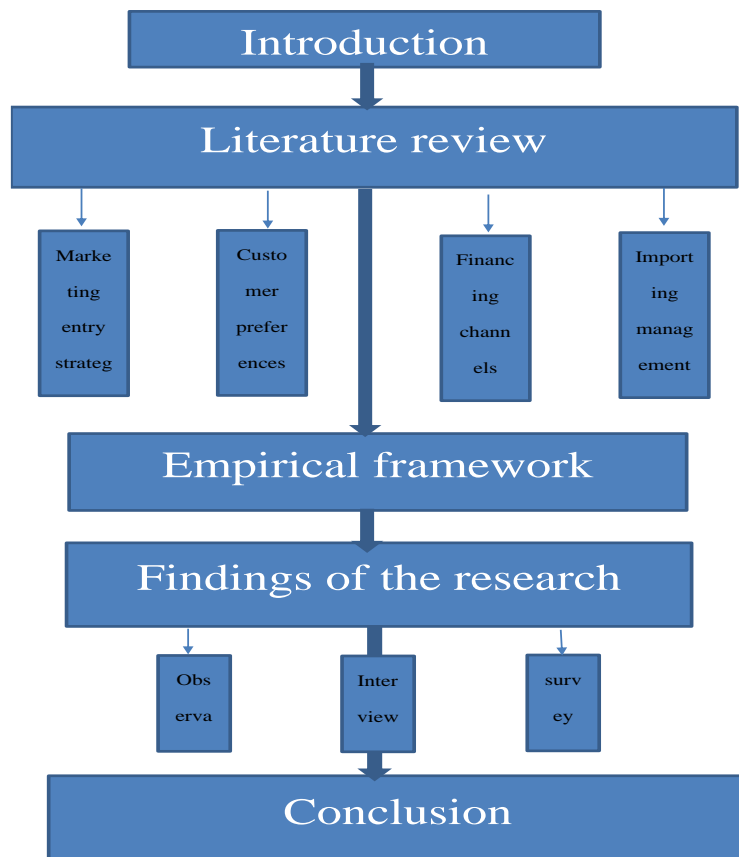


Figure 2. Detailed structure of the thesis.

2 LITERATURE REVIEW

Importing and exporting businesses have contributed to the world's economic development over the past decades, and there are plenty of studies in this field. In the past decades, the developed countries have moved those high-polluted and labor-intensive factories into the developing countries in accordance with the principles of globalization (Albrow & King 1990). The impact on the developing countries is both good and bad. For the good part, it helps the developing countries to develop their economy and create thousands of jobs; For the negative part, it pollutes the environment and uses out the resources. The impact on the developed countries is also positive and negative. For the positive part, they reduce the pollution and the costs; For the negative part, they rely on importing and decline employment. (Stiglitz 2002).

2.1 Market Entry Strategies

There are different channels that can be used to sell the products in a foreign market, but how to select the most effective route to market depends on how you understand the target market, the needs and preferences of your target customers. Also, it will be essential to evaluate our business and its strengths and weaknesses. Here are mainly three questions you need to ask yourself before you decide to enter an overseas market:

- What is **the cost** involved in this specific strategy?
- How much is the **degree of risk** entailed for this business?
- What is the **amount of control** required from us?

After considering those questions, either direct or indirect exporting strategy may be chosen. Direct export is considered as the simplest and most common form of foreign market entry strategies among the four market entry choices: export, licensing, joint venture and manufactures (Ghauri & Cateora 2014). Generally, exporting can minimise the risk of financial loss and many companies select exporting as their first international step. Due to the mechanics of exporting and the different middleman, exporting can be divided into direct exporting and indirect exporting, and there are four channels under the indirect

exporting strategy: Export management companies (EMCs), Re-marketers, Piggyback marketers and Foreign intermediaries. Each has advantages and shortcomings. In order to choose the approach that fits the company's desire level of involvement in the export process, there needs to be awareness of the cost, degree of risk and amount of control as it highlights in the beginning.

2.1.1 Direct Exporting

In direct exporting, companies sell directly to their target customer in the foreign market by using the existing personnel and organization structures like in the domestic market. The advantages of direct exporting for the company include the full margin of the sales, more control over the export process and direct contact with the buyers and the market, as well as the direct understanding of the competitors and customer preferences.

However, it also requires a large financial and human resource investment in the unknown market. Meanwhile, it takes more efforts to understand the market, make contacts, build relationships, negotiate the deals and engage in the relevant business activities in a foreign country.

If a company chooses to export directly to foreign markets, it will usually change the internal organization structure to manage the international business. For instance, many companies will set up an individual department separating from the domestic business. In this new department, the manager will have more autonomy and report directly to the manager. Gradually the company will have a regular distribution channel and its own marketing method.

2.1.2 Indirect Exporting

Selling the products or services through an intermediary (a third party) to the foreign users is called indirect exporting, and it is relatively easier and cheaper to enter the foreign market especially for those exporters who do not have enough personal and financial resources. The exporters shift the risks of sales and credits to the intermediaries and the

same with a part of the profits, because the intermediary will normally require discount for the constant and big order. The principal advantage of indirect exporting is that an indirect approach reduces the potential complexities and risks of direct exporting, but it also gives the control of the business to the intermediaries.

Intermediaries (a third party) are typically agents or distributors and they could be Export management companies (EMCs), Re-marketers, Piggyback marketers and Foreign intermediaries. The intermediaries will manage the exporting process such as documentation, shipping arrangements, financial, political and credit risks, obtaining licenses from Government departments, etc. Therefore, a good intermediary will have a good reputation, various contacts and plenty of experiences in foreign trade.

The export management companies (EMCs) act as the export department for one or several producers of goods or services in the names of the producers it represents or in its own name (Ghauri & Cateora 2014). Typically, the EMCs specialize by products or by the market, or by both. They usually have well-established networks with the foreign distributors or retailers. How does an EMC operate? Most export management companies offer a wide range of services and assistance according to 'The EMC', which refers to US Department of Commerce, Washington, DC, 2009. Here are the key services:

- researching foreign markets for client's products
- sending the samples of the product or traveling overseas to negotiate the deal with the foreign customers
- exhibiting the client's products at international trade shows
- handling the routine details to get the products to the foreign customers
- preparing advertising and sales literature in cooperation with the manufacturer and adapting it to overseas requirements for use in personal contact with buyers
- advising on overseas patent and trademark protection requirements

The advantage of the approach is that EMCs can help the exporter save time and money with immediate access to the foreign market. There is no company personnel or major expenditure of managerial effort for the exporters. The risks of this approach are the lose control to the foreign sales, it is rather important to keep contact with the EMCs in terms

of your product or target foreign market. In addition, there may be a complicated negotiation with the EMCs in the agreement related to certain types of efforts, such as trade exhibition in the foreign country, advertising requirement, and so on.

Re-marketers purchase products directly from the manufacturer, repack and label the products under their own requirements in the foreign market, and sell those products in their own names and bear all risks. The advantage of this approach is that exporters take very small efforts to market the products overseas. However, exporters lose the control over the foreign market totally, which may restrain the future expand of your products and market.

Piggybacking means using another company's channels to export products, and piggy backer means those company who take the other companies' products with their own sales channels. Usually it accepts complementary products that add to the basic distribution strength of the company itself. The advantage of this approach is that exporters can market overseas without incurring marketing and distribution costs. But, the risks of this approach are that the requirement of complementary products and appealing to the same customers is difficult to satisfy.

In the foreign country, several **intermediaries** can provide a range of services to help the exporters to sell their products in the oversea market (to the exporter), which can be generally called Foreign intermediaries in total. The sales representatives are agent middleman who take responsibility for a producer's goods in a city, regional market area, entire country or several adjacent counties. And the sales representatives usually handle the manufactured consumer products and represent the producing company in another country. An agent conducts business within a foreign nation under an exclusive contract arrangement with the parent company. Compensation is usually based on cost plus a specified percentage of the profits of the managed company. A foreign distributor is a merchant middleman who often has exclusive sales rights in a specific country and works in close cooperation with the manufacturers. The distributors have a relatively high degree of dependence on the suppliers, and the manufacturers can have a reasonable degree of control over prices, promotional effort, inventory and other distribution functions. (Ghauri & Cateora 2014).

2.2 Customer Preferences

whether in the domestic country or in the foreign country, the customers must be dealt with, because their preferences directly decide the success of our business. Moreover, a product or service which adapts to the target customers' preference will gain more sales in the market comparing those products or services which do not adapt to the target customers' preference, thus the company can have a knowledge about the customers' preferences to a specific product by analyzing the sales data or marketing research. After that, our marketing strategy can be changed and even our product's properties by increasing the strengths and diminishing the drawbacks.

At the same time, it is feasible and cheap today to analyze enormous data within a short time with the help of a computer. Under digitalization and informatization, sales data can be collected easily. Also, the process and result of marketing research is becoming more formal and reliable when using the research software such as SPSS. There is great confidence that the study of the customer preference can help a company to target the customers more accurately.

2.2.1 Theory of Customer Preference

Every individual customer has his/her own satisfaction upon the specific product according to their experiences, gender, age, culture, education and other plenty of factors, and a group of people can perform a similar consumer choice in the product, which is called customer preference (Weber & Camerer 1992). The focus of customer preference lies on the "preference", which can be understood as making decisions among multiple choices under the psychological influences. In economics, the traditional economics and behavioral economics has different explanation about the reason of customer preference.

In traditional economics, the preference has been assumed to be pre-determined and constant, and it applies to the utility theory because of the invariance of the preference. So, the influential factors in the utility theory depend on the people rather than the external environment, and the order of the preference is the same. (Arrow 1982).

However, preference as a form of psychological factors difficult to measure and can change as the environment changes. Thus, Camerer and Weber (1992) have brought up

the theory of preference construction since the preference will change. When the preference of an individual is analyzed, we need to construct the preference on the specific conditions. The basic assumption of this theory is that the customer behavior is not stable and can change according to the person's attitude.

This paper prefers the variance of the customer preference, and the preference will change as the time goes on and the changing of the external conditions. And we can construct the composition of the selection set (Huber & Puto 1983), the decision-making framework (Tversky & Kahneman 1986), and even any set of anchors value (Ariely, Loewenstein & Prelec 2003). Then we can compare the utility function of different products, and identify the strength and shortcomings of different products.

2.2.2 Customer Behavior

Customer behavior has been granted as the study of both marketing and psychology since the 1960s, and it is concerned with the social and economic impacts that purchasing and consumption behavior has on both the consumer and wider society. From 1980s, the scholars have divided the customer behavior into the macro and micro levels. In the macro aspect, there are descriptive analysis based on the demographic characteristics and the consumption behavior of different groups. In the micro aspect, there are explanations on the specific customer behavior, such as decision making, satisfaction, attitude and so on.

To further study the customer behavior, Zhongke Zhang (2011) has divided the influential factors into external factors that are predictable, and internal factors that are unpredictable, the general factors and factors related to the product as it is shown in the Table 1.

The study of customer behavior is mainly to study the purchasing behavior, but the culture, other's influence, education and altitude towards life, and other factors can influence the customer's decision as well (Liang 2004). So, the purchasing behaviour can't totally represent the customer's preference to the products. However, we must use the purchasing behaviour to conclude the customer's behaviour since the purchasing behaviour is the only thing we can observe from the customers. The scientific way to study the customers' behaviour is to eliminate the influence of other outside factors as it has been cited in the Table 1.

Table 1. Factors of the customer behaviour (Zhang 2011).

Factors	General factors	Factors related to products
External factors	Culture, Geography, Population, GDP and CPI	Purchasing habits
Internal factors	Psychology, Value, Personality and Living habits	Perception, Attitude, Preference and Incentives

2.2.3 Research Methodologies

Customer preference is the core concern of the marketing plan because it can show the tendency of the customers. In the market economy, the consumer plays an important role in contributing to the enterprise profit and social economy. Thus, the accurate measurement analysis of consumer preference should be built so that other enterprises can learn from the case and will further boost consumption. The customer's preference to a product can be defined as some specific property of the product which attracts most of the customers. In order to figure out what exactly the property is, scholars and researchers need to do empirical researches, which can be classified as two ways based on the sources of data. One is based on consumer marketing research, the other is based on the sales database.

Consumer Marketing Research can be applied to understand the preferences, attitudes, and behaviours of consumers in a market-based economy. It is often partitioned into three sets of categories: the direct interview, conjoint analysis and multidimensional preference analysis (MDPREF). The direct interview is to interview the customers by asking their questions or filling in the questionnaires. For example, what is your favourite brand? what kind of a price is acceptable for you? The drawback of direct interview is that the answers can be influenced by the interviews. In order to improve the accuracy of the marketing research, it has been brought up the conjoined analysis which allows the customers to evaluate the product or service by grading it from 1 to 10, and then the mathematical analysis is used to draw the utility curve to analyse the tendency of all the customers.

It is a realistic simulation to estimate the customers buying decisions because people must consider the characteristics of multiple products in the actual decision-making process due to price and other reasons, but the conjoint analysis don't have to think about that. Therefore, the degree of consumer attention can be understood in relation to the characteristics of the product, and use this information to develop a competitive product. The multidimensional preference analysis is an improvement of conjoint analysis. And it can not only be used to analyse a product or service, but also a project or a financing product.

The sales database can be easily collected by computer and the internet nowadays. Sellers can easily find out which product is more popular through the database, as can the producers. So, the sales database can be used to analyse the customer's preference. There are four ways of analysing the data: Logit model, Decision tree, Association rules and Clustering. The logit model assumes the difference of customer preference is influenced by the external factors rather than the individual factors. However, later it has been brought up the mix of logit model which uses the random error to denote the individual influence on the customer preference. Decision trees can be used to classify the research problem because sometimes the data is too big and there is some unrelated data which interfere the analysis. Association rules and clustering rely on the research software and can study the big sales data and calculate the errors. (Revelt & Train 1998).

2.3 Financing Channels

To start an import-export business, there are lots of important details to look after. A primary concern is the initial business capital. However, many medium-sized and small companies suffer from undercapitalization and/or poor management of financial resources. The entrepreneurs typically either overestimate the demand for the products or severely underestimate the need for capital resources and organizational skills. (Hanks, Barnett & Woodrum 2011).

Therefore, the financing channels play an important role in finding the capital sources. There are four ways of financing channels in general for import-export business: partnership with others, financial support from the government, a loan from a bank, and trade financing from the banks. It is important to properly evaluate how much capital is needed,

in what increments, and over what time period. Capital needs at the start-up stage may be smaller than those needed during the growth and expansion period. (Seyoum 2013).

2.3.1 Partnership with Others

In business, a partnership means a partner (different parties) under the legal agreements or contracts sharing the mutual interests and risks. At the beginning of setting up a company, the partners have the same idea and work ambitiously, which makes the company achieve its goal quickly and start to make profits. Later on, conflicts among the partners can begin to have different visions of the company and management strategies. In that situation, some partners break up and get their shares of money, and some partners change into a cooperation such as the shareholding system, and all the shareholding members have the right to attend the discussion of the company and they employ some professional manager to run the company. Therefore, there are benefits and drawbacks at the same time when choosing the partnership to get enough finance. In the beginning, it can boost the success of the company, but it can bind the entrepreneurs and the development of the company in the future.

2.3.2 Government Financial Support

Government financial support can be a reduction in taxes or an export bounty, and the most used way for the exporting company is an export bounty (also called export subsidy), which means the government give the exporters cash subsidies or financial support to reduce the price of the commodity. The aim is to boost the exportation of the country and increase the competition of the domestic commodity in the other country. There are two basic ways: direct subsidies and indirect subsidies. The direct subsidies refer that the government directly give the exporting company the cash subsidies according to the numbers of products that they have exported. The aim is to make up the difference between the international price and the domestic price and protect the domestic industrials. For instance, the EU has been giving in subsidies more than 800 billion dollars to the farmers since 1994. The indirect subsidies refer that the government refund of sales taxes, excise tax, value added tax, income tax or other domestic tax to the exporters. In addition, companies which have imported the raw materials or semi-manufactures products can get the materials duty-free or refund the imported duties when they export the manufactured

products to the other counties. The purpose of this is to reduce the cost of those manufactures and increase the international competition of own country's product.

2.3.3 Loan from the Banks

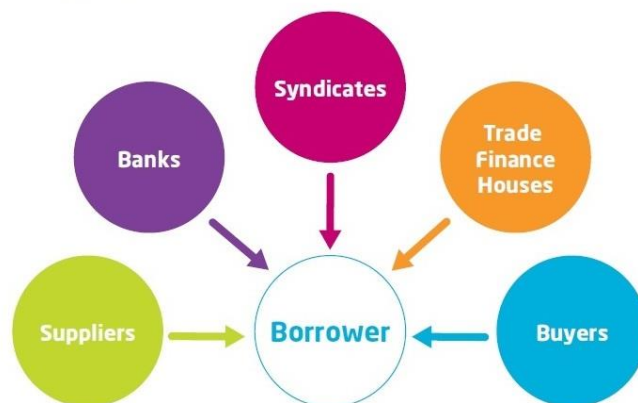
There are many banks from which the start-ups can take a loan for a short-term or a long-term period. Especially banks with much capital want to invest in entrepreneurs with perspective business plans. Normally banks require some property to guarantee that entrepreneurs can return the money, otherwise banks can claim the ownership of the entrepreneur's property and auction it publicly to get the borrowed money back. Another drawback of taking loans from the bank is that the process from the day you propose until the day you get the money takes a long time and a lot effort in filling the paperwork. Additionally, high interest rates have stopped many people from borrowing money from the banks as well. However, taking a loan from a bank is an option when the company is eager to seize the market or expand.

2.3.4 Trade Finance from the Banks

In the book, Trade Finance Guide (U.S. Department of Commerce 2007), trade finance was defined as one of the services from the banks but different from a loan or other services. The bank uses its reputation (credit) to guarantee that the buyer will pay the bill or the seller will deliver the goods. An exporter can require the importer to prepay the goods, while the buyer may wish to reduce risk by asking the seller to document that the goods have been shipped. The importer's bank can provide a [letter of credit](#) to the exporter (or exporter's bank) for payment upon presentation of certain documents such as a [bill of lading](#), and the exporter's bank may make a loan to the exporter under the export contract. Then the exporter banks and importer banks deal with the documents and make the transaction upon how the evidence of performance can be shown (i.e. bill of lading to show the shipment). In this case, the bank only deals with the documents, not the actual goods or services, which settles the conflicting need of the exporters and importers and makes the transaction convenient. In general, trade finance is asked to cover not only foreign trade but also in other industries. Thus, the providers of trade finance can be banks, suppliers, syndicates, trade finance houses and buyers, and the users of trade finance can be producers, manufactures, importers, traders and exporters. In Figure 3, the main providers

of trade finance (or borrowers) and users of trade finance (trade financiers) have been illustrated.

Providers of Trade Finance



Users of Trade Finance



Figure 3. Providers and users of trade finance (U.S. Department of Commerce 2007).

2.4 Importing Management

International trade is the exchange of goods and services across national boundaries (Seyoum 2013). Importing is one form of international business activity, and how to manage the importing process efficiently for a small and medium-size export-import company becomes exclusively important, because a delay or cheating or damage of goods in the operation of importing can cause a series of problem, such as losing the trust of the clients of the importers, losing the best sales season or the break of the finance and so on.

There are four main parts in the operation of importing process and it would not work well without any one of the four parts. Firstly, the exporter (or seller) should understand the trade regulations and policies of the country and prepare for the related documents. Secondly, the importer (buyer) should consult about the import regulations and policies as well, especially whether the two countries have trade agreement. Moreover, there are many trade intermediaries which can provide different kinds of importing services, and the information you get from the trade intermediaries can help you to have clear understandings about the importing process. Thirdly, though both the exporter and importer have the desire to make this trade business, there are some details about the product, such as the quality, quantity, packaging and price quotation that need to be agreed on and all these details should be included in the contract between the exporter and the importer. In the end, it is important to arrange the transportation, define the transfer of the risk and choose the method of payment.

In addition, there are some business management software companies providing importing management when the business grows faster and continuedly, such as Apprise ERP software. It can help the company to monitor, manage and track their shipments on land and at sea, and it contains vessel, shipment and container tracking tools to help consumer goods companies gain the visibility they need in import tracking.

2.4.1 Export Regulations and Documentation

2.4.1.1 Export Regulations and Licenses

Governments use export controls for a variety of reasons. Such controls are often intended to achieve certain desired political and economic objectives (Seyoum 2013). For instance, in U.S the Export Administration Regulations (EAR) are designed to implement the Export Administration Act (EAA) of 1979 and subsequent amendments. The EAR applies to those export activities related to the national security, high technology, weapons and so on.

Thus, it is important to establish whether an export license for your product is needed. An export license is a government document that authorizes the export of specific goods in specific quantities to a destination.

China is not a member of the Australia Group, the Missile Technology Control Regime, the Nuclear Suppliers Group, or the Wassenaar Arrangement. However, China does maintain lists of items controlled for export. Military items are detailed on the Administrative List of Export of Military Products, which identifies specific military goods controlled for export. Dual Use-Items are detailed in the Index of Management of Import and Export Permits of Dual-Use Items and Technologies, which also covers nuclear, biological, chemical, and missile-related dual-use goods. The lists are available in Chinese only. Export Controls are administered and enforced by the Ministry of Commerce (MOFCOM), the Chinese Customs Bureau and the State Council and Central Military Commission.

2.4.1.2 Export Documentations

Documentation is a key and formal means of conveying information from one person or company to another, and it also serves as permanent proofs of tasks and actions undertaken throughout the export process. Export documentation is considerably complexed than the standard domestic sale invoices, because the export process will have a long-distance deliver crossing the border and there are different requirements based on destinations and products. However, there are five most common used export documents in the world: commercial invoice, packing list, pro forma invoice, bill of lading, certificate of origin, and Electronic Export Information (EEI).

A [commercial invoice](#) is a bill for the goods from the seller to the buyer. These invoices are often used by governments to determine the true value of goods when assessing customs duties. Governments that use the commercial invoice to control imports will often specify its form, content, number of copies, language to be used, and other characteristics.

An [export packing list](#) is considerably more detailed and informative than a standard domestic packing list, and an export packing list lists seller, buyer, shipper, invoice number, date of shipment, mode of transport, carrier, and itemizes quantity, description, the type of package, such as a box, crate, drum, or carton, the quantity of packages, total net and gross weight (in kilograms), package marks, and dimensions, if appropriate. Both commercial stationers and freight forwarders carry packing list forms. A packing list may serve as conforming document. It is not a substitute for a commercial invoice. In addition, U.S. and foreign customs officials may use the export packing list to check the cargo.

A **pro forma invoice** is an invoice prepared by the exporter before shipping the goods, informing the buyer of the goods to be sent, their value, and other key specifications. It also can be used as an offering of sale or price quotation.

A **bill of lading** is a contract between the owner of the goods and the carrier (as with domestic shipments). For vessels, there are two types: a straight bill of lading, which is non-negotiable, and a negotiable or shipper's order bill of lading. The latter can be bought, sold, or traded while the goods are in transit. The customer usually needs an original as proof of ownership to take possession of the goods.

The **Certificate of Origin (CO)** is required by some countries for all or only certain products. Special certificates may be required for claiming benefits under free trade agreements.

Electronic Export Information (EEI) is the most common of all export control documents and formally known as the shipper's export declaration. It is required for shipments above \$2,500 and for shipments of any value requiring an export license. It has to be electronically filed via the AES Direct online system, which is a free service from Census and Customs.

2.4.2 Import Regulations and Trade Intermediaries

2.4.2.1 Import regulations and requirements

All goods imported into the United States are subject to duty or duty-free entry, which depends on their classification under the applicable tariff schedule and their country of origin (Seyoum 2013). For dutiable products, three different methods are used to levy tariffs: 1. Ad valorem duty (duty based on value of the imported product). 2. Specific duty (duty based on quantity or volume). 3. Compound duty (duty combined both ad valorem and specific). The most applied type of duty is the ad valorem because of its no relation with the quantity. And if the exported country has the most-favored-nation (MFN) rate with the imported country, the lowest duty should be applied under the MFN principles, which has been authorized by GATT/WTO members.

Even though most of goods freely enter the United States after the duty of tariff has been granted, there are some restrictions on the importation of certain products (Seyoum 2013). The rules prohibit or limited the entry of some imports; limit entry to certain ports; or restrict routing, storage, or use or require treatment, labelling; or processing as a condition of release from customs. Generally, agricultural commodities, arms, ammunition, radioactive materials, consumer and electronic products, foods, drugs, cosmetics, medical devices, textile, alcoholic beverage and wildlife and pets are in the list of nontariff prohibitions. The reasons include quotas, tariff quotas, labeling requirements, licensing requirements, prohibitions on the entry of certain imports, and requirements to purchase domestically produced goods.

In the past decades, there have been different kinds of multilateral and bilateral trade agreements in the world. One most used item in the agreements is the professional trading arrangement (PTAs), which gives preferential access to certain products from some participating countries and reduces the tariffs but not by abolishing them completely. And this is the first stage of economic integration like the EU, and a free trade area (FTA) could be the next stage with increased depth and scope of tariffs reduction. In the website of <http://ptadb.wto.org/SearchByCountry.aspx>, you can find the database of the PTA between different countries around the world.

2.4.2.2 Trade intermediaries and service

A trade intermediary works as an agent between the exporter and the importer, such as customs brokers, freight forwarder, export departments, export management company and so on. The job of intermediary is to make the import or export process as easy and seamless as possible. Now the most used intermediary is the freight forwarder, who usually provides a full range of services including: tracking inland transportation, preparation of shipping and export documents, warehousing, booking cargo space, negotiating freight charges, freight consolidation, cargo insurance, and filing of insurance claims.

The international freight forwarders have experiences in preparing and processing customs and other documentation required by the carrier because of the long-time experiences. So, the freight forwarders carry out their job duties as expected and the goods are

delivered on time and in perfect condition. Therefore, using the services of a freight forwarder can reduce the complexed preparation and work of documents and shipping arrangements.

2.4.3 Product and Pricing Decisions

2.4.3.1 Product decision

The product is the heart of the import-export business. If a product fails to satisfy the end-user or consumers in her/his needs, no additional efforts on any of the other ingredients of the marketing mix will improve the product performance in the marketplace (Albaum & Duerr 2011). A product is defined as the sum of all the physical and psychological satisfactions that the buyer (or user) receives because of the purchase and/or use of a product, from which the product has three major components: the physical product core, the product package, and auxiliary service. The physical core includes: functional features, style, design, and presentation. The product package includes: package, brand name, trademark, and label. The auxiliary includes: warranties, use instructions, installation assistance, spare parts availability, and after-sales service. In the foreign market, the standardization & adaptation, packaging and after sales service are the most central issues.

When a product is sold in a foreign market, there are two ways of developing the products which are standardization and adaptation. Standardization means using international standards such as ISO 9000 for quality management, while adaptation means using the target country's standards. However, it is not either this one or that one. Rather, it is a matter of degree, which means parts of a product can be applied to use the international standards and some other parts using the country's own standards. Also, there are certain advantages and disadvantages about standardization and adaptation in Table 2. For instance, the advantages of standardization are economies of scale, single coherent global image, and faster set up time, while the drawbacks can be negative reaction from neglecting local needs.

Table 2. Pros and cons of standardization and adaptation (Albaum & Duerr 2011).

	Standardization	Adaptation
Pros	<ul style="list-style-type: none"> • Economies of scale • Faster set up time • Single Coherent global image • Excellent monitoring of communication 	<ul style="list-style-type: none"> • Respect local specifications and expectations • Excellent local image • Customers keep their landmark and feel noticed
Cons	<ul style="list-style-type: none"> • Possible loss of advertising effectiveness • Little reactivity and little flexibility • Can create negative reaction from neglecting local needs 	<ul style="list-style-type: none"> • Higher cost • Time consuming and poor speed of execution • Difficulty to know what consumers really want

Packaging is probably the cheapest, quickest, and easiest way to adapt a product to make it more suitable for foreign markets. Much of the packaging revolves around the language, protection and promotion. In some countries, it is not uncommon to find products from English speaking countries packaged using portly English, such as in Denmark, Sweden and Finland, but in some other country, you have to translate your products' information into local language or use the multilanguage packaging. For example, in Germany, Italy, and France. The most important reason for packaging is to ensure the protection to the products under the regulation of the foreign countries. For instance, EU has a directive on packaging and packaging waste, and the US has specific requirement for the packaging material on the food. Another purpose of packaging is for the promotion, especially the packaging design can do much to express and present a product in a way that is preferred by customers in each market. (Albaum & Duerr 2011).

In the export-import business, it is a rare chance for the exporter or importer to get involved with the after-sales service due to the long distance (Albaum & Duerr 2011). However, there is an increasing tendency of providing after-sales service for some multinational companies or distributors of some brands which required after-sales service by their customers in the issue of warranties, use instructions, installation assistance and spare parts availability. If the exporter or importer wants to brand the products, it's essential to provide after-sales service.

2.4.3.2 Pricing decision

The factors that must be considered in determining an export price are costs, competitions, legal/political considerations, and company policies. However, in order to make it simple for the small and medium-sized entrepreneurs (SMEs), the costs of the export price (or imported price) will be analyzed. Costs are often a major factor in price determination and are useful in setting a price floor. Normally, the costs include factory price, domestic freight, wholesaler (or exporter) markup, export documentation, ocean freight and insurance, and import duty. After that, it's the importer/distributor markup and the retail markup before the final consumer price. Thus, in general the export prices are higher than the domestic price. For instance, there is a comparison of the prices of a jacket in the domestic market and foreign market in the Table 3. (Agarwal & Sikri, 1996).

Table 3. Cost figure of a consumer product (Agarwal & Sikri, 1996).

	Domestic market	Export market
Factory price	\$10.00	\$10.00
Domestic freight	1.00	1.00
Export documentation		0.75
Ocean freight and insurance		2.25
Import duty (10% of landed cost)		1.4
Wholesaler markup (15% on cost)	1.65	
Imported/distributor markup (25% on cost)		3.85
Retail markup (50% on cost)		9.62
Final consumer price	\$18.97	\$28.87

However, due to the lower labor costs, government subsidies or other advantages that they are said to benefit from, and the currency exchange rate, the final price of the imported goods sometimes is far cheaper than similar products in the target foreign market. So, there are still benefits in this business. In the following section, there will be more details about the price of the imported goods based on different item of incoterms.

2.4.4 Transportation and Incoterms

2.4.4.1 Transportation

Importers or exporters prefer to look for the freight forwarder company to manage the transportation today because of their convenience and experienced networks, especially for those small and medium-sized entrepreneurs (SMEs). There are still some issues we need to have some knowledges about, such as the provided service, the determinants of transportation costs, the needed documentations and safety of the goods, because knowledge of the whole process and costs may help when negotiating a better price with the freight forwarder companies.

To help the exporter or importer to plan import or export operations, the freight forwarders offer a wide range of expertise and services, such as:

- consolidating smaller shipments to save you time and money
- detailed knowledge of the rules and regulations that your business must comply with
- acting as an intermediary when transporting to a new territory
- arranging for and operating several different transport methods for a shipment as required

In order to select a reliable freight forwarder, experiences in providing the forwarder process needs to be checked. First, is the forwarder a member of the international freight association? This is because the members are covered by freight liability insurance and follow standard trading conditions and best-practice procedures. Second, do they have experience in transporting your type of goods? Third, do they have experience in shipping to the countries you are targeting? For a successful and long-term partnership, the freight

forwarder should understand the clients' concerns and requirements, and the use of incoterms and internationally accepted system of trading terms for the delivery of goods are recommended to avoid any ambiguity.

Transport costs are a monetary measure of what the transport provider must pay to produce transportation services. They come as fixed (infrastructure) and variable (operating) costs, depending on a variety of conditions related to geography, infrastructure, administrative barriers, energy, and on how passengers and freight are carried. Geography means the transporting distance and accessibility, which is commonly the most basic condition affecting transport costs. The infrastructure of the terminated port has an influence on the transferring efficiency. So, may the administrative barriers delay the loading and unloading process? Energy means the fuel has been used for the ship or other transportation. How passengers and freight are carried means the chosen of the transportation and the route, which has a greatly influence on the costs.

Transportation documents lie at the heart of international trade transaction. In general, there are: 1. CMR document, it is an international consignment note used by drivers, operators and forwarders alike that govern the responsibilities and liabilities of the parties to a contract for the carriage of goods by road internationally. 2. Bill of lading B/L, it is both a receipt for merchandise and a contract to deliver it as freight. This document is prepared by the shipping company and addressed to the exporter, the shipping company through the agent, and the importer. 3. Air waybill AWB, it is a non-negotiable transport document covering transport of cargo from airport to airport. 4. Cargo insurance certificate, it is a document indicating the type and amount of insurance coverage in force on a shipment, and it includes the name of the insurance company and conditions of coverage. 5. International commercial invoice, it is an administrative document which contains all the information about the international sale. The item, quantity, price for the products/services sold, delivery and payment conditions, as well as the taxes and other expenses that might be included in the sale. 6. Packing list. It is a more detailed version of the commercial invoice but without price information. 7. Delivery note, it is one of the transport documents accompanying the shipment of goods that list description and quantity of goods delivered. A copy of the Delivery Note, signed by the buyer or consignee is returned to the seller or consignor as a proof of delivery.

When it comes to the safety issue, buying an insurance is the safest alternative since there may be some damages or loss in the long-distance transportation. Also, it is the duty for the freight forwarder to provide information to the exporter or the importer. And in the incoterms, it specifies either the duty of exporter or the duty of importer to pay the insurance fee. And the duty should clearly be stated in the agreement with the freight forwarder company. Once the damage has been made, there are typically three ways of claims: Preliminary Notice of Claim, Formal Notice of Claim and Settlement of Claim.

2.4.4.2 Incoterms

Incoterms, which is short for “International Commercial Terms”, are trade terms published by the International Chamber of Commerce (ICC). Incoterms has been commonly used in both international and domestic trade contacts. Which incoterm is applied determines where the transfer of the risks is, who pays the transportation and insurance, and who arranges the carriage. In the following Table 4, there are details of different incoterms based on the three major obligations: carriage of goods, risks, and costs.

Table 4. Transport obligation, costs and risks (Foreign Trade Online 2014).

INCOTERMS	Carriage of Goods	Risks	Costs
EXW	Carriage to be arranged by the buyer	Risk transfer from the seller to the buyer when the goods are at the disposal of the buyer	Cost transfer from the seller to the buyer when the goods are at the disposal of the buyer
FCA	Carriage to be arranged by the buyer or the seller on the buyer's behalf	Risk transfer from the seller to the buyer when the goods have been delivered to the carrier at the named place	Cost transfer from the seller to the buyer when the goods have been delivered to the carrier at the named place
CPT	Carriage to be arranged by the seller	Risk transfer from the seller to the buyer when the goods have been delivered to the carrier	Cost transfer at port of destination, buyer paying such costs as are not for the seller account under the contract of carriage
CIP	Carriage and insurance to be arranged by the seller	Risk transfer from the seller to the buyer when the goods have been delivered to the carrier	Cost transfer at port of destination, buyer paying such costs as are not for the seller account under the contract of carriage
CIP	Carriage and insurance to be arranged by the seller	Risk transfer from the seller to the buyer when the goods have been delivered to the carrier	Cost transfer at port of destination, buyer paying such costs as are not for the seller account under the contract of carriage
DAP	Carriage to be arranged by the seller	Risk transfer from the seller to the buyer when the goods are delivered to named place ready for unloading	Cost transfer from the seller to the buyer when the goods are delivered at named place ready for unloading
DDP	Carriage to be arranged by the seller	Risk transfer from the seller to the buyer when the goods are placed at the disposal of the buyer	Cost transfer from the seller to the buyer when the goods are placed at the disposal of the buyer
FAS	Carriage to be arranged by the buyer	Risk transfer from the seller to the buyer when the goods have been placed alongside the ship	Cost transfer from the seller to the buyer when the goods have been placed alongside the ship
FOB	Carriage to be arranged by the buyer	Risk transfer from the seller to the buyer when the goods pass the ship's rail	Cost transfer from the seller to the buyer when the goods pass the ship's rail
CFR	Carriage to be arranged by the seller	Risk transfer from the seller to the buyer when the goods pass the ship's rail	Cost transfer at port of destination, buyer paying such costs as are not for the seller

In the Figure 4, there are illustrations about the risks of transfer from seller to buyer between different incoterms. Different incoterms transfer the risks from the seller to the buyers in a different place, such as loading port and destination port.



Figure 4. Risk transfer between different incoterms (Foreign Trade Online 2014).

2.4.5 The Entry Process and Payment Methods

Goods may be entered by the owner, the purchaser, an authorized regular employee, or a licensed customs broker. “Entry” means the act of filing the necessary documentation with the customs officer to secure the release of imported merchandise (Seyoum 2013). For instance, in the U.S. the customs and border protection (CBP) are in charge of all the imported goods entry within the customs port. And the documentation required to enter merchandise is Entry manifest, commercial invoice, pro forma invoice, packing list, and other necessary documents. After complete entry is made, product is released by customs and estimated duty paid. A bond must be posted to guarantee payment of duty upon final assessment of duty. A bond may be secured through a resident surety company, resident, citizen, or posted in the form of cash or other government obligations.

Harmonized Tariff Schedule of the United States (HTSUS) is a commodity description and coding system that is used by many countries. Also, the World Customs Organization (WCO) has developed the Harmonized Code (HS Code), and it classifies goods according to their essential character and makes the calculation of the duty process easier.

All the imported articles are to be marked with the name of the country of origin to indicate to the ultimate purchaser the name of the country in which the product was manufactured. Country-of-origin determination is important because imports are subject to select tariffs and nontariff barriers (which has been mentioned in the 2.4.2 Importing Regulations and Trade Intermediary) depending on the origin of the merchandise. Markings must be legible and located in a conspicuous place, where they can be seen by someone who is handling the merchandise casually.

After the development of the SWIFT (Society for Worldwide Inter-Bank Transfers), the payment for international trade has become easier and the methods are various. In general, the exporter would prefer the most secure method, while the importer would prefer the least expensive one. Therefore, different methods can be chosen, and the four popular methods are Consignment, Open account, Documentary collection, and Letter of Credit (L/C).

Consignment sales is a trading arrangement in which a seller sends goods to a buyer or reseller who pays the seller only when the goods are sold. The seller remains the owner of the goods until they are paid. The seller takes back the unsold goods after a certain period. It is good to test the new product in a foreign market. However, the cons are delay in payment, risks of nonpayment, cost of returning goods.

Open account occurs when a seller ships the goods and all the necessary shipping and commercial documents directly to a buyer who agrees to pay a seller's invoice at a future date. Its pros are enough time to resell and then pay, while generating business goodwill for future dealings. However, the cons are delay in payment, risks of default or nonpayment.

A **documentary collection** is a process in which the seller instructs his bank to forward documents related to the export of goods to the buyer's bank with a request to present these documents to the buyer for payment, indicating when and on what conditions these documents can be released to the buyer. Its pros are simple and inexpensive handling compared to letters of credit, faster receipt of payment than open account terms. However, the cons are the risks of default and nonpayment. In Figure 5, the procedures of the documentary collection have been illustrated among seller, buyer and bank.

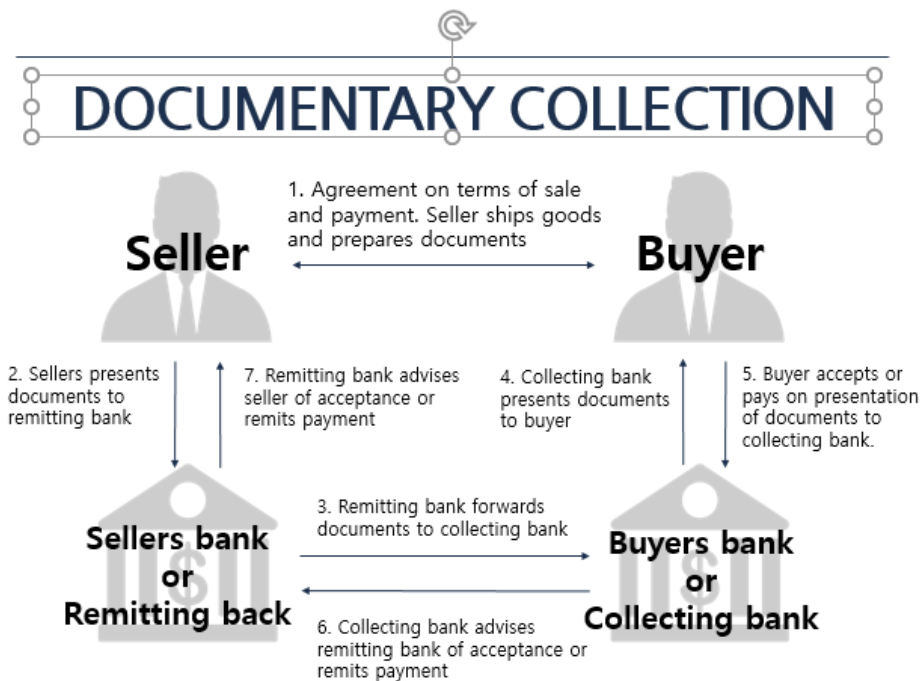


Figure 5. Documentary collection (Seyoum 2013).

A **letter of credit** is a document from a bank guaranteeing that a seller will receive payment in full if certain delivery conditions have been met. And the buyer is unable to make payment on the purchase in the transaction, and the bank will cover the outstanding amount. Its advantages are buyer can avoid need to make prepayment and accommodate the competing desire of seller and oversea customer. The disadvantage is that issuing bank often requires cash deposit before they open the L/C. Figure 6 has illustrated the procedures of how to use the letter of credit to fulfill the payment in trade business.

DOCUMENTARY LETTERS OF CREDIT (L/C)

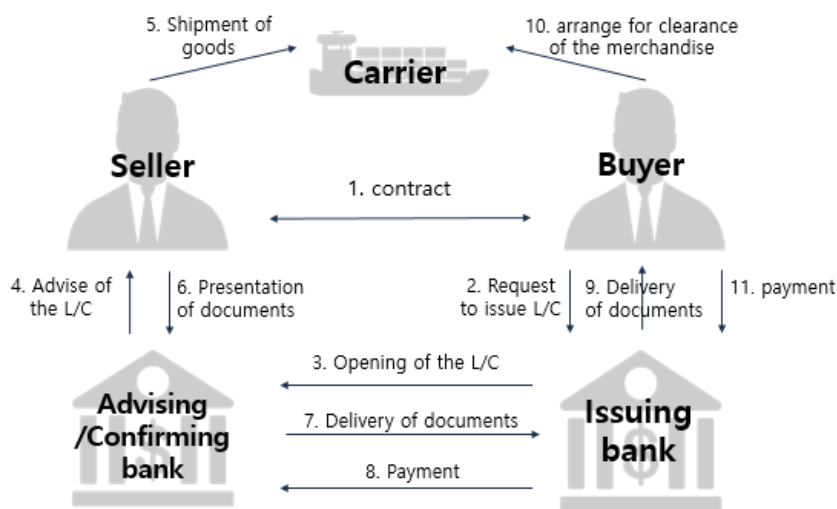


Figure 6. Documentary letter of credits (Seyoum 2013).

3 EMPIRICAL FRAMWORK

After understanding the theory of the export-import business model, the theory must be applied into practice and use research to support and revise the accuracy of the theories. Research is also the scientific method to study the unknown theory and knowledge from the human's history (Saunders & Lewis 2012). In the theoretical section, Marketing entry strategy, the customer preference, financing channels and importing management were discussed. In the empirical section, the reality case of this export-import business model will be analyzed. The empirical framework includes two sections: the research methodology and the research design.

3.1 Research Methodology

The method of this research combines the qualitative method with the quantitative method. In the qualitative section, the observations of the smartphone case users and smartphone case shops were to understand the customer preferences and feasibility of the importing business. Then some experienced dealers in the field of export-import business were interviewed to check the feasibility of the importing business and considerations in different steps. The purpose of the qualitative research is to allow the respondents to freely express themselves based on the interviewed questions. However, the drawback of this method is the subjective influence of the researchers or the interviewers.

In the quantitative section, a survey among the users of the smartphone users in Finland was made to understand the target customer preferences better. The survey is conducted as a questionnaire. The aim of the quantitative research is to use the representative data to analyze the trend of the customers' preferences. The concern of this method is the money and time costs when conducting a survey. Table 5 has presents the main differences between qualitative and quantitative research methods.

Table 5. Main differences between qualitative and quantitative research method (Dudovskiy, 2016).

Characteristic	Quantitative research	Qualitative research
<i>Type of data</i>	Phenomena are described numerically	Phenomena are described in a narrative fashion
<i>Analysis</i>	Descriptive and inferential statistics	Identification of major schemes
<i>Scope of inquiry</i>	Specific questions or hypotheses	Broad, thematic concerns
<i>Primary advantage</i>	Large sample, statistical validity, accurately reflects the population	Rich, in-depth, narrative description of sample
<i>Primary disadvantage</i>	Superficial understanding of participants' thoughts and feelings	Small sample, not generalizable to the population at large

3.2 Research Design

In the chapter on research methods, it was already known that there would be three kinds of research procedures used: the observation on the users of smartphone cases and smartphone shops, the interview with the experienced dealers in the export-import business, and the survey on the Finnish customers.

In the observation research, the number of smartphone users were conducted in the self-studying room in a library (called Tritonia) and a club (called Dreams) to find the three

most popular models and colors. After that, in the smartphone shops or retailers, the price information of different models and the related information of the producers and brands were collected. Additionally, the pictures of the different models and other information has been recorded in the pictures. In the end, I sorted the collected information and draw some conclusions.

In the interview, I made a question list based on the preview theoretical knowledge about the export-import business. There are in total six questions in the Appendix, but the questions are very broad and general, which means the interviewee can talk widely and freely around this topic. The biggest problem for this interview is to find the person who has the experience and free time to grant an interview, since most of business people are very busy with their own schedules. Luckily, one interviewee was found through friends, is the head of an Asian supermarket called Qian Wu and he has his own channel of importing Chinese products into Finland.

The last research procedure is the survey on the Finnish smartphone users. The aim is to get the detailed customer preference information and estimate the potential of the target market through an analysis of the survey. Two ways are used to distribute the survey in order to get enough respondents within a short time. The first one is the online survey by sending emails or sharing on the social media, and the other is to distribute the printed questionnaire on the streets and in the library face to face. When it comes to the design of the questionnaire (in Appendix 1), it can be divided into three sections: basic information of replicants, the product features, and other considerations such as price, after-sales service, for example.

4 RESEARCH FINDINGS

4.1 Findings of the Observation

4.1.1 Observation Results

In the observation of the smartphone case users, it was found out that there are 25 students who are using the smartphone cases in a self-studying room with a total of 29 students, and 24 students are users of smartphone. 96% of people are using a smartphone case out of the 29 people. Most likely, the four people who seem not using smartphone left their phone at home because of the need of concentration on studying. Another observation of the smartphone case users was conducted in the club called Dreams, and there were 30 people in the club and all of them had smartphones. The number of people who are using a smartphone case is 28, and the percentage of people using smartphone cases is 93% out of the 30 smartphone users.

I went to a smartphone shop to investigate the price and the product information of the smartphone cases. The shop was called Clas Ohlson, which is a global retailer mainly selling the accessories for electronic products such as smartphone cases, earphones, speakers, power banks, smartphone cables etc. Many of their products are imported from China or are manufactured in China.

4.1.2 Observation Analysis

In the observation of the smartphone case users, it can be concluded that there is a high percentage for smartphone users who buy a smartphone case for their smartphone. In the self-studying room of the library, 96% of smartphone users had smartphone cases. In the club, 93% of smartphone users had smartphone cases. The whole population of Finland is around 5.5 million. If we say 60% of people are using a smartphone and 90% of smartphone users prefer to buy smartphone cases, and the number of people who want to buy the smartphone case is nearly 3 million. It is still a big market for selling smartphone cases in Finland according to the estimated data.

In the observation of the smartphone shop Clas Ohlson, the price of the smartphone cases varied from the lowest at 10 euros to the highest at 50 euros. Also, the products with the lowest price

are all imported from China and repackaged with the Clas Ohlson, and they do not specifically have a brand name and most of the cases are slim cases as it can be seen from Figure 7. Then there is a Sweden brand smartphone case called Happy Plague, and the price is 20 euros with a good-looking design and a fashionable packaging. But surprisingly, the Happy Plague is also made in China and designed in Sweden, which means there is a global supply chain management between China and Sweden.



Figure 7. Observation pictures in Clas Ohlson.

As it can be seen in Figure 8, the wallet cases are more expensive than the slim cases, which require more technology work and cost. In that sense, the price is higher than many of the normal one. Differently from Apple and other companies such as Huawei and Xiaomi, Samsung designs their own smartphone cases for all the models of the Samsung smartphones and their price is higher than those unknown brands. The unknown brands produce similar smartphone cases which can also be used for the Samsung smartphones

at a cheaper price. Therefore, we can see why some phone companies such as Apple, Huawei and Xiaomi has given up the business of producing and selling smartphone cases.



Figure 8. Observation of smartphone cases in Clas Ohlson.

4.2 Findings of the Interview

4.2.1 Interview Result

The interview was conducted on 30th of April and it lasted for one hour. The interviewee is the head of the Asian supermarket called Qian Wu. The interview took place in the office of the Asian supermarket. In the nearly one hour interview, the head has answered all the six interview questions. Mr. Wu was very excited about the interview so than he talked widely, though his main business was not on importing electronic products. The questions were answered by him and he welcomed the students to interview him. In addition, he would like to communicate and share his personal experience as well.

Here are the answers to the interview questions:

1. What did you import from China to Finland?

Answer: 20% Asian food such as noodles, sauces (spicy sauce, vinegar, soy sauce...), dry goods, frozen food etc.

2. Why do you import this kind of goods? Did you do a marketing research?

He observed the demand for Asian foods materials and related goods, also there is a great demand for food materials from the Chinese in Finland and Asian restaurants. However, he didn't do a marketing research.

3. How did you start your business?

i.e. How did you enter the market, manage financing channels, and manage the importing process: documentation, transportation, pricing, and payment?

He took about 30,000 euros of his own money to start, and borrowed 70,000 euros from family in the following years around. He searched for supplier information on the website and called every supplier to discuss the deals. He couldn't import from China because of the importing regulation about food in the EU, which banned many Chinese food products from getting into the EU due to the poor quality or healthy problem of Chinese foods except for some famous brands in China. Another reason is that the suppliers in China requires the minimum product quantity (e.g. minimum 1t rice to the EU in one company). So, actually he bought the products from many distributors in the EU, the bigger city, the lower price; the more quantity, the lower the price. This solved him many problems about documentation, logistics, and entry to the customs. About pricing and payment, he first paid the products before he received the products and got the commercial invoice once he made the transaction of the payment, but later he sometimes got the products and paid by instalments after he had done the business with the distributor for many times. He marked the price by consulting the prices in other shops.

4. What was the biggest problem when you started this business?

The initial finance and the storage. Because he had to pay first before he got the products and he also needed a storage for the frozen products if he wants to get a lower price and reduce the transportation fees.

5. What are the current problems and concerns?

E.g. Competitors...

There are some other bigger Asian supermarkets, which are promoting the online sales channel covering all of Finland. And there are many other suppliers to deliver the food materials to those Asian restaurants.

6. What is your advice to the start-ups if they want to start the export-import business?

They need to be very careful and collect enough information before they started their business, such as the finance, regulations, registration, and so on. Once they started, they need to be problem-solving and brave when facing the challenges and making some changes.

7. Additional advice about importing accessories for electronic products from China to Finland

Accessories for electronic products require many declaration of certificates, anti-dumping tax, commercial tax etc. And due to the stereotypes of the Chinese accessories for electronic products on quality, the Finnish customers don't like to buy Chinese brands only when the price is so lower. Also, if you want to import some high-technology products such as TVs, LED lamps, PCs, and so on, they require after-sales service and also who merely trust Chinese brands very much.

4.2.2 Interview Analysis

By analyzing and sorting of the answers in the one hour interview with the head of the Asian supermarket, Mr. Wu, it did help us to understand better about the import business from China to Finland. From Q2, it has been known that there should be an analysis about the demand for our import products before starting importing. From Q3, we know that we need to estimate the needed initial capital carefully and prepare for the continuous financial investment. Also, we would better define ourselves as a distributor or retailers, we would better focus on the distribution if we are good at importing management. We would better be a retailer if we are good at selling products to the foreign customers. From

Q4, we know that the storage plays an important role in the business, whether we are distributor or retailers.

From Q5, we know there are always competitions in the market, and you need to react quickly and keep a good relationship with your customers. From Q6, we must be careful before we start up our own business and get ready with the potential risks. Above all, we must be problem-solving oriented once we start it. Also, we must be brave as well when facing the challenges.

4.3 Findings of the Survey

4.3.1 Survey Result

The survey was carried out within a very short time period, the online questionnaire was launched the 25th of April and closed on the 30th of April. The face to face survey was conducted within one day in a library called Tritonia on the 30th of April. In the online distribution, 25 answers were received, and all the 25 answers are valid. In the offline distribution, 20 questionnaires were distributed and were received 20 answers, but there is only one invalid answer. So, the total number of valid answers from the online and offline distribution is 44. 26 respondents are permanently living in Finland.

The data was exported from the online survey providers into an Excel file, and also, the data collected by distributing questionnaire in the library was put into the Excel file. Then the data was analyzed by the research software SPSS.

4.3.2 Survey Analysis

The questionnaire had been designed to investigate the Finnish customers' buying and using habit of the smartphone cases. It includes three sections: the first section is about the basic information of the respondents including question number 1 to number 3, the second section is about the preferences of the products from question number 4 to number 8, and the last section is about the feedback after they have used many smartphone cases including question number 9 and question number 10. Though we can get a lot of information by analyzing a single question, we can get more valuable and specific information by analyzing the mixed questions and using a bar chart.

Firstly, in the Figure 9, it can be seen there is a difference on the smartphone types between the people who permanently live in Finland and the people who have lived in Finland for less than ten years. Obviously, the permanent residents prefer Huawei comparing to the residents with less than 10 years in Finland, while the other smartphone types are mainly used by the residents with less than 10 years in Finland.

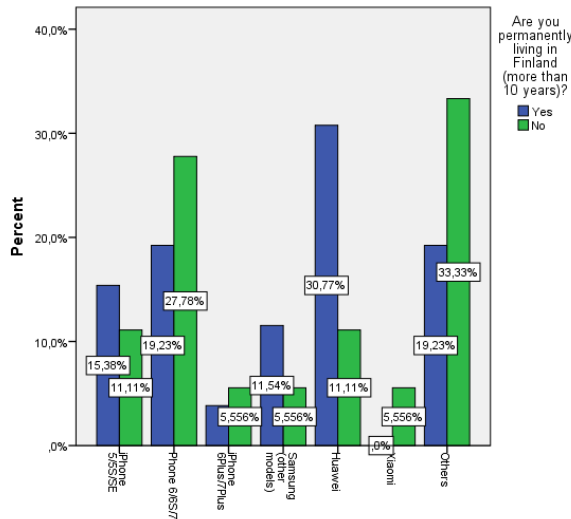


Figure 9. Smartphone types between different nationality.

Besides, it can be noticed in the Figure 9 that the iPhone is also popular among people no matter which model of iPhone people are using. Generally, the iPhone6/7 and iPhone5/5s/SE are preferred by the Finnish customers. The reason why specifies the model is because different models of iPhone require different smartphone cases. According to the graph and statistics, it would be better to import more quantity of iPhone 5/5s/SE/6/7 and Huawei smartphone case.

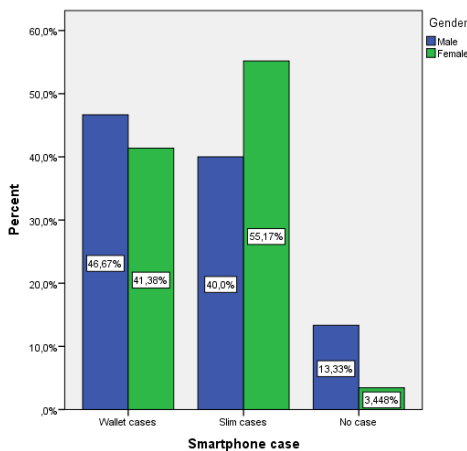


Figure 10. Graphs of smartphone case preferences between different gender.

In the Figure 10, it can be seen that people like both the wallet case and the slim case with the similar preferences, and the gender do not affect the preferences so much.

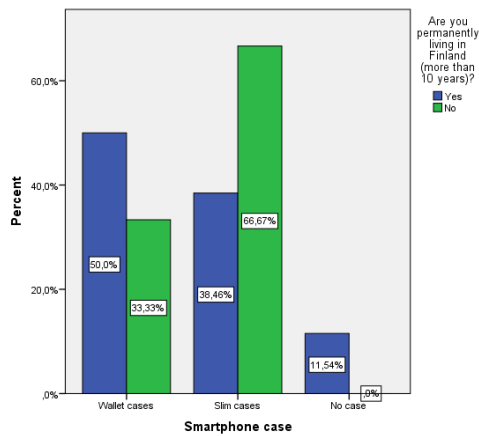


Figure 11. Graphs of smartphone case preferences between different nationality.

In the Figure 11, it can be noticed that nationality has a difference on the preferences of smartphone cases. People who has lived in Finland for less than ten years would rather choose the slim cases than the wallet cases, while people who has lived in Finland for more than ten years prefer to buy the wallet cases.

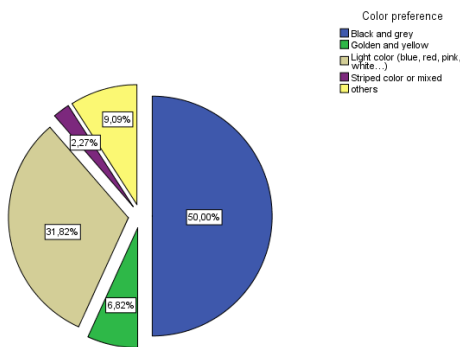


Figure 12. Bar chat of the colour preferences.

As it can be seen in the bar chart in Figure 12, the most popular smartphone case color is black and grey with nearly 50% of people in Finland. After that, the second most popular colors are light colors (blue, red, pink, white...) with 31.32% of people.

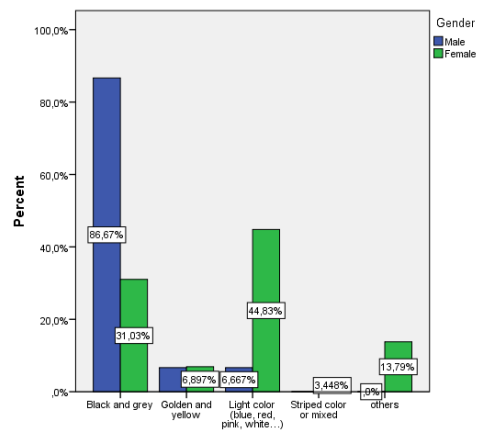


Figure 14. Graph of color preferences between different genders.

In addition, when trying to look for the factors which influence the decisions or what kind of people prefer the black and grey, we found in the graph in Figure 13 that different genders made a big difference in the preference of smartphone case color. Nearly 87% of males prefer the black and grey color comparing the female's 31%. However, in the preference of light color, around 44.8% of females choose a light color while only about 6.6% of males choose the light color.

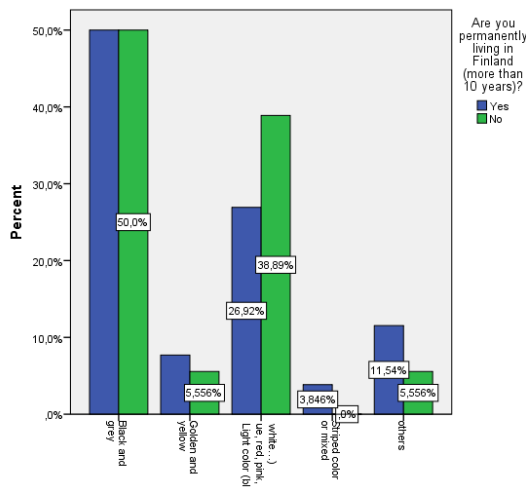


Figure 13. Graph of color preferences between different nationalities.

Different from the factor of gender, nationalities do not influence the people's preferences on the different colors of the smartphone cases as it can be noticed in Figure 14.

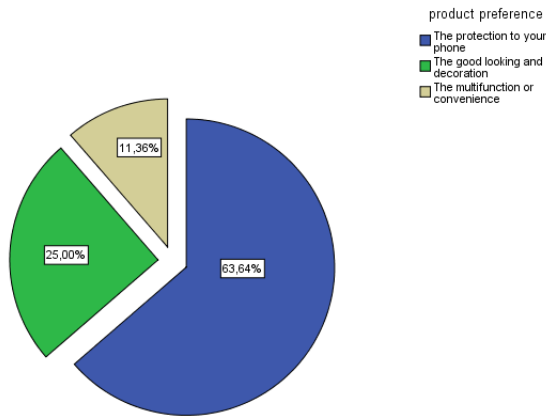


Figure 16. Bar chart of product preferences.

In the bar chart in Figure 15, we can see that the reason why people purchase a smartphone case for their smartphone is mainly because of the need to protect their phones. 25% of people think they need a good-looking case with decorations, and only 11% people purchase the smartphone cases because of the multifunctions and convenience of the smartphone cases.

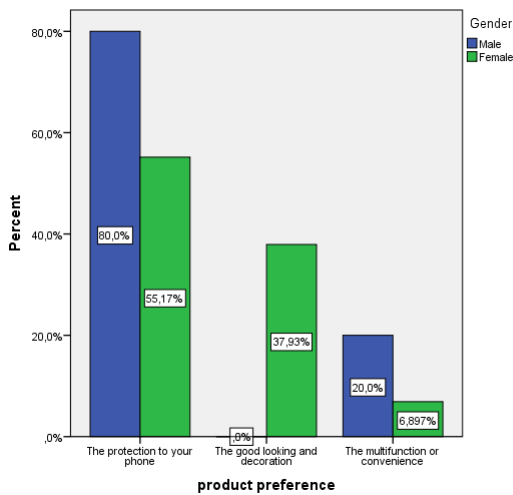


Figure 15. Graph of product preferences between genders.

Besides, it can be noticed in the graphs in Figure 16 that people of different genders have different reasons or purposes when they buy smartphone cases. 80% of males think the smartphone case can protect their phones while 55% of females think so, and the females would like to believe the smartphone can make their phone look good with 37.8% rate.

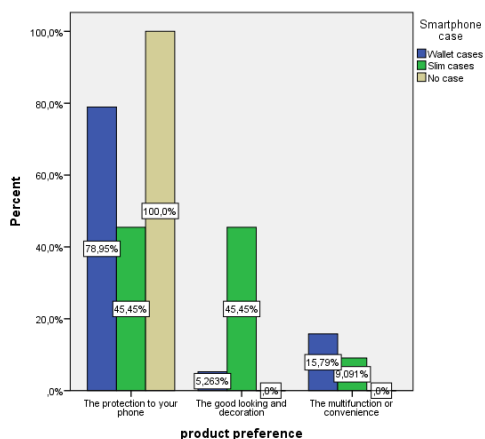


Figure 17. Graph of product preferences between different case users.

Moreover, in the graph in Figure 17, it can be noticed that people who like to buy slim case believe in the decoration purpose of the smartphone case with 40% rate comparing with the 0% of people who like the wallet cases. Also, 78.9% of people prefer the wallet cases believe the protection purpose compared with the around 45.4% of people who like the slim cases.

Table 6. Frequency of the price analysis.

Statistics

Price

N	Valid	44
	Missing	0
Mean		3,30
Median		3,00

Price

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 5	11	25,0	25,0	25,0
	5-8	6	13,6	13,6	38,6
	9-12	9	20,5	20,5	59,1
	13-16	6	13,6	13,6	72,7
	17-20	5	11,4	11,4	84,1
	21-24	3	6,8	6,8	90,9
	More than 24	4	9,1	9,1	100,0
	Total		44	100,0	100,0

In the Table 7, we knew that the mean is 3.3 and the median is 3, which means the prices of most smartphone cases is in the third ordinal around 9-12 euros.

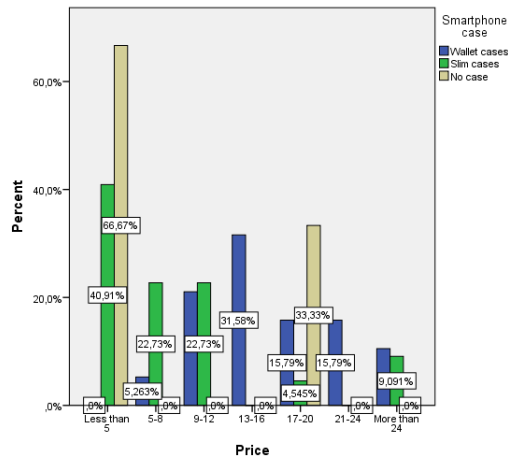


Figure 18. Graph of the price between different smartphone case users.

It can be noticed that in the clustered graph in Figure 19, the slim cases are cheaper than the wallet cases in general. There are around 39% of wallet cases users who bought their smartphone cases at price more than 16 euros.

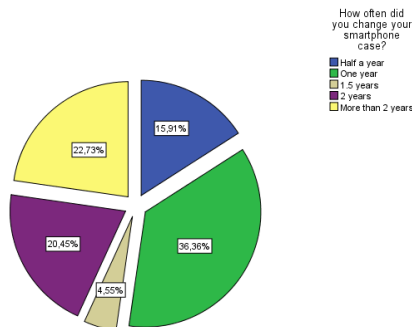


Figure 19. Bar chart of the time of changing smartphone cases.

It can be noticed from the bar chart in Figure 19 that more than 36% of people prefer to change their smartphone cases every year, 20.4% of people change their smartphone cases every two years, and 22.7% of people used their smartphone cases for more than two years.

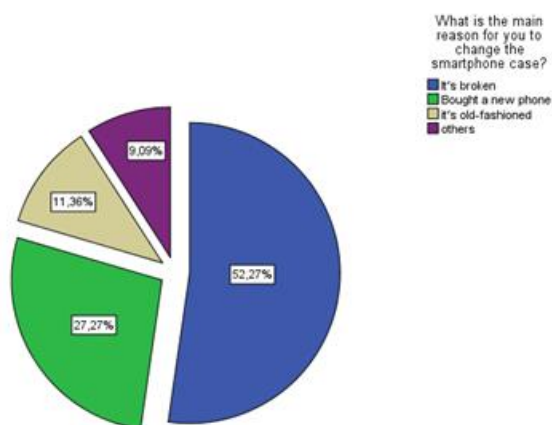


Figure 20. Bar chart of the reasons of changing the smartphone cases.

When it comes to the reasons of changing the smartphone cases in Figure 20, 52% of people change it, because the old smartphone case is broken. About 27% people change it because they bought a new phone. Only 11% of people change smartphone case because the old one is old-fashioned.

4.4 Suggestions

The objective of conducting the three researches is to prove the hypothesis about the importing accessories for electronic products from China to Finland according to the theories in the literature review. On the other hand, there are also some new elements and factors which contradict with the theories in the books or are never mentioned in the books. Above all, conducting research is the scientific method to study a topic and to prevent us from making mistakes by giving practical suggestions.

In the observation research, it was observed that the customer preference for one electronic product ---- smartphone case, and the demand for the smartphone cases in Finland is relatively bigger than what thought before. Another observation is that the electronic shop called Clas Ohlson can present a big profit if importing the accessories for electronic products from China to Finland. Moreover, the product information taught us a new thinking about repackaging the accessories for electronic products in China and buying the

authorized trademarks of other famous electronic brands, such as Samsung, Huawei, Xiaomi, Apple etc.

In the interview research, there came up many different situations from what the books tells. For instance, the books did not tell about the importance of storage, especially for food, because the seller cannot sell all the goods immediately while you must purchase a lot to get a lower price. Also, the suppliers or distributors require payment first before the buyer received the goods. Therefore, the continuous financial investment is needed in the beginning of the business. Another important question is about the aggressive competition which results in the division of the importers. If you are good at selling in the new market, you should be a retailer, and if you are good at logistics and importing management, you should be a distributor.

In the survey research, the first four questions aimed to get the basic information about our respondents, such as time living in Finland (our target customers are the permanent residents in Finland), genders, ages and the phone types. In the phone type, the Finns prefer to use the iPhone 5/5S/6/7 and Huawei, which means we need to import those types of smartphone cases. From Q5 to Q8, the aim was to get their product preferences and understand the differences between different ages, genders and time of living in Finland. From Q5, it was learned that people both like wallet cases and slim cases, but females prefer the slim cases. From Q6, respondents preferred the color black and grey, and light color more than the others, and the males like the black and grey while the females more like the light colors. From Q7, respondents emphasized the protection to smartphone cases (especially for males), on the contrary, the females tend to value the smartphone's decoration to their phones. From Q8, it was learned that the price of smartphone cases is almost between 9 to 12 euros. And the wallet cases are more expensive than the slim cases. From the Q9 and Q10, the aim was to learn about the products' life time which is around one year, and the lifetime of the wallet case is longer than the slim cases'. The reason for the Finns to change the phone is because the smartphone is broken, which means they value the products quality a lot when they choose to buy the smartphone cases.

5 CONCLUSIONS

5.1 Validity and Reliability

Though the research carried out in this thesis has given so much information on how to import the smartphone cases from China to Finland, there are some limitations which may affect the validity and reliability of the data and the research. Validity refers to the credibility or believability of the research, and the reliability refers to the repeatability of findings (Saunders & Lewis, 2012). The limitations differ from the different methods of research.

In the observation research, the selected places may affect the result. To be specific, there should be many types of smartphone users and smartphone case users in the library or club, because there are many young people there and they like to follow the fashion, but many elder people or people living in the countryside may be not so eager to update their smartphones or buy smartphone cases for their phones. In the electronic shop, there are also some factors which may affect the result, such as the temporal discounts, and wrong product information.

In the interview, the interview questions and the analysis can be greatly affected by the knowledge of the interviewer and the understanding of the interviewee. For instance, when asked what is the current problems and concerns, the entrepreneur could not mention any and then I suggested the competitions. Then he started to talk about the current competitions. In addition, I only interviewed one person, which cannot represent all the real issues which we will meet in the importing business. Moreover, Mr. Wu is mainly selling Asian food, which may be very different from importing and selling electronic products.

In the survey, firstly, due to the short period of the distribution time, there are not so many respondents (only 25 online valid respondents, 19 offline valid respondents), which limits the representative of the data, though the percentages were used in the analysis. Secondly, the online survey was distributed through Facebook and Twitter, and most of the friends are young students or international students in Finland, which cannot represent the customer preferences of real Finnish. In terms of the offline distribution of the survey, people in the library are mainly students and they are good at accepting new things compared

with the other people living in the countryside in Finland. Thirdly, the questionnaire was designed within a short time, which causes there was no time to run a pre-test.

5.2 Summary

The international trade business between China and Finland is perspective and pursued by the two countries' people and governments. It is today, on 4th of April, 2017 that the Chinese President Xi starts the state visit in Finland at the invitation of President Sauli Niinistö, and they reemphasize the close bond between each other. In the past decades, China-Finland cooperation has delivered clear benefits to both sides with highly complementary economics. Therefore, the international trade business is promising in the future.

In conclusion, this thesis has studied the related theories about importing accessories for electronic products from China to Finland, and carried out the empirical research about importing smartphone cases to Finland. In the end, the suggestions were given to those who wants to start their importing business in Finland.

In the theoretical section, the importing business was divided into four processes: market entry strategy, customer preferences, financing channels, and importing management. In the marketing entry strategy, the advantages and disadvantages of different kinds of strategies were analysed. In the customer preferences, it is suggested that the marketer should understand the target customers' preferences better before they starting to sell. Marketing research is the most useful way to learn about those preferences conducted in the empirical study of the thesis. In the importing management, the process was specified into five areas: export regulations and documentations, import regulations and trade intermediaries, product and pricing decisions, transportation and incoterms, and the entry process and payment methods. All the theories can be referred to the books and previous study cases.

In the empirical section of the thesis, three kinds of research studies were conducted, which are observation, interview, and survey. The observation aimed to investigate the potential electronic product which may have a great demand in Finland. It also investigated the price and product information in the electronic shops. The interview was more concerned about how to start the importing business in Finland, and to get some advice from an experienced businessman. The survey was planned to investigate the customers' preferences about smartphone cases by analysing the collected data.

People who want to start an importing business in Finland have great opportunities and risks at the same time. The opportunities are the good policies between two countries, the potential customers and the higher prices among others. The risks are the difficulty of getting finance, the lack of information, and the misunderstanding of the market information. In addition, all the businessmen are facing the opportunities and challenges at the same time, but there are always people who do well by careful preparation and consistent work.

5.3 Other Considerations

The accessories for electronic products range from the smartphone cases to the TVs, PCs and refrigerators. This does not mean the other accessories for electronic products will be successful like smartphone cases, though they have shown the potential in the study, because the price of the products and expectations of the customers on the different products are different. On the contrary, maybe the other accessories for electronic products have more potential than selling smartphone cases.

Another consideration is about the definition of your role in the market, importing accessories for electronic products from China to Finland is a wide area ranging from exporter, trade intermediaries (freight forwarder), importer, 1 level distributor, second level distributor, transporter, retailer, and so on. As a start-up, you cannot compete with the big companies or cover the whole process in the international trade business, and what you can do is to start little by little and step by step, find your position and survive first.

Under the trend of globalization, every country has its vision in the world. China has developed quite well in the electronic industry, and they have a cheaper labor compared with the EU and the U.S, but labor costs will go up in the near future. Therefore, we need to move fast and keep eyes on the global trends if we want to start a business.

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Interview questions

1. What did you import from China to Finland?

2. Why did you import this kind of goods? Did you do a marketing research?

3. How did you start your business?

E.g. How did you enter the market, manage financing channel, and manage the importing process: documentation, transportation, pricing, and payment?

4. What was the biggest problem when you started this business?

5. What is the current problems and concerns?

E.g. Competitors

6. What do you advice the start-ups if they want to start the expirt-import business?

Survey about smartphone case users

Thanks for taking time to answer it, this survey is designed to investigate the Finns' buying habit of the smartphone cases. (Ps: all single option questions)

1. Are you permanently living in Finland (more than 10 years)?
A. Yes B. No
2. What is your gender?
A. Male B. Female
3. How old are you _____
4. What is your phone type?
A. iPhone 5/5S/SE B. iPhone 6/6S/7 C. iPhone 6Plus/7Plus D. Samsung Galaxy S7 Edge /S8 E. Samsung Galaxy Note7/ S8+ F. Samsung (other models) G. Huawei H. Xiaomi I. Others

5. What kind of smartphone case do you prefer to buy for your phone?
A. Wallet cases B. Slim cases C. No cases



6. Which color do you prefer when you buy the smartphone case?
A. Black and grey B. Golden and yellow C. Light color (blue, red, pink, white...) D. Striped color or mixed E. Others _____
7. What do you value most when you buy a smartphone case?
A. The protection to your phone. B. The good looking and decoration. C. The multifunction or convenience. D. others _____
8. How much does your current smartphone case cost in euro?
A. Less than 5 B. 5-8 C. 9-12 D. 13-16 E. 17-20 F. 21-24 G. More than 24
9. How often did you change your smartphone case?
A. Half a year B. One year C. 1.5 years D. 2 years E. More than 2 years
10. What is the main reason for you to change the smartphone case?
A. It's broken B. Bought a new phone C. It's old-fashioned D. others _____



Thanks for your time!! Have a nice day!!

Table 7. Answers of the respondents.

Numbers	Nationality	Gender	Age	Phone type	Smartphone case	Color	Preferences	Price	Time of changing	Reasons of changing
1	B.No	B.Female	23	G.G. Huawei	B.B. Slim cases [图片]	C.C. Light color (blue, red	A.A. The protection to you	C.C. 9-12	B.B. One year	A.A. It's broken
2	B.No	B.Female	21	F.F. Samsung (othe	A.A. Wallet cases [图片]	C.C. Light color (blue, red	B.B. The good looking and	C.C. 9-12	A.A. Half a year	C.C. it's old-fashion
3	B.No	B.Female	22	B.B. iPhone 6/6S/7	B.B. Slim cases [图片]	C.C. Light color (blue, red	B.B. The good looking and	A.A. Less than 5	A.A. Half a year	C.C. it's old-fashion
4	A.Yes	B.Female	22	G.G. Huawei	A.A. Wallet cases [图片]	C.C. Light color (blue, red	A.A. The protection to you	F.F. 21-24	D.D. 2 years	A.A. It's broken
5	B.No	B.Female	22	C.C. iPhone 6Plus/7	B.B. Slim cases [图片]	B.B. Golden and yellow	C.C. The multifunction or cc	C.C. 9-12	B.B. One year	A.A. It's broken
6	B.No	A.Male	20	G.G. Huawei	A.A. Wallet cases [图片]	A.A. Black and grey	C.C. The multifunction or cc	B.B. 5-8	C.C. 1.5 years	A.A. It's broken
7	B.No	B.Female	19	B.B. iPhone 6/6S/7	B.B. Slim cases [图片]	C.C. Light color (blue, red	B.B. The good looking and	A.A. Less than 5	A.A. Half a year	C.C. it's old-fashion
8	A.Yes	A.Male	24	I.I. Others	C.C. No case	A.A. Black and grey	A.A. The protection to you	A.A. Less than 5	E.E. More than 2 ye	B.B. Bought a new p
9	B.No	B.Female	20	A.A. iPhone 5/5S/S	B.B. Slim cases [图片]	E.E. others	B.B. The good looking and	A.A. Less than 5	A.A. Half a year	D.D. others
10	A.Yes	B.Female	36	G.G. Huawei	A.A. Wallet cases [图片]	A.A. Black and grey	A.A. The protection to you	E.E. 17-20	B.B. One year	A.A. It's broken
11	A.Yes	B.Female	19	B.B. iPhone 6/6S/7	B.B. Slim cases [图片]	A.A. Black and grey	B.B. The good looking and	A.A. Less than 5	A.A. Half a year	C.C. it's old-fashion
12	B.No	B.Female	22	I.I. Others	B.B. Slim cases [图片]	C.C. Light color (blue, red	A.A. The protection to you	A.A. Less than 5	E.E. More than 2 ye	A.A. It's broken
13	A.Yes	A.Male	27	B.B. iPhone 6/6S/7	B.B. Slim cases [图片]	A.A. Black and grey	A.A. The protection to you	C.C. 9-12	B.B. One year	B.B. Bought a new p
14	A.Yes	A.Male	24	G.G. Huawei	B.B. Slim cases [图片]	A.A. Black and grey	A.A. The protection to you	C.C. 9-12	B.B. One year	A.A. It's broken
15	B.No	A.Male	25	B.B. iPhone 6/6S/7	B.B. Slim cases [图片]	A.A. Black and grey	A.A. The protection to you	E.E. 17-20	D.D. 2 years	A.A. It's broken
16	B.No	A.Male	24	I.I. Others	B.B. Slim cases [图片]	A.A. Black and grey	C.C. The multifunction or cc	C.C. 9-12	B.B. One year	D.D. others
17	A.Yes	B.Female	22	A.A. iPhone 5/5S/S	B.B. Slim cases [图片]	C.C. Light color (blue, red	B.B. The good looking and	B.B. 5-8	A.A. Half a year	A.A. It's broken
18	A.Yes	A.Male	27	A.A. iPhone 5/5S/S	A.A. Wallet cases [图片]	A.A. Black and grey	A.A. The protection to you	D.D. 13-16	D.D. 2 years	A.A. It's broken
19	A.Yes	B.Female	21	G.G. Huawei	B.B. Slim cases [图片]	C.C. Light color (blue, red	B.B. The good looking and	A.A. Less than 5	D.D. 2 years	B.B. Bought a new p
20	B.No	A.Male	21	I.I. Others	A.A. Wallet cases [图片]	A.A. Black and grey	A.A. The protection to you	C.C. 9-12	D.D. 2 years	B.B. Bought a new p
21	A.Yes	B.Female	23	I.I. Others	A.A. Wallet cases [图片]	E.E. others	A.A. The protection to you	D.D. 13-16	E.E. More than 2 ye	B.B. Bought a new p
22	B.No	B.Female	28	I.I. Others	A.A. Wallet cases [图片]	A.A. Black and grey	A.A. The protection to you	C.C. 9-12	B.B. One year	A.A. It's broken
23	A.Yes	A.Male	24	G.G. Huawei	C.C. No case	B.B. Golden and yellow	A.A. The protection to you	E.E. 17-20	E.E. More than 2 ye	B.B. Bought a new p
24	A.Yes	B.Female	23	I.I. Others	B.B. Slim cases [图片]	C.C. Light color (blue, red	B.B. The good looking and	G.G. More than 2	D.D. 2 years	C.C. it's old-fashion
25	B.No	B.Female	22	H.H. Xiaomi	B.B. Slim cases [图片]	C.C. Light color (blue, red	A.A. The protection to you	B.B. 5-8	B.B. One year	A.A. It's broken
26	A.Yes	B.Female	25	A.A. iPhone 5/5S/S	B.B. Slim cases [图片]	A.A. Black and grey	A.A. The protection to you	B.B. 5-8	D.D. 2 years	B.B. Bought a new p
27	A.Yes	B.Female	28	F.F. Samsung (othe	A.A. Wallet cases [图片]	C.C. Light color (blue, red	A.A. The protection to you	D.D. 13-16	B.B. One year	B.B. Bought a new p
28	B.No	A.Male	29	I.I. Others	A.A. Wallet cases [图片]	A.A. Black and grey	A.A. The protection to you	D.D. 13-16	E.E. More than 2 ye	A.A. It's broken
29	A.Yes	B.Female	21	B.B. iPhone 6/6S/7	A.A. Wallet cases [图片]	E.E. others	A.A. The protection to you	G.G. More than 2	B.B. One year	A.A. It's broken
30	A.Yes	A.Male	24	G.G. Huawei	A.A. Wallet cases [图片]	A.A. Black and grey	A.A. The protection to you	G.G. More than 2	E.E. More than 2 ye	A.A. It's broken
31	A.Yes	A.Male	27	G.G. Huawei	A.A. Wallet cases [图片]	A.A. Black and grey	C.C. The multifunction or cc	F.F. 21-24	D.D. 2 years	B.B. Bought a new p
32	A.Yes	B.Female	22	B.B. iPhone 6/6S/7	B.B. Slim cases [图片]	E.E. others	B.B. The good looking and	A.A. Less than 5	B.B. One year	A.A. It's broken
33	A.Yes	B.Female	22	C.C. iPhone 6Plus/7	B.B. Slim cases [图片]	C.C. Light color (blue, red	B.B. The good looking and	G.G. More than 2	D.D. 2 years	A.A. It's broken
34	A.Yes	A.Male	24	A.A. iPhone 5/5S/S	B.B. Slim cases [图片]	C.C. Light color (blue, red	A.A. The protection to you	B.B. 5-8	B.B. One year	D.D. others
35	A.Yes	B.Female	23	G.G. Huawei	A.A. Wallet cases [图片]	A.A. Black and grey	A.A. The protection to you	E.E. 17-20	B.B. One year	A.A. It's broken
36	A.Yes	B.Female	25	F.F. Samsung (othe	C.C. No case	D.D. Striped color or mixed	A.A. The protection to you	A.A. Less than 5	E.E. More than 2 ye	B.B. Bought a new p
37	B.No	B.Female	21	B.B. iPhone 6/6S/7	B.B. Slim cases [图片]	A.A. Black and grey	A.A. The protection to you	B.B. 5-8	A.A. Half a year	D.D. others
38	A.Yes	B.Female	26	I.I. Others	A.A. Wallet cases [图片]	A.A. Black and grey	C.C. The multifunction or cc	C.C. 9-12	E.E. More than 2 ye	A.A. It's broken
39	A.Yes	B.Female	35	I.I. Others	A.A. Wallet cases [图片]	A.A. Black and grey	A.A. The protection to you	D.D. 13-16	E.E. More than 2 ye	A.A. It's broken
40	A.Yes	B.Female	38	B.B. iPhone 6/6S/7	A.A. Wallet cases [图片]	B.B. Golden and yellow	A.A. The protection to you	F.F. 21-24	E.E. More than 2 ye	B.B. Bought a new p
41	B.No	A.Male	29	I.I. Others	B.B. Slim cases [图片]	A.A. Black and grey	A.A. The protection to you	A.A. Less than 5	B.B. One year	A.A. It's broken
42	B.No	B.Female	23	B.B. iPhone 6/6S/7	B.B. Slim cases [图片]	A.A. Black and grey	B.B. The good looking and	A.A. Less than 5	B.B. One year	A.A. It's broken
43	B.No	B.Female	26	A.A. iPhone 5/5S/S	A.A. Wallet cases [图片]	C.C. Light color (blue, red	A.A. The protection to you	E.E. 17-20	B.B. One year	B.B. Bought a new p
44	A.Yes	A.Male	22	F.F. Samsung (othe	A.A. Wallet cases [图片]	A.A. Black and grey	A.A. The protection to you	D.D. 13-16	C.C. 1.5 years	A.A. It's broken